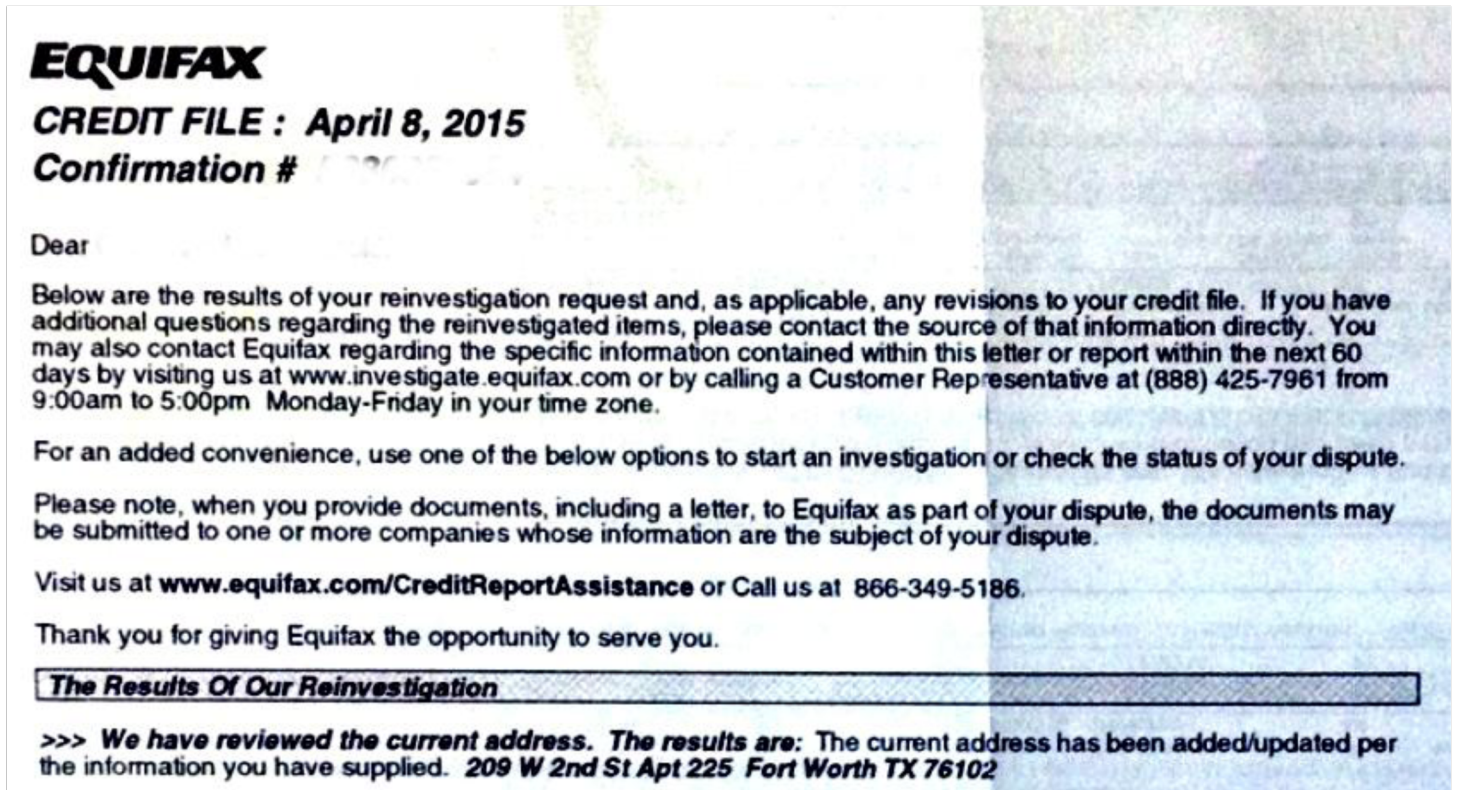


Victory Statements from Equifax and Transunion Credit Reporting Agencies



This customer filed her DCS documents in January 2015, and stopped making her monthly payments from then onward. This report came in April 2015. As you can see, it says “Amount Past Due \$0”, and “Status – Pays As Agreed”.

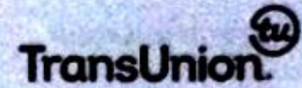
>>> **We have researched the credit account. Account # -** **The results are:** We have verified that this item has been reported correctly. If you have documents that release you from this obligation, please forward a copy to us. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **American Express, PO Box 981537, EL Paso TX 79998-1537 Phone: (800) 874-2717**

American Express		PO Box 981537 El Paso TX 79998-1537 : (800) 874-2717			Terms Duration	Terms Frequency	Months Revld	Act	
Account Number	Date Opened	High Credit	Credit Limit						
	04/26/2001	\$11,317	\$10,900				40		
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of Last Delinquency	Date of Last Activity	Date Mtd. Del. 1st Rptd	Charge Off Amount
03/08/2015	\$9,756	\$0		\$0	\$0		02/2015		\$0
Status - Pays As Agreed Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONA									

In this next one below, a student loan, it says “Date of Last Payment 10/2014”, but “Amount Past Due \$0”. You could think, “Okay, that’s because she paid it off.” So see “Balance Amount \$1,513”. So it is most definitely NOT paid off! Instead, it says “Status – Paid As Agreed”. How

*** 352325067-006 ***
P.O. Box 2000
Chester, PA 19022-2000

04/10/2015



Satisfactory Accounts

AMERICAN EXPRESS

Date Opened: 04/26/2001
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

**** (PO BOX 981537, EL PASO, TX 79998, (800) 874-2717)

→ Balance: \$9,756
→ Date Updated: 03/21/2015
→ Payment Received: \$0
High Balance: \$11,317
Credit Limit: \$10,900

Pay Status: Current; Paid or Paying as Agreed
Terms: \$0 per month

Remarks: DISP INVG COMP CONSUM DISAGRS

	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014
Rating	X	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

In conclusion, this is yet more evidence that the pretender lenders and their credit reporting agencies have no answer and no defense to the challenge in our DCS documents. These credit reports provide absolute proof that in just three months, they recognize that they are caught, and they are unwilling to continue lying, saying that the customer's payments are "late", on "loans" that never legally existed in the first place.

*** 352325067-006 ***
P.O. Box 2000
Chester, PA 19022-2000

04/10/2015

TransUnion 

Satisfactory Accounts

AMERICAN EXPRESS

Date Opened: 04/26/2001
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

**** (PO BOX 981537, EL PASO, TX 79998, (800) 874-2717)

→ Balance: \$9,756
→ Date Updated: 03/21/2015
→ Payment Received: \$0
High Balance: \$11,317
Credit Limit: \$10,900

Pay Status: Current; Paid or Paying as Agreed
Terms: \$0 per month

Remarks: DISPIVNG COMP-CONSUM DISAGRS

	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014
Rating	X	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

In conclusion, this is yet more evidence that the pretender lenders and their credit reporting agencies have no answer and no defense to the challenge in our Liberty documents. These credit reports provide absolute proof that in just three months, they recognize that they are caught, and they are unwilling to continue lying, saying that the customer's payments are "late", on "loans" that never legally existed in the first place.