

07-10-2008 23:48 TOM RIECK 15737546614  
\*\*\* 194602507-005 \*\*\*  
P.O. Box 2000  
Chester, PA 19022

PAGE2



09/23/2008 TransUnion.

COM20V00300055 1000433



TROY, MO 63379



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
CIVIL JUDGMENT IN BANKRUPTCY	DOCKET #3CV859700	DELETED
CHAPTER 7 BANKRUPTCY DISCHARGED	DOCKET #553752	NEW INFORMATION BELOW
VERIZON WIRELESS	# 36038009626400001	NEW INFORMATION BELOW
BENEFICIAL NAT BANK USA	# 2307103000589729	NEW INFORMATION BELOW
BERLIN-WHEELER INC	# 1081123878	DELETED
RIVERVIEW ASSET MGMT SER	# 82624188109	DELETED
IDPA / DIV OF CHILD SPPT	# 1D258029	NEW INFORMATION BELOW
NCO FINANCIAL	# 6236931	DELETED
CREDIT PROTECTION ASSOC	# 1329880926	DELETED
HELVEY AND ASSOCIATES	# 2670326	DELETED
MIDWEST SUPPORT SVC	# MSSIFAMLIF1369078	DELETED
MIDWEST ACCEPTANCE CORP.	# 9626201	NEW INFORMATION BELOW
CONSUMER ADJ CO	# 1802674	NEW INFORMATION BELOW
AFNI	# 2010175635	DELETED
AFNI	# 2010287818	DELETED
GEM CITY ACCOUNT SERVICE	# 232062	DELETED
THE OUTSOURCE GROUP	# 1000348971	DELETED



Prepared for [redacted]  
Report number  
2622049021

Report date  
September 22, 2008  
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### Investigation results

#### About our dispute verification process

This summary shows the reason(s) made to your credit file as a result of the verification we recently completed. 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.

If no information follows, our response appeared on the previous page.

#### How to read your results

**Deleted** - This item was removed from your credit report.

**Remains Updated** - This item has been verified as accurate. A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you.

**Reviewed** - This item was either updated or deleted; review this report to learn its outcome.

#### Items we investigated

We completed investigating the items you disputed with the sources of the information. Here are the results:

Public records	Outcome
US BKPT CT MO ST LOUIS 055375....	Remains
Credit items	Outcome
HEVEY & ASSOCIATES 267...	Deleted
VERIZON WIRELESS/GREAT 3603800962640...	Deleted
HSBC/TAX 230710300058...	Deleted
MIDWEST ACCEPTANCE COR 962...	Updated
MIDWEST COLLECTIONS 700034...	Deleted
CONSUMER ADJUSTMENT CO 782...	Deleted
AFNII, INC. 201017...	Updated
AFNII, INC. 201028...	Deleted
IL DEPT OF HEALTHCARE 7025....	Deleted

Visit experian.com/status to check the status of your pending disputes at any time.

0055833651 L-386-04314-0706000



What's your credit score?

Find out by ordering your VantageScore<sup>SM</sup> from Experian for only \$6. To order your VantageScore, call 1 888 322 5563.

Protect and manage your credit with Credit Manager, 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.