



Prepared for
CHARLES D MORGAN
Report number

Report date
December 05, 2007
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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.

8 Deletions

How to read your results

Deleted - This item was removed from your credit report

Remains Updated - This item has been verified as accurate

Reviewed - 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.

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
OSI COLLECTION SERVICE 36....	Deleted
GRIMM COLLECTIONS 1207056000022....	Deleted
PACIFIC NORTHWEST COLL 37....	Remains
ALLANCEONE INC 477....	Deleted
ALLANCEONE INC 488....	Deleted
ALLANCEONE INC 490....	Deleted
ALLANCEONE INC 491....	Deleted
ALLANCEONE INC 683....	Deleted
ALLANCEONE INC 971....	Deleted

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

To order a copy of your VantageScoreSM from Experian visit experian.com or call 1 888 372 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 (ie., "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.

