

RETURN SERVICE REQUESTED

07/01/2005 TransUnion.

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Our investigation of the dispute you submitted is now complete. The results are listed below and a new copy of your credit report is enclosed.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last one year for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the name, address and telephone number of anyone we contacted for information.

Thank you for helping ensure the accuracy of your credit information.

Investigation Results

ITEM	DESCRIPTION	RESULTS
SECURITY SVC FCU	# 4 0	NEW INFORMATION BELOW
JSC FEDERAL CU	# 5 6	VERIFIED, NO CHANGE
HSBC COMP USA	# 7 6	NEW INFORMATION BELOW
TU ELECTRIC	# 0 2	NEW INFORMATION BELOW
FIRST USA BANK	# 5 1	VERIFIED, NO CHANGE
RISK MANAGEMENT ALTERNAT	# 4 1	DELETED
CREDIT SYSTEMS INT INC	# 5 9	NEW INFORMATION BELOW
BANK OF OKLAHOMA	# 1 5	NEW INFORMATION BELOW
KAY JEWELERS	# 1 4	VERIFIED, NO CHANGE
FTB MORTGAGE	# 4 2	VERIFIED, NO CHANGE
FORD MOTOR CREDIT	# D 3	NEW INFORMATION BELOW
TNB-TARGET	# 9 0	NEW INFORMATION BELOW
CAPITAL ONE BANK	# 5 5	VERIFIED, NO CHANGE
FOLEYS DEPT STORE	# 1 8	VERIFIED, NO CHANGE
CITIBANK SD NA/SHELL	# 1 5	NEW INFORMATION BELOW
STATE TAX LIEN	DOCKET #1 1	DELETED
CHAPTER 7 BANKRUPTCY DISCHARGED	DOCKET #1 3	DELETED

Non-Derogatory

Any corrections to your identification requested by you have been made, and are