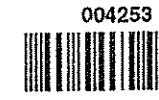


CSC Credit Services

CREDIT FILE : May 18, 2009

Confirmation #



004253
000705624-4253
Ricardo

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

Dear Ricardo

Below are the results of your request for CSC Credit Services to reinvestigate certain elements of your CSC Credit Services credit file. CSC Credit Services contacted each source directly and our investigation is now completed. If you have any additional questions or concerns, please contact the source of that information directly.

You may contact CSC Credit Services regarding the specific information contain in this letter within the next 60 days by calling a Customer Representative at (800) 904-1080 from Monday - Thursday 8:00 AM - 4:30 PM CST and closed on Friday. If you want to request a free copy of the CSC Credit Services credit file you can call our toll free number at (877) 576-5766.

Thank you for giving CSC Credit Services the opportunity to serve you.

The Results Of Our Reinvestigation

>>> *We have reviewed the identification information. The results are:* Your name has been updated. You may wish to provide your credit grantors with the update. **Name: Ricardo**

Public Record Information (This section includes public record items obtained from local, state and federal courts.)

>>> *We have reviewed the bankruptcy information. Case or ID # -* *The results are:* Equifax verified that this item belongs to you. If you have additional questions about this item please contact: **Southern District of TX,**

Bankruptcy Filed 06/2006; Southern District of TX; Case or ID # - Type - Personal; Filer - Individual; Current Disposition - Discharged CH-7; Current Disposition Date 08/29/2006; Date Verified 04/25/2009; Date Reported 04/25/2009; Prior Disposition - Voluntary CH-7; ADDITIONAL INFORMATION - Consumer Disputes - Reinvestigation in Process; Address: - - - - -

Collection Agency Information (This section includes accounts that have been placed for collection with a collection agency.)

>>> *We have researched the collection account. Account # -* *The results are:* This item has been deleted from the credit file. If you have additional questions about this item please contact: **Enhanced Recovery Corp,**

>>> *We have researched the collection account. Account # -* *The results are:* Equifax verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Credit Management,**

International Pkwy, *The results are:* Equifax verified that this item belongs to you. If you have additional questions about this item please contact: **Credit Management,**

Credit Management; Collection Reported 05/2009; Assigned 10/2007; Creditor Class - Cable/Cellular; Client - Time Warner; Amount - \$580 ; Status as of 05/2009 - Unpaid; Date of 1st Delinquency 07/2007; Balance as of 05/2009 - \$580 ; Individual Account; Account # -

>>> *We have researched the collection account. Account #* *The results are:* Equifax verified that this item belongs to you. If you have additional questions about this item please contact: **San Antonio Retail Merchan,**

SARMA Collections; Collection Reported 05/2009; Assigned 01/2009; Creditor Class - Medical/Health Care; Client - Edinburg Radiology; Amount - \$90 ; Status as of 05/2009 - Unpaid; Date of 1st Delinquency 11/2007; Balance as of 05/2009 - \$90 ; Individual Account; Account # - **Address:**

>>> **We have researched the collection account. Account # -** **The results are:** Equifax verified that this item belongs to you. If you have additional questions about this item please contact: **Talbott, adams And Moore,**

Credit Account Information (For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)			
Account History	1 : 30-59 Days Past Due	5 : 150-179 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	

>>> **We have researched the credit account. Account # -** **The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Lacks Furniture Pharr,**

>>> **We have researched the credit account. Account # -** **The results are:** Equifax verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **McAllen Medical Center,**

McAllen Medical Center

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Description	Creditor Classification					
	09/2002	\$0	\$0										
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
06/2006	\$0	\$0	02/2004	\$0	\$0		10/2002		\$0		\$0		

Type of Loan - Medical Debt; Whose Account - Individual Account;

>>> **We have researched the credit account. Account # -** **The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact:

>>> **We have researched the credit account. Account # -** **The results are:** The prior paying history has been deleted from this account. If you have additional questions about this item please contact: **Lacks Furniture Pharr,**

Lacks Furniture Pharr (800) 734-5011

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Description	Creditor Classification					
	03/2007	\$2,088	\$0	9 Months		17	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
05/2009	\$0	\$0	08/2008	\$0	\$232		08/2008		\$0		\$0		08/2008

Current Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Installment Sales Contract; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance;

>>> **We have researched the credit account. Account # -** **The results are:** This creditor has verified to Equifax that the current status is being reported correctly. This creditor has verified to Equifax that the prior paying history is being reported correctly. If you have additional questions about this item please contact: **Westlake Financial Service,**

Westlake Financial Services

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Description	Creditor Classification					
	11/2006	\$15,028	\$0	48 Months	Monthly	26							
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
04/2009	\$9,811	\$0	03/2009	\$385	\$441		04/2009		\$0		\$0		

Current Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Individual Account; ADDITIONAL INFORMATION - Consumer Disputes This Item; Auto;

Account History with Status Codes 12/2007 1

>>> We have researched the credit account. Account # - The results are: The prior paying history has been deleted from this account. If you have additional questions about this item please contact: Attorney General-Child Sup,

Attorney General-Child Support

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Description	Creditor Classification					
	05/2006	\$0	\$0		Monthly	34							
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
05/2009	\$0	\$0	02/2009	\$1,109	\$1,109		02/2009		\$0		\$0		

Current Status - Pays As Agreed; Type of Account - Open; Type of Loan - Child Support; Whose Account - Individual Account; ADDITIONAL INFORMATION - Child/Family Support;

>>> We have researched the credit account. Account # - The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: Medclear Inc,

>>> We have researched the credit account. Account # - The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: Hidalgo FCU-McAllen,

>>> We have researched the credit account. Account # - The results are: Equifax verified that this item belongs to you. If you have additional questions about this item please contact: Household Automotive Finan,

Hsbc Auto Finance

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Description	Creditor Classification					
	12/2006	\$0	\$0	72 Months	Monthly	22	Transfer/Sold						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
04/2009	\$0	\$0	12/2007	\$0	\$605	11/2007		12/2007	\$0		\$0		

Current Status - Charge Off; Type of Account - Installment; Type of Loan - Auto; Whose Account - Individual Account; ADDITIONAL INFORMATION - Consumer Disputes This Account Information; Account Transferred or Sold; Charged Off Account; Auto;

Account History with Status Codes 12/2007 11/2007 10/2007 09/2007 08/2007 L K 2 1 1

>>> We have researched the credit account. Account # - The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: Medclear Inc,

>>> We have researched the credit account. Account # - questions about this item please contact: **Transouth Financial**,
 >>> We have researched the credit account. Account # - reported correctly. This creditor has verified to Equifax that the prior paying history is being reported correctly. If you have additional questions about this item please contact: **First Bank of Delaware**,

The results are: This item has been deleted from the credit file. If you have additional

The results are: This creditor has verified to Equifax that the current status is being reported correctly. If you have additional questions about this item please

First Bank of Delaware

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Description	Creditor Classification					
	04/2008	\$600	\$375		Monthly	11							
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
04/2009	\$600	\$120	01/2009	\$0	\$105	02/2009			\$0		\$0		

Current Status - 60 - 89 Days Past Due; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Credit Card;

Account History with Status Codes 02/2009 1

>>> We have researched the credit account. Account # - additional questions about this item please contact: **Dakota State Bank**,
 >>> We have researched the credit account. Account # - been provided from the original source regarding this item. If you have additional questions about this item please contact: **Wells FARGO Equity Resourc**,

The results are: This item has been deleted from the credit file. If you have

The results are: Equifax verified that this item belongs to you. Additional information has

Wells FARGO Home Mortgage

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Description	Creditor Classification					
	06/2004		\$0			26							
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
04/2009				\$0	\$0	10/2005		07/2006	\$0		\$0		

Current Status - Account Included In Bankruptcy; Type of Loan - Conventional Re Mortgage; Whose Account - Individual Account; ADDITIONAL INFORMATION - Bankruptcy Chapter 7;