June 25, 2003

P. O. Box 105518
Atlanta GA 30348

Dear

Below are the results of your request for Equifax to reinvestigate certain elements of your Equifax credit file. Equifax contacted each source directly and our investigation is now completed. Enclosed is an updated copy of your credit file.

Results of Your Investigation (For your security, the last 4 digits of your credit account number(s) have been replaced by *)

We have researched the collection account. The results are:

Gulf Coast Collection Bure — Account Number:
3621 Webber St
Inc.
SARASOTA, FL 34232-4412
Phone Number: (888) 839-6999
EQUIFAX VERIFIED THAT THIS ITEM BELONGS TO YOU.

We have researched the credit account. The results are:

Facs/Burdines — Account Number:
13141 34th St N
Clearwater, FL 33762-4259
THE PRIOR PAYING HISTORY HAS BEEN DELETED FROM THIS ACCOUNT.

We have researched the credit account. The results are:

Capital One — Account Number:
11011 W Broad St
Glen Allen, VA 23060-5937
THE PRIOR PAYING HISTORY HAS BEEN DELETED FROM THIS ACCOUNT.

We have researched the credit account. The results are:

Citibank — Account Number:
PO Box 6241
Sioux Falls, SD 57117-6241
Phone Number: (800) 950-5114
THIS CREDITOR HAS VERIFIED TO EQUIFAX THAT THE CURRENT STATUS IS BEING REPORTED CORRECTLY. ADDITIONAL INFORMATION HAS BEEN PROVIDED FROM THE ORIGINAL SOURCE REGARDING THIS ITEM. SEE ENCLOSED CREDIT FILE.

We have researched the credit account. The results are:

Discover Card — Account Number:
12 READS Way
New Castle, DE 19720-1649
Phone Number: (800) 347-2683
THIS ITEM HAS BEEN DELETED FROM THE CREDIT FILE.

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