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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 |
|---------------------|--------------------|-----------------------|
| HSBC BANK | # 5155970014201079 | NEW INFORMATION BELOW |
| FEDERAL TAX LIEN | DOCKET #4261 | DELETED |
| FEDERAL TAX LIEN | DOCKET #6666 | DELETED |
| FEDERAL TAX LIEN | DOCKET #7384 | DELETED |
| FEDERAL TAX LIEN | DOCKET #2846 | NEW INFORMATION BELOW |
| RELEASE OF TAX LIEN | DOCKET #1349566 | DELETED |
| CIVIL JUDGMENT | DOCKET #3471504 | DELETED |
| CIVIL JUDGMENT | DOCKET #2565505 | DELETED |

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

*** 179583757-005 ***
P.O. Box 2000
Chester, PA 19022



11/13/2007 TransUnion.

POEB7A00201560-1018709

19701 CROSS BAY CT
OZONE PARK, NY 11417



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.

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Investigation Results

| ITEM | DESCRIPTION | RESULTS |
|--------------------------|--------------------|-----------------------|
| CAPITAL ONE SERVICES | # 5178052581890320 | DELETED |
| BANK OF AMERICA | # 4888936991659271 | DELETED |
| FIRST PREMIER BANK | # 5433628306184726 | DELETED |
| HSBC NV | # 5407915022539446 | NEW INFORMATION BELOW |
| BANK OF AMERICA | # 4147360999769957 | DELETED |
| NCO INOVISION | # 13519472 | DELETED |
| ARROW FINANCIAL SERVICES | # 37959615 | NEW INFORMATION BELOW |
| CAVALRY PORTFOLIO SVCS | # 2956988 | NO LONGER ON FILE |
| NCO FINANCIAL | # 649575674 | DELETED |
| ALLIED ACCOUNT SRVS | # 11047656 | DELETED |
| PROVIDIAN | # 4361470400954848 | DELETED |

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

WEST PITTSTON, PA 18643



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 |
|-----------------------|--------------------|-----------------------|
| BANK OF AMERICA | # 4888931992365598 | DELETED |
| AMERICAN EXPRESS | # 3499913451831803 | DELETED |
| NTL RECOVERY AGENCY | # 4543421 | DELETED |
| NORTHEAST CRED & COLL | # D3579420N1 | VERIFIED, NO CHANGE |
| BANK OF AMERICA | # 4264290070419197 | NEW INFORMATION BELOW |
| HSBC SAKS FIFTH AVE | # 3972109973 | DELETED |