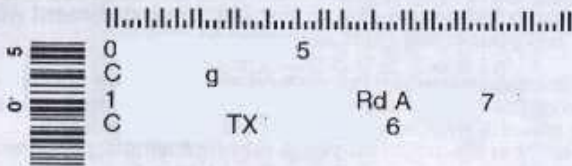


September 20, 2005



Dear C g:

Below are the results of your request for CSC Credit Services (an Equifax Affiliate) to reinvestigate certain elements of your CSC credit file. Our investigation is now completed. If you have any additional questions or concerns, please contact the source of that information directly.

Results of Your Investigation (For your security, the last 4 digits of your credit account number(s) have been replaced by *)

>>> **We have reviewed the identification information. The results are:** The additional disputed accounts are not currently reporting on the CSC credit file. **Name: C g Name: C g**

>>> **We have reviewed the bankruptcy information. 9 2 The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Northern Bankruptcy Court, 501 US Courthouse, Ft Worth, TX 76102**

>>> **We have researched the collection account. 4 2 The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Allied Interstate Inc, 3000 Corporate Exchange Dr, Columbus, OH 43231-7689**

>>> **We have reviewed the judgement information. Case or ID # - F 8 The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Tarrant Jp Court 1, PO Box 25, Arlington, TX 76004**

>>> **We have researched the credit account. Account # - B 8* The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Equifax Check Services, 5301-West Idlewild Ave, Tampa, FL 33634 Phone: (800) 237-4851**

>>> **We have researched the credit account. Account # - 6 0* The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Discover Card, 12 READS Way, New Castle, DE 19720-1601**

>>> **We have researched the credit account. Account # - * The results are:** This account is currently reporting paid as agreed, with no late payments. If you have additional questions about this item please contact: **Sam's Furniture, 5555 E-Belknap St, Haltom City, TX 76117-4642**

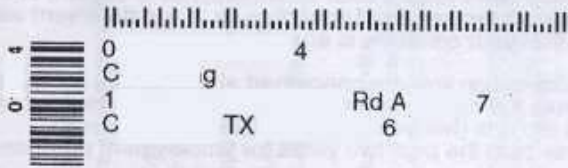
>>> **We have researched the credit account. Account # - * The results are:** This creditor has verified to CSC that the current status is being reported correctly. This creditor has verified to CSC that the prior paying history is being reported correctly. If you have additional questions about this item please contact: **Sam's Furniture, 5555 E Belknap St, Haltom City, TX 76117-4642**

If you have any additional questions regarding the information provided to CSC by the source of any information, please contact the source of that information directly. You may contact CSC regarding the specific information contained in this letter within the next 60 days by visiting us at www.csccredit.com.

Thank you for giving CSC the opportunity to serve you.

(Continued on next page)

September 20, 2005



Dear C g:

Below are the results of your request for CSC Credit Services (an Equifax Affiliate) to reinvestigate certain elements of your CSC credit file. Our investigation is now completed. If you have any additional questions or concerns, please contact the source of that information directly.

Results of Your Investigation (For your security, the last 4 digits of your credit account number(s) have been replaced by *)

>>> **We have researched the collection account. 8 2** **The results are:** CSC verified that this item belongs to you. If you have additional questions about this item please contact: **National Credit Systems, 3800 Camp Creek Pkwy SW, Atlanta, GA 30331-6247 Phone: (404) 629-2728**

>>> **We have researched the collection account. 9 9** **The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Financial Control Services, 6801 Sanger Ave Ste 195, Waco, TX 76710-7804 Phone: (254) 772-6111**

>>> **We have researched the credit account. Account # - S** **5* The results are:** CSC verified that this item belongs to you. If you have additional questions about this item please contact: **Asset Acceptance LLC, 7027 Miller Dr, Warren, MI 48092-4726 Phone: (800) 455-2554**

>>> **We have researched the credit account. Account # - 1 1*** **The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Attorney General-Child Sup, PO Box 12017, Austin, TX 78711**

>>> **We have researched the credit account. Account # - 5** **2* The results are:** CSC verified that this item belongs to you. If you have additional questions about this item please contact: **Capital One, 15000 Capital One Dr, Richmond, VA 23238**

>>> **We have researched the credit account. Account # - 4** **9* The results are:** CSC verified that this item belongs to you. If you have additional questions about this item please contact: **Applied Card Systems, P.O. Box 15414, Wilmington, DE 19850**

>>> **We have researched the credit account. Account # - 10388*** **The results are:** CSC verified that this item belongs to you. If you have additional questions about this item please contact: **T. U. Electric, P.O. Box 666565, Dallas, TX 75266-6565**

>>> **We have researched the credit account. Account # - 4 8*** **The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **T. U. Electric, P.O. Box 666565, Dallas, TX 75266-6565**

>>> **We have researched the credit account. Account # - 2** **0* The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Verizon Wireless/Southeast, One Alpharetta Place, Alpharetta, GA 30004 Phone: (800) 852-1922**

If you have any additional questions regarding the information provided to CSC by the source of any information, please contact the source of that information directly. You may contact CSC regarding the specific information contained in this letter within the next 60 days by visiting us at www.csccredit.com.

Thank you for giving CSC the opportunity to serve you.

(Continued on next page)

*** 1 3 ***

P.O. Box 2000
Chester, PA 19022

RETURN SERVICE REQUESTED

09/16/2005 TransUnion



PC
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RD 1 7
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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
CAPITAL ONE BANK	# 5	0 VERIFIED, NO CHANGE
VERIZON WIRELESS-S7HEAST	# 2	1 VERIFIED, NO CHANGE
CROSS COUNTRY BANK	# 4	.8 DELETED
TU ELECTRIC	# 0	6 NEW INFORMATION BELOW
ASSET ACCEPTANCE CORP	# 1	6 NEW INFORMATION BELOW
NATIONAL CREDIT SYSTEMS	# 8	.2 DELETED
EVERGREEN PROFESSIONAL	# 1	4 VERIFIED, NO CHANGE
FR SOLUTIONS	# 3	2 DELETED
NATIONWIDE CREDIT INC	# 4	9 DELETED
SIMM ASSOCIATES	# 2	9 DELETED
NCO FINANCIAL	# 5	7 DELETED
NCO FINANCIAL	# 5	4 DELETED
FINANCIAL CONTROL SVCS	# 9	8 DELETED
FINANCIAL CONTROL SVCS	# 9	9 DELETED
NCO FINANCIAL	# 2	3 DELETED
DISCOVER FINANCIAL SVC	# 6	.8 DELETED
TU ELECTRIC	# 0	6 NEW INFORMATION BELOW
TEXAS ATTORNEY GENERAL 0	# 1	.8 DELETED
SAM'S APPLIANCE & FURN	# 1	12 DELETED