



American Education Services

American Education Services
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International 717-720-3100 • Fax 717-720-3916
www.aesSuccess.org

February 17, 2009

Stillwater, OK 74075-1338

Dear Mr. Pinson:

This letter is in response to your inquiry regarding the validation of information for your student loan.

The original lender, Chase- JP Morgan Chase Bank, N.A., provided the funds for this education loan in exchange for the debt. Its address is: 1111 Polaris Parkway; Columbus, OH 43240. The date the debt was incurred was 2/2/05. The original amount of the debt was \$32,644.20. The current balance remaining on the debt as of the date of this letter is \$0. The original lender may or may not be the current owner of your loan. Please direct any questions about your account to AES at our address listed at the top of this letter.

Your loan was reported as being at least 30 days delinquent in 11/06; 60 days delinquent in 11/05, 5/06 and 12/06; 90 days delinquent in 12/05, 6/06 and 1/07; 120 days delinquent in 1/06 and 2/07; 150 days delinquent in 3/07 and 180 days delinquent in 4/07-6/07. The loan defaulted due to non-payment on 7/11/07. We reviewed your loan's payment history, billing dates, and applicable deferment/forbearance information. The credit reporting is accurate based upon our review of the account information.



January 30, 2009

Stillwater, OK 74075

Re: Credit Report

Dear Mr.

This will advise that your correspondence to Equifax has been forwarded to CSC for handling. Equifax Information Services, LLC ("Equifax") and CSC Credit Services, Inc. ("CSC") share the same credit reporting database. In certain areas of the country, Equifax owns the consumer credit reports and is responsible for the contents. In other areas, CSC owns them and is responsible for the contents. Currently you live in CSC's area.

Please find enclosed the results of your request for reinvestigation of certain elements of your CSC/Equifax credit file. The results are as follows:

1. CBC/AES/NCT Account No. 6524591044PA002 - This item has been deleted from the credit file.
2. Credit Management LP Account No. 35113 - This item is not currently reporting on the CSC/Equifax credit file.
3. CBC/AES/NCT Account No. 6524591044PA0 - This item is not currently reporting on the CSC/Equifax credit file.

Enclosed is an updated copy of your credit report. Please review it carefully and send any disputes to me in writing at the address or fax number listed below. If we do not hear back from you within 30 days from the date of this letter, we will assume the information is accurate as reported.

If you have any questions, please do not hesitate to call me at 281.878.4949.

Sincerely,

Gail K. Scott

Gail K. Scott
Paralegal

Enclosure

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