



A world of insight

Investigation results

About our dispute verification process

This summary shows the revision(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.

Prepared for

Report number
3668775886

Report date

February 06, 2008
www.experian.com/disputes Page 1 of 2

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.

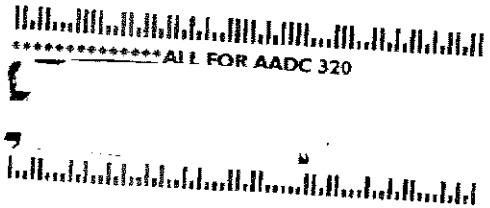
Reviewed - This item was either updated or deleted; review this report to learn its outcome

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 WA SEATTLE 01/078....	Updated
BOULDER COUNTY RECORDER SQ2....	Deleted
BOULDER COUNTY RECORDER BK1999PG050195....	Deleted
SNOHOMISH CNTY AUDITOR SQ980209....	Remains

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



Judgments Deleted

*1 Item updated / corrected
2 Deleted*

75% Success

Additional information

To view a full copy of your corrected credit report, visit experian.com/view/report.

To receive a copy by mail, check this box and within 30 days return this original page to Experian, P.O. Box 9701, Allen, TX 75013. Copies will not be accepted.

To order a copy of your VantageScoreSM from Experian visit experian.com or call 1 888 322 5583.

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.

*** 169007802-015 ***
P.O. Box 2000
Chester, PA 19022

07/11/2007 TransUnion.

POBKK600202829-1035387

JACKSONVILLE, FL 32225



Judgements
Removed

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
NCO FINANCIAL	*	NEW INFORMATION BELOW
MCDUFF/CBSD	*	NEW INFORMATION BELOW
SEARS/CBSD	*	DELETED
CIVIL JUDGMENT	*	DELETED
CIVIL JUDGMENT	*	DELETED

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

100%
Success

*** 179756848-009 ***
P.O. Box 2000
Chester, PA 19022

Judgement Deleted

01/23/2008 TransUnion.

POBVA00203396-1020053



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
FIRST PREMIER BANK	# 5178007706289626	VERIFIED, NO CHANGE
FIRST PREMIER BANK	# 5178007565126896	VERIFIED, NO CHANGE
CIVIL JUDGMENT	DOCKET #B2342P1030	DELETED
CHAPTER 13 BANKRUPTCY DISMISSED	DOCKET #510540	NEW INFORMATION BELOW



Civil Judgement Deleted

50% success