

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 Updated - This item has been verified as accurate 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
BANKFIRST 542477084035....	Deleted
VERIZON WIRELESS 2007123068030....	Remains
APPLIED CARD BANK 422709728094....	Remains
CITI/SHELL 128571....	Deleted
FINGERHUT CREDIT ADVAN 8050101946879....	Deleted
WFNNB/LIMITED 83197....	Remains
SKYTEL 258....	Deleted
TITAN RECOVERY SOLUTIO 32....	Deleted
HSBC NV 44056103551/....	Deleted
CBA COLLECTION BUREAU 994....	Remains
MIDLAND CREDIT MGMT 850576....	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 Experian, P.O. Box 9701, Allen, TX 75013. Copies will not be accepted.

To order a copy of your Experian VantageScoreSM, 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.



Prepared for

Report date

October 17, 2006

Report number

www.experian.com/disputes

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Call 800 509 8495

<u>Credit items</u> <i>continued</i>	<u>Outcome</u>
MIDLAND CREDIT MGMT 850966....	<i>Reviewed</i>
MIDLAND CREDIT MGMT 851390....	<i>Deleted</i>
MIDLAND CREDIT MGMT 851390....	<i>Deleted</i>
ENERGY NOPSI 380....	<i>Deleted</i>
ALPAT CO INC 153....	<i>Remains</i>

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

