

P.O. Box 2000  
Chester, PA 19022

RETURN SERVICE REQUESTED

06/30/2005

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
CAPITAL ONE BANK	# 4	3 VERIFIED, NO CHANGE
PROVIDIAN	# 5	3 VERIFIED, NO CHANGE
PROVIDIAN	# 4	3 VERIFIED, NO CHANGE
ASSET ACCEPTANCE CORP	# 1 7	DELETED
CBC NATIONAL	# 3 2	PREVIOUSLY VERIFIED
CENTRAL FINANCE CONTROL	# 1 0	VERIFIED, NO CHANGE
ASCENSION RECOVERY MGMT	# 2 5	DELETED
PARK DANSAN	# 2 4	DELETED
CENTRAL FINANCE CONTROL	# 2 4	NEW INFORMATION BELOW
CENTRAL FINANCE CONTROL	# 1 6	NEW INFORMATION BELOW
ATTENTION L.L.C.	# 4 5	DELETED
NCO FINANCIAL	# 7 2	DELETED
FIRST INTVESTORS FNCL SV	# 5	1 NEW INFORMATION BELOW
TEXAS ATTORNEY GENERAL O	# 9 5	VERIFIED, NO CHANGE
UNITED CREDIT NAITONAL B	# 4	1 DELETED
CHAPTER 7 BANKRUPTCY DISCHARGED	DOCKET #9 7	DELETED

Any corrections to your identification requested by you have been made, and are included in the following credit report.

## Correction Summary

### About our verification process

The following shows the revision(s) made to your file as a result of our verification. If you still question an item, then you may want to contact the source of the information.

The federal Fair Credit Reporting Act states that you may:

- request a description of how we verified the information, including the business name and address contacted and the telephone number if reasonably available;
  - add a statement disputing the accuracy or completeness of the information; and
  - request that we send these results to organizations who have reviewed your credit report in the past two years for employment purposes or six months for any other purpose (twelve months for residents of Colorado, Maryland, and New York).
- If no information follows, our response appeared on the previous page.

### Items we investigated

Outcome

#### Public records

Items	Outcome
US BKPT CT TX PLANO 9 / 6....	Deleted

#### Credit items

CAP ONE BK 4 / 7....	Remains
CBCS 3 / 5....	Remains
ASSET ACCEPTANCE LLC 1 / 7....	Deleted
PROVIDIAN FINANCIAL 5 / 8....	Updated
PROVIDIAN FINANCIAL 4 / 3....	Updated
CENTRAL FINL CONTROL 1 / 4....	Updated
OFFICE OF THE ATTY GEN 5 / 1....	Deleted

Experian  
NCAC  
PO BOX 9701  
Allen TX 75013

### If you have questions

Locate your Report Number, then contact us within 90 days from the date on this report.

For efficient, self-directed service, log on to

[www.experian.com/disputes](http://www.experian.com/disputes)

For assistance, call

800 509 8495

Dispute services are available 24 hours a day.

To order a copy of your Experian Credit Score, call 1 888 322 5583.

Protect and manage your credit with Credit Manager, [www.creditexpert.com](http://www.creditexpert.com)

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

