

8

BB

EQUIFAX

CREDIT FILE : March 22, 2006

Confirmation # 6081052858

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: Elana A Laham
 Social Security # [REDACTED] Date of Birth: [REDACTED]
 Current Address: 7104 Lindsey Av SE Apt 207, Auburn, WA 98092 Reported: 02/2006
 Previous Address(es): 26841 LA Alameda Apt 636, Mission Viejo, CA 92691 Reported: 03/2005
 2506 Del Amo Bv, Lakewood, CA 90712 Reported: 02/2006
 337 N Edinburch Av, Los Angeles, CA 90048 Reported: 02/2006
 164 Streamwood, Irvine, CA 92620 Reported: 05/1998
 Formerly Known As: [REDACTED]

Please address all future correspondence to:



www.investigate.equifax.com



Equifax Information Services LLC
P. O. Box 105518
Atlanta, GA 30348



Phone: (888) 861-2347
M - F 9:00am to 5:00pm in your time zone.

In order to speak with a Customer Service Representative regarding the specific information contained in this credit file, you must call **WITHIN 60 DAYS** of the date of this credit file **AND** have a copy of this credit file along with the confirmation number.

Consumer Statement (Credit grantors may view this statement when evaluating your credit) (This section allows the consumer a personal statement regarding their credit file.)

Date Recorded: 02/2006

The Statement/Alert Shown Below Expires On: 02/2013

EQUITY RESIDETIAL PROPERTIES REFUSED TO ABIDE BY THE LAW AND THEIR OWN POLICIES - OUR APARTMENT HAD NO HEAT FOR 20 DAYS SO ACCORDING TO CALIFORNIA LAW WE DEDUCTED A PORTION OF OUR RENT DUE TO LANDLORD FAILURE TO MAINTAIN HABITABILITY AND EQUITY ADVERTISEMENT PROMISES A RENT CREDIT FOR EVERY DAY PAST 48 HOURS THAT A DEFECT IS NOT FIXED ALSO WE REFUSED TO PAY FOR 2 DAYS RENT BECAUSE IT WAS ERRONEOUSLY PUT ON OUR LEASE AGREEMENT

Collection Agency Information (This section includes accounts that credit grantors have placed for collection with a collection agency.)

Syndicated Office Systems; Collection Reported; Assigned 02/2003; Client - IRVINE Medical; Amount - \$50 ; Status as of 11/2003 - Unpaid; Balance as of 11/2003 - \$50 ; Individual Account; Account # 270244952878; Address: Attn: CRU PO Box 66051 Anaheim CA 92816-6051 : (888) 233-7880

(*) EQUIFAX LEFT OUT OF MY CONSUMER STATEMENT:
 " We left our apartment completely clean and undamaged. We have equity's own documentation and our video proving all of the above upon your request "



BB




CREDIT FILE : March 26, 2006

Confirmation # 6085010542

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: Elana A Laham
Social Security # [REDACTED] Date of Birth: [REDACTED]
Current Address: 7104 Lindsey Av SE Apt 207, Auburn, WA 98092 Reported: 02/2006
Previous Address(es): 26841 LA Alameda Apt 636, Mission Viejo, CA 92691 Reported: 03/2005
2506 Del Amo Bv, Lakewood, CA 90712 Reported: 02/2006
337 N Edinburgh Av, Los Angeles, CA 90048 Reported: 02/2006
164 Streamwood, Irvine, CA 92620 Reported: 05/1998
Formerly Known As: [REDACTED]

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Consumer Statement (Credit grantors may view this statement when evaluating your credit) (This section allows the consumer a personal statement regarding their credit file.)

Date Recorded: 02/2006 The Statement/Alert Shown Below Expires On: 02/2013

EQUITY RESIDENTIAL PROPERTIES REFUSED TO ABIDE BY THE LAW AND THEIR OWN POLICIES - OUR APARTMENT HAD NO HEAT FOR 20 DAYS SO ACCORDING TO CALIFORNIA LAW WE DEDUCTED A PORTION OF OUR RENT DUE TO LANDLORD FAILURE TO MAINTAIN HABITABILITY AND EQUITY ADVERTISEMENT PROMISES A RENT CREDIT FOR EVERY DAY PAST 48 HOURS THAT A DEFECT IS NOT FIXED ALSO WE REFUSED TO PAY FOR 2 DAYS RENT BECAUSE IT WAS ERRONEOUSLY PUT ON OUR LEASE AGREEMENT (X) ↑

Collection Agency Information (This section includes accounts that credit grantors have placed for collection with a collection agency.)

Syndicated Office Systems; Collection Reported; Assigned 02/2003; Client - IRVINE Medical; Amount - \$50 ; Status as of 11/2003 - Unpaid; Balance as of 11/2003 - \$50 ; Individual Account; Account # - 270244952878; Address: Attn: CRU PO Box 66051 Anaheim CA 92816-6051 ; (888) 233-7880

(X) AGAIN

EQUIFAX

IRB

CREDIT FILE : April 24, 2006

Confirmation # 6113004654

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: Elana A Laham
Social Security # [REDACTED] Date of Birth: [REDACTED]
Current Address: 7104 Lindsey Av SE Apt 207, Auburn, WA 98092 Reported: 02/2006
Previous Address(es): 26841 LA Alameda Apt 636, Mission Viejo, CA 92691 Reported: 03/2005
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164 Streamwood, Irvine, CA 92620 Reported: 05/1998
Formerly Known As: [REDACTED]

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P. O. Box 105518
Atlanta, GA 30348



Phone: (888) 861-2354
M - F 9:00am to 5:00pm in your time zone.

In order to speak with a Customer Service Representative regarding the specific information contained in this credit file, you must call **WITHIN 60 DAYS** of the date of this credit file **AND** have a copy of this credit file along with the confirmation number.

Consumer Statement (Credit grantors may view this statement when evaluating your credit) (This section allows the consumer a personal statement regarding their credit file.)

Date Recorded: 02/2006

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Collection Agency Information (This section includes accounts that credit grantors have placed for collection with a collection agency.)

Syndicated Office Systems Collection Reported; Assigned 02/2003; Client - IRVINE Medical; Amount - \$50 ; Status as of 11/2003 - Unpaid; Balance as of 11/2003 - \$50 ; Individual Account; Account # - 270244952878; Address: Attn: CRU PO Box 66051 Anaheim CA 92816-6051 : (888) 233-7880

Ⓢ AGAIN



BB

CREDIT FILE : May 8, 2006

Confirmation # 6128004719

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: Elana A Laham
Social Security # [REDACTED] Date of Birth: [REDACTED]
Current Address: 7104 Lindsey Av SE Apt 207, Auburn, WA 98092 Reported: 02/2006
Previous Address(es): 26841 LA Alameda Apt 636, Mission Viejo, CA 92691 Reported: 03/2005
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Formerly Known As: [REDACTED]

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Collection Agency Information (This section includes accounts that credit grantors have placed for collection with a collection agency.)

Syndicated Office Systems; Collection Reported; Assigned 02/2003; Client - IRVINE Medical; Amount - \$50 ; Status as of 11/2003 - Unpaid; Balance as of 11/2003 - \$50 ; Individual Account; Account # - 270244952878; Address: Attn: CRU PO Box 66051 Anaheim CA 92816-6051 : (888) 233-7880

ABAIN



BB

CREDIT FILE : May 18, 2006

Confirmation # 6138060500

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: Elana A Laham
 Social Security # [REDACTED] Date of Birth: [REDACTED]
 Current Address: 7104 Lindsey Av SE Apt 207, Auburn, WA 98092 Reported: 02/2006
 Previous Address(es): 26841 LA Alameda Apt 636, Mission Viejo, CA 92691 Reported: 03/2005
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 Formerly Known As: [REDACTED]

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Consumer Statement (Credit grantors may view this statement when evaluating your credit) (This section allows the consumer a personal statement regarding their credit file.)

Date Recorded: 02/2006

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Collection Agency Information (This section includes accounts that credit grantors have placed for collection with a collection agency.)

Syndicated Office Systems; Collection Reported; Assigned 02/2003; Client - IRVINE Medical; Amount - \$50 ; Status as of 11/2003 - Unpaid; Balance as of 11/2003 - \$50 ; Individual Account; Account # - 27024952878; Address: Attn: CRU PO Box 66051 Anaheim CA 92816-6051 : (888) 233-7880

Ⓢ AGAIN



BB




CREDIT FILE : June 6, 2006

Confirmation # 6157003174

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: Elana A Laham
 Social Security # [REDACTED] Date of Birth: [REDACTED]
 Current Address: 7104 Lindsey Av SE Apt 207, Auburn, WA 98092 Reported: 02/2006
 Previous Address(es): 26841 LA Alameda Apt 636, Mission Viejo, CA 92691 Reported: 03/2005
 2506 Del Amo Bv, Lakewood, CA 90712 Reported: 02/2006
 337 N Edinburgh Av, Los Angeles, CA 90048 Reported: 02/2006
 164 Streamwood, Irvine, CA 92620 Reported: 05/1998
 Formerly Known As: [REDACTED]

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 M - F 9:00am to 5:00pm in your time zone.

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Consumer Statement (Credit grantors may view this statement when evaluating your credit) (This section allows the consumer a personal statement regarding their credit file.)

Date Recorded: 02/2006 The Statement/Alert Shown Below Expires On: 02/2013

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Collection Agency Information (This section includes accounts that credit grantors have placed for collection with a collection agency.)

Syndicated Office Systems; Collection Reported; Assigned 02/2003; Client - IRVINE Medical; Amount - \$50 ; Status as of 11/2003 - Unpaid; Balance as of 11/2003 - \$50 ; Individual Account; Account # - 270244952878; Address: Attn: CRU PO Box 66051 Anaheim CA 92816-6051 : (888) 233-7880

AGAIN



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

CREDIT FILE : June 23, 2006

Confirmation # 6174051975

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)


Name On File: Elana A Laham
Social Security # [REDACTED] Date of Birth: [REDACTED]
Current Address: 7104 Lindsey Av SE Apt 207, Auburn, WA 98092 Reported: 02/2006
Previous Address(es): 26841 LA Alameda Apt 636, Mission Viejo, CA 92691 Reported: 03/2005
2506 Del Amo Bv, Lakewood, CA 90712 Reported: 02/2006
337 N Edinburgh Av, Los Angeles, CA 90048 Reported: 02/2006
164 Streamwood, Irvine, CA 92620 Reported: 05/1998
Formerly Known As: [REDACTED]

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Consumer Statement (Credit grantors may view this statement when evaluating your credit) (This section allows the consumer a personal statement regarding their credit file.)

Date Recorded: 02/2006 The Statement/Alert Shown Below Expires On: 02/2013
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Collection Agency Information (This section includes accounts that credit grantors have placed for collection with a collection agency.)

Syndicated Office Systems; Collection Reported; Assigned 02/2003; Client - IRVINE Medical; Amount - \$50 ; Status as of 11/2003 - Unpaid; Balance as of 11/2003 - \$50 ; Individual Account; Account # - 270244952878; Address: Attn: CRU PO Box 66051 Anaheim CA 92816-6051 : (888) 233-7880

AGAIN

BB

EQUIFAX

CREDIT FILE : July 7, 2006

Confirmation # 6188051705

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: Elana A Laham
 Social Security # [REDACTED] Date of Birth: [REDACTED]
 Current Address: 7104 Lindsey Av SE Apt 207, Auburn, WA 98092 Reported: 02/2006
 Previous Address(es): 26841 LA Alameda Apt 636, Mission Viejo, CA 92691 Reported: 03/2005
 2506 Del Amo Bv, Lakewood, CA 90712 Reported: 02/2006
 337 N Edinbrough Av, Los Angeles, CA 90048 Reported: 02/2006
 164 Streamwood, Irvine, CA 92620 Reported: 05/1998

Formerly Known As: [REDACTED]

LEFT OUT THE REST OF MY CONSUMER STATEMENT

Consumer Statement (Credit grantors may view this statement when evaluating your credit) (This section allows the consumer a personal statement regarding their credit file.)

Date Recorded: 07/2006

The Statement/Alert Shown Below Expires On: 01/2012

WE LEFT OUR APARTMENT COMPLETELY CLEAN AND UN DAMAGED WE HAVE EQUITY'S OWN DOCUMENTATION AND OUR VIDEO PROVING ALL THE ABOVE UPON YOUR REQUEST

Collection Agency Information (This section includes accounts that credit grantors have placed for collection with a collection agency.)

Syndicated Office Systems; Collection Reported; Assigned 02/2003; Client - IRVINE Medical; Amount - \$50 ; Status as of 11/2003 - Unpaid; Balance as of 11/2003 - \$50 ; Individual Account; Account # - 270244952878; **Address:** Attn: CRU PO Box 66051 Anaheim CA 92816-6051 : (888) 233-7880

Credit Account Information

(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)

Account Column Title Descriptions:

Account Number - The Account number reported by credit grantor
 Date Acct. Opened - The Date that the credit grantor opened the account
 High Credit - The Highest Amount Charged
 Credit Limit - The Highest Amount Permitted
 Terms Duration - The Number of Installments or Payments
 Terms Frequency - The Scheduled Time Between Payments
 Months Reviewed - The Number of Months Reviewed
 Activity Description - The Most Recent Account Activity
 Creditor Class - The Type of Company Reporting The Account
 Date Reported - The Month and Year of the Last Account Update
 Balance Amount - The Total Amount Owed as of the Date Reported

Amount Past Due - The Amount Past Due as of the Date Reported
 Date of Last Paymnt - The Date of Last Payment
 Actual Pay Amt - The Actual Amount of Last Payment
 Sched Pay Amt - The Requested Amount of Last Payment
 Date of Last Actvty - The Date of the Last Account Activity
 Date Maj Delq Rptd - The Date the 1st Major Delinquency Was Reported
 Charge Off Amt - The Amount Charged Off by Creditor
 Deferred Pay Date - The 1st Payment Due Date for Deferred Loans
 Balloon Pay Amt - The Amount of Final(Balloon) Payment
 Balloon Pay Date - The Date of Final(Balloon) Payment
 Date Closed - The Date the Account was Closed

Account History
Status Code
Descriptions

1 : 30-59 Days Past Due
 2 : 60-89 Days Past Due
 3 : 90-119 Days Past Due
 4 : 120-149 Days Past Due

5 : 150-179 Days Past Due
 6 : 180 or More Days Past Due
 G : Collection Account
 H : Foreclosure

J : Voluntary Surrender
 K : Repossession
 L : Charge Off

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 Atlanta, GA 30348



Phone: (888) 265-8807
 M - F 9:00am to 5:00pm in your time zone.

In order to speak with a Customer Service Representative regarding the specific information contained in this credit file, you must call **WITHIN 60 DAYS** of the date of this credit file **AND** have a copy of this credit file along with the confirmation number.



BB

CREDIT FILE : July 20, 2006

Confirmation # 6201020847

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: Ejana A Laham
 Social Security # [REDACTED] Date of Birth: [REDACTED]
 Current Address: 7104 Lindsey Av SE Apt 207, Auburn, WA 98092 Reported: 02/2006
 Previous Address(es): 26841 LA Alameda Apt 636, Mission Viejo, CA 92691 Reported: 03/2005
 2506 Del Amo Bv, Lakewood, CA 90712 Reported: 02/2006
 337 N Edinbrough Av, Los Angeles, CA 90048 Reported: 02/2006
 164 Streamwood, Irvine, CA 92620 Reported: 05/1998
 Formerly Known As: [REDACTED]

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Consumer Statement (Credit grantors may view this statement when evaluating your credit) (This section allows the consumer a personal statement regarding their credit file.)

Date Recorded: 07/2006

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I HAVE LEFT OUR APARTMENT COMPLETELY CLEAN AND UNDAMAGED WE HAVE EQUITY'S OWN DOCUMENTATION AND OUR VIDEO PROVING ALL THE ABOVE UPON YOUR REQUEST

Collection Agency Information (This section includes accounts that credit grantors have placed for collection with a collection agency.)

Syndicated Office Systems; Collection Reported; Assigned 02/2003; Client - IRVINE Medical; Amount - \$50 ; Status as of 11/2003 - Unpaid; Balance as of 11/2003 - \$50 ; Individual Account; Account # - 270244952878; **Address:** Attn: CRU PO Box 66051 Anaheim CA 92816-6051 : (888) 233-7880

Credit Account Information

(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)

Account Column Title Descriptions:

Account Number - The Account number reported by credit grantor	Amount Past Due - The Amount Past Due as of the Date Reported
Date Acct. Opened - The Date that the credit grantor opened the account	Date of Last Paymnt - The Date of Last Payment
High Credit - The Highest Amount Charged	Actual Pay Amt - The Actual Amount of Last Payment
Credit Limit - The Highest Amount Permitted	Sched Pay Amt - The Requested Amount of Last Payment
Terms Duration - The Number of Installments or Payments	Date of Last Actvty - The Date of the Last Account Activity
Terms Frequency - The Scheduled Time Between Payments	Date Maj Delq Rptd - The Date the 1st Major Delinquency Was Reported
Months Reviewed - The Number of Months Reviewed	Charge Off Amt - The Amount Charged Off by Creditor
Activity Description - The Most Recent Account Activity	Deferred Pay Date - The 1st Payment Due Date for Deferred Loans
Creditor Class - The Type of Company Reporting The Account	Balloon Pay Amt - The Amount of Final(Balloon) Payment
Date Reported - The Month and Year of the Last Account Update	Balloon Pay Date - The Date of Final(Balloon) Payment
Balance Amount - The Total Amount Owed as of the Date Reported	Date Closed - The Date the Account was Closed

Account History Status Code Descriptions

1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
4 : 120-149 Days Past Due	H : Foreclosure	

EQUIFAX

CREDIT FILE : July 26, 2006

BB

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

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Social Security # [REDACTED] Date of Birth: [REDACTED]
Current Address: 7104 Lindsey Av SE Apt 207, Auburn, WA 98092 Reported: 02/2006
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337 N Edinburgh Av, Los Angeles, CA 90048 Reported: 02/2006
164 Streamwood, Irvine, CA 92620 Reported: 05/1998
Formerly Known As: [REDACTED]

Confirmation # 6207036425

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Collection Agency Information (This section includes accounts that credit grantors have placed for collection with a collection agency.)

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EQUIFAX LEFT OUT OF MY CONSUMER STATEMENT;

THE WORD "ERRONEOUSLY" AND THE WORDS "We left our apartment completely clean and undamaged. We have equity's OWN documentation and our video proving all of the above upon your request"

EQUIFAX

CREDIT FILE : August 10, 2006

(*)

BB

Confirmation # 6222062870

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: Elana A Laham
Social Security # [REDACTED] Date of Birth: [REDACTED]
Current Address: 7104 Lindsey Av SE Apt 207, Auburn, WA 98092 Reported: 02/2006
Previous Address(es): 26841 LA Alameda Apt 636, Mission Viejo, CA 92691 Reported: 03/2005
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EQUITY RESIDENTIAL PROPERTIES REFUSED TO ABIDE BY THE LAW AND THEIR OWN POLICIES OUR APARTMENT HAD NO HEAT FOR 20 DAYS SO ACCORDING TO CALIFORNIA LAW WE DEDUCTED A PORTION OF OUR RENT DUE TO LANDLORD'S FAILURE TO MAINTAIN HABITABILITY AND EQUITY'S ADVERTISEMENT PROMISES A RENT CREDIT FOR EVERYDAY PAST 48 HRS THAT A DEFECT IS NOT FIXED ALSO REFUSED TO PAY FOR 2 DAYS RENT BECAUSE IT WAS PUT ON OUR LEASE AGREEMENT

Collection Agency Information (This section includes accounts that credit grantors have placed for collection with a collection agency.)

Syndicated Office Systems; Collection Reported; Assigned 02/2003; Client - IRVINE Medical; Amount - \$50 ; Status as of 11/2003 - Unpaid; Balance as of 11/2003 - \$50 ; Individual Account; Account # - 270244952878; Address: Attn: CRU PO Box 66051 Anaheim CA 92816-6051 : (888) 233-7880

(*) EQUIFAX LEFT OUT OF MY CONSUMER STATEMENT :

THE WORD "ERRONEOUSLY" AND THE WORDS "We left our Apartment completely clean and undamaged. We have equity's own documentation and our video proving all of the above upon your request "

EQUIFAX

CREDIT FILE : August 18, 2006

BB

Confirmation # 6230011846

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: Elana A Laham
Social Security # [REDACTED] Date of Birth: [REDACTED]
Current Address: 7104 Lindsey Av SE Apt 207, Auburn, WA 98092 Reported: 02/2006
Previous Address(es): 26841 LA Alameda Apt 636, Mission Viejo, CA 92691 Reported: 03/2005
2506 Del Amo Bv, Lakewood, CA 90712 Reported: 02/2006
337 N Edinburgh Av, Los Angeles, CA 90048 Reported: 02/2006
164 Streamwood, Irvine, CA 92620 Reported: 05/1998
Formerly Known As: [REDACTED]

Please address all future correspondence to:



www.investigate.equifax.com



Equifax Information Services LLC
P. O. Box 105518
Atlanta, GA 30348



Phone: (888) 265-8816
M - F 9:00am to 5:00pm in your time zone.

In order to speak with a Customer Service Representative regarding the specific information contained in this credit file, you must call **WITHIN 60 DAYS** of the date of this credit file **AND** have a copy of this credit file along with the confirmation number.

Consumer Statement (Credit grantors may view this statement when evaluating your credit) (This section allows the consumer a personal statement regarding their credit file.)

Date Recorded: 08/2006

The Statement/Alert Shown Below Expires On: 01/2012

EQUITY RESIDENTIAL PROPERTIES REFUSED TO ABIDE BY THE LAW AND THEIR OWN POLICIES OUR APARTMENT HAD NO HEAT FOR 20 DAYS SO ACCORDING TO CALIFORNIA LAW WE DEDUCTED A PORTION OF OUR RENT DUE TO LANDLORD'S FAILURE TO MAINTAIN HABITABILITY AND EQUITY'S ADVERTISEMENT PROMISES A RENT CREDIT FOR EVERYDAY PAST 48 HRS THAT A DEFECT IS NOT FIXED ALSO REFUSED TO PAY FOR 2 DAYS RENT BECAUSE IT WAS PUT ON OUR LEASE AGREEMENT

Collection Agency Information (This section includes accounts that credit grantors have placed for collection with a collection agency.)

Syndicated Office Systems; Collection Reported; Assigned 02/2003; Client - IRVINE Medical; Amount - \$50 ; Status as of 11/2003 - Unpaid; Balance as of 11/2003 - \$50 ; Individual Account; Account # - 270244952878; Address: Attn: CRU PO Box 66051 Anaheim CA 92816-6051 : (888) 233-7880

*** EQUIFAX LEFT OUT OF MY CONSUMER STATEMENT :**

THE WORD "ERRONEOUSLY" AND THE WORDS " We left our apartment completely clean and undamaged. We have equity's own documentation and our video proving all of the above upon your request "



BB




CREDIT FILE : August 26, 2006

Confirmation # 6238029253

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: Elana A Laham
 Social Security # [REDACTED] Date of Birth: [REDACTED]
 Current Address: 7104 Lindsey Av SE Apt 207, Auburn, WA 98092 Reported: 02/2006
 Previous Address(es): 26841 LA Alameda Apt 636, Mission Viejo, CA 92691 Reported: 03/2005
 2506 Del Amo Bv, Lakewood, CA 90712 Reported: 02/2006
 337 N Edinburgh Av, Los Angeles, CA 90048 Reported: 02/2006
 164 Streamwood, Irvine, CA 92620 Reported: 05/1998
 Formerly Known As: [REDACTED]

Please address all future correspondence to:

 www.investigate.equifax.com
 Equifax Information Services LLC
 P. O. Box 105518
 Atlanta, GA 30348
 Phone: (888) 265-8816
 M - F 9:00am to 5:00pm in your time zone.

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Consumer Statement (Credit grantors may view this statement when evaluating your credit) (This section allows the consumer a personal statement regarding their credit file.)

Date Recorded: 08/2006 The Statement/Alert Shown Below Expires On: 01/2012
 EQUITY RESIDENTIAL PROPERTIES REFUSED TO ABIDE BY THE LAW AND THEIR OWN POLICIES OUR APARTMENT HAD NO HEAT FOR 20 DAYS SO ACCORDING TO CALIFORNIA LAW WE DEDUCTED A PORTION OF OUR RENT DUE TO LANDLORDS FAILURE TO MAINTAIN HABITABILITY AND EQUITYS ADVERTISEMENT PROMISES A RENT CREDIT FOR EVERY DAY PAST 48 HRS THAT A DEFECT IS NOT FIXED WE LEFT OUR APARTMENT COMPLETELY CLEAN AND UNDAMAGED AND HAVE EQUITYS OWN DOCUMENTATION AND VIDEO PROVING UPON YOUR REQUEST//

Collection Agency Information (This section includes accounts that credit grantors have placed for collection with a collection agency.)

Syndicated Office Systems: Collection Reported; Assigned 02/2003; Client: IRVINE Medical; Amount - \$50 ; Status as of 11/2003 - Unpaid; Balance as of 11/2003 - \$50 ; Individual Account; Account # - 270244952878; **Address:** Attn: CRU PO Box 66051 Anaheim CA 92816-6051 ; (888) 233-7880

⊗ EQUIFAX LEFT OUT THE WORDS:
 "Also refused to pay for 2 days rent because it was **ERRONEOUSLY**
 put on our Lease Agreement"

EQUIFAX

CREDIT FILE : September 1, 2006

BB

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: Elana A Laham
Social Security # [REDACTED] Date of Birth: [REDACTED]
Current Address: 7104 Lindsey Av SE Apt 207, Auburn, WA 98092 Reported: 02/2006
Previous Address(es): 26841 LA Alameda Apt 636, Mission Viejo, CA 92691 Reported: 03/2005
2506 Del Amo Bv, Lakewood, CA 90712 Reported: 02/2006
337 N Edinburgh Av, Los Angeles, CA 90048 Reported: 02/2006
164 Streamwood, Irvine, CA 92620 Reported: 05/1998
Formerly Known As: [REDACTED]

Confirmation # 6244053715

Please address all future correspondence to:

www.investigate.equifax.com
Equifax Information Services LLC
P. O. Box 105518
Atlanta, GA 30348
Phone: (888) 265-8835
M - F 9:00am to 5:00pm in your time zone.

In order to speak with a Customer Service Representative regarding the specific information contained in this credit file, you must call **WITHIN 60 DAYS** of the date of this credit file **AND** have a copy of this credit file along with the confirmation number.

Consumer Statement (Credit grantors may view this statement when evaluating your credit) (This section allows the consumer a personal statement regarding their credit file.)

Date Recorded: 09/2006

The Statement/Alert Shown Below Expires On: 09/2015

EQUITY RESIDENTIAL PROPERTIES REFUSED TO ABIDE BY THE LAW AND THEIR OWN POLICIES OUR APARTMENT HAD NO HEAT FOR 20 DAYS SO ACCORDING TO CALIFORNIA LAW WE DEDUCTED A PORTION OF OUR RENT DUE TO LANDLORDS FAILURE TO MAINTAIN HABITABILITY AND EQUITY'S ADVERTISEMENT PROMISES A RENT CREDIT FOR EVERY DAY PAST 48 HOURS THAT A DEFECT IS NOT FIXED ALSO WE REFUSED TO PAY FOR 2 DAYS RENT BECAUSE IT WAS PUT ON OUR LEASE AGREEMENT

Collection Agency Information (This section includes accounts that credit grantors have placed for collection with a collection agency.)

Syndicated Office Systems; Collection Reported; Assigned 02/2003; Client - IRVINE Medical; Amount - \$50 ; Status as of 11/2003 - Unpaid; Balance as of 11/2003 - \$50 ; Individual Account; Account # - 270244952878; Address: Attn: CRU PO Box 66051 Anaheim CA 92816-6051 : (888) 233-7880

* EQUIFAX LEFT OUT OF MY CONSUMER STATEMENT:

THE WORD "ERRONEOUSLY" AND THE WORDS "We left our apartment completely clean and undamaged. We have equity's own documentation and our video proving all of the above upon your request"