

PO Box 2000
Chester, PA 19022

06/09/2011

 TransUnion.

LEMING, TX

Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

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 you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

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.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfags>.

Investigation Results

ITEM	DESCRIPTION	RESULTS
CAPITAL ONE BANK USA NA	# ! **	VERIFIED, NO CHANGE
FROST NATIONAL BANK	# ***	DELETED
FIRST PREMIER BANK	# ! ***	VERIFIED, NO CHANGE
FAIRLA/SST	# **	DELETED
PORTFOLIO RECOVERY	# ! ****	DELETED
CAPIO PARTNERS	# **	DELETED
BUSINESS & PROFESSIONAL	# ***	DELETED
BUSINESS & PROFESSIONAL	# ***	DELETED
NCO FINANCIAL	# ***	DELETED
AFNI	# ***	NEW INFORMATION BELOW
ARROW FINANCIAL SERVICES	# ***	DELETED
FROST NATIONAL BANK	# ! **	DELETED

*Received per Experian
6/10/11*

Dispute results

About our dispute process

This summary shows the revision(s) made to your credit file as a result of our processing of your dispute. If you still question an item, then you may want to contact the furnisher of the information directly or review the original information in the public record.

The federal Fair Credit Reporting Act provides that you may:

- request a description of how we processed your dispute, including the business name and address of any furnisher of information contacted in connection with such information 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 requested 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 was not changed as a result of our processing of your dispute

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

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

Results

We completed investigating any items you disputed with the sources of the information and processed any other requests you made. Here are the results:

Credit items	Outcome
BANK OF AMERICA	Remains
APPLIED BANK	Updated
LN NV FUNDING LLC	Deleted
ZENITH ACQUISITION	Deleted
HSBC AUTO	Deleted
WFFINANCE	Updated
MIDLAND CREDIT MGMT	Updated

Additional information

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

To receive a copy by mail, check this box and within 30 days return this original page to P.O. Box 9701, Allen, TX 75013.

Copies will not be accepted.

What's your credit score?

Find out by ordering your VantageScore® from Experian for only \$7.95. To order, call 1 888 322 5583.

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 on your report, but on 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.

Date of this Report: 6/13/2011
CSC Credit Services
PO Box 619054
Dallas, TX 75261-9054

Please address all future correspondence to:
Online: www.csccredit.com
Phone: (866) 487-0264
Mon. through Fri. 10:00 am to 4:30 pm CST
Mail: CSC Credit Services - Disputes
PO Box 619054, Dallas, TX 75261-9054

SAN ANTONIO, TX

TD
+ 1 turned over!

CSC Private

The items listed below were investigated at your request. Please review your attached credit file for the current status of each item.

Tradeline Information

FROST NATIONAL BANK

10/01/2005 Deleted

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AFNI, INC.

07/01/2010 R

ARROW FINANCIAL SERV

09/01/2008 Deleted

PORTFOLIO RECOVERY A

11/01/2007 Deleted

FIRST PREMIER

05/01/2006 Deleted

FROST NATIONAL BANK

10/01/2005 Deleted

ATTORNEY GENERAL-CHI

08/01/2007 Lates Removed

SST/FAIRLANE

11/01/1999 Deleted

SECURITY FINANCIAL S

10/01/2009 → Account Good Now

CAPITAL ONE BANK USA

12/01/2001 R

Public Records

Collection SPRINT

04/21/2009 SPRINT Deleted

The following information you disputed is not currently reporting on your CSC Credit Services credit file:

ADDITIONAL DISPUTED ITEMS

Explanation of re-investigation results.

When re-investigating disputed information, CSC Credit Services' procedure is to contact the source of the information directly, either by an automated system, by letter or by telephone. Upon receipt of your request, we will provide you with the company name and the address of the source contacted. In addition, a telephone number will be provided when available.

If the results of the re-investigation indicate that the source continues to report the information you disputed, you have the right to contact the creditor directly or request us to include a notation regarding the disputed information. You may also submit a brief statement to CSC Credit Services that will be included at the end of all subsequent credit reports which may serve as an explanation of any information you dispute.