

ACTUAL BQ RESULTS

The following results are from an undisclosed customer's credit report after signing up with Better Qualified, LLC. None of the information below has been modified or changed from the actual credit bureau alterations.

ITEMS IN RED DENOTE DELETED ENTRIES. CUSTOMER INFORMATION HAS BEEN BLOCKED.

BEFORE AND AFTER'S :

CHARGE OFF
With
\$1148.00 (balance)

VIEW REF	01/07	01/99	1148	1148	CHG OFF	23	0	0	23	1148
	01/04				OPEN	I			TU-1 EPX-1	06/07
Late Dates: CHGOFF-6/2007 CHGOFF-6/2007 CHGOFF-2/2007 CHGOFF-12/2007 CHGOFF-12/2006 CHGOFF-11/2006										
CHGOFF-9/2006 CHGOFF-7/2006 CHGOFF-6/2006 CHGOFF-4/2006 CHGOFF-3/2006 CHGOFF-2/2006 CHGOFF-12/2005										
CHGOFF-11/2005 CHGOFF-10/2005 CHGOFF-9/2005										
UTILITY COMPANY										
ACCOUNT INFORMATION DISPUTED BY CONSUMER										

1

We have researched the credit account. Account # - [REDACTED]. The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: Verizon Wireless- NY, 2000 Corporate Dr. Orangeburg, NY 10962-2634

DELETED

2

JUDGEMENT FOR
\$2129.00

JUDGMENT	08/06	08/06	2129						EPX-1
CAPITAL ONE BANK									

2

We have reviewed the judgement information. Account # [REDACTED]. The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: , 7th & Washington Streets, Easton, PA 18042

DELETED

3

CHARGE OFF
With
\$518.00 (balance)

NCO FIN/92	10/07	04/07	518	518	I	CHG OFF	518
						XPH-1 TU-1	03/07
						EPX-1	
DATE OF LAST ACTIVITY WITH ORIGINAL CREDITOR: 01/01/2006							
AMOUNT IS ORIGINAL LOAN AMOUNT							
ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT							
GRANTOR'S INTERNAL COLLECTION DEPARTMENT							
COLLECTION DEPARTMENT/AGENCY/ATTORNEY							

3

We have researched the collection account. Account # - [REDACTED]. The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: NCO Financial Systems Inc., 100 Constitution Ave, Upper Darby, PA 19082-2230 Phone: (800) 923-9234

DELETED

4
MORTGAGE LATES

2	PCFS 4573	EFX-2/TUC-1/KPN-1 10/04A 05/03 400000	0	08/04	\$2528	17	20	08-2
PRIOR ADVERSE RATINGS: 07/04-2 CLOSED OR PAID ACCOUNT / ZERO BALANCE REAL ESTATE MORTGAGE DATE CLOSED: 08/31/04 DATE CLOSED: 07/04 Additional late payments prior to 05/03								
2	PCFS 4574	EFX-2/TUC-2/KPN-1 09/04A 06/03 288000	0	08/04	\$2083	15	10	08-1
PRIOR ADVERSE RATINGS: 07/04-2 CLOSED OR PAID ACCOUNT / ZERO BALANCE REAL ESTATE MORTGAGE DATE CLOSED: 08/04 DATE CLOSED: 08/17/04								

Investigation Results

ITEM	DESCRIPTION	RESULTS
PCFS MORTGAGE RESOURCES # 4573		DELETED
PCFS MORTGAGE RESOURCES # 4574		DELETED

5
MORTGAGE LATES

1	ARMORCING	EFX-1/TUC-1/KPN-1 08/05A 05/01 226000	0	04/03		58	2	1	1	-1
PRIOR ADVERSE RATINGS: 03/03-3, 02/03-2, 10/01-3 PAID ACCOUNT / ZERO BALANCE COLLATERAL: FD991450884 ACCOUNT CLOSED: 04/03										

5

ARMORCING 2600 W BIG BEAVER RD M-0904-470 TROY, MI 48064 800-288-2642	Balance: \$0 Date Verified: 01/2003 High Balance: \$7,000 Collateral: FD991450884 Terms: MONTHLY \$1920	Pay Status: PAID OR PAYING AS AGREED Account Type: MORTGAGE ACCOUNT Responsibility: INDIVIDUAL ACCOUNT Date Opened: 05/2001 Date Closed: 01/2003
Loan Type: CONVENTIONAL REAL ESTATE MTG Remarks: CLOSED		

6
FEDERAL TAX LIEN

FEDERAL TAX LIEN	12/00	12/00	175885	FED TAX LIEN	XPN-1
1070307 / 1031156					
MONMOUTH COUNTY REG					

6 >>> We have reviewed the lien information. Case or ID # - 1070307 The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: Monmouth Cty District CT, 279 Broadway, Long Branch, NJ 07740-6940

9
**CAR LOAN
 LATES**

CHASE	08/07	08/01	\$30693	\$0	\$0	49	1	0	0	PD WAS 30
4320130	11/04		AUTO 039	\$0						XP/TU/FR
Late Dates: 10/03-30										



October 23, 2007

Re: 432013

Dear [REDACTED]

We're writing in response to your inquiry regarding the credit bureau history on the above referenced account.

Chase Auto Finance has updated its records to reflect no delinquencies.

We have notified Experian, TransUnion and Equifax to update their records. Please allow 30 days for these changes to be reflected on your credit report.

In the meantime, you may utilize the letter as verification from Chase Auto Finance that the account referenced above has been updated.

Should you have any questions, please call our Customer Service Department at 1-(800) 227-XXXX, Monday through Friday, between 8:00a.m. and 9:00p.m. ET and Saturday 9:00a.m. to 5:30p.m. ET.

DELETED



10
**MORTGAGE
 LATES**

FREMONT INVESTMENT & 8000140	02/05	08/05	\$145400	6 moe	89	89	0	0	0	300X0	\$0
	DLA 08/05	ECCA P	Source (B) XP/TU/FR	Mortgage DELING 30	2	0					
	CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST; TRANSFERRED TO ANOTHER LENDER										

10

FREMONT INVESTMENT & LOAN	# 8000140	DELETED
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DELETED

JUDGEMENT FOR \$2230.83

RE: BALLY'S TOTAL FITNESS ACQUISITION ACCOUNT# 0044885861003
BALANCE (INCLUDING INTEREST) \$2,230.83

Dear Customer,

This letter is to provide written confirmation of my settlement offer to you by phone. American Acceptance will accept as full and final payment \$918.60.

**THIS WILL SETTLE THE CHARGED OFF ACCOUNT.
THIS WILL SATISFY THE JUDGEMENT.**

This offer is valid only if the entire sum is received in our office by 07-23-07 via credit card.

In the return of this payment we will report the account paid in full and our office will not report a negative rating to the Credit Bureau.

(American Acceptance will remove any and all negative ratings due to the above account, and is not responsible for H&S Financial)

SINCERELY,

* IN ADDITION American Acceptance WILL WITHHOLD FORM 1099 AS THIS ACCOUNT WILL BE PAID IN FULL. IN ACCORDANCE WITH INTERNAL REVENUE SERVICE CODE SECTION 6I(A)12

SETTLEMENT \$918.60 - All derogatories removed, paid in full, and will not report a negative rating and no 1099.