

July 28, 2006
CERTIFIED MAIL – RETURN RECEIPT

Experian
Attn: Dispute Resolution Department
5909 Peachtree Dunwoody Rd NE, Ste 1100
Atlanta, GA 30328

In the Matter of:
John A. Client
Susan B. Client
123 Main
Mount Vernon, IL 62864
Chapter 7 Case No: BK-05-00000
SSN: --- -- 1234 & --- -- 5678
File Date: August 3, 2005
Discharge Date: November 21, 2005

Dear Sir or Madam:

My attorney gave me this letter to send to you to dispute information in my credit report. For your reference I am enclosing a copy of the Order Discharging Debtors entered on November 21, 2005 in my bankruptcy case. Please update the subject credit file(s) to reflect the discharged status of the debts I incurred prior to August 3, 2005 the date I filed a chapter 7 bankruptcy petition. It is my understanding that the Fair Credit Reporting Act and the Regulations implemented by the Federal Trade Commission under the Act requires you to report a current balance of "0" on all of these accounts that have been discharged in my bankruptcy case.

Specifically, the ABC Mortgage Services is reflecting a debt and reporting debt that was discharged in my bankruptcy as still due and the debt still valid despite my bankruptcy discharge. The ABC Mortgage Services debt was discharged in my bankruptcy is still being reported. I realize that the bankruptcy discharge prohibits any pre-petition discharged debt from being listed as due after my bankruptcy discharge.

I am enclosing the following documents to support my dispute;
Bankruptcy matrix listing ABC Mortgage Services;
Docket report from my bankruptcy;
Discharge order

To the extent that any of the discharged debts are reporting anything other than a "0" balance, please consider this letter as a Dispute under the Fair Credit Reporting Act. Consequently, I am requesting you to immediately activate the Automated Dispute Resolution System program with respect to this written notice.

It is also my understanding that pursuant to the Fair Credit Reporting Act you are required to conduct an investigation or reinvestigation of each of the items in my report that are disputed by me and that you will promptly notify me of the results of your investigation. In addition, it is my understanding that each of the above creditors is required to investigate my disputes upon receipt of notification from you of this information. In order to facilitate those investigations I request that you forward this letter, and the enclosures, to each of the creditors listed above. If for any reason you decline to send a copy of my letter and the enclosures to any of the creditors, we request that you promptly advise me so that I can take additional steps to protect myself.

Thank you for your assistance with this matter.

Sincerely,

John A. Client

Enclosures: Bankruptcy matrix;
Docket report from my bankruptcy
Discharge order

Cc: ABC Mortgage Services w/enclosures