

Find an inaccuracy on your report?
Submit your dispute online at:
<http://transunion.com/disputeonline>

Exhibit 11

CHRISTINE B. BAKER
3880 STOCKTON HILL RD STE 103156
KINGMAN, AZ 86409

Enclosed is the TransUnion Personal Credit Report that you requested. As a trusted leader in the consumer credit information industry, TransUnion takes the accuracy of your credit information very seriously. We are committed to providing the complete and reliable credit information that you need to participate in everyday transactions and purchases.

If you believe an item of information to be incomplete or inaccurate, please alert us immediately. We will investigate the data and notify you of the results of our investigation.

To make it easier to request an investigation, you can now submit your request online, **24 hours a day, 7 days a week**. You must have an active email address to use the online service. Please note that your email address will only be used for communicating with you regarding your request and the results of our investigation. Your email address will not be shared with any non-TransUnion entities.

To submit an online request for investigation:

Step 1. Go to the TransUnion online investigation service at <http://transunion.com/disputeonline>

Step 2. Follow the instructions provided by the web site.

Once submitted, you will receive online confirmation of your request. You will also be notified by email when we complete our investigation and your results will be available online. You can check the status of your investigation online by logging into your account.

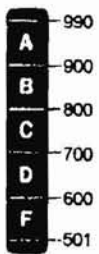

Thank you for helping ensure the accuracy of your credit information.

TransUnion Consumer Relations

TransUnion Personal Credit Score

CHRISTINE B. BAKER

YOUR CREDIT SCORE

Your Score & Grade	Score & Grade Range	Where You Rank
Score Not Purchased (See Below) Grade - Created on 05/20/2008	Unavailable (See Below) 	Unavailable (See Below) 
Based on your TransUnion credit report, this is a depiction of your creditworthiness.	The numerical score ranges from 990 to 501 equaling grade ranges from A to F.	Your credit ranks higher than --% of the nation's population.

About your TransUnion Personal Credit Score

Your TransUnion Personal Credit Score is displayed above, and was calculated with the VantageScore credit scoring formula. Your credit score is a snapshot of the contents of your credit report at the time the score was calculated. Using objective, impartial formulas to translate the contents of your credit report into a 3-digit score enables lenders to evaluate your application for credit in a fast, fair and more objective manner. Remember, we constantly update the information contained in your credit report, so your TransUnion Personal Credit Score only represents the score a lender would receive if they requested it today.

Summary

You did not order a TransUnion credit score. You can purchase your credit score for \$7.95 by calling 1-866-SCORE-TU or 1-866-726-7388.

Answers About Credit Scores

• How are credit scores used?

A credit score is just one of several factors a company usually uses when deciding to extend credit, give insurance coverage or provide financial services to you. A variety of other factors will be considered, such as length of employment, income or previous experience with you. Depending on what you are applying for, different companies weigh each of these factors differently. By using a credit score, they can evaluate your application quickly, fairly and consistently.

• How can I improve my credit score?

A credit score is a snapshot of the contents of your credit report at the time it was calculated. Long-term, responsible credit behavior is the most effective way to improve future scores. Pay bills on time, lower balances and use credit wisely to improve your score over time. You should also review your credit report to ensure it is accurate.

• How do inquiries affect my credit score?

When your credit is checked by a business for the purpose of an application a 'hard Inquiry' appears on your credit report. These inquiries can affect your credit score; and typically they have only a small impact. Delinquencies, balances owed, and the length of time you have used credit are all more important. Inquiries have a greater impact if you have a limited credit history.

Additional Information

The TransUnion Personal Credit Score is provided to help you better understand how lenders view your credit report. It is not an endorsement or a determination of your qualification for a loan. The VantageScore credit scoring model was used for this Score Analysis and is not necessarily the same scoring model that may be used by a lender. The resulting credit score may not be identical in every respect to any consumer credit score produced by any other company. Any credit information that has not yet been reported to TransUnion will not be reflected in your consumer disclosure or score. Also, some items disputed directly with creditors are not incorporated in the assessment of your credit score.

Protect Yourself From Identity Theft

Each year, **9 million people** become victims of identity theft. Protect yourself. It's easy. We'll **email you within 24 hours** of any critical changes to your credit report.

You'll swiftly find out about:

- **fraudulent activity**
- **new inquiries**
- **new accounts**
- **late payments**
- **and more**

Sign up now at:

www.truecredit.com/protect

* Source: The FTC's national education campaign — *Avoid Theft: Deter, Detect, Defend.*



CBUSA/SEARS # [REDACTED]

P O BOX 6282
SIOUX FALLS, SD 57117-6282
(800) 877-8691

Balance: \$0
Date Updated: 04/2002
High Balance: \$3,015
Credit Limit: \$3,000

Pay Status: PAID OR PAYING AS AGREED
Account Type: REVOLVING ACCOUNT
Responsibility: INDIVIDUAL ACCOUNT
Date Opened: 11/1995
Date Closed: 01/2001

Loan Type: CHARGE ACCOUNT

Remarks: ACCOUNT CLOSED BY CONSUMER

Late Payments (24 months) table with columns 30, 60, 90+ and values 0, 0, 0

Last 24 months payment history table with columns for months from mar '02 to apr

CHASE/BANK ONE CARD SERV [REDACTED]

800 BROOKSEGE BLV
WESTERVILLE, OH 43081
(800) 945-2000

Balance: \$9,563
Date Updated: 05/2008
High Balance: \$9,995
Credit Limit: \$10,000

Pay Status: PAID OR PAYING AS AGREED
Account Type: REVOLVING ACCOUNT
Responsibility: INDIVIDUAL ACCOUNT
Date Opened: 07/2006

Loan Type: CREDIT CARD

Late Payments (21 months) table with columns 30, 60, 90+ and values 0, 0, 0

Last 21 months payment history table with columns for months from apr to aug

FCNB MASTER TRUST # [REDACTED]

POB 923148
NORCROSS, GA 30010
(877) 856-2504

Balance: \$972
Date Updated: 06/2006
High Balance: \$3,526
Credit Limit: \$5,000

Pay Status: PAID OR PAYING AS AGREED
Account Type: REVOLVING ACCOUNT
Responsibility: INDIVIDUAL ACCOUNT
Date Opened: 01/1998
Date Closed: 11/2000

Loan Type: CREDIT CARD

Late Payments (48 months) table with columns 30, 60, 90+ and values 0, 0, 0

Last 48 months payment history table with columns for months from may '08 to jun

FCNB MASTER TRUST [REDACTED]

POB 923148
NORCROSS, GA 30010
(877) 856-2504

Balance: \$23
Date Updated: 09/2003
High Balance: \$1,100
Credit Limit: \$1,400

Pay Status: PAID OR PAYING AS AGREED
Account Type: REVOLVING ACCOUNT
Responsibility: INDIVIDUAL ACCOUNT
Date Opened: 09/2000
Date Closed: 03/2003

Loan Type: CREDIT CARD

Remarks: ACCOUNT CLOSED BY CONSUMER

Late Payments (35 months) table with columns 30, 60, 90+ and values 0, 0, 0

Last 35 months payment history table with columns for months from aug '03 to sep

FCNB MASTER TRUST # [REDACTED]

POB 923148
NORCROSS, GA 30010
(877) 856-2504

Balance: \$0
Date Updated: 12/2002
High Balance: \$598
Credit Limit: \$900

Pay Status: PAID OR PAYING AS AGREED
Account Type: REVOLVING ACCOUNT
Responsibility: INDIVIDUAL ACCOUNT
Date Opened: 09/2000
Date Closed: 11/2001

Loan Type: CREDIT CARD

Remarks: CREDIT CARD LOST/STOLEN

Late Payments (25 months) table with columns 30, 60, 90+ and values 0, 0, 0

Last 25 months payment history table with columns for months from nov '02 to dec

To dispute online go to: http://transunion.com/disputeonline

GEMB/LOWES # [redacted]

PO BOX 981400
EL PASO, TX 79998
(800) 444-1408

Balance: \$7,892
Date Updated: 05/2008
High Balance: \$9,603
Credit Limit: \$10,000

Pay Status: PAID OR PAYING AS AGREED
Account Type: REVOLVING ACCOUNT
Responsibility: INDIVIDUAL ACCOUNT
Date Opened: 04/2006

Loan Type: CHARGE ACCOUNT

Late Payments (25 months) 30 60 90+
0 0 0

Last 25 months

Grid of OK status for months from apr '07 to may '08.

GEMB/MERVYN # [redacted]

PO BOX 981206
EL PASO, TX 79998-1206
(800) 480-5014

Balance: \$0
Date Updated: 05/2008
High Balance: \$19
Credit Limit: \$200

Pay Status: PAID OR PAYING AS AGREED
Account Type: REVOLVING ACCOUNT
Responsibility: INDIVIDUAL ACCOUNT
Date Opened: 09/1992
Date Paid: 08/2007

Loan Type: CHARGE ACCOUNT

Late Payments (48 months) 30 60 90+
0 0 0

Last 48 months

Grid of OK status for months from apr '05 to may '08.

HSBC BANK # [redacted]

PO BOX 5253
CAROL STREAM, IL 60197
(800) 477-6000

Balance: \$1,463
Date Updated: 04/2008
High Balance: \$1,702
Credit Limit: \$1,700

Pay Status: PAID OR PAYING AS AGREED
Account Type: REVOLVING ACCOUNT
Responsibility: INDIVIDUAL ACCOUNT
Date Opened: 11/2002

Loan Type: CREDIT CARD

Late Payments (48 months) 30 60 90+
0 0 0

Last 48 months

Grid of OK status for months from mar '05 to apr '08.

HSBC BANK # [redacted]

PO BOX 5253
CAROL STREAM, IL 60197
(800) 477-6000

Balance: \$1,873
Date Updated: 04/2008
High Balance: \$1,979
Credit Limit: \$2,000

Pay Status: PAID OR PAYING AS AGREED
Account Type: REVOLVING ACCOUNT
Responsibility: INDIVIDUAL ACCOUNT
Date Opened: 08/2006

Loan Type: CREDIT CARD

Late Payments (20 months) 30 60 90+
0 0 0

Last 20 months

Grid of OK status for months from mar '07 to sep '08.

THE HOME DEPOT/CBSD # [redacted]

PO BOX 6497
SIOUX FALLS, SD 57117-6497
(800) 677-0232

Balance: \$3,042
Date Updated: 05/2008
High Balance: \$4,998
Credit Limit: \$5,000

Pay Status: PAID OR PAYING AS AGREED
Account Type: REVOLVING ACCOUNT
Responsibility: INDIVIDUAL ACCOUNT
Date Opened: 09/2006

Loan Type: CHARGE ACCOUNT

Late Payments (20 months) 30 60 90+
0 0 0

Last 20 months

Grid of OK status for months from apr '07 to sep '08.

To dispute online go to: http://transunion.com/disputeonline



TNB-TARGET # [REDACTED]

P O BOX 673
MAILSTOP 6CA
MINNEAPOLIS, MN 55416
(800) 659-2396

Balance: \$0
Date Updated: 04/2008
High Balance: \$157
Credit Limit: \$200

Pay Status: PAID OR PAYING AS AGREED
Account Type: REVOLVING ACCOUNT
Responsibility: INDIVIDUAL ACCOUNT
Date Opened: 04/2001
Date Paid: 02/2008

Loan Type: CHARGE ACCOUNT
Remarks: DISPUTE RESLVD-CUST DISAGREES

Table with columns for Late Payments (30, 60, 90 days) and a grid of 'OK' status for months from '05 to '08.

UNION BANK OF CALIFORNIA #1371024389

8155 MERCURY CT M-821
SAN DIEGO, CA 92111
(800) 238-4486

Balance: \$0
Date Updated: 10/2001
Credit Limit: \$300

Pay Status: UNRATED
Account Type: REVOLVING ACCOUNT
Responsibility: INDIVIDUAL ACCOUNT
Date Opened: 11/1998
Date Paid: 11/1998

Remarks: ACCOUNT CLOSED BY CONSUMER

Table with columns for Late Payments (30, 60, 90 days) and Last 1 month status (OK, sep).

WASHINGTON MUTUAL #8560001158599

11200 W PARKLAND AVE
PO BOX 3139
MILWAUKEE, WI 53224
(866) 926-8937

Balance: \$0
Date Updated: 11/1998
High Balance: \$292,500
Terms: 360 MONTHLY \$2099

Pay Status: PAID OR PAYING AS AGREED
Account Type: MORTGAGE ACCOUNT
Responsibility: JOINT ACCOUNT
Date Opened: 12/1989
Date Closed: 11/1998

Loan Type: CONVENTIONAL REAL ESTATE MTG

Regular Inquiries

The following companies have received your credit report. Their inquiries remain on your credit report for two years.

WASHMTL/PROV

P O BOX 9180
PLEASANTON, CA 94588
(800) 356-0011

Requested On: 08/21/2006 Inquiry Type: INDIVIDUAL

FIA CSNA

DE5-019-03-07
4060 OGLETOWN/STAN
NEWARK, DE 19713

Phone number not available
Requested On: 06/14/2006 Inquiry Type: INDIVIDUAL

Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

METLIFE AUTO DIRECT/DRM

211 QUAKER LN
WEST WARWICK, RI 02893-2151
Phone number not available

Requested On: 01/2008

THE HARTFORD

8 FARM SPRINGS RD
FARMINGTON, CT 06032-2526
Phone number not available

Requested On: 01/2008

THE HARTFORD

8 FARM SPRINGS RD
FARMINGTON, CT 06032-2526
Phone number not available

Requested On: 10/2007

THE HARTFORD

8 FARM SPRINGS RD
FARMINGTON, CT 06032-2526
Phone number not available

Requested On: 07/2007

To dispute online go to: http://transunion.com/disputeonline

FARMERS INSURANCE Requested On: 05/2007
4680 WILSHIRE BLVD
LOS ANGELES, CA 90010-3807
Phone number not available

Account Review Inquiries

The companies listed below obtained information from your consumer report for the purpose of an account review or other business transaction with you. These inquiries are not displayed to anyone but you and will not affect any creditor's decision or any score (except insurance companies may have access to other insurance company inquiries, where permitted by law).

WASHMTL/PROV
P O BOX 9007
PLEASANTON, CA 94566
Phone number not available
Requested On: 05/2008

BANK OF AMERICA
4161 PIEDMONT PKWY
GREENSBORO, NC 27410-8110
(800) 451-6356
Requested On: 04/2008

CAPITAL ONE BANK USA NA
POB 30281
SALT LAKE CITY, UT 84130-0281
(800) 955-7070
Requested On: 04/2008

BARCLAYS BANK DELAWARE
125 SOUTH WEST STREET
WILMINGTON, DE 19801
(302) 888-1400
Requested On: 03/2008

WASHMTL/PROV
P O BOX 9007
PLEASANTON, CA 94566
Phone number not available
Requested On: 03/2008

BARCLAYS BANK DELAWARE
125 SOUTH WEST STREET
WILMINGTON, DE 19801
(302) 888-1400
Requested On: 02/2008

CREDITKARMA VIA CREDIT KARMA INC
577 HOWARD ST FLOO
SAN FRANCISCO, CA 94105
(415) 675-1493
Requested On: 02/2008
Permissible Purpose: WRITTEN AUTHORIZATION

CITI SD- THE HOME DEPOT
541 SID MARTIN RD
CITIBANK
GRAY, TN 37615
(800) 533-5600
Requested On: 08/2007

PRIVACYGUARD VIA CONSUMERINFO.COM
POB 1909
ORANGE, CA 92865
(888) 609-2455
Requested On: 08/2007
Permissible Purpose: CONSUMER REQUEST

TRANSUNION INTERACTIVE I
100 CROSS ST
SAN LUIS OBISP, CA 93401
Phone number not available
Requested On: 08/2007
Permissible Purpose: CREDIT MONITORING

PRIVACYGUARD VIA CONSUMERINFO.COM
POB 1909
ORANGE, CA 92865
(888) 609-2455
Requested On: 06/2007
Permissible Purpose: CONSUMER REQUEST

PRIVACYGUARD VIA CONSUMERINFO.COM
POB 1909
ORANGE, CA 92865
(888) 609-2455
Requested On: 05/2007
Permissible Purpose: CONSUMER REQUEST

PRIVACYGUARD VIA CONSUMERINFO.COM
POB 1909
ORANGE, CA 92865
(888) 609-2455
Requested On: 03/2007
Permissible Purpose: CONSUMER REQUEST

PRIVACYGUARD VIA CONSUMERINFO.COM
POB 1909
ORANGE, CA 92865
(888) 609-2455
Requested On: 03/2007
Permissible Purpose: CONSUMER REQUEST

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POB 1909
ORANGE, CA 92865
(888) 609-2455
Requested On: 01/2007
Permissible Purpose: CONSUMER REQUEST

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ORANGE, CA 92865
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Requested On: 11/2006
Permissible Purpose: CONSUMER REQUEST

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Permissible Purpose: CREDIT MONITORING

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ORANGE, CA 92865
(888) 609-2455
Requested On: 08/2006
Permissible Purpose: CONSUMER REQUEST

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POB 1909
ORANGE, CA 92865
(888) 609-2455
Requested On: 07/2006
Permissible Purpose: CONSUMER REQUEST

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ORANGE, CA 92865
(888) 609-2455
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TRANSUNION INTERACTIVE I
100 CROSS ST
SAN LUIS OBISPO, CA 93401
Phone number not available
Requested On: 06/2006
Permissible Purpose: CREDIT MONITORING

PRIVACYGUARD VIA CONSUMERINFO.COM
POB 1909
ORANGE, CA 92865
(888) 609-2455
Requested On: 05/2006
Permissible Purpose: CONSUMER REQUEST

PRIVACYGUARD VIA CONSUMERINFO.COM
POB 1909
ORANGE, CA 92865
(888) 609-2455
Requested On: 05/2006
Permissible Purpose: CONSUMER REQUEST

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Permissible Purpose: CONSUMER REQUEST

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POB 1909
ORANGE, CA 92865
(888) 609-2455
Requested On: 05/2006
Permissible Purpose: CONSUMER REQUEST

Special Messages

OTHER MESSAGES: INPUT CURRENT ADDRESS HAS BEEN USED (042) TIMES IN THE LAST (30) DAYS ON DIFFERENT INQUIRIES
INPUT CURRENT ADDRESS IS A RESTAURANT/BAR/NIGHTCLUB

Should you wish to initiate an investigation, you may do so,

At our web site:
<http://transunion.com/disputeonline>

By Mail:
Fraud Victim Assistance Department
P.O. Box 6790
Fullerton, CA 92834-9416

By Phone:
1-800-680-7289
Our business hours in your time zone are 8:30 a.m. to 4:30 p.m., Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

To dispute online go to: <http://transunion.com/disputeonline>



Exhibit 12

POG8JH00200002-1000005
CHRISTINE B. BAKER
3880 STOCKTON HILL RD 10315
KINGMAN, AZ 86409



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.

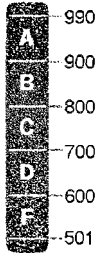
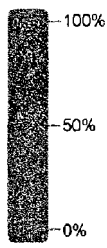
Investigation Results

ITEM	DESCRIPTION	RESULTS
SUBSCRIBER INQUIRY	NCO CREDIT S	DELETED

TransUnion Personal Credit Score

CHRISTINE B. BAKER

YOUR CREDIT SCORE

Your Score & Grade	Score & Grade Range	Where You Rank
<p>Score Not Purchased (See Below)</p> <p>Grade -</p> <p>Created on 02/08/2008</p> <p>Based on your TransUnion credit report, this is a depiction of your creditworthiness.</p>	<p>Score & Grade Range</p>  <p>Unavailable (See Below)</p> <p>The numerical score ranges from 990 to 501 equaling grade ranges from A to F.</p>	<p>Where You Rank</p>  <p>Unavailable (See Below)</p> <p>Your credit ranks higher than --% of the nation's population.</p>

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• How can I improve my credit score?

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See your 3-in-1 Credit Report!

Plus, you can see all 3 of your credit scores side-by-side. Quick & secure. See the full story instantly!

Get your score: www.truecredit.com/score

Protect yourself from ID theft

Last year, 9.9 million people became victims of identity theft. Protect yourself, it's easy. We'll email you when your credit changes!

Sign up now: www.truecredit.com/protect

P 0G8JH-002 00002-I000006 02/04



File Number: [REDACTED]
Page: 1 of 1
Date Issued: 02/08/2008

TransUnion.

Personal Information

Name: CHRISTINE B. BAKER

SSN: [REDACTED]
Date of Birth: [REDACTED]
Telephone: [REDACTED]
Your SSN is partially masked for your protection.

Other Names: BAKER,CHRISTIAN
You have been on our files since 11/1986

CURRENT ADDRESS

Address: 3880 STOCKTON HILL RD 10315
KINGMAN, AZ 86409
Date Reported: 01/2007

PREVIOUS ADDRESS

Address: [REDACTED]
Date Reported: 12/2006
Address: 989 S MAIN ST A150
COTTONWOOD, AZ 86326

EMPLOYMENT DATA REPORTED

Employer Name: BAYHOUSE
Date Reported: 01/2004

Position:
Hired:

- End of investigation results -

To view a free copy of your full, updated credit file, go to our website <http://disclosure.transunion.com>

James L. Blair, #016125
Timothy R. Grimm, #019110
RENAUD COOK DRURY MESAROS, PA
Phelps Dodge Tower
One North Central, Suite 900
Phoenix, Arizona 85004-4417
(602) 307-9900

Attorneys for Defendant
NCO Financial Systems, Inc.

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF ARIZONA

Christine Baker;)	
)	CIV-07-8032-PCT-JAT
Plaintiff,)	
)	
v.)	
)	
TransUnion LLC, et al.)	NCO FINANCIAL SYSTEM INC.'S
)	RESPONSES TO PLAINTIFF'S FIRST
)	SET OF REQUEST FOR ADMISSIONS,
)	INTERROGATORIES AND REQUESTS
)	FOR PRODUCTION OF DOCUMENTS
Defendants.)	
)	

NCO FINANCIAL SYSTEMS, INC ("NCO") by and through its undersigned counsel and pursuant to Fed. R. Civ. P. 33, 34 and 36, responds to the Interrogatories, Requests for Production of Documents and Request for Admissions propounded by plaintiff as follows:

RESPONSES TO REQUESTS FOR ADMISSIONS

No. 1: NCO admits that it received Baker's 12/24/04 notice [Baker Initial Disclosures Doc. 1] with her complaint about illegal credit report access through the Dana Capital account.

Response:

NCO objects to this request and can neither admit nor deny the statement because it is vague and confusing as written. Subject to these objections, NCO admits that it received plaintiff's initial disclosures, but denies that NCO committed any illegal act in connection with its involvement in the subject account.

No. 2: NCO admits that it did not investigate Dana Capital in response to Baker's 12/24/04 notice.

Response:

NCO objects to this request and can neither admit nor deny the statement because it is vague and confusing as written. The referenced 12/24/04 correspondence did not affirmatively request that NCO undertake any investigation of Dana Capital Group, Inc. Furthermore, NCO objects to this Request because it seeks to reveal information that is protected by the attorney-client, work product and attorney opinion work product privileges.

No. 3: NCO admits that it continued to provide credit reports to Dana Capital.

Response:

NCO objects to this request and can neither admit nor deny the statement because it is vague and confusing as written. The request is not limited to any specific time frame. Subject to these objections, the request is denied.

No. 4: NCO admits that it profited from the sale of credit reports to Dana Capital.

Response:

Denied as written. NCO provided reports to Dana Capital Group, Inc., for a fee.

No. 5: NCO admits that it obtained Baker's credit report to NCO on 6/17/05.

Response:

NCO objects to this request and can neither admit nor deny the statement because it is grammatically incorrect and confusing as written. Subject to these objections, the request is denied.

No. 6: NCO admits that it was not collecting any account creating a permissible purpose to obtain Baker's Trans Union credit report on 6/17/05.

Response:

NCO objects to this request and can neither admit nor deny the statement because it is grammatically incorrect and confusing as written. Subject to these objections, the request is denied because, upon current information and belief, NCO did not obtain Baker's credit report on 6/17/05.

No. 7: NCO admits that it had no permissible purpose to obtain Baker's Trans Union credit report on 6/17/05.

Response:

This request is denied because, upon current information and belief, NCO did not obtain Baker's credit report on 6/17/05.

No. 8: NCO admits that it obtained Baker's Trans Union credit report on 6/17/05 because she submitted the complaint about Dana Capital to NCO on 12/24/04. [Baker Initial Disclosures Doc. 1]

Response:

NCO objects to this request and can neither admit nor deny the statement because it is vague and confusing. Subject to these objections, the request is denied.

No. 9: NCO admits that it is a credit reporting agency.

Response:

NCO denies that it is a "Credit Reporting Agency" as that term is defined by the Fair Credit Reporting Act, 15 U.S.C. § 1681, *et seq.*

RESPONSES TO INTERROGATORIES

No. 1: State the name(s), business address(es) and job title(s) or capacity(ies) of the offer(s), employee(s) or agent(s) answering or providing any information used to answer each request for admission and each interrogatory.

Response:

Answers were prepared by counsel for NCO, Sessions, Fishman, Nathan & Israel, LLP, 3850 N. Causeway Blvd., Suite 200, Metairie, Louisiana 70002.

No. 2: Describe NCO's investigation after receiving Baker's 12/24/04 notice of the breach of the Dana Capital Account [Baker Initial Disclosures Doc. 1]

Response:

NCO objects to this Interrogatory because it seeks to reveal information that is protected by the attorney-client, work product and attorney opinion work product privileges.

No. 3: State the permissible purpose for obtaining Baker's Trans Union credit report on 6/17/05 and identify any alleged collection account.

Response:

No affirmative response is required because, upon current information and belief, NCO denies that it obtained Baker's credit report on 6/17/05.

No. 4: Explain why NCO stated that it was collecting a debt in its 1/20/05 letter to Baker [Baker Initial Disclosures Doc. 9] and identify the account it was allegedly collecting.

Response:

The January 20, 2005 letter contained the statement that "[t]his is an attempt to collect a debt" because it is NCO's policy to include the statement on all correspondence to consumers. Nevertheless, the letter was written solely in response to an inquiry received from plaintiff, and requested information from plaintiff that would assist in responding to plaintiff's inquiry. Plaintiff has still failed to honor that request for information and consequently, NCO cannot identify any alleged account. NCO's investigation is ongoing and this response will be supplemented as necessary.

No. 5: Explain NCO's procedures to prevent the sale of credit reports to persons without a permissible purpose and/or engaging in illegal activities.

Response:

NCO objects to this Interrogatory as vague, ambiguous, overbroad and seeks confidential and proprietary information that is beyond the scope of written discovery. Upon entry of an agreed protective order, responsive documents will be provided.

RESPONSES TO REQUESTS FOR PRODUCTION OF DOCUMENTS

No. 1: All documents consulted, identified or requested to be identified in response to Baker's interrogatories and requests for admission to NCO.

Response:

Produced herewith (except to the extent that any objection or privilege applies).

No. 2: All documents relating to Baker's allegations and to NCO defenses.

Response:

Documents are produced herewith (except to the extent that any objection or privilege applies or except as they may otherwise be in plaintiff's possession). As discovery and investigation progress, NCO will supplement its response when and to the extent required by the Federal Rules of Civil Procedure and/or scheduling order.

No. 3: An organizational chart for NCO.

Response:

NCO objects to this Request on the grounds that it is vague, ambiguous, overbroad and seeks documents that are not relevant to the allegations contained in the Complaint. Subject to those objections, NCO's Organizational Chart is attached as Bates Nos. NCO-000001 – NCO-000003.

No. 4: A list of all employees engaged in handling Baker's credit reports and disputes, their positions and responsibilities.

Response:

NCO objects to this Request as it is vague, overbroad, burdensome and requests highly confidential employee documentation that is not relevant to plaintiff's claims or NCO's defenses, and is beyond the scope of written discovery.

No. 5: All documents relating to the NCO affirmative defenses.

Response:

Documents are produced herewith (except to the extent that any objection or privilege applies or except as they may otherwise be in plaintiff's possession). As discovery and investigation progress, NCO will supplement its response when and to the extent required by the Federal Rules of Civil Procedure and/or scheduling order.

No. 6: All documents identified in the NCO Initial Disclosures.

Response:

The NCO Credit Services Subscriber Agreement with Dana Capital Group, Inc. and the Uniform Residential Loan Application of Christine Baker is attached as Bates Nos. NCO-000004-22.

Dated this 27th day of May 2008.

CERTIFICATE OF SERVICE

I hereby certify that a copy of the above and foregoing has been forwarded to all counsel of record ___ by hand; ___ by fax; ___ by e-mail; ___ by FedEx; X by placing a copy of same in the U.S. Mail, postage prepaid this 27th day of May 2008.

Leard Almaraz

Respectfully submitted,


James L. Blair #016125
Timothy R. Grimm, #019110
RENAUD COOK DRURY MESAROS, PA
Phelps Dodge Tower
One North Central, Suite 900
Phoenix, Arizona 85004-4417
(602) 307-9900

Attorneys for Defendant,
NCO Financial Systems, Inc.

Exhibit 14



[your order](#) | [help](#)

1 enter your information 2 confirm your identity 3 view your report

Your free updated Personal Credit Report is moments away!

Create an Account (You'll need your login & password so you can return to the web site to view your report for 30 days.)

Username (5 or more characters, no spaces)	Password (8 or more characters, no spaces)	Confirm Password	Email Address
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Choose a Secret Question*			Your Secret Answer*
-choose a secret question-			<input type="text"/>
Social Security Number	Confirm Social Security Number	Date of Birth (yyyy)	
<input type="text"/> - <input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>	Jan - 01 - <input type="text"/>	

Do not display my entire social security number on my disclosure.

[Why do I need a secret question & answer?](#)

Optional Survey

Why are you checking your credit today?	<input type="text" value="Please choose one..."/>
How did you hear about this Web site?	<input type="text" value="Please choose one..."/>
If you are purchasing a home or car, what is your timeframe?	<input type="text" value="Please choose one..."/>

Service Agreement

Introduction

Thank you for requesting to receive your credit file disclosure ("Personal Credit Report") from TransUnion LLC through AnnualCreditReport.com. For us to fulfill your request on-line you

Yes! I want to receive a free monthly newsletter loaded with important credit education as well as valuable product offers provided by TransUnion's subsidiaries and partners.

<input type="button" value="CANCEL"/>	<input type="button" value="ACCEPT"/>
---------------------------------------	---------------------------------------

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The 8/2/08 TERMS consumers have to agree to when obtaining their free online Trans Union credit report as advertised on the Trans Union investigation results:

Introduction

Thank you for requesting to receive your credit file disclosure ("Personal Credit Report") from TransUnion LLC through AnnualCreditReport.com. For us to fulfill your request on-line you must accept these terms and conditions. By clicking "Accept" below you have agreed to be bound by them. If you do not accept these terms and conditions, TransUnion shall process your request in the same manner it does when it receives requests through the United States mail. Processing requests through the mail may require additional information from you (such as proof of residence) and may take up to 15 days to complete after we have confirmed your identity.

YOU ARE NOT REQUIRED TO PURCHASE ANY PRODUCT OR SERVICE, OR TO AGREE TO RECEIVE ANY INFORMATION OR MARKETING MATERIALS, TO ORDER YOUR PERSONAL CREDIT REPORT. If you do elect to purchase a product or service, including a credit score with your Personal Credit Report, or to receive information or marketing materials, that product, service, information or marketing materials is offered by, and will be provided by, TrueCredit, Inc. TrueCredit is an affiliate of TransUnion. A separate agreement with respect to any such offer or purchase shall be required to be accepted by you and will be provided to you at the time of such offer or purchase.

General

The account you create as part of our authentication process for your Personal Credit Report will be with TrueCredit. We ask you to create this account so you will be able to return to TrueCredit's web site to review your Personal Credit Report for 30 days from the date we provide that report on-line to you. This will allow you to print your report at a later date and to spend the time you feel is necessary to review your report when it is convenient for you. We request an e-mail address from you as an additional tool to protect against fraud and to advise you how to access your account through the True Credit web site. We will not use your e-mail address you provide during this process to enhance or supplement any database we maintain, including your Personal Credit Report, that we provide to parties not affiliated with TransUnion.

You can only order your own Personal Credit Report. It is illegal for you to intentionally obtain information on an individual other than yourself. If you do so, you may have violated the United States Fair Credit Reporting Act (15 U.S.C. Section 1681q) and you may be fined, imprisoned for not more than 2 years, or both. By submitting your request to TransUnion for a Personal Credit Report you certify that you are the person whose Personal Credit Report is being requested and that all personal information you have provided is true and correct.

We want to protect the privacy of the personal information that you provide. To do so, the on-line ordering of your Personal Credit Report or other products and services will require the use of a secure browser such as Netscape Navigator 6.0 or higher or Microsoft Internet Explorer 5.0 or higher. Your Internet browser must support SSL (Secure Sockets Layer) with 128-bit encryption.

This program encrypts the data you provide before transmission, and then we decrypt the data upon receipt.

TransUnion will display your Personal Credit Report on-line if possible; however, for fraud protection, security and identity verification reasons, you may need to write to us rather than ordering on-line. The decision to display your Personal Credit Report on-line shall be made solely by TransUnion based on the information you provide, including your answers to specific questions that will be asked about your credit history.

If our records indicate that you do not qualify for a free Personal Credit Report through AnnualCreditReport.com, you still may be entitled to a free Personal Credit Report for other reasons, including specific state laws. To determine if you may be eligible for a free Personal Credit Report based on those other laws, please review the information provided under Frequently Asked Questions at AnnualCreditReport.com ("Am I entitled to a free credit report under state laws?") or please refer to <http://annualcreditreport.transunion.com/tu/disclosure/disclosure.jsp?loc=10000>.

Disputing Inaccurate Information

The United States Fair Credit Reporting Act provides that you may dispute inaccurate or incomplete information in your Personal Credit Report. **YOU ARE NOT REQUIRED TO PURCHASE ANY PRODUCT OR SERVICE FROM TRANSUNION OR TRUECREDIT IN ORDER TO DISPUTE INACCURATE OR INCOMPLETE INFORMATION IN YOUR PERSONAL CREDIT REPORT OR TO RECEIVE A COPY OF YOUR CREDIT FILE DISCLOSURE FROM EQUIFAX, EXPERIAN OR TRANSUNION, THE THREE NATIONWIDE CREDIT REPORTING COMPANIES, OR FROM ANY OTHER CREDIT REPORTING AGENCY.**

Credit Monitoring

Credit Monitoring (including TransUnion Credit Monitoring, 3-Bureau Credit Monitoring, and other credit monitoring products offered on or through this site) is provided by TransUnion Interactive, Inc. Credit Monitoring monitors one or more of your credit files, depending upon the type of Credit Monitoring you purchase, which are separately owned and/or maintained by each of the applicable credit bureaus: TransUnion LLC, Experian, and Equifax. Credit Monitoring monitors the credit file most closely identified with you based on multiple identifying factors such as first, middle and last names, current and former addresses, Social Security number and date of birth. Credit Monitoring may not advise or alert you if an item of identifying information about you (including your name or address or Social Security number) is contained in the applicable credit bureau's credit file of another person, and will not provide you with any information contained in another individual's credit file. Credit Monitoring does not monitor, compare or cross-reference your credit file (s) with the credit files(s) of any other person.

Term and Termination; Modification

This Agreement will take effect at the time you click "Accept" below, and shall terminate on the date your Personal Credit Report is no longer available on the TrueCredit web site (which shall be no less than 30 days from the date that report is provided to you on-line).

We may (i) change the terms of this Agreement, or (ii) change any of the TrueCredit web sites, including eliminating or discontinuing any content or feature, restricting the hours of availability, or limiting the amount of use permitted, by posting notice of such modification on such site before the modification takes effect. All changes shall be effective immediately upon posting of such notice. If you use any TrueCredit web site after TrueCredit has notified you of a change in the Agreement, you agree to be bound by all of the changes. You are expected to review the TrueCredit web sites periodically to ensure familiarity with any posted notices of modification.

Notices

You should send any notices or other communications regarding your Personal Credit Report to the address set forth on that report. If you have any questions about this Agreement or any TrueCredit web site, they should be sent to TrueCredit, Inc., Attention: General Counsel, 100 Cross Street, Suite 202, San Luis Obispo, CA 93401.

Except as otherwise provided, we may send any notices to you to the most recent e-mail address you have provided to us or, if you have not provided an e-mail address, to any e-mail or postal address that we believe is your address. If you wish to update your registration information, please log in to the TrueCredit web site (www.truecredit.com) and visit the 'Your Account' section from the main menu. Use your userid and password you have created for this purpose (please make sure you write them down and keep them in a safe place).

Applicable Law

The laws applicable to the interpretation of these terms and conditions shall be the laws of the State of Illinois, USA, and applicable federal law, without regard to any conflict of law provisions. We can only provide credit reports or credit file disclosures for individuals who have established credit in the United States. Those who choose to access AnnualCreditReport.com, any TransUnion web site, or any TrueCredit web site from outside the United States do so on their own initiative and are responsible for compliance with local laws.

Miscellaneous

This Agreement constitutes the entire agreement between the parties hereto pertaining to the subject matter hereof, and any and all written or oral agreements heretofore existing between the parties hereto are null and void.

If a court of competent jurisdiction deems any portion of this Agreement invalid or unenforceable, the remaining portions will remain valid, enforceable, and carried into effect, to the fullest extent permissible. Any rights not expressly granted herein are reserved.

Exhibit 15

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Harassment phone calls, automated calls and potential 3rd party disclosure, failure to cease and desist

7/22/08: [New FDRS Debt Elimination SCAM site](#)

5/14/08: [myFICO DELETED my posting about the incomplete myFICO reports](#)
Please contact the FTC to investigate!

5/9/08: [FDRS - Federal Debt Relief Scam](#)
Sue owner Mark Cella for your refund

5/5/08: [Trans Union BLATANT refusal to correct client's credit reporting](#)
My reply to the TU motion to deny my motion for leave to file my amended complaint with new claims of tortuous interference with contractual relations and unjust enrichment.

12/27/07: [Phase 3: Hitting where it hurts - stop paying the banks](#)
Resistance: 20 Reasons to STOP paying your credit cards

9/21/07: [My opening brief to the 9th circuit court of appeals](#)
Experian's Kimberly Hughes PERJURY - Judge Broomfield's REFUSAL to order my unredacted credit reports removed from PACER until I dismissed all claims, American Agencies lies and perjury

6/21/07: [My Open Letter to the members of the House Financial Services Committee about credit reporting and scoring problems](#)
Will any of them DO something about the biggest fraud in history?

5/3/07: [My Objection to the Hillis / Slack v. Equifax & Fair Isaac Proposed Settlement](#)
My exhibits document the **Fair Isaac & Suze Orman SCAM**

Trans Union incorrect Date Closed and address

Monday, March 17, 2008

Trans Union AGAIN verified incorrect Cap One DATE CLOSED - tortuous interference with my business!

I wrote this posting yesterday, but then got busy with writing my TU response to the objections to my evidence and I just filed. Will post the filings tomorrow.

I've just about had it. Trans Union finally sent the latest investigation results and they did NOT add the Capital One date closed.

Recently I posted about [Chase suing a debt elimination company for tortuous interference with its business](#).

I'm thinking about amending my complaint against the CRAs to include new claims of tortuous interference with MY business. I'm the most experienced and qualified person to improve FICO scores NOT by trying to have derogatory accounts deleted (and often lowering the FICO scores due to those deletions), but by having incorrect data CORRECTED or having missing data ADDED. But the credit bureaus just ignore factual dispute after factual dispute.

I SHOULD be able to guarantee my average client that for \$250 to \$500 they WILL get the credit they deserve. The CRAs are obligated BY LAW to provide complete and correct consumer reports.

I DOUBLED my rates in January because it is so stressful to work with people with limited funds who are struggling to get by and who can't afford to pay for numerous credit reviews, FICO score analysis, review of investigation results and drafts for 2nd and 3rd disputes which the CRAs often entirely ignore.

I'm thrilled every time a client files a lawsuit, but it just rarely happens that someone with credit problems has the money to retain a competent attorney. And the attorneys always settle quickly. After all, they have "working relationships" with the CRA and major creditor attorneys and they are mostly interested in quick and easy settlement checks for their attorneys' fees.

I feel like I have entirely WASTED thousands of hours of unpaid research.

I have the expertise, but I can't help people get the credit they deserve. Trans Union even wants PROOF for basic credit scoring principles.

Shouldn't the 3 major credit bureaus have a bit of a clue how their products are used?

I'd be happy to know that they haven't trained monkeys to process the disputes. Lately I've had reason to wonder about that.

Over the last year or two, all CRAs have implemented new procedures to not correct LOTS of OBVIOUSLY incorrect data. Maybe their employees don't actually read the disputes, maybe they don't speak English? Maybe the CRAs recruited monkeys?

The CRAs' failure to comply with the FCRA is putting me out of business. I can draft disputes till hell freezes over and about half my clients NEVER get the corrections for at least one major score lowering account on one report.

[Summary of my litigation](#)

[More info about DONATIONS](#)

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[Connecticut sues credit rating firms for artificially low ratings](#)

[Gasoline purchase authorizations may cause bank account overdrafts](#)

11/20/06: [My response to the Capital One \\$50,000 attorneys' fee ploy to get me to dismiss my appeal GOOD faith - BAD faith](#) - and the scam sucking bottom feeding lying Capital One lawyers

[My comments to the FTC and FRB](#)
Systemic credit reporting and scoring problems

[The Lexington Law dispute letters](#)
Do YOU want to look that stupid AND lower your scores?

[Tameira Hollander Nearly Killed My Wife*](#)

A great site and fantastic example of how everybody should DOCUMENT and PUBLICIZE their complaints!

[Posted video depositions at pleban.org](#)

If the CREDIT litigants follow Karen's example, we'll soon see a LOT more accurate credit reporting

[Consumer Law & Policy Blog](#)

[The 2006 CDIA Credit Reporting Manual](#)



Cows with Guns

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[enterprisemission.com](#)
- Richard Hoagland
[infowars.com](#)
- Alex Jones

Free Speech



MasterCard had CreditForum.org shut down

It's not sufficient to bring the FICO scores to 630 from 580 when I know that the score should be around 700. Why be satisfied with 630, while the OTHER 2 bureaus are over 700? It takes only ONE creditor account review with the LOW score to have your interest rate increased, limit reduced or account closed.

What would you do if you took your car to a mechanic who has to perform the same repairs 2, 3 or more times because the manufacturers' parts are defective?

What if half the cars in America could not get fixed at all after the owners spent hundreds or thousands of dollars on the installation of defective parts?

As I'm considering the "tortuous interference with my business" claim and that's an area of law I know nothing about, I appreciate any feedback.

Posted by Christine on 03/17/2008 at 11:03 PM
[2008 FCRA - FDCPA violations](#) • [Trans Union incorrect Date Closed and address](#) • [2007 Inquiry suit](#) • [Trans Union](#) • (0) Comments • [Permalink](#) [Edit](#)

Friday, February 29, 2008

The BASTARDS at Trans Union and Capital One: TU FICO 563

I just reviewed the myFICO reports for a Credit Review. We have a bankruptcy and 4 Capital One discharged accounts.

NONE of the Cap One accounts have the DATED CLOSED.

The score factors from the TU myFICO report:

Trans Union

Top Negative Factors

You have a public record, serious delinquency and a collection on your credit report.

Number of your accounts that were ever 60 days late or worse: **12**
Number of public records on your credit report **1 Record**
Number of collections on your credit report: **1 Collections**

The date of your most recent missed payment is unknown.

Your most recent late payment happened: **0 months**

-- All 4 Cap One accounts need the DATE CLOSED no later than 11/05 when you filed for BK

-- This could also be GMAC, STATUS 2/08 + Ch. 7, no way of telling until Cap One got fixed

You have multiple accounts showing missed payments or derogatory descriptions.

Number of your accounts with a missed payment or a derogatory description: **13 accounts**

You have few accounts that are in good standing.

Number of your accounts currently paid as agreed: **0 account**

-- GMAC is NOT counted as positive because of the Ch. 7 notation

What's helping your FICO score

You've limited the use of your available credit.

Ratio of your revolving balances to your credit limits **Unknown**

The Equifax FICO is 640, about where it should be with the 11/05 Ch. 7 and NO open accounts because the current auto loan is reported as discharged.

AS USUALLY, the auto loan is reported as DISCHARGED while actually paid as agreed.

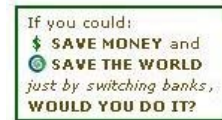
But that all 4 Cap One accounts are reported WITHOUT the date closed confirms my suspicion that Cap One deliberately does NOT report the DATE CLOSED to TU to lower the scores. I don't know whether they also omit the DATE CLOSED for charged off accounts.

Capital One HAS to report the credit limits now—AFTER I spent 6 years of my life complaining and suing.

for debit card users?

[New IC System lawsuit blog with recorded calls](#)

[Advanta and Encore collection calls from India](#)



Most Recent Comments

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webgripesites.com
crownpontiacnissan.com
 - Thomas' site was shut down
 The court filings
 - he prevailed and got damages
 The arbitration process
 - regarding the car

Credit Sites

Fight Back!!! Forum

ID theft, American Agencies,
 Household, Lexington, Compass
 Bank

CreditCourt.com

The filings for my own and other
 consumer suits:

CreditStruggle.com

Consumer credit blog

- 6/4/03 - Senate Subcommittee on
 Financial Institutions And Consumer
 Credit

The VERY interesting testimony of
 attorney Leonard A. Bennett about
 CRA, Capital One and MBNA
 investigation procedures.

<http://fcraclassaction.com>

This is the national settled class
 action against all 3 CRAs about the
 reporting of bankruptcies for
 cosigners who didn't have a
 bankruptcy. All the filings are
 posted!

More Links

My AZ State Bar complaint

Capital One Services Manager
 Christopher Lane perjury and my
 Bar complaint about the lying
 Capital One attorneys Joseph Udall,
 Kathleen A Biesterveld and Kevin D
 Quigley

Quicken Bill Pay Unauthorized Account Activations

27,000 accounts activated and
 Intuit / Metavante refuse full
 refunds?

9/10/04 news release: [Consumer
 Sues Ameriquest Mortgage
 Company for Spamming, False
 Promises, Misrepresentation
 and Incompetence](#)

Fair Isaac is a CREDIT BUREAU!

[Creditattorney.com](#) is the same
 scam as Lexington Law credit repair

[What to do about old chargeoffs and
 collections](#)

[Why you should NOT send
 bankruptcy documentation to the
 credit bureaus](#)

[Why I don't write a book, become a
 lawyer, give interviews or
 participate in the consumer
 advocate circus](#)

[Member benefits, posting guidelines
 and terms](#)

How long until they'll report the DATE CLOSED?

FYI, I really have to post the TU filings, [Trans Union incorrect Date Closed
 and address](#) made in on the public record.

A reader recently wrote:

I talk about the unabated tsunami of corruption and the
 greed in this world a *lot*. They don't just step on your neck;
 they grind their foot while doing it. If the victim is
 85-years-old, they may smile sweetly as they twist *both* feet.

And that is how it is.

I owe Capital One over \$20k.

WHY am I paying Capital One?

Posted by Christine on 02/29/2008 at 11:09 PM
[2008 FCRA - FDCPA violations](#) • [Trans Union incorrect Date Closed and address](#) • (2)
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Tuesday, December 18, 2007

TransUnion AGAIN deleted the Cap One Date CLOSED: FICO 633 - TrueCredit FRAUDULENT score 711

Instead of correcting the address and sending the investigation results with
 the added Date Closed for the Cap One account, Trans Union DELETED the
 Date Closed for the discharged Cap One account AGAIN and it did NOT
 correct the address!

The 12/1 FICO score factors for the 633 score:

Negative Score Factors

1. You have a public record and a serious delinquency on your credit report.

Number of your accounts that were ever 60 days late or worse: **5**
 Number of public records on your credit report **1 Record**

2. You recently missed a payment.

Your most recent late payment happened **1 month ago**

3. You have multiple accounts showing missed payments or derogatory descriptions.

Number of your accounts with a missed payment or a derogatory description
6 accounts

4. You have too many credit accounts.

Number of your credit accounts currently paid as agreed **36 accounts**

Positive Score Factors

1. You've limited the use of your available credit.

Ratio of your revolving balances to your credit limits **3%**

2. You have an established credit history.

Your oldest account was opened **14 years ago**

Average age of your accounts **5 years**

The 12/12/07 TrueCredit score: 711

That's why you should never even look at the CRA credit scores. They are a
 TOTAL fraud. Few if any lenders use them.

The credit bureaus deliberately produce higher scores than Fair Isaac so that you won't even look for anything wrong.

Notably, just like Fair Isaac, TrueCredit also does NOT include the field label
 for the Date Closed. So unless you KNOW how critical the Date Closed is for
 TU old charge-offs and discharged accounts, even the most thorough review
 of the TrueCredit report won't result in discovering what (missing) data
 lowers your FICO scores.

**And that's of course why I will NOT work with clients who don't
 want to or can't spend the \$100 on myFICO reports (3 reports before
 and after disputes).**

NCO - illegally selling credit
 reports

Dana Smith
 Dana Capital Group (in
 bankruptcy)

2007 Midern Sager Notebook suit
 (settled)

2006 Collection Suit (in discovery)

DirectTV
 Focus extortion criminal
 complaint
 Focus Receivables Management
 2004 Suit (credit limits, credit
 reporting - on appeal)

2007 Appeal - Equifax, Capital
 One & Target
 Ameriquest Mortgage -
 incompetent spammers
 Capital One - ruthless banksters
 Equifax - countless violations
 RNB (Target) - FINALLY reporting
 credit limits
 Docket updates

2003 Suit (appealed, Experian filed
 credit reports on PACER)

Criminal investigation of
 published credit reports
 2007 Appeal - American
 Agencies, Experian, CIC
 American Agencies - scummy
 collectors
 Compass Bank - vile to the bone!
 ConsumerInfo.com - incomplete
 reports
 Docket updates
 Experian - countless violations
 Fair Isaac - credit scoring
 fraudware

4/07 myFICO missing DLA
 Bizarre FICO scores
 FICO 08 -- Authorized Users
 2/07 screwed up myFICO
 reports
 FICO scores rate FICTITIOUS
 late payments
 FICO scores rate UNDATED late
 payments
 Incomplete myFICO reports
 ScoreWatch problems

FCC - condones fraud
 FRB Richmond & James McAfee -
 STILL refuse to enforce FCRA
 FTC - on the corporate payroll
 Household - greedy banksters
 MIS (CreditData SW) - AZ
 Experian affiliate
 Nelnet - willful incorrect credit
 reporting
 Pacific Bell - billing fraud &
 PERJURY!
 Professional Recovery - settled
 Providian - settled
 T-Mobile (Deutsche Telekom) -
 billing fraud
 Verizon Wireless - billing fraud

2008 Elections

Ron Paul

Action Alerts

PUBLICIZE the issues
 Operation ad CLICK
 Operation FAKE leads

Legal

2008 Experian v. LifeLock
 2008 Hess Kennedy - Chase -
 Capital One debt elimination suits
 Arbitration - the death of justice
 for consumers
 Court - rulings - procedures
 Legal questions
 Demand new or amended
 legislation!
 Discovery issues
 Ed Brown - standoff over income
 tax
 NACA - Consumer Lawyers
 EXPOSED
 Michael Kashan v. Pinnacle
 Financial Group
 Class actions

Class action against CRAs re.
 credit LIMITS
 Hillis v. Equifax + Fair Isaac

The 633 FICO score is 78 points lower than the 711 TU score. The FICO scores PINPOINT the problem:

2. You recently missed a payment.

Your most recent late payment happened **1 month ago**

Now you just look through all the derogatory accounts and here is the Capital One account from the 12/12/07 TU TrueCredit report:

CAPITAL 1 BK			
Account No.:	52910716****	Condition:	Derogatory
Balance:		Type:	Credit Card
Pay Status:		Past Due:	
High Balance:	\$544	Terms:	
Limit:	\$300	Payment:	
Opened:	12/02/1999	Reported:	11/04/2007
Responsibility:	Individual		
Late Payments (last 7 years):			
30 Days Late:			
60 Days Late:			
90 Days Late:			
NO Date Closed!			
Remarks:			
[TransUnion] Chapter 7 bankruptcy			

BINGO!

No date closed, that's the problem.

As I previously posted, the FICO scores increased to just below 700 every time Trans Union reported the correct Date Closed for this Capital One account.

I have NO idea what it takes to get TU to report complete and accurate PERMANENTLY.

Long time readers may recall that I very much opposed calls for legislation requiring the reporting of credit limits. I wanted the FCRA to be interpreted literally. It requires COMPLETE reporting. If Congress had amended the FCRA to require credit limit reporting, TU could now claim that ONLY specifically mentioned data has to be reported. And Congress would have to amend the FCRA again to specifically state that Trans Union has to report the Date Closed for all derogatory accounts.

Notably, Experian and Equifax don't report the Date Closed and it's not in the FICO scoring software for Equifax and Experian. I hope that everybody can see now how important it is to take the FCRA literally and even more important, to prohibit credit scoring for any credit, insurance, employment, rental, etc. rating. I don't object to collectors using credit scores, don't mind them getting screwed.

I am so angry at Trans Union, their contempt for consumers, the Trans Union DELIBERATE and so successful actions to LOWER the FICO scores.

The intentional deception.

*** The TrueCredit snake oil scores

The INCOMPLETE TrueCredit report.

*** To get the almost complete reporting (no scheduled deletion dates), you have to go to the PRINT view.

*** The **DECEPTIVE ADVERTISEMENTS** throughout the TrueCredit CREDIT REPORT!

I thought I wasn't seeing right. People PAY for these reports and they are subjected to the most horrible false and misleading advertisements, from LendingTree to debt negotiation.

And in case you're wondering why I requested that my client subscribe to TrueCredit - I wanted to ensure that TU can't claim that Fair Isaac is to blame for the incomplete and incorrect reporting. And since TrueCredit is NOT Trans Union, but Trans Union owned, it should be named in the lawsuit.

I'm currently working on a new topic at Fight Back about my client's nightmare. I will post our disputes, the TU corrections, the related FICO scores, ... Obviously, my client needs an attorney to file suit ASAP.

My client's pre-approvals and TU investigation results are sent to the address that's over a year old. Her creditors could be RAISING her interest rates, LOWERING limits or CLOSING accounts due to the low FICO scores. (See [WaMu 26% interest rate](#))

Trans Union is ignoring our disputes.

I sure hope that we can find an attorney - she lives in VA.
Interested attorneys can [contact me](#) directly.

Posted by Christine on 12/18/2007 at 11:10 PM
[2008 FCRA - FDCPA violations](#) • [Trans Union incorrect Date Closed and address](#) • (0)
[Comments](#) • [Permalink](#)
[Edit](#)

Wednesday, November 14, 2007

Trans Union FICO score up by 81 points after DATE CLOSED correction - TU subjects client to ID theft

Trans Union is just so incredibly screwed up.

It LOOKS like they retaliated against my client by changing her address to her OLD address from over a year ago. However, I'm 99% sure that this is the NORMAL Trans Union incompetence.

Nobody in their right mind would run a database with IMPORTANT data like the credit bureaus—without ANY automated error checking whatsoever.

Anyone with half a brain and a conscience would ensure that addresses are only changed when reported by a CURRENT creditor with an active account or upon notice by the consumer.

Apparently there is NO error checking at all.

Here is my fax to Trans Union:

To: Trans Union

Via fax to [redacted] – 3 pages

November 14, 2007

Re: Power of attorney [redacted] – TU file # [redacted]

To Whom It May Concern:

Attached is my client's power of attorney.

Your 10/25/07 notice to me states that Trans Union sent the investigation results directly to my client. However, my client did not receive the results and she finally ordered her new myFICO report on 11/6/07.

Trans Union CHANGED the address on the credit report to an OLD address!

1) Please immediately correct the address.

My client's 10/4/07 TU myFICO report had the CORRECT address. In September 2006, she moved to:

[redacted]

Please also mail your investigation results to this address.

2) Why did Trans Union change the address to an OLD address?

My client has many open accounts and all creditors should have my client's correct current address.

If a creditor changed her address, please provide the contact information.

3) Please provide my client's CORRECT address to all recipients of her INCORRECT address and especially to any entities that may be sending pre-approved credit offers to the incorrect old address.

The post-office forwarding order expired almost a year ago and Trans Union is subjecting my client to ID theft by selling her consumer credit data with the incorrect address to potential creditors.

Please implement procedures to prevent address changes to OLD and obviously incorrect addresses.

4) Please explain how the discharged Capital One account Date Closed was deleted.

The Trans Union credit report now contains the correct Date Closed.

The Trans Union FICO score increased by 81 points to 698.

Trans Union previously corrected this date in response to our dispute. What happened?

Will it be deleted again?

Does my client have to continually purchase Trans Union credit reports?

Is Trans Union going to reimburse my client for her time and expenses, including my fee?

I hope it doesn't take a lawsuit to get substantive answers.

Sincerely,

Christine Baker

c: posted at [this URL]

I do NOT expect a meaningful answer nor do I expect that Trans Union will implement procedures to prevent incorrect credit reporting and incorrect addresses. And I certainly don't expect Trans Union to reimburse my client for her costs.

Credit bureaus NEVER pay for THEIR mistakes unless they're sued.

YOU get to pay for THEIR mistakes.

YOU have to waste your hard earned money on credit reports.
 YOU have to waste your precious time on reviewing reports.
 YOU have to pay for my services.
 YOU will pay higher interest and insurance rates.
 YOU will get declined and lose opportunities.
 YOU have a great chance at getting a divorce, ending up in foreclosure and/or getting cancer from the stress over continual credit and financial problems.

That's what they call justice and fairness in America - "the greatest country in the world."

My client lives in Virginia and if one of the many attorneys reading here is interested in representing my client, please [contact me](#).

Posted by Christine on 11/14/2007 at 11:35 AM
[2008 FCRA - FDCA violations](#) • [Trans Union incorrect Date Closed and address](#) • (0)
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- Steps to Better Credit
- 1 Your Scores & Reports
- 2 Correct Your Reports
- 3 Improve Your Scores
- 4 Personal Coaching
- 5 Get New Score & Report

Exhibit 16

Unable to retrieve your report from any credit bureau.

You cannot get a credit report from any of the bureaus immediately. Please follow the directions shown below to get an up-to-date credit report.

Bureau	Status
	You obtained a credit report from this bureau in the past 24 hours. Your credit report very rarely changes in the course of one day, so it makes little sense to get an additional report from this bureau today.
	Your product is locked. For more information, please click "Contact Us" and select "My account is locked" from the list of problems. You can also call 1-800-319-4433 from 6AM to 6PM PST from Monday to Friday, or 7AM to 4PM on Saturdays. Tell the customer service agent that you have a product lock.
	You obtained a credit report from this bureau in the past 24 hours. Your credit report very rarely changes in the course of one day, so it makes little sense to get an additional report from this bureau today.

Exhibit 17

Federal Trade Commission

Pt. 600, App.

C. *Blanket or individual certification.* Once the consumer reporting agency obtains a certification from a user (e.g., a creditor) that typically has a permissible purpose for receiving a consumer report, stating that it will use those reports only for specified permissible purposes (e.g., for credit or employment purposes), a certification of purpose need not be furnished for each individual report obtained, provided there is no reason to believe the user may be violating its certification. However, in furnishing reports to users that typically could have both permissible and impermissible purposes for ordering consumer reports (e.g., attorneys and detective agencies), the consumer reporting agency must require the user to provide a separate certification each time it requests a consumer report.

D. *Procedures to avoid recipients' abuse of certification.* When doubt arises concerning any user's compliance with its contractual certification, a consumer reporting agency must take steps to insure compliance, such as requiring a separate, advance certification for each report it furnishes that user, or auditing that user to verify that it is obtaining reports only for permissible purposes. A consumer reporting agency must cease furnishing consumer reports to users who repeatedly request consumer reports for impermissible purposes.

E. *Unauthorized access.* A consumer reporting agency should take several other steps when doubt arises concerning whether a user is obtaining reports for a permissible purpose from a computerized system. If it appears that a third party, not a subscriber, has obtained unauthorized access to the system, the consumer reporting agency should take appropriate steps such as altering authorized users' means of access, such as codes and passwords, and making random checks to ensure that future reports are obtained only for permissible purposes. If a subscriber has inadvertently sought reports for impermissible purposes or its employee has obtained reports without a permissible purpose, it would be appropriate for the consumer reporting agency to alter the subscriber's means of access, and require an individual written certification of the permissible purpose for each report requested or randomly verify such purposes. A consumer reporting agency should refuse to furnish any further reports to a user that repeatedly violates certifications.

F. *Use of computerized systems.* A consumer reporting agency may furnish consumer reports to users via terminals, provided the consumer reporting agency has taken the necessary steps to ensure that the users have a permissible purpose to receive the reports. (The agency would have to record the identity of consumer report recipients for each consumer, to be able to make any disclosures

required under section 609(a)(3) or section 611(d)).

G. *Activity reports.* If a consumer reporting agency provides "activity reports" on all customers who have open-end accounts with a credit grantor, it must make certain that the credit grantor always notifies the agency when accounts are closed and paid in full, to avoid furnishing reports on former customers or other customers for whom the credit grantor lacks a permissible purpose. (See also discussion in section 604(3)(A), item 1, *supra*.)

3. Reasonable Procedures To Assure Maximum Possible Accuracy

A. *General.* The section does not require error free consumer reports. If a consumer reporting agency accurately transcribes, stores and communicates consumer information received from a source that it reasonably believes to be reputable, and which is credible on its face, the agency does not violate this section simply by reporting an item of information that turns out to be inaccurate. However, when a consumer reporting agency learns or should reasonably be aware of errors in its reports that may indicate systematic problems (by virtue of information from consumers, report users, from periodic review of its reporting system, or otherwise) it must review its procedures for assuring accuracy. Examples of errors that would require such review are the issuance of a consumer report pertaining entirely to a consumer other than the one on whom a report was requested, and the issuance of a consumer report containing information on two or more consumers (e.g., information that was mixed in the file) in response to a request for a report on only one of those consumers.

B. *Required steps to improve accuracy.* If the agency's review of its procedures reveals, or the agency should reasonably be aware of, steps it can take to improve the accuracy of its reports at a reasonable cost, it must take any such steps. It should correct inaccuracies that come to its attention. A consumer reporting agency must also adopt reasonable procedures to eliminate systematic errors that it knows about, or should reasonably be aware of, resulting from procedures followed by its sources of information. For example, if a particular credit grantor has often furnished a significant amount of erroneous consumer account information, the agency must require the creditor to revise its procedures to correct whatever problems cause the errors or stop reporting information from that creditor.

C. *Use of automatic data processing equipment.* Consumer reporting agencies that use automatic data processing equipment (particularly for long distance transmission of information) should have reasonable procedures to assure that the data is accurately

Exhibit 18

No payments due until May 1st 2007 Refinance at 1% fixed payments

We will pay your mortgage payment until May 1st 2007

- Free Appraisal
- No payment due for 4 months on approved loan programs
- Bankruptcy NO PROBLEM
- Low Credit Scores NO Problem

Loan approvals in 10 Minutes!

Trinity Financial Telephone

1-800-460-3975

To be removed from our fax list
CALL: 1-888-303-7648

Just Complete and FAX#:
1-800-419-4585

We approve 90% Of our Applications

Name _____

Current Interest Rate _____ % Term _____

Current Home Value _____

Loan Amount Requested _____

Home Ph _____ Work Ph _____

Cell _____ Best number to call: Hm Wk Cell _____

Email _____ Best time to call _____

Address _____

City _____ State _____ Zip _____

Get Approved with
NO OBLIGATIONS!

- I am interested in:**
- Refinancing my current mortgage loan
 - Consolidating my debts
 - Purchasing a new home
 - Investment Properties up to 4 units



MBFC

MUTUAL BENEFIT FUNDING CORP

Fax

To: Christine Baker	From: Eric J. Martinez
Fax: 571-222-1000	Pages: 3
Phone:	Date: March 5, 2007
Re: Home Loan	CC: [Click here and type name]

Urgent For Review Please Comment Please Reply Please Recycle

● **Comments:**

Eric J. Martinez
Loan Officer
Mutual Benefit Funding
800-455-1999x123
Fax 949-258-5288

E-Mail eric@mbfcorp.com

Mutual Benefit Funding

Eric J. Martinez
Corporate Offices

Hi Christine,

Knowing your goals we can work together and get you funded in a timely manner. Great news! Your file has just been approved at 1%. This product offers five years of guaranteed payments. It will deliver the most tangible benefit we can offer. The payment schedule is as follows:

Payments

1st year - \$227.00
2nd year- \$244.00
3rd year- \$262.00
4th year- \$282.00
5th year- \$303.00

With your approval I will get your appraisal ordered. This will be the only out of pocket expense you will incur. The fee will be due at your appointment and we will reimburse you at closing. (FREE APPRAISAL)

Should you have any questions please don't hesitate to call. I am looking forward to help you achieve your mortgage goals.

Best Regards,

Eric J. Martinez
Loan Officer
800-460-3975

CAPITAL ONE BANK USA NA #: [REDACTED]

POB 30281
SALT LAKE CITY, UT 84130-0281
(800) 955-7070

Balance: \$0
Date Verified: 03/2008
High Balance: \$544
Credit Limit: \$300

Pay Status: UNRATED
Account Type: REVOLVING ACCOUNT
Responsibility: INDIVIDUAL ACCOUNT
Date Open: 12/1999

Loan Type: CREDIT CARD

Remarks: <CHAPTER 7 BANKRUPTCY>

Estimated date that this item will be removed: 06/2008



- End of investigation results -

To view a free copy of your full, updated credit file, go to our website <http://disclosure.transunion.com>

1104000*



*** [REDACTED] ***
P.O. Box 2000
Chester, PA 19022-2000

RETURN SERVICE REQUESTED



MARCH 15, 2006

FILE NUMBER [REDACTED]

Exhibit 20

00000283
CHRISTINE BAKER
[REDACTED]

Re: [REDACTED], File [REDACTED]

Thank you for contacting TransUnion. Our goal is to maintain complete and accurate information on consumer credit reports. We have provided the information below in response to your request for the above-referenced consumer.

Re: Dispute Status

Our records show that our consumer relations center at the address listed below is currently investigating the above-referenced consumer's dispute. When the current investigation is complete, the consumer will receive a written response and/or a copy of their updated credit report to notify him or her of the results. If, after receiving this notification, it is determined there is an additional dispute that requires investigation, please submit it to TransUnion for further investigation.

TRANSUNION CONSUMER RELATIONS
POB 34012
FULLERTON, CA 92834-5207

If you have any additional questions or concerns, please contact TransUnion at the address shown below, or visit us on the web at www.transunion.com for general information. When contacting our office, please provide the above-referenced consumer's current file number [REDACTED]

P.O. BOX 2000
CHESTER, PA 19022-2000

PAGE 01