

P.O. Box 6790
Fullerton, CA 92834



10/17/2007

TransUnion.



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
STATE TAX LIEN	DOCKET	DELETED

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



Our investigation of the dispute you recently submitted is now complete. The results are listed below. 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 business name, address and telephone number of any company we may have contacted for information.

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

Investigation Results

ITEM	DESCRIPTION	RESULTS
PERSONAL INFORMATION		NEW INFORMATION BELOW
FEDERAL TAX LIEN	DOCKET	DELETED
CIVIL JUDGMENT	DOCKET	DELETED
WELLS FARGO		NO LONGER ON FILE
DIRECT LOAN SVC SYSTEM		NEW INFORMATION BELOW
GEMD/LOWES		NEW INFORMATION BELOW
HSBC BANK		DELETED

P.O. Box 2000
Chester, PA 19022

03/24/2008

TransUnion.



Our investigation of the dispute you recently submitted is now complete. The results are listed below.

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 business name, address and telephone number of any company we may have contacted for information.

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

Investigation Results

ITEM	DESCRIPTION	RESULTS
RELEASE OF TAX LIEN	DOCKET	NO LONGER ON FILE
CAPITAL ONE BANK USA NA		NEW INFORMATION BELOW
MIDLAND CREDIT MGMT INC		DELETED
GEMB/LOWES		DELETED
WELLS FARGO		NO LONGER ON FILE
OPT OUT		NEW INFORMATION BELOW
SECURITY ALERT		NEW INFORMATION BELOW

P.O. Box 105518
Atlanta, GA 30348

April 22, 2008

EQUIFAX



To Start An Investigation, Please Visit Us At:
www.investigate.equifax.com

|||||.....|||||.....|||.....|||||.....|||||.....|||||.....|||||.....



Dear

Below are the results of your request for Equifax to reinvestigate certain elements of your Equifax credit file. Equifax contacted each source directly and 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 your concerns and our conclusions are:*

The following disputed items are not currently reporting on the Equifax credit file

>>> *We have researched the credit account. Account # - - - - - The results are:* The prior paying history on this account has been updated. The status of this account has been updated. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: *Capital One, PO Box 30281, Salt Lake City, UT 84130-0281*

>>> *We have reviewed the current address. The results are:* The current address has been added/updated per the information you have supplied.

>>> *We have researched the credit account. Account # - - - - - The results are:* This item has been deleted from the credit file. If you have additional questions about this item please contact: *Chase N.A., 100 Duffy Ave, Hicksville, NY 11801-3639 Phone: (800) 356-5555*

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

Thank you for giving Equifax the opportunity to serve you.

Notice to Consumers

Upon receipt of your dispute, we first review and consider the relevant information you have submitted regarding the nature of your dispute. If the review does not resolve your dispute and further investigation is required, notification of your dispute, including the relevant information you submitted, is provided to the source that furnished the disputed information. The source reviews the information provided, conducts an investigation with respect to the disputed information and reports the results back to us. The credit reporting agency then makes deletions or changes to your credit file as appropriate based on the results of the reinvestigation. The name, address and, if reasonably available, the telephone number of the furnisher(s) of the information contacted while processing your dispute(s) is shown under the "Results of Your Investigation" section on the cover letter that accompanies the copy of your revised credit file.

If you still disagree with an item after it has been verified, you may send to us a brief statement, not to exceed one hundred words (two hundred words for Maine residents), explaining the nature of your dispute. Your statement will become part of your credit file and will be disclosed each time that your credit file is accessed.

If the reinvestigation results in a change to or deletion of the information you are concerned about, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company that received your credit file in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.

