*** 194496712-006 ***
P.O. Box 2000
Chester, PA 19022

09/22/2008 TransUnion.

P0M1KR00200434-1005921
DAVID ALLEN GILLUM JR.
[redacted]

Our investigation of the dispute you recently submitted is now complete. The results are listed below.

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 business name, address and telephone number of any company we may have contacted for information.

Thank you for helping ensure the accuracy of your credit information.

Investigation Results

ITEM	DESCRIPTION	RESULTS
PERSONAL INFORMATION		NEW INFORMATION BELOW
FEDERAL TAX LIEN	DOCKET #20010106919	DELETED
ASSET ACCEPTANCE LLC	# 23394612	NO LONGER ON FILE
CMI	# 25121523	DELETED
PROFESSIONAL ACCOUNT MGM	# 4998757	DELETED
PROFESSIONAL ACCOUNT MGM	# 4998758	DELETED
AMC MORTGAGE SERVICES	# 8740094599271	DELETED
WILSHIRE FINANCIAL SERVI	# 961778	NEW INFORMATION BELOW
LITTON LOAN SERVICING	# 14407217	VERIFIED, NO CHANGE
CAPITAL ONE AUTO FINANCE	# 62062152941731001	NEW INFORMATION BELOW
FORD MOTOR CREDIT	# 37699273	VERIFIED, NO CHANGE
FORD MOTOR CREDIT	# 31031279	VERIFIED, NO CHANGE