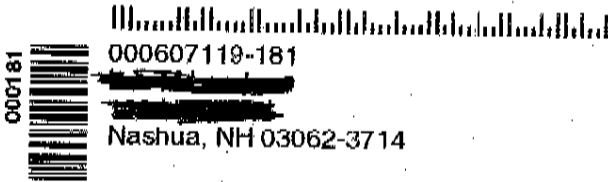


November 17, 2007



To Start An Investigation, Please Visit Us At:  
[www.investigate.equifax.com](http://www.investigate.equifax.com)



Dear [redacted]:

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**Results Of Your Investigation** (for your security, the last 4 digits of your credit account number(s) have been replaced by \*)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 researched the collection account. Account # - 6790** The results are: Equifax verified that this item belongs to you. If you have additional questions about this item please contact: **NH / NE Credit Services, 41 Simon St Suite 2a, PO Box 6539, Nashua, NH 03063-6539 Phone: (800) 639-6062**

>>> **We have reviewed the identification information. The results are:** Please submit a copy of your social security card, driver's license and/ or an official document to update your name. **Name: [redacted]**

>>> **We have researched the collection account. Account # - 107306320060713705** The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **NH / NE Credit Services, 41 Simon St Suite 2a, PO Box 6539, Nashua, NH 03063-6539 Phone: (800) 639-6062**

>>> **We have researched the collection account. Account # - 107306320060502505** The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **NH / NE Credit Services, 41 Simon St Suite 2a, PO Box 6539, Nashua, NH 03063-6539 Phone: (800) 639-6062**

>>> **We have researched the collection account. Account # - 107306320040826505** The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **NH / NE Credit Services, 41 Simon St Suite 2a, PO Box 6539, Nashua, NH 03063-6539 Phone: (800) 639-6062**

>>> **We have researched the collection account. Account # - 107306320060424705** The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **NH / NE Credit Services, 41 Simon St Suite 2a, PO Box 6539, Nashua, NH 03063-6539 Phone: (800) 639-6062**

>>> **We have researched the collection account. Account # - 107306320060802705** The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **NH / NE Credit Services, 41 Simon St Suite 2a, PO Box 6539, Nashua, NH 03063-6539 Phone: (800) 639-6062**

>>> **We have researched the collection account. Account # - 107306320060414705** The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **NH / NE Credit Services, 41 Simon St Suite 2a, PO Box 6539, Nashua, NH 03063-6539 Phone: (800) 639-6062**

>>> **We have researched the collection account. Account # - 20040728** The results are: Equifax verified that this item belongs to you. If you have additional questions about this item please contact: **NH / NE Credit Services, 41 Simon St Suite 2a, PO Box 6539, Nashua, NH 03063-6539 Phone: (800) 639-6062**

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](http://www.investigate.equifax.com).

Thank you for giving Equifax the opportunity to serve you.



Prepared for  
[REDACTED]  
Report number  
[REDACTED]

Report date  
April 23, 2008

www.experian.com/disputes Page 3 of 30

## 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.

### How to read your results

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

**Remains** - This item has been verified as accurate

**Updated** - 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:

Credit items	Outcome
WFNNB/EXPRESS 32543....	Updated
WFNNB/VICTORIAS SECRET 25388....	Updated
MCYDSNB 10100323....	Deleted
BLMDSNB 210014346....	Updated
DEBT RECOVERY SOLUTION 124718940868....	Deleted
WACHOVIA/ACS 100805....	Updated
EQUIANT FINANCIAL SVCS 55855804....	Updated

Visit [experian.com/status](http://experian.com/status) to check the status of your pending disputes at any time

To order a copy of your VantageScore<sup>SM</sup> from Experian visit [experian.com](http://experian.com) or call 1 888 322 5583. Your VantageScore<sup>SM</sup> may be purchased for \$6 and is not part of your credit report.

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.

\*\*\* 174251295-004 \*\*\*

07/26/2007

TransUnion

The following is an additional credit report for this consumer.

### Investigation Results

ITEM	DESCRIPTION	RESULTS
CITIBANK CBSD NA	# 5424180185766770	DELETED
CITIBANK UCS	# 5491130955068851	DELETED
LVNV FUNDING LLC	# 4821205041060712	DELETED
LVNV FUNDING LLC	# 4821201165887345	DELETED
GEN&OLD NAVY	# 6018596000918982	DELETED
PETER ROBERTS & ASSOC	# 1409474	VERIFIED, NO CHANGE
CBOS	# 18042511585	NEW INFORMATION BELOW
TNB-TARGET	# 298384498	DELETED
CAPITAL ONE SERVICES	# 4882862071282113	DELETED
SHELL/CITIBANK SD NA	# 714315041	DELETED
CHASE BANK USA NA	# 5200312880018815	DELETED
CHASE-CIRCUIT CITY	# 1787204101622728	DELETED
GRANITE STATE MGMT	# 2270376404	DELETED
GRANITE STATE MGMT	# 2270376403	DELETED
GRANITE STATE MGMT	# 2270376402	DELETED
GRANITE STATE MGMT	# 2270376401	DELETED

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