

143037 200-003  
P.O. Box 2000  
Chester, PA 19022

RETURN SERVICE REQUESTED

11/11/2005 TransUnion.



PO3CSK00500608-I010471  
GEORGE J. SOKELIADIS  
3103 75TH ST B  
LUBBOCK, TX 79423

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

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ITEM	DESCRIPTION	RESULTS
FST USA BK	# 5401680045377655	DELETED
US BANK	# 10628495098	DELETED
MORGAN JEWELERS	# 12937959	NEW INFORMATION BELOW <i>Should be in Bankruptcy</i>
FLEET CC	# 5491000094255960	DELETED
BANK OF AMERICA MORTGAGE	# 1732006527945	DELETED
CHASE NA	# 5491042510535955	DELETED
CAPITAL ONE BANK	# 4862362517856905	NEW INFORMATION BELOW
GECCCC/ULT ELCTR/GEMB	# 6030090201051408	NEW INFORMATION BELOW <i>Bankruptcy</i>
US BANK	# 66300106284950001	DELETED
STUDENT FINANCE CORP	# 5284377150	DELETED
US BANK	# 104771123155	DELETED
US BANK	# 10628495098	DELETED
SEARS ROEBUCK & CO	# 661024026188	DELETED
CHASE-CIRCUIT CITY	# 1523003397222787	NEW INFORMATION BELOW
R.C WILLEY	# 8117933	DELETED
DISCOVER FINCL SVC LLC	# 6011009810207535	NEW INFORMATION BELOW <i>Bankruptcy</i>
HSBC NV	# 5408010001659818	VERIFIED, NO CHANGE
PROVIDIAN FINANCIAL	# 4465611600811578	DELETED
METRIS COMPANIES	# 5458004508129408	NEW INFORMATION BELOW

## Correction Summary

### About our verification process

The following shows the revision(s) made to your file as a result of our verification. 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 (twelve months for residents of Colorado, Maryland, and New York).
- If no information follows, our response appeared on the previous page.

**Experian**  
NCAC  
PO BOX 9701  
Allen TX 75013

**If you have questions**  
Locate your Report Number, then contact us **within 90 days** from the date on this report.

For efficient, self-directed **service, log on to** [www.experian.com/disputes](http://www.experian.com/disputes).  
For assistance, call **800 509 8495**

Dispute services are available 24 hours a day.

**To order a copy of your Experian Credit Score, call 1 888 322 5583.**

**Protect and manage your credit with Credit Manager, [www.creditexpert.com](http://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 (i.e., "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.

*6 deleted*

Items we investigated	Outcome
Credit items	
AMEX 05962312501133....	Remains
AMEX 05962312501135....	Remains
MBNA AMERICA 532901999977....	Remains
CHASE NA 526031127902....	Updated
GATEWAY/CBUSA NA 601176690015....	Deleted <b>(1)</b>
LVNV FUNDING 518189000353....	Remains
HUDSON & KEYSE LLC 2863....	Remains
HFC 8397010017....	Remains
ASSET ACCEPTANCE LLC 2023....	Updated
CHASE MANHATTAN BANK 235161....	Deleted <b>(2)</b>
PREMIER AMERICA CU 23628301....	Deleted <b>(3)</b>
CM1 GROUP LP 2219....	Deleted <b>(4)</b>
MCT GROUP M300PRE100050....	Remains
MIDLAND CREDIT MGMT 850634....	Deleted <b>(5)</b>
CRED PROTECTIONS ASSOC 73716....	Remains

\*\*\*\*\* 3-DIGIT 770  
0001169 2 AT 0.517 L 100  
TRAVIS GREEN  
3306 WESTWICK DR  
HOUSTON TX 77082-2221





RETURN SERVICE REQUESTED

P01Y8L00300136-1001621

LUBBOCK, TX 794



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### Investigation Results

ITEM	DESCRIPTION	RESULTS
TEXANS CREDIT UNION	# [REDACTED]00TC	VERIFIED, NO CHANGE
CROSS COUNTRY BANK	# [REDACTED]06489	NEW INFORMATION BELOW
BANKFIRST - CLASSIC VISA	# [REDACTED]1491	DELETED
DATA SEARCH INC	# [REDACTED]9	DELETED
DATA SEARCH INC	# [REDACTED]0	VERIFIED, NO CHANGE
RJM ACQUISITIONS LLC	# [REDACTED]707	DELETED
MIDLAND CREDIT MGMT INC	# [REDACTED]678	VERIFIED, NO CHANGE
ARROW FINANCIAL SERVICES	# [REDACTED]6	DELETED
AMERICAN AGENCIES	# [REDACTED]0	NEW INFORMATION BELOW
COMMERCIAL RECOVERY SYST	# [REDACTED]5	DELETED
AMERICREDIT FINCL SERV	# [REDACTED]71	NEW INFORMATION BELOW

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

\*\*\* 130183818-006 \*\*\*

P.O. Box 2000  
Chester, PA 19022

03/03/2005

TransUnion.

RETURN SERVICE REQUESTED



PO1NR100700223-1003109

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.

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### Investigation Results

ITEM	DESCRIPTION	RESULTS
CHOICE CARD	# 4428135111454468	DELETED ✓
CAPITAL ONE BANK	# 4388641902680062	VERIFIED, NO CHANGE
FORD MOTOR CREDIT	# 24553899	VERIFIED, NO CHANGE
FIRST PREMIER BANK	# 5433628719186995	DELETED ✓
FIRST PREMIER BANK	# 4301718001554539	DELETED ✓
DISCOVER FINANCIAL SVC	# 6011008284518591	NEW INFORMATION BELOW
FST USA BK	# 4246171007712354	DELETED ✓
RJM ACQUISITIONS FUNDING	# 136RJM96821988	VERIFIED, NO CHANGE
NCO FINANCIAL	# 4322834	NEW INFORMATION BELOW
CREDIT COLLECTION SERVIC	# 15959281	VERIFIED, NO CHANGE
UNITED MORTGAGE	# 250834	DELETED ✓
WELLS FARGO BANK NA	# 80880849936240001	VERIFIED, NO CHANGE
MAVERICK FINANCE	# 4360	NEW INFORMATION BELOW
MAVERICK FINANCE	# 86281	NEW INFORMATION BELOW
CAPITAL ONE BANK	# 4121742422133804	VERIFIED, NO CHANGE
THE ASSOCIATES	# 64299110424671	DELETED ✓

*(Handwritten mark)*

*Equity 4*  
*3*

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



POCSQ400202139-1029345  
TRENTON WELLSMITH  
8212 ITHACA AV E14  
LUBBOCK, TX 79423



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### Investigation Results

ITEM	DESCRIPTION	RESULTS
ALLIANCE ONE	# 14267458	DELETED

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