

\*\*\* 189416851-016 \*\*\*  
P.O. Box 2000  
Chester, PA 19022

09/04/2008



POLKPO00204103-8024987  
[REDACTED] GE MARTINEZ [REDACTED]  
[REDACTED]  
[REDACTED] 32817

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
CHAPTER 7 BANKRUPTCY DISCHARGED	DOCKET #111440	DELETED



Prepared for  
SHERMAN FLOWERS  
Report number  
[REDACTED]

Report date  
August 24, 2008  
www.experian.com/disputes Page 3 of 14

### 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:

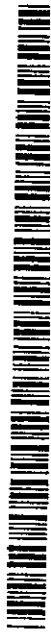
Public records	Outcome
PRINCE GEORGES CO DIST 002 / [REDACTED]	Updated
PRINCE GEORGES CO CIRC 2...	Deleted
Credit items	Outcome
ER SOLUTIONS 33 [REDACTED]	Deleted
CCS/FIRST NATIONAL BAN 4403 [REDACTED]	Updated
APPLIED BANK 4227 [REDACTED]	Updated
CAP ONE 529 [REDACTED]	Remains
CFC DEFICIENCY RECOVER 101 [REDACTED]	Updated
NATIONWIDE CREDIT CORP 305...	Deleted
NATIONWIDE CREDIT CORP 356...	Deleted
NATIONWIDE CREDIT CORP 448...	Deleted

#### 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 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.





Prepared for  
SHERMAN FLOWERS  
Report number  
[REDACTED]

Report date  
August 24, 2008  
www.experian.com/disputes  
Call 800 509 8495

Credit items	continued	Outcome
NATIONWIDE CREDIT CORP		Deleted
485....		
NATIONWIDE CREDIT CORP		Deleted
558....		
NATIONWIDE CREDIT CORP		Deleted
570....		
NCO FIN/22		Remains
78...		
HSBC BANK		Updated
548[REDACTED]....		
SPIEGEL		Deleted
577091012174....		
AMERICREDIT		Deleted
40155....		
MIDLAND CREDIT MGMT		Deleted
852206....		

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



SEP-12-2008 11:25

P.02

P.O. Box 2000  
Chester, PA 19022

08/26/2008 TransUnion.

POLEX200201468-1005869

TAVISH [REDACTED]  
[REDACTED]  
GONZALES, LA [REDACTED]



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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.

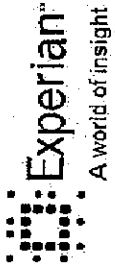
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**Investigation Results**

ITEM	DESCRIPTION	RESULTS
PERSONAL INFORMATION		NEW INFORMATION BELOW
CERTIFIED BUREAU OF THE	# 494274494817	VERIFIED, NO CHANGE
TRANSFINANCIAL COMPANIES	# TFC110062040108	DELETED
TRANSFINANCIAL COMPANIES	# TFC110061237566	DELETED
SOUTHERN CREDIT RECOVERY	# 8029175	DELETED
INTERSTATE COLL	# 764143	DELETED
INTERSTATE COLL	# 888210	DELETED
RECEIVABLE RECOVERY LA	# 872639	DELETED
INTERSTATE COLL	# 840083	DELETED
LOUISIANA FCU	# 4148101000052671	DELETED
CHASE BANK USA NA	# 4357673480171722	NEW INFORMATION BELOW
RELIABLE CREDIT	# 4311	VERIFIED, NO CHANGE
OWEN LOAN SVCS LLC	# 70121603	NEW INFORMATION BELOW
CHASE HOME FINANCE LLC	# 18456319	NO LONGER ON FILE
AEGIS MORTGAGE CORPORAT	# 200005841	DELETED
LOUISIANA FEDERAL CR UN	# 8649950	DELETED



Prepared for  
LIA NICHOLE SMITH  
Report number  
[REDACTED]

Report date  
August 05, 2008  
www.experian.com/disputes Page 3 of 6

## Investigation results

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### Items we investigated

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Public records	Outcome
US BKPT CT GA ATLANTA. 02697...	Deleted
Credit items	Outcome
HSBC BANK 51207...	Updated
MIDLAND CREDIT MGMT 8522...	Updated
G M A C 020...	Updated
Still pending	Projected completion date
HSBC BANK 51205500172....	Sep 10, 2008
CREDIT ACCEPTANCE 583....	Sep 10, 2008
G M A C 02090781....	Sep 10, 2008

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

## Additional information

To view a full copy of your corrected credit report, visit [experian.com/viewreport](http://experian.com/viewreport).

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.

### What's your credit score?

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Save a tree! Go green if you need to contact us again by visiting [www.experian.com/consumer](http://www.experian.com/consumer), or call us.

0095700886 L-290-10432-0203000

