

DBID 11147397
PIN 13401455
C3384 (1005)

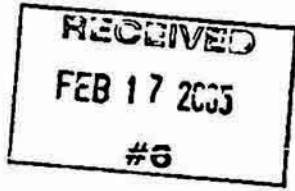
Exhibit 6

Christine Baker

846



Tel: 206-202-4653
Fax: 571-222-1000
Email christine@creditsuit.org



ATTN. LEGAL DEPARTMENT
TransUnion
Post Office Box 2000
Chester, PA 19022

Via certified mail

February 12, 2005

Re. Request for IMMEDIATE termination of credit report reseller NCO Financial Systems and Dana Capital Group, Inc. - CIV-04-1192-PCT-NVW

To Whom It May Concern,

I hereby request that TransUnion IMMEDIATELY cease to provide credit reports to NCO Financial Systems and Dana Capital Group due to the willful and illegal resale of consumer credit reports and their failure to investigate my complaints

For your reference, I am enclosing the documentation of the illegal resale of my credit report

- 1) 1/20/05. NCO's Amanda Refsnyder collection letter and demand for my SSN instead of termination of Dana Capital Group
- 2) 1/17/04 My e-mail to NCO's Kathy Ross with further information
- 3) 12/24/04: My request for termination of Dana Capital Group to NCO
- 4) 12/23/04: My Complaint with the California Department of Real Estate
- 5) 12/6/04: The inquiry on my Experian credit report, identifying NCO and Dana Capital Group
- 6) 10/15/04: Dana Capital Group denial of association with Mortgage Center (dated 9/9/04 in error)
- 7) The "Mortgage Center" junk fax leading to the Dana Capital Group/NCO credit inquiry

I have not applied for credit with Dana Capital Group or NCO and I am extremely concerned because criminals have my credit report and continue to have access to consumer credit reports.

As evidenced by my documentation, Amanda Smith with Dana Capital Group denied having

§ 47 any relationship with "Mortgage Center" despite the fact that my credit report clearly shows that Dana Capital Group accessed my credit

Instead of investigating my complaint, NCO decided to send me a debt collection letter, it returned the documents to me and it apparently continues to sell credit reports to Dana Capital Group who in turn provides credit reports to "Mortgage Center" in violation of the FCRA

Please immediately terminate report reseller NCO Financial Systems and Dana Capital Group.

Feel free to contact me by fax to 571-222-1000 if you should have any questions

Sincerely,



Christine Baker

c posted at [http //fight-back us/forum/index php?showtopic=511](http://fight-back.us/forum/index.php?showtopic=511) and [http //creditsuit org/](http://creditsuit.org/)

Enclosures

TU 0071



NCO Group, Inc.
507 Prudential Road
Horsham, PA 19044

January 20, 2005

8 4 8

Toll Free (866) 221-9070

Office Hours 8 00 a m – 9 00 p m
Monday through Thursday, 8 00
a.m – 5 00 p m. Friday, 8 00 a.m –
12 00 noon Saturday

Christine Baker



Dear Christine Baker

Thank you for your recent communication. I can assure you that we are committed to assisting you, however, we have been unable to locate the matter you have referenced from the information we have been provided. Please provide us with further identifying information such as your social security number, the name of the original creditor, the creditor's account number and/or reference number and the billing address of the account. A copy of any correspondence you may have received from us would also be of assistance. Kindly contact me at the above address with this information.

Thank you for your anticipated cooperation regarding this request.

Very truly yours,

Amanda Refsnider
Correspondence Analyst

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This is a communication from a debt collector. Our local address is 3434 East 22nd Street, Tucson, AZ 85713. Office hours are 8.00 a.m. – 5.00 p.m. Monday through Friday.

TU 0072

8 4 9
To kathy ross@NCOgroup.com
From Christine Baker <christine@creditcourt.com>
Subject Dana Capital Group providing NCO account access to lead generators
Cc
Bcc
X-TransWinRQD <2505 0002>

1/17/05

Kathy,

My press release "Mortgage Banker Dana Capital Group Named in Junk Fax Lawsuit" is posted at <http://www.prweb.com/releases/2005/1/prweb1195723.php> - accessed 72,000 at PRweb and I plan on an update as things develop if/when Dana Capital answers my suit

I find it very disturbing that your legal department has apparently not acted on my letter, posted at <http://fight-back.us/forum/index.php?showtopic=428>, as you would certainly know about it if the Dana account was closed. That's why I decided to demand \$1,000 for this unauthorized access to my credit report from NCO. Considering the implications and especially the risk of ID theft by these thugs who have nothing but disregard for the law - I really don't understand what your legal department is thinking.

At <http://fight-back.us/forum/index.php?showforum=33> is the topic regarding the Dana scam and the other companies involved. Most of my Dana research is at <http://fight-back.us/forum/index.php?showforum=32>

Here are some of the more relevant links from this page

[10-15-04 - Dana Capital response](#)
"no relationship to Mortgage Center"

[12/6/04 - "Dana Capital Group" identified as mortgage lender](#)
the inquiry on the Experian credit report
O Christine 76 9th December 2004 - 04 54 PM

[12/9/04 - My fax with the inquiry on the credit report](#)
"Dana Capital Group"

[12/9/04 - Dana Capital Group, Amanda Smith response](#)
denies knowledge, needs documentation

[12/13/04 - Dana Capital Amanda Smith not interested](#)
"that blurb on the credit report really doesn't tell me much"
O Christine 61 13th December 2004 - 03 01 PM

I have NOT received any further communications from Dana Capital.

I have no report # for you, as I don't have a copy of the report you provided to the people who use Dana's NCO account. They only ran Experian, and the report number on the report I got from Experian directly obviously doesn't have anything to do with your reports.

Please let me know if you have any questions,

8 50 Christine Baker

TU 0074

DEC 30 2004

Christine Baker

8 5 1

Tel: 206-202-4653

Fax: 571-222-1000

ATTN: LEGAL DEPARTMENT

NCO Financial Systems, Inc

507 Prudential Road

Horsham, PA 19044

Via certified mail

December 24, 2004

Re: Request for immediate credit report account termination of Dana Capital Group, Inc

To Whom It May Concern:

I hereby request that you IMMEDIATELY cease to provide credit reports to Dana Capital Group.

For your reference, I am enclosing my complaint with the California Department of Real Estate as well as the documentation.

In Ms. Smith's 10/15/04 fax to me, she vehemently denied that Dana Capital Group has anything to do with "Mortgage Center." However, NCO Financial Systems provided my credit report to "Mortgage Center" and you claim to have obtained the report on behalf of Dana Capital Group

Despite my attempts to get Ms. Smith to investigate for literally months, she has not contacted me since I provided her with your inquiry on my credit report.

At this time, I have only named "Mortgage Center" and Dana Capital Group in my suit in Kingman Superior Court. It appears that NCO Financial Systems provided my credit report to "Mortgage Center" without having verified its identity, proper licensing, etc.

As the documentation shows, Dana Capital Group is a scummy lying outfit that shouldn't get anyone's credit report and unlicensed scammers like "Mortgage Center" most definitely have no permissible purpose to obtain consumer credit reports.

8 5 2

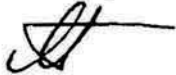
Should you continue to provide Dana Capital Group with credit reports for their illegally operating subsidiaries/agents, I will certainly do whatever it takes to make NCO Financial Systems comply with the law.

Why didn't you check out the "Mortgage Center" office in Phoenix prior to providing credit reports?

Why didn't you notice that they were not licensed with the Banking Department?

Why shouldn't I sue you?

Sincerely,



Christine Baker

c: posted at <http://fight-back.us/forum/index.php?showtopic=428> and
http://creditsuit.org/credit.php/blog/comments/my_request_to_nco_financial_group_to_terminate_the_dana_capital_group/

Enclosures:

- 1) A Mortgage Center junk fax
- 2) 10/15/04: Dana Capital Group denial (dated 9/9/04 in error)
- 3) 12/6/04: The inquiry on my Experian credit report, identifying Dana Capital Group
- 4) 12/23/04: My Complaint with the California Department of Real Estate

TU 0076

Christine Baker

Tel: 928-564-2642

8 5 Fax: 571-222-1000

Email: christine@bayhouse.com

Enforcement

Department of Real Estate
320 W. 4th St., Ste. 350,
Los Angeles, CA 90013-1105

December 23, 2004

Re: Unlawful practices by Dana Capital Group, Inc. - DRE License 01389857 Kelly David Christensen and Antonio Veluz Nanadiego, dba Pacific West Mortgage - DRE license 00905042.

To Whom It May Concern:

After receiving junk faxes from "Mortgage Center" in Phoenix, Arizona, I learned that they were not licensed with the Arizona Department of Banking and I filed my complaint. Upon my follow-up calls, they told me that pursuing unlicensed lenders was "not a money making venture" and that their calls to "Mortgage Center" resulted in hang-ups. See <http://fight-back.us/forum/index.php?showtopic=191>

When I first called Dana Capital Group, Kelly Christensen confirmed that "Mortgage Center" operated under the Dana Capital license. I requested payment of my statutory damages for the unsolicited faxes and she transferred me to Amanda Smith, the Legal Department Coordinator. During this call as well as in the 10/15/04 fax, Ms. Smith denied any association with "Mortgage Center" and she claimed that they do not send unsolicited faxes.

I subsequently applied with "Mortgage Center" and Dana Capital Group was identified as the mortgage lender who obtained my credit report on 12/6/04. I provided Ms. Smith with the inquiry on my credit report and I requested an explanation, but Ms. Smith was no longer interested in investigating my complaint and she has not contacted me again.

On 12/22/04, Jessica with "Mortgage Center" called me to follow up on my application and I noticed that she called from 909-393-4017. That number was answered by "Pacific West." The "Mortgage Center" employees Jessica, April and Crystal apparently relocated from Phoenix to Chmo, CA.

When I asked Crystal why Dana Capital Group was listed on my credit report, she told me that "Mortgage Center is licensed with Dana Capital." When asked why the phone is answered by Pacific West, she claimed that they are all related and licensed in all states.

In subsequent calls, I finally spoke with Stephanie, who eventually provided the licensee's name Antonio Veluz Nanadiego, dba Pacific West Mortgage, DRE license 00905042.

TU 0077

Stephanie also stated that Pacific West is a mortgage loan processor, processing all loans outside California for Dana Capital Group.

8 5 4 I spoke with Mr. Nanadiego, the broker of record for Pacific West at 909-524-1044. Apparently he is fully aware of the unlawful advertising. He identified Rocky Baduano and Jack Miller (DRE license 00847918, surrendered after suspension) as the persons in charge of marketing and he stated that he had requested that they stop the junk faxing. Mr. Miller is also listed as owner of Pacific West on the business license.

Summary:

Ms. Smith with Dana Capital Group has apparently known since my initial complaint that they ARE sending out unlawful advertisements. After all, she admitted in her 10/15/04 fax that she spoke with Crystal. Ms. Smith also later admitted that they have had other junk fax complaints, AFTER I pointed out that her fax was dated 9/9/04 and she obviously forgot to change the date of a letter written in response to a similar complaint.

Not only did the junk faxes violate the TCPA, but they failed to identify the company and licensing agency. All persons involved took extreme measures to hide their true identity, with Ms. Smith resorting to sending her faxes on the letterhead for "Dana Capital Group of Arizona, Inc."


Despite my repeated requests, Ms. Smith has failed to explain the purpose of two "Dana Capital Group" corporations, both licensed and operating at the same address.

My extensive research and correspondence is posted at my web site, I scheduled a press release about this matter and I am certainly able to testify under oath about my Dana Capital Group and Pacific West Mortgage experiences.

The BBB lists complaints including allegations of false replies by Dana Capital Group. They lied to me on numerous occasions, not only about the junk faxes and their name, but they claimed that mortgage inquiries will not lower credit scores – an entirely FALSE statement.

Please take immediate action to stop the unlawful conduct of these CROOKS!!!

Sincerely,


Christine Baker

C: posted at <http://fight-back.us/forum/index.php?showforum=33>

Enclosures:

- 1) A Mortgage Center junk fax
- 2) 10/15/04: Dana Capital Group denial (dated 9/9/04 in error)
- 3) 12/6/04: The inquiry on my Experian credit report, identifying Dana Capital Group.

TU 0078

Christine Baker
Tel: 206-202-4653
Fax: 571-222-1000

8 5 5ATTN: Amanda Smith
Legal Department
Dana Capital Group

December 9, 2004 – via fax to 877-543-0810 – 1 page

Re: Dana Capital Group identification as mortgage lender.

Dear Ms. Smith,

As per your request, here is the part of the credit report identifying Dana Capital Group.

NCO FINANCIAL SYSTEMS

Address:
507 PRUDENTIAL RD
HORSHAM PA 19044

Date of Report:
12/06/2004

Comments:
Real estate loan on behalf of DANA
CAPITAL GROUP with 30 years repayment
terms. This inquiry is scheduled to continue
on record until 1-2007.

Also, I am still awaiting the explanation for the various corporations as that indicates to me that Dana Capital Group either is engaging in or intends to engage in unlawful conduct.

Sincerely,

Christine Baker

TU 0079

Dana Capital Group of Arizona, Inc.
24361 El Toro Road, Suite 280
Laguna Woods, CA 92653

856

*Amanda L. Smith
Legal Department Coordinator
Telephone: (800) 588-5535 x 405
Facsimile: (877) 543-0810*

September 9, 2004

VIA FACSIMILE 571-222-1000 ONLY

Christine Baker

RE: "Mortgage Center" Facsimile

Dear Ms. Baker:

I am in receipt of your letter dated October 15, 2004. Upon reviewing the advertisement in question, we have determined that it is not attributable to our company. Dana Capital Group of Arizona, Inc. does not engage in facsimile advertising.

Nowhere in the fax is our company named or otherwise identified. There is no relationship between our company and "Mortgage Center". I called "Crystal" at (888) 970-7827, the number you provided, and asked her if she was "Dana Capital." She informed me she was not. She informed me Mortgage Center offers refinancing to consumers. I asked her if they actually provided the loans, and she told me Mortgage Center contracts with different lenders. Dana Capital does not contract with this company. Assuming the persons that are actually responsible for sending the fax are aware of their potential liability, it would only follow that they would instruct their staff how to answer inquiries in order to avoid that liability.

We believe Mortgage Center is a lead generating company. Lending Tree's tremendous success with the idea of letting lenders compete for consumers' business has substantially changed mortgage lending. Lending Tree takes an application from a consumer that includes all types of personal financial data. This information is called a lead and Lending Tree sells leads to lenders and brokers. Typically, consumers do not go through an application and offer up personal financial information unless they were truly interested in a loan. Therefore, mortgage lenders and brokers prefer spending their marketing budgets on purchasing leads rather than paying for any kind of general advertising campaign. Since competition assumes competing lenders, one lead has to be sold to two or more lenders. What has now evolved is a sizeable market for mortgage lending leads.

A company like Mortgage Center sends out generic mortgage loan advertisements that don't identify any particular lender and takes information necessary to create a lead. Since the ad does not create any expectation regarding a specific lender, the leads that are generated are not exclusive to any one lender and can be sold to anyone. This way Mortgage Center can send out its own generic faxes, field calls at its call center under generic names and generate leads that can be sold to any number of lenders. Mortgage Center is not the only company doing this kind of

TU 0080

Should you continue to provide Dana Capital Group with credit reports for their illegally operating subsidiaries/agents, I will certainly do whatever it takes to make NCO Financial Systems comply with the law.

Why didn't you check out the "Mortgage Center" office in Phoenix prior to providing credit reports?

Why didn't you notice that they were not licensed with the Banking Department?

Why shouldn't I sue you?

Sincerely,



Christine Baker

c: posted at <http://fight-back.us/forum/index.php?showtopic=428> and http://creditsuit.org/credit.php/blog/comments/my_request_to_nco_financial_group_to_terminate_the_dana_capital_group/

Enclosures:

- 1) A Mortgage Center junk fax
- 2) 10/15/04: Dana Capital Group denial (dated 9/9/04 in error)
- 3) 12/6/04: The inquiry on my Experian credit report, identifying Dana Capital Group
- 4) 12/23/04: My Complaint with the California Department of Real Estate

TU 0081

INSTANT APPROVAL

Refinance today!

7-10day Funding / 30yr fixed rate 5.375%

✓ Self Employed Ok

✓ No Income documentation

✓ Stated Income

✓ Fair/Bad credit Ok

✓ Call - 9:30am & 4:30pm PST for an answer & a loan lock in minutes.

Loan Amount	3.75% 3yr/27 fixed	5.375% 30 yr fixed	4.75% 15 yr fixed
\$100,000	463 _{mo}	559 _{mo}	777 _{mo}
\$150,000	694 _{mo}	839 _{mo}	1166 _{mo}
\$200,000	926 _{mo}	1119 _{mo}	1555 _{mo}
\$250,000	1157 _{mo}	1399 _{mo}	1944 _{mo}
\$300,000	1389 _{mo}	1679 _{mo}	2333 _{mo}



Mortgage Center

2 Easy Ways to Apply

1. Call 1-800-310-9008 2. Fax 1-800-890-4355

Apr *5.875% Apr **6.375% Apr ***4.875%

Fax this pre-qualify work sheet to **1-800-890-4355**

Full Name _____	Co-borrower _____
Social Security #: _____	Social Security #: _____
Authorization to review credit file: <input type="checkbox"/> Yes <input type="checkbox"/> No	Address: _____
Call me at: H: () _____ W: () _____ C: () _____	Property Value: \$ _____
Best time to call: _____	Current Balance: \$ _____
Our household income is: <input type="checkbox"/> Refinance <input type="checkbox"/> Credit Challenges	Fed. mortgage applied for: <input type="checkbox"/> Bk in last 36 mos <input type="checkbox"/> Consolidate
<input type="checkbox"/> Single Family <input type="checkbox"/> Multi-Family <input type="checkbox"/> Full income Verification <input type="checkbox"/> No income Verification	
25K-FI 022604	<i>All loans subject to qualification</i>

If you have received this fax in error please call 1-800-641-8055 Ext 1050 and enter your fax number.

TU 0082

Christine Baker

CERTIFIED MAIL™



7004 1160 0004 2909 7745

\$4.88 US POSTAGE
FIRST CLASS
FEB 14 2005
Mailed from ZIP 88444



endics.com

071V00520424



ATTN: LEGAL DEPARTMENT
TransUnion
PO Box 2000
Chester, PA 19022-2002

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE

TU 0084

Disclosure (134014556-001)
Thursday, February 17, 2005

Information For Consumers

Number Of Files: 00
Received On: Thursday, February 17, 2005
Via: TransUnion Website
Initiated Because Of: Consumer

Consumer States: Nothing
Proof Provided: None

Current Status: Request Deleted
Printed On: (# #)
Print Language: English
Sent Score: No

Mailed To Consumer At: CHRISTINE BAKER

Payment Processing

Products Requested: Disclosure
Fee Received: \$0.00
Refund Amount: \$0.00

Information For Internal Use Only



Initially Entered On: Monday, February 28, 2005
At: 5:12:00 am
By: UnKnown User (C3481)
At: Crum Lynne, PA
Processed On: Monday, February 28, 2005
At: 5:14:00 am
By: UnKnown User (C3481)
At: Consumer Relations Global

INTERNAL USE ONLY

TU 0085

Disclosure (134014556-001)
Thursday, February 17, 2005

Input


SSN:
Date Of Birth:
Name: CHRISTINE BAKER
Telephone:
Employer:
Current Address: 
Previous Address: 
Second Previous Address:

TU 0086

Letter (134014556-002)
Monday, February 28, 2005

Information For Consumers

Received On: Thursday, February 17, 2005
Via: Mail
Initiated Because Of: Consumer
Printed On: Monday, February 28, 2005
Print Language: English
Paragraphs Added: #422 No Hit
 #950 Additional
 Identification/Consumer
 Disclosure

Mailed To Consumer At: CHRISTINE BAKER


Information For Internal Use Only

Created On: Monday, February 28, 2005
At: 6:02:00 am
By: RAJESH PILLAI (C3384)
At: Consumer Relations Global

TU 0087

*** 134014556-002 ***
P.O. Box 1000
Chester, PA 19022-1000

RETURN SERVICE REQUESTED

FEBRUARY 28, 2005

FILE NUMBER 134014556

CHRISTINE BAKER


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.

Re: Unable to Locate Credit Report

TransUnion maintains credit reports on individuals who have existing credit histories. Based on the information you provided, we are unable to locate a credit report for you. If you would like to send additional verified information, we will be happy to re-check our records. Acceptable forms of address verification include a copy of one of the following documents that shows your current address: current driver's license, utility bill, signed lease, bank or credit union statement, cancelled check, signed homeless shelter letter, Medicaid or Medicare card, paycheck stub, stamped post office box receipt, prison ID, state ID card, W2 form. Acceptable forms of social security verification include a copy of one of the following documents that shows your social security number: current driver's license, W2 form, paycheck stub, social security card, letter from the social security administration, state ID card, Medicaid or Medicare card, military ID, bank or credit union statement.

You may contact us at (800) 916-8800.
Our business hours in your time zone are:
8:30A.M. TO 4:30P.M., Monday-Friday, except major holidays.

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 your current file number 134014556.

P.O. BOX 1000
CHESTER, PA 19022-2000

PAGE 01

TU 0088

Disclosure Request File Number: 134014556 Date: 02/28/2005

To receive a copy of your credit report please complete this form, and attach proof of the required information before returning it to TransUnion Consumer Relations. If you wish, you may also use this form to purchase a credit score and have it sent with your credit report.

Name: _____ Sr., Jr., III, IV, V, Other: _____
(circle one if appropriate)

Other Name(s) Used: _____ SSN: _____

Current Address: _____ Date of Birth: _____

Home Phone: _____

Previous Address: _____ Driver's License #: _____

Include Payment (if necessary):
If you would like to receive your TransUnion Consumer Credit Score in addition to the credit report, please provide additional payment.

TransUnion Credit Score - \$ 5.95

Check here to include credit score with credit report.

CC Type: () Amer. Express () Visa () Master Card () Discover

Credit Card Number: _____ Exp. Date _____

Customer Signature: _____

You may also pay by sending a check or money order for the required amount, payable to TransUnion. Once payment is received, we will promptly send you a copy of your credit report (and score if applicable).

Attach Required Proof:
Attach a copy of one or more of the following documents to show proof of address and Social Security number.

Address & SSN Proof Combined Includes: current driver's license, bank or credit union statement, Medicaid or Medicare card, paycheck stub, state ID card, W2 form.

Address Proof Only Includes: utility bill, signed lease, cancelled check, signed homeless shelter letter, stamped post office box receipt, prison ID.

05 FILE NUMBER 134014556

SSN Proof Only Includes: Social Security card, letter from the
Social Security Administration, military ID.

For Internal Use Only:

C3384 05

PAGE 03

TU 0090

From: <ibasupport@transunion.com>
To: <creast@transunion.com>
Date: Mon, Aug 22, 2005 5:48 PM
Subject: 2005082217480244820248 Dispute Initiated from TransUnion.com

Mon, Aug 22, 2005 05:48:02 PM CDT

FIN

Dispute ID 2005082217480244820248#

SSN [REDACTED]

Name Christine Baker
Address 989 So Main St, Apt #A-150
Cottonwood, AZ, 86326

Previous

Home Phone
Employer
Birth Date [REDACTED]

Personal Information Correction

Dispute Details

Dispute 1 --
- Company Cap One
- Account 52910714XXXX
- Reason (Other) This account was paid as agreed, why is it reported as "unrated" to PrivacyGuard?

Comments

1) Numerous accounts are incorrectly reported as "unrated", please correct to "paid as agreed"

2) Trans Union declined to provide me with my free annual report in 12/04. Therefore, please provide me with a FREE report online

continued in dispute #2

Email Address christine@creditsuit.org

TU 0144



Regular Inquiries

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

Exhibit 8

FIRST USA NA

800 BROOKSEGE BLV
WESTERVILLE, OH 43081
(800) 955-9900

Requested On: 08/17/2005 Inquiry Type: INDIVIDUAL

NCO FINANCIAL SYSTEMS

507 PRUDENTIAL ROA
HORSHAM, PA 19044
(888) 207-3081

Requested On: 06/17/2005 Inquiry Type: INDIVIDUAL

CAPITAL ONE BANK

PO BOX 85049
RICHMOND, VA 23286
Phone number not available

Requested On: 06/03/2004 Inquiry Type: INDIVIDUAL

AMERQUEST MORTGAGE VIA EQUIFAX MOR

1600 PEACHTREE ST
DROP H-115
ATLANTA, GA 30309
(800) 374-2179

Requested On: 04/21/2004 Inquiry Type: INDIVIDUAL
Permissible Purpose: CREDIT TRANSACTION

DISCOVER FINANCIAL SVCS

248 CHAPMAN RAOD
NEWARK, DE 19703
Phone number not available

Requested On: 01/16/2004 Inquiry Type: INDIVIDUAL

CAPITAL ONE BANK

PO BOX 85049
RICHMOND, VA 23286
Phone number not available

Requested On: 12/12/2003 Inquiry Type: INDIVIDUAL

Inquiry Analysis

The companies that request your credit report must first provide certain information about you. Within the past 90 days, companies that requested your report provided the following information.

FIRST USA NA Requested On: 08/17/2005

Identifying information they provided:
CHRISTIAN BAKER
989 MAIN ST
COTTONWOOD, AZ 86326
(206) 350-4643

NCO FINANCIAL SYSTEMS Requested On: 06/17/2005

Identifying information they provided:
CHRISTINE BAKER
000989 S MAIN ST
COTTONWOOD, AZ 86326

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.

CAPITAL ONE SERVICES Requested On: 05/2005

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

CAPITAL ONE FSB Requested On: 03/2005

1957 WESTMORELAND ST
RICHMOND, VA 12030-0163
Phone number not available

CAPITAL ONE FSB Requested On: 02/2005

1957 WESTMORELAND ST
RICHMOND, VA 12030-0163
Phone number not available

CAPITAL ONE FSB Requested On: 12/2004

1957 WESTMORELAND ST
RICHMOND, VA 12030-0163
Phone number not available

CAPITAL ONE SERVICES Requested On: 11/2004

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

CAPITAL ONE FSB Requested On: 10/2004

1957 WESTMORELAND ST
RICHMOND, VA 12030-0163
Phone number not available

20TH CENTURY INSURANCE Requested On: 08/2003

21900 BURBANK BLVD
WOODLAND HLS, CA 91367-6469
Phone number not available

AIG Requested On: 08/2003

505 CARR RD
WILMINGTON, DE 19809-2800
Phone number not available

TU 0153

Exhibit 9

J4 DEPT: P
SUBSCRIBER RESPONSE DATE: 09/09/05
TO COMPLY WITH F.C.R.A., A RESPONSE IS REQUIRED BY: 09/18/05

CONTROL [REDACTED]
DATE ENTERED: 08/25/05

MA/SM: 0103 SUB LOC: 002
DATE RECD: 08/22/05

NAME: BAKER, CHRISTINE B
AKA:
ADDR: 989 S MAIN ST A150
COTTONWOOD, AZ 86326

PREV: [REDACTED]

SSN: [REDACTED]
DOB: [REDACTED]
PHONE: 000-350-4653

VERF SUBSCRIBER CHANGES TO CONSUMER DEMOGRAPHIC DATA:

NAME:
AKA:
ADDR:
PREV:
SSN:
DOB:
PHONE:

CONSUMER STATES COMMENTS Disp Curr Bal, Update Orig Loan Amt, Schld Monthly Pymt Amt, Actl Pymt Amt, Amt Past Due, Curr Bal, and Orig Chrgoff Amt
Disputes present/prev Acct Status, Pymt Hist Profile, Pymt Rating, Verify Pymt Hist Profile, Acct Status and Rating.

	SUBSCRIBER NAME	SUB.CODE	OPENED	VER'D	BAL.OWING	PAST DUE	HIGH CRDT	PAYMENT	TP.ACCT	MOP	
	ACCOUNT NUMBER	CREDIT LIMIT	TERMS		LAST PYMT	DT 1ST DEL		HISTORY		EOA	
	TYPE LOAN	COLLATERAL			SP.COMMENTS/STATUS/REMARKS		CLOSED				
VERIFIED AS REPORTED:	CAPITAL ONE BANK 5291071446303909 CREDIT CARD	IDTV001	12/97	08/98	\$0	\$0	\$29		R	01	
					CBC - ACCOUNT CLOSED BY CONSU 12/97						

CHANGE DATA AS SHOWN : X
**** DELETE ****
09/05

RESPONSE CODES: 03 DELETE ACCOUNT

CONSUMER MESSAGE: claims was paid as agreed. why is it reported as unrated.
AUTHORIZED PHONE/NAME: 208-472-6216 - CHANTEE DUNCAN

	ACCT STATUS	PAYMENT RATING	SPECIAL COMMENT CD	COMPLIANCE CONDITION CD	CONSUMER INFORMATION IND	MOP CODE	REMARKS CODE
SENT RECEIVED	11			XA		01	CBC
						01	CBC

VERIFICATION FLAGS	FIRST NAME	MIDDLE NAME	LAST NAME	PREFIX SUFFIX	RESULT

TU 0164

Dispute Line Item - Tradeline Record, Cont. [REDACTED]
Thursday, August 25, 2005
FILE A

Information For Consumers

Data Furnisher: CAPITAL ONE (B 1DTV001)
Account Number: 5291-0714-4630-3909

Disputes: A6: Disp Curr Bal-Verify Orig
Loan Amt, Schld Monthly Pymt
Amt, Actl Pymt Amt, Amt Past
due, Curr Bal, and Orig Chrgoff
Amt

A9: Disputes Present/Prev Acct
Status, Pymt Hist Profile, Pymt
Rating, Verify Pymt Hist
Profile, Acct Status and Rating

Consumer Comment: claims was paid as agreed, why
is it reported as unrated.

Received On: Monday, August 22, 2005

Via: TransUnion Website

Current Status: Request completed, credit report
updated

Data Furnisher Response: Removed from credit report -
Other reason

Ownership Verification Of: None verified

Notes (DAVE): X/03

Corrected Copy Verbiage: Deleted

Information For Internal Use Only

Dispute Processed On: Thursday, August 25, 2005

At: 4:35:00 pm

By: UnKnown User (C3014)

At: Fraud - Fullerton, CA

Original Disputes:

Response Processed On: Saturday, September 10, 2005

At: 6:10:00 am

By: ACDV3 CRS2 (CRS9REQ3)

At: Crum Lynne, PA

Cloaked Maintenance Rule: System cloaked

TU 0165



Regular Inquiries

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

FIRST USA NA

800 BROOKSEGE BLV
WESTERVILLE, OH 43081
(800) 955-9900

Requested On: 08/17/2005 Inquiry Type: INDIVIDUAL

CAPITAL ONE BANK

PO BOX 85049
RICHMOND, VA 23286
Phone number not available

Requested On: 06/03/2004 Inquiry Type: INDIVIDUAL

DISCOVER FINANCIAL SVCS

248 CHAPMAN RAOD
NEWARK, DE 19703
Phone number not available

Requested On: 01/16/2004 Inquiry Type: INDIVIDUAL

NCO FINANCIAL SYSTEMS

507 PRUDENTIAL ROA
HORSHAM, PA 19044
(888) 207-3081

Requested On: 06/17/2005 Inquiry Type: INDIVIDUAL

AMERQUEST MORTGAGE VIA EQUIFAX MORTGAGE SVCS

1600 PEACHTREE ST
DROP H-11S
ATLANTA, GA 30309
(800) 374-2179

Requested On: 04/21/2004 Inquiry Type: INDIVIDUAL

Permissible Purpose: CREDIT TRANSACTION

CAPITAL ONE BANK

PO BOX 85049
RICHMOND, VA 23286
Phone number not available

Requested On: 12/12/2003 Inquiry Type: INDIVIDUAL

Inquiry Analysis

The companies that request your credit report must first provide certain information about you. Within the past 90 days, companies that requested your report provided the following information.

FIRST USA NA Requested On: 08/17/2005

Identifying information they provided:
CHRISTIAN BAKER
989 MAIN ST
COTTONWOOD, AZ 86326
(206) 350-4643

NCO FINANCIAL SYSTEMS Requested On: 06/17/2005

Identifying information they provided:
CHRISTINE BAKER
000989 S MAIN ST
COTTONWOOD, AZ 86326

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.

CAPITAL ONE SERVICES Requested On: 05/2005

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

CAPITAL ONE FSB Requested On: 03/2005

1957 WESTMORELAND ST
RICHMOND, VA 12030-0163
Phone number not available

CAPITAL ONE FSB Requested On: 02/2005

1957 WESTMORELAND ST
RICHMOND, VA 12030-0163
Phone number not available

CAPITAL ONE FSB Requested On: 12/2004

1957 WESTMORELAND ST
RICHMOND, VA 12030-0163
Phone number not available

CAPITAL ONE SERVICES Requested On: 11/2004

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

CAPITAL ONE FSB Requested On: 10/2004

1957 WESTMORELAND ST
RICHMOND, VA 12030-0163
Phone number not available

20TH CENTURY INSURANCE Requested On: 08/2003

21900 BURBANK BLVD
WOODLAND HLS, CA 91367-6469
Phone number not available

AIG Requested On: 08/2003

505 CARR RD
WILMINGTON, DE 19809-2800
Phone number not available

TU 0153

Sherryl Adiao - Fwd: 6211 queue

From: Liza Nicodemus
To: Debbie Branch
Date: 4/28/2006 4:01 PM
Subject: Fwd: 6211 queue
CC: Sherryl Adiao

Done!
5/2

Let's have Sherryl handle this. She has a consumer that is, in a way, related to Christine Baker.

>>> DEBORAH BRANCH 4/28/2006 3:53:01 PM >>>

Liza,

Please advise as to whom I should forward this message to. It was previously handled by Lisa.

Christine B Baker, ss # [REDACTED]. Tel # 206-202-4653.

Disclosure [REDACTED]
Monday, May 1, 2006

Information For Consumers

Number Of Files: 00
Received On: Monday, May 1, 2006
Via: Telephone
Initiated Because Of: Security Alert Disclosure

Consumer States: Nothing
Proof Provided: None

Current Status: Request Deleted
Printed On: (# #)
Print Language: English
Sent Score: No

Mailed To Consumer At: CHRISTINE B BAKER
989 S MAIN ST APT# A150
COTTONWOOD, AZ 86326

Payment Processing

Products Requested: Disclosure
Fee Received: \$0.00
Refund Amount: \$0.00

Information For Internal Use Only

Initially Entered On: Monday, May 1, 2006
At: 3:49:00 pm
By: NUMERIC SEARCH CRS2 (CRS9REQN)
At: Crum Lynne, PA
Processed On: Tuesday, May 2, 2006
At: 8:06:00 am
By: NUMERIC SEARCH CRS2 (CRS9REQN)
At: Crum Lynne, PA

INTERNAL USE ONLY

TU 0193

Disclosure ([REDACTED])
Monday, May 1, 2006

Input

SSN: [REDACTED]
Date Of Birth: [REDACTED]
Name: CHRISTINE B BAKER
Telephone:
Employer:
Current Address: 989 S MAIN ST APT# A150
COTTONWOOD, AZ 86326
Previous Address:
Second Previous Address:

TU 0194

CALL BACK INFORMATION

DATE OF CALL:	5/1/06
TIME OF CALL:	12:52 p
INITIALS:	KMB C3302
CALL BACK #:	
SUPERVISOR CALL BACK <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	

FILE #: [REDACTED]

COMMENTS: _____

NAME OF PERSON CALLING: Christine Baker

SPOUSE'S NAME: _____

ADDRESSES: _____

SOC. SEC. # [REDACTED]

SPOUSE'S SS #: _____

CONSUMER'S REASON FOR CALL: Wants to know why there's an alert on file? Why hasn't her call been returned? Why can't she spk w/anyone? Wants c/B ASAP may need to leave a voicemail and wants reps name left and a direct # to call back.

TU 0195