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P.O. Box 6790  
Fullerton, CA 92834

09/22/2005 TransUni

RETURN SERVICE REQUESTED

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Postnet barcode

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
BMW FINANCIAL SERVICES	# 4 5	VERIFIED, NO CHANGE
SUBSCRIBER INQUIRY	CAP ONE FSB	DELETED
SUBSCRIBER INQUIRY	T DAVIES MTR	DELETED
SUBSCRIBER INQUIRY	DAIMLERCHRY	DELETED
SUBSCRIBER INQUIRY	FA-CA	DELETED
SUBSCRIBER INQUIRY	FA-CA	DELETED
SUBSCRIBER INQUIRY	DAIMLERCHRY	DELETED
SUBSCRIBER INQUIRY	CHASE	DELETED
SUBSCRIBER INQUIRY	T DAVIES MTR	DELETED
SUBSCRIBER INQUIRY	FA-CA	DELETED
SUBSCRIBER INQUIRY	AMER SVNG BK	DELETED
SUBSCRIBER INQUIRY	CAP ONE FSB	DELETED
SUBSCRIBER INQUIRY	T DAVIES MTR	DELETED
SUBSCRIBER INQUIRY	DAIMLERCHRY	DELETED
SUBSCRIBER INQUIRY	BMW FIN SVCS	DELETED
SUBSCRIBER INQUIRY	BMW FIN SVCS	DELETED
SUBSCRIBER INQUIRY	DAIMLERCHRY	DELETED
SUBSCRIBER INQUIRY	CAP ONE FSB	DELETED