



NC Credit Repair

3109 Manchester Drive, Suite 101 - Durham, NC 27707-3977

Tel.: (866) 401-3426 (919) 767-1075 Fax: (866) 416-2277

www.nccreditrepair.com

SENSITIVE PERSONAL INFORMATION
HAS BEEN CENSORED
FROM THIS SAMPLE REPORT

Credit Report Evaluation

for



from Credit Report dated: 4/26/2006

We **SUGGEST** the Accounts listed below (ESPECIALLY if under \$100) be paid down, paid off, and/or the noted action taken.

Revolving accounts (Credit Rating-'R') have two Pay-Down amounts listed in order to offer you options.

Disputable accounts are listed on 'Credit Report Evaluation - Disputable Items'. or listed as 'Disputable'.

You may consider arranging a settlement with the Creditor on these amounts.

Dispute Letters, Settlement Letters and Agreements are available from NC Credit Repair for a fee.

DO NOT SEND THIS FORM TO THE CREDIT BUREAUS.

<u>Creditor Name</u> and <u>Account Number</u> <u>Original Creditor</u>	<u>Date & Method</u> <u>of Reporting</u>	<u>Date</u> <u>Opened</u>	<u>Highest Credit</u> <u>or Limit</u>	<u>Balance</u> <u>Owing/</u> <u>Ratio</u>	<u>Past Due</u> <u>Amount</u>	<u>Date of Last</u> <u>Activity & Terms</u>	<u>Credit</u> <u>Rating</u>	<u>Pay-Down/Pay-Off Amount</u> <u>Notes</u>
1. GEMB/DILLARDS 6 [REDACTED]	XP/TU/EF 01/06	03/98	\$400	\$0 0%	\$0	05/97	REV	Consider using or closing this account.
2. SCA COLLECTIONS 6 [REDACTED] MEDICAL	TU/EF 11/05	09/05	\$1,540	\$1,540	\$1,540	05/04	COLL	*NCCR will try to Dispute this, but consider paying/settling.
3. SCA COLLECTIONS 6 [REDACTED] MEDICAL	TU/EF 11/05	09/05	\$425	\$425	\$425	05/04	COLL	*NCCR will try to Dispute this, but consider paying/settling.
4. JL WALSTON & ASSOCIATES 2 [REDACTED] EMS DIVISION DCHC	XP/TU 12/05	-	\$405	\$405	\$405	10/04	COLL	*NCCR will try to Dispute this, but consider paying/settling.



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5. SCA COLLECTIONS 6. [REDACTED]	TU/EF 11/05	09/05	\$220	\$220	\$220	06/04	COLL	*NCCR will try to Dispute this, but consider paying/settling.
6. MIDLAND CREDIT MGT V. [REDACTED] VERIZON WIRELESS	XP/TU/EF 01/06	11/05	\$215	\$215	\$215	01/02	COLL	*NCCR will try to Dispute this, but consider paying/settling.
7. CREDIT FINANCIAL SERVICES 1. [REDACTED] MEDICAL PAYMENT DATA	XP/TU 09/03	05/03	\$151	\$151	\$151	05/03	COLL	*NCCR will try to Dispute this, but consider paying/settling.
8. CREDBURSRV 7. [REDACTED] DURHAM DELINQUENT	TU 09/03	08/01	\$100	\$100	\$100	-	COLL	*NCCR will try to Dispute this, but consider paying/settling.





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9. CREDBURSRV 2. DURHAM DELINQUENT	TU 09/03	05/02	\$100	\$100	\$100	-	COLL	*NCCR will try to Dispute this, but consider paying/settling.
10. GEMB/JCP -2.	XP/TU/EF 12/05	01/99	\$263	\$0 0%	\$0	05/04	REV	Consider using or closing this account.
11. US DEPT ED 2.	XP/TU/EF 02/01	10/97	\$3,624	\$0	\$0	11/00	EDU	Disputable as identified by you.
12. WFS FINANCIAL 5.	XP/TU/EF 12/05	07/02	\$13,734	\$5,778 42%	\$0	12/05	REV	\$1,658.00 Pay down the balance by this amount.

* Creditor contact information is listed on your Credit Report.

Total (s) of SUGGESTED Pay Down/Pay Off

\$1,658.00

