

March 3, [REDACTED]

CSC Credit Services
PO Box 981222
El Paso, TX 79998-1222

000716



Dear [REDACTED]

Below are the results of your request for CSC Credit Services (an Equifax Affiliate) to reinvestigate certain elements of your CSC credit file. Our investigation is now completed. Enclosed is an updated copy of your credit file.

Results of Your Investigation (For your security, the last 4 digits of your credit account number(s) have been replaced by *)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 credit account. The results are:

EMC Mortgage Account Number: 589 [REDACTED]
511 E John Carpenter Frwy
No 500
IRVING, TX 75062

This item has been deleted from the credit file.

We have researched the credit account. The results are:

Advanta National Bank Account Number: 54471700 [REDACTED]
Ann.acdv 200 Tournament Dr
Mail Stop Paeh08503d
Horsham, PA 19044
Phone Number: (302) 265-7304

CSC verified that this item belongs to you.

We have researched the credit account. The results are:

Liberty MTG CO Account Number: 849 [REDACTED]
PO Box 25848
Oklahoma City, OK 73125

This account is currently reporting paid as agreed, with no late payments. This creditor is currently reporting a zero balance for this account.

We have researched the credit account. The results are:

JAGUAR Credit Account Number: 25 [REDACTED]
PO Box 54200
OMAHA, NE 68154-8000

The explanation previously attached to this account has been deleted.

Thank you for giving CSC Credit Services (an Equifax Affiliate) the opportunity to serve you.

CSC Credit Services
PO Box 981222
El Paso, TX 79998-1222

(Continued on next page)

*** 130059
P.O. BOX 2000
CHESTER, PA 19022

RETURN SERVICE REQUESTED

YOUR TRANSUNION FILE NUMBER:
PAGE 1 OF 13
DATE THIS REPORT PRINTED: 12/1

SOCIAL SECURITY NUMBER: XXX-XX
BIRTH DATE: 09/196
YOU HAVE BEEN IN OUR FILES SIN

CONSUMER REPORT FOR:

FORMER ADDRESSES REPORTED:

476
250

EMPLOYMENT DATA REPORTED:

UNIVER: POSITIO DATE RI	UNIVER : POSITIO DATE RE:
METRO - POSITIO DATE RI	PROFESS: POSITIO DATE REI

INVESTIGATION RESULTS

WE HAVE COMPLETED OUR REINVESTIGATION AND THE RESULTS ARE SHOWN BELOW.

<u>ITEM</u>	<u>DESCRIPTION</u>	<u>RESULTS</u>
CHASE MANHATTAN MORTGAGE	# 1563	DELETED
WELLS FARGO	# 6850	DELETED
CHASE MANHATTAN MORTGAGE	# 1563	DELETED
LOAN SERVICING CENTER	# 2770 194	DELETED
FIRST USA BANK	# 4366 224716	DELETED
CHASE MANHATTAN MORTGAGE	# 1563	NO LONGER ON FILE
CHASE MANHATTAN MORTGAGE	# 1563	DELETED
CHASE MANHATTAN MORTGAGE	# 1563	DELETED

Dec 26 1

CSC Credit Services
PO Box 981222
El Paso, TX 79998-1222

December 19, [REDACTED]



Dear [REDACTED]

Below are the results of your request for CSC Credit Services (an Equifax Affiliate) to reinvestigate certain elements of your CSC credit file. Our investigation is now completed. Enclosed is an updated copy of your credit file.

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 credit account. The results are:

Countrywide Account Number: 4[REDACTED]
400 Countrywide Way
Simi Valley, CA 93065

CSC verified that this item belongs to you.

We have researched the credit account. The results are:

Countrywide Account Number: 2[REDACTED]
400 Countrywide Way
Simi Valley, CA 93065

CSC verified that this item belongs to you.

We have researched the credit account. The results are:

Countrywide Account Number: 9[REDACTED]
400 Countrywide Way
Simi Valley, CA 93065

This item has been **deleted** from the credit file.

We have researched the credit account. The results are:

Countrywide Account Number: 81[REDACTED]
400 Countrywide Way
Simi Valley, CA 93065

CSC verified that this item belongs to you.

Thank you for giving CSC Credit Services (an Equifax Affiliate) the opportunity to serve you.

CSC Credit Services
PO Box 981222
El Paso, TX 79998-1222

(Continued on next page)

Page 1 of 2

*** 131135
P.O. Box 2000
Chester, PA 19022

YOUR TRANSUNION FILE #
PAGE 1 OF 12
DATE THIS REPORT PRINT

RETURN SERVICE REQUESTED

SOCIAL SECURITY NUMBER
BIRTH DATE:
YOU HAVE BEEN IN OUR F

CONSUMER REPORT FOR:

FORMER ADDRESSES REPORTED:

476 PC
501 N

EMPLOYMENT DATA REPORTED:

UNIV
POSI
DATE

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POSI
DATE

INVESTIGATION RESULTS

WE HAVE COMPLETED OUR REINVESTIGATION AND THE RESULTS ARE SHOWN BELOW.

ITEM	DESCRIPTION	RESULTS
CHASE MANHATTAN MORTGAGE	# 15 56	DELETED
CHASE MANHATTAN MORTGAGE	# 15 56	DELETED
COUNTRYWIDE HOME LOANS	# 24	DELETED

ANY CORRECTIONS TO YOUR IDENTIFICATION REQUESTED BY YOU HAVE BEEN MADE AS NOTED ABOVE. YOUR UPDATED CREDIT INFORMATION FOLLOWS.

SPECIAL NOTES: YOUR SOCIAL SECURITY NUMBER HAS BEEN MASKED FOR YOUR PROTECTION. YOU MAY REQUEST DISCLOSURE OF THE FULL NUMBER BY WRITING TO US AT THE ADDRESS FOUND AT THE END OF THIS REPORT. ALSO, ANY ITEM ON YOUR CREDIT REPORT THAT BEGINS WITH 'MEDI' INDICATES MEDICAL INFORMATION. THE DATA FOLLOWING THIS WORD IS NOT DISPLAYED TO ANYONE BUT YOU EXCEPT WHERE PERMITTED BY LAW.

CSC Credit Services

CREDIT FILE : November 29, 2004

Confirmation # 43100 [REDACTED]

CSC Credit Services has now completed the reinvestigation you requested of certain information in your CSC credit file. The results of our reinvestigation of these items are below.

The Results Of Our Reinvestigation

>>> **We have reviewed the identification information. The results are:** The chase manhattan mortgage corp acct /156 [REDACTED] is not currently reporting on the CSC credit file. **Name:** [REDACTED]

>>> **We have researched the credit account. Account # - 156 [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Chase Manhattan Mortgage C, 101 E Town St, Columbus OH 43215-5187**

>>> **We have researched the credit account. Account # - 156 [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Chase Manhattan Mortgage C, 101 E Town St, Columbus OH 43215-5187**

>>> **We have researched the credit account. Account # - 156 [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Chase Manhattan Mortgage C, 101 E Town St, Columbus OH 43215-5187**

>>> **We have researched the credit account. Account # - 436616 [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **First Card, Dept Oh1-0552 Attn:cdv, 800 Brooksedge Blvd 3, Westerville OH 43081-2822 Phone: (847) 488-6276**

If you have any additional questions regarding the information provided to CSC by the source of any information, please contact the source of that information directly.

CSC Credit Services
PO Box 981222
El Paso, TX 79998-1222

You may contact CSC regarding the specific information contained in this letter within the next 60 days by visiting us at www.csccredit.com or by calling a Customer Service Representative at (888) 700-3183 from 8:00am - 5:00pm CST Mon - Thur in your time zone.

Thank you for giving CSC the opportunity to serve you.

Steve [initials]
You are aware
these results are
incredible. Thank
you so much for

CSC Credit Services

CREDIT FILE : December 13, 20 [REDACTED]
Confirmation # 43221

CSC Credit Services
 PO Box 981222
 El Paso, TX 79998-1222

CSC Credit Services has now completed the reinvestigation you requested of certain information in your CSC credit file. The results of our reinvestigation of these items are below.

The Results Of Our Reinvestigation: (For your security, the last four digits of the account number have been replaced with X)

>>> We have researched the credit account, Account # - 156 [REDACTED]. The results are: This item has been **deleted** from the credit file. If you have additional questions about this item please contact: **Chase Manhattan Mortgage C, 101 E Town St, Columbus OH 43215-5187**

>>> We have researched the credit account, Account # - 156 [REDACTED]. The results are: This item has been **deleted** from the credit file. If you have additional questions about this item please contact: **Chase Manhattan Mortgage C, 101 E Town St, Columbus OH 43215-5187**

Credit Account Information			
(For your security, the last 4 digits of account number(s) have been replaced by X) (This section includes open and closed accounts reported by credit grantors)			
Account History	1 : 30-59 Days Past Due	5 : 160-179 Days Past Due	J : Voluntary Surrender
Status Code	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
Descriptions	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

Chase Manhattan Mortgage Corp - INFORMATION UNAVAILABLE													
Account Number	Rate	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Paid	Activity Description	Creditor Classification					
[REDACTED]	04/2001		\$0			32							
Item As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of Last Activity	Outstanding Bal. as of Rep	Charge Off Amount	Delinquent Pay Stat Date	Subsidiary Pay Amount	Subsidiary Pay Date	Date Closed	
11/2004		\$0		\$0	\$0	11/2002	\$0	\$0		\$0			

Current Status - Account Included In Bankruptcy; Type of Loan - Home Equity Line Of Credit; Whose Account - Joint Account; ADDITIONAL INFORMATION - Foreclosure Process Started; Real Estate Mortgage;

>>> We have researched the credit account, Account # - 156343*. The results are: This item has been **deleted** from the credit file. If you have additional questions about this item please contact: **Chase Manhattan Mortgage C, 101 E Town St, Columbus OH 43215-5187**

Chase Manhattan Mortgage Corp - INFORMATION UNAVAILABLE													
Account Number	Rate	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Paid	Activity Description	Creditor Classification					
[REDACTED]	04/2001		\$0			32							
Item As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of Last Activity	Outstanding Bal. as of Rep	Charge Off Amount	Delinquent Pay Stat Date	Subsidiary Pay Amount	Subsidiary Pay Date	Date Closed	
3/2004		\$0		\$0	\$0	11/2002	\$0	\$0		\$0			

Current Status - Account Included In Bankruptcy; Type of Loan - Conventional Re Mortgage; Whose Account - Joint Account;

>> We have researched the credit account, Account # - 156342*. The results are: CSC verified that this item belongs to you. This account has been updated to show included in bankruptcy/included in the bankruptcy of another person. If you have additional questions about this item please contact: **Chase Manhattan Mortgage C, 101 E Town St, Columbus OH 43215-5187**

Continued On Next Page)

*** 130276
P.O. BOX 2000
CHESTER, PA 19022

YOUR TRANSUNION FILE I
PAGE 1 OF 9
DATE THIS REPORT PRINT

RETURN SERVICE REQUESTED

SOCIAL SECURITY NUMBE
BIRTH DATE:
YOU HAVE OUR
PHONE:

CONSUMER REPORT FOR:

FORMER ADDRESSES REPORTED:

1400 MARY
7715 E LI

EMPLOYMENT DATA REPORTED:

SOUTH
POSIT
DATE

JOE P
DATE

MCALES
MCA, O
POSITI
DATE V

ROGER
MCA,
DATE

INVESTIGATION RESULTS

WE HAVE COMPLETED OUR REINVESTIGATION AND THE RESULTS ARE SHOWN BELOW.

<u>ITEM</u>	<u>DESCRIPTION</u>	<u>RESULTS</u>
STATE TAX LIEN	DOCKET #25	DELETED
STATE TAX LIEN	DOCKET #19 6200	DELETED
CHAPTER 7 BANKRUPTCY DISCHARGED	DOCKET #95	DELETED
STATE TAX LIEN	DOCKET #C9 1700	DELETED
STATE TAX LIEN	DOCKET #59 6801	DELETED

ANY CORRECTIONS TO YOUR IDENTIFICATION REQUESTED BY YOU HAVE BEEN MADE AS NOTED ABOVE. YOUR UPDATED CREDIT INFORMATION FOLLOWS.

4120 1 1/12

i-d

: Dec 14 04 09:10a

122749: !*
P O BOX 1370
BUFFALO, NY.14231-1370

FILE NUME
PAGE 1 C
DATE THIS

1

RETURN SERVICE REQUESTED

SOCIAL SE
BIRTH DAI
YOU HAVE
PHONE: 37

1/1997

CONSUMER REPORT FOR:

ll..

FORMER ADDRESSES REPORTED:

508 W PIE
614 N 3RD

INVESTIGATION RESULTS

WE HAVE COMPLETED OUR REINVESTIGATION AND THE RESULTS ARE SHOWN BELOW.

ITEM	DESCRIPTION	RESULTS
HOUSEHOLD BK	# 54404	1753 NEW INFORMATION BELOW
CHAPTER 7 BANKRUPTCY DISCHARGED	DOCKET	130 DELETED
FIRST FIDELITY	# 20268	NEW INFORMATION BELOW
US BANK HOME MORTGAGE	# 51529:	1 PREVIOUSLY VERIFIED
COLUMBUS B&T PRIVATE LAB	# 47910:	1545 PREVIOUSLY VERIFIED

ANY CORRECTIONS TO YOUR IDENTIFICATION REQUESTED BY YOU HAVE BEEN MADE AS NOTED ABOVE. IF OUR INVESTIGATION HAS NOT RESOLVED YOUR DISPUTE, YOU MAY ADD A 100 WORD CONSUMER STATEMENT TO YOUR REPORT. YOUR UPDATED CREDIT INFORMATION FOLLOWS:

YOUR CREDIT INFORMATION

THE FOLLOWING ACCOUNTS CONTAIN INFORMATION WHICH SOME CREDITORS MAY CONSIDER TO BE ADVERSE. ADVERSE ACCOUNT INFORMATION MAY GENERALLY BE REPORTED FOR 7 YEARS FROM THE DATE OF THE FIRST DELINQUENCY, DEPENDING ON YOUR STATE OF RESIDENCE. THE ADVERSE INFORMATION IN THESE ACCOUNTS HAS BEEN PRINTED IN >BRACKETS< FOR YOUR CONVENIENCE, TO HELP YOU UNDERSTAND YOUR REPORT. THEY ARE NOT BRACKETED THIS WAY FOR CREDITORS. (NOTE: THE ACCOUNT # MAY BE SCRAMBLED BY THE CREDITOR FOR YOUR PROTECTION).

*** 131135
P.O. Box 2000
Chester, PA 19022

YOUR TRANSUNION FILE #
PAGE 1 OF 12
DATE THIS REPORT PRINTED

RETURN SERVICE REQUESTED

SOCIAL SECURITY NUMBER
BIRTH DATE:
YOU HAVE BEEN IN OUR F

CONSUMER REPORT FOR:

FORMER ADDRESSES REPORTED:

476 PC
501 N

EMPLOYMENT DATA REPORTED:

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DATE

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POS1
DATE

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CSC Credit Services
PO Box 981222
El Paso, TX 79998-1222

March 3, [REDACTED]

000716

Dear [REDACTED]

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EMC Mortgage Account Number: 589 [REDACTED]
511 E John Carpenter Frwy
No 500
IRVING, TX 75062

This item has been deleted from the credit file.

We have researched the credit account. The results are:

Advanta National Bank Account Number: 54471700 [REDACTED]
Attn:acdv 200 Tourament Dr
Mail Stop Paeh08503d
Horsham, PA 19044
Phone Number: (302) 265-7304

CSC verified that this item belongs to you.

We have researched the credit account. The results are:

Liberty MTG CO Account Number: 8490 [REDACTED]
PO Box 25848
Oklahoma City, OK 73125

This account is currently reporting paid as agreed, with no late payments. This creditor is currently reporting a zero balance for this account.

We have researched the credit account. The results are:

JAGUAR Credit Account Number: 25 [REDACTED]
PO Box 54200
OMAHA, NE 68154-8000

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Thank you for giving CSC Credit Services (an Equifax Affiliate) the opportunity to se

CSC Credit Services
PO Box 981222
El Paso, TX 79998-1222

(Continued on next page)

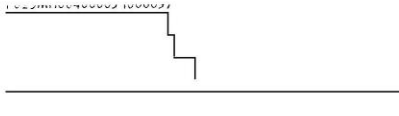
Page 1 of 2

P.O. Box 2000
Chester, PA 19022

05/18/20



RETURN SERVICE REQUESTED



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.

If interested, you may also request a description of how the investigation was conducted along with the name, address and telephone number of anyone we contacted for information.

Thank you for helping ensure the accuracy of your credit information.

Investigation Results

ITEM	DESCRIPTION	RESULTS
FEDERAL TAX LIEN	DOCKET #7C 6	DELETED
CHAPTER 13 BANKRUPTCY DISMISSED	DOCKET #9E 556	DELETED
CIVIL JUDGMENT	DOCKET #7 23	NEW INFORMATION BELOW
CIVIL JUDGMENT	DOCKET #6Z 8	NEW INFORMATION BELOW

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

