



1 Defendant's violations of the Fair Credit Reporting Act, 15 U.S.C  
2 § 1681 et seq. ("FCRA").

3 PARTIES

4 3. Plaintiff, Francis Fellenbaum, is a natural person who  
5 resides in Las Vegas, Nevada, and is a "consumer" as defined by 15  
6 U.S.C. Section 1692a(3) and allegedly owes a "debt" as defined by  
7 15 U.S.C. Section 1692a(5). Plaintiff is a resident and citizen of  
8 the State of Nevada and of the United States. Plaintiff is also a  
9 "consumer" as defined by § 1681a(c) of the FCRA.

10 4. Defendant, Clark County Collection Service, LLC  
11 (hereafter referred to as "CCCS") is a domestic limited liability  
12 company, the principal purpose of whose business is the collection  
13 of debts, operating a debt collection agency from its principal  
14 place of business in Las Vegas, NV, and regularly collects or  
15 attempts to collect debts owed or due or asserted to be owed or due  
16 another, and is a "debt collector" as defined by 15 U.S.C. Section  
17 1692a(6).

18 5. Defendant, CCCS, is also a furnisher of information as  
19 contemplated by FCRA § 1681s-2(a) & (b), who regularly and in the  
20 ordinary course of business furnishes information to one or more  
21 consumer reporting agencies about consumer transactions or  
22 experiences with any consumer.

23 6. The Defendant, Bashir A. Chowdhry, Cardiovascular &  
24 Thoracic Surgeons of Nevada, Inc. (hereafter referred to as  
25 "Chowdhry") is a domestic professional corporation.

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FACTUAL ALLEGATIONS

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2 7. Plaintiff repeats, realleges and asserts all factual  
3 allegations contained in the preliminary statement to this  
4 Complaint and reasserts them as incorporated in full herein.

5 8. In 2001, Plaintiff was diagnosed with Leukemia.

6 9. Plaintiff was treated by Chowdhry on June 25, 2001.

7 10. Plaintiff had medical insurance with Mutual Of Omaha.

8 11. In 2001, Chowdhry was listed in Mutual Of Omaha's PPO  
9 provider directory.

10 12. Plaintiff was an in-patient at Sunrise Hospital, an in-  
11 network provider.

12 13. At the time of treatment, Plaintiff required that any  
13 provider of health care services be a participating provider.

14 14. Plaintiff never owed Chowdhry anything in light of his  
15 agreement to only be treated by participating physicians.

16 15. At approximately the same time, Chowdhry apparently ended  
17 his relationship with Mutual of Omaha.

18 16. Neither Chowdhry nor anyone in his office advised  
19 Plaintiff of the terminated relationship with Mutual of Omaha.

20 17. Shortly thereafter, Chowdhry dunned Plaintiff for alleged  
21 non-payment.

22 18. For two years Plaintiff tried to resolve the issue with  
23 Chowdhry.

24 19. Notwithstanding, in 2004 Chowdhry referred the account to  
25 collections.

26 20. Plaintiff retained counsel who provided a detailed  
27 summary of the foregoing (Exhibit 1).

28

1           21. Exhibit 1 contains Plaintiff's explicit admonition that  
2 any attempt to collect an invalid debt would lead to Chowdhry's  
3 liability.

4           22. Notwithstanding, Chowdhry retained the services of Armada  
5 Corp. Of Nevada to collect Plaintiff's ostensible obligation.

6           23. Plaintiff's counsel wrote Armada, again providing a  
7 detailed recitation of the underlying facts (Exhibit 2).

8           24. Notwithstanding, Plaintiff was dunned by CCCS on May 16,  
9 2010 (Exhibit 3).

10           25. Plaintiff immediately called CCCS, advising its  
11 representative of both the age of the account and the foregoing  
12 facts.

13           26. During January 2011, Plaintiff applied for automobile  
14 financing with Ford Country of Henderson, Nevada.

15           27. Plaintiff applied for zero percent financing (0%) in  
16 light of his flawless credit.

17           28. Plaintiff was advised he was unentitled to preferred  
18 financing due to the collection account on his profile.

19           29. Instead, Plaintiff received 6.99% financing.

20           30. Plaintiff acquired his credit profile and discovered  
21 CCCS's entry on his otherwise flawless report.

22           31. Plaintiff disputed the CCCS entry with Experian.

23           32. Experian conveyed the dispute to CCCS.

24           33. CCCS "updated" Plaintiff's account verifying it (Exhibit  
25 4).

26           34. CCCS continues to report Chowdhry's (10)ten-year-old  
27 account on Plaintiff's credit profiles in violation of FDCPA §§  
28 1692(e) and 1692(e)(8) (Exhibits 5, 6 and 7).

1 35. CCCS's reporting is in direct violation of the seven (7)  
2 year obsolescence period contained in FCRA § 1681c(a)(4).

3 36. Incomprehensibly, Defendant also reports Plaintiff's time  
4 barred account on his wife's profiles (Exhibits 8, 9 and 10).

5 37. Defendant's attempt to collect on a time-barred debt was  
6 in violation of both FDCPA §§ 1692e(2)(A) and (10) and FDCPA  
7 § 1692f. Kimber v. Federal Financial Corp., 668 F. Supp. 1480,  
8 1487-89 (M.D. Ala. 1987).

9 38. The presence of the subject tradeline on Plaintiff's  
10 credit profiles violates FDCPA §§ 1692e and 1692e(8) and has  
11 impaired Plaintiff's access to financing. Brady v. Credit Recovery  
12 Co., Inc., 160 F.3d 64 (1st Cir. 1998).

13 39. The foregoing acts and omissions of Defendants were  
14 undertaken by them willfully, maliciously, and intentionally,  
15 knowingly, and/or in gross or reckless disregard of the rights of  
16 Plaintiff.

17 40. Indeed, the foregoing acts and omissions of Defendants  
18 were undertaken by them indiscriminately and persistently, as part  
19 of their regular and routine debt collection efforts, and without  
20 regard to or consideration of the identity or rights of Plaintiff.

21 41. As a proximate result of the foregoing acts and omissions  
22 of Defendants, Plaintiff has suffered actual damages and injury,  
23 including, but not limited to, stress, humiliation, mental anguish  
24 and suffering, and emotional distress, for which Plaintiff should  
25 be compensated in an amount to be proven at trial.

26 42. As a result of the foregoing acts and omissions of  
27 Defendants, and in order to punish Defendants for their outrageous  
28 and malicious conduct, as well as to deter them from committing

1 similar acts in the future as part of their debt collection  
2 efforts, Plaintiff is entitled to recover punitive damages in an  
3 amount to be proven at trial.

4  
5 CAUSES OF ACTION

6 COUNT I

7 43. The foregoing acts and omissions of CCCS constitute  
8 violations of the FDCPA, including, but not limited to, Sections  
9 1692c, 1692d, 1692e and 1692f.

10 44. Plaintiff is entitled to recover statutory damages,  
11 actual damages, reasonable attorney's fees, and costs.

12 COUNT II

13 45. Defendants' acts and omissions constitute unreasonable  
14 debt collection practices in violation of the doctrine of Invasion  
15 of Privacy. Kuhn v. Account Control Technology, Inc., 865 F. Supp.  
16 1443, 1448-49 (D. Nev. 1994); Pittman v. J. J. Mac Intyre Co. of  
17 Nevada, Inc., 969 F. Supp. 609, 613-14 (D. of Nev. 1997).

18 46. Plaintiff is entitled to recover actual damages as well  
19 as punitive damages in an amount to be proven at trial.

20 COUNT III

21 47. In the entire course of its action, CCCS willfully  
22 and/or negligently violated the provisions of the FCRA in the  
23 following respects:

- 24 a. By willfully and/or negligently failing to comport  
25 with FCRA § 1681s-2(b).

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JURY DEMANDED

Plaintiff hereby demands trial by a six-person jury on all issues so triable.

WHEREFORE, Plaintiff prays that this Honorable Court grant the following relief:

1. Award actual damages.
2. Award punitive damages.
3. Award statutory damages of \$1,000.00 pursuant to 15 U.S.C. § 1692k.
4. Award reasonable attorney fees and costs.
5. Grant such other and further relief as it deems just and proper.

Respectfully submitted,



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MITCHELL D. GLINER, ESQ.  
Nevada Bar #003419  
3017 West Charleston Boulevard  
Suite 95  
Las Vegas, Nevada 89102  
Attorney for Plaintiff

# Greenberg Traurig

June 16, 2004

Bashir A. Chowdhry, M.D.  
Cardiovascular & Thoracic Surgery  
4180 South Pecos Road  
Suite 175  
Las Vegas, Nevada 89121

**Re: Francis Fellenbaum  
Your Account Number: 9726**

Dear Dr. Chowdhry:

I am writing this letter on behalf of my brother-in-law, Francis Fellenbaum. You treated Mr. Fellenbaum on June 25, 2001 at Sunrise Hospital. The total charges incurred were \$1,799.00, of which you accepted payment of \$826.20 from Mutual of Omaha, his health care plan.

Mr. Fellenbaum was an in-patient at Sunrise Hospital, which is an in-network provider. He specifically required that any provider of health care services to him must be a participating Mutual of Omaha provider. It is our understanding that Sunrise confirmed that you were in-network with Mutual of Omaha at the time. You were also listed in the then current Mutual of Omaha PPO Provider Directory. However, after your services were rendered to Mr. Fellenbaum, it was discovered that you, in fact, were no longer a participating physician with Mutual of Omaha.

The only reason that any sums continue to be claimed due results from this error, which was not Mr. Fellenbaum's fault. He had only agreed to be treated by Mutual of Omaha participating physicians. This condition was not met when you provided services to him. Under these circumstances, Mr. Fellenbaum does not legally owe anything additional to you on this account.

Mr. Fellenbaum has tried for almost two years to resolve this matter, but your office continues to send him bills. Most recently, your office is now threatening to refer this unenforceable account to a collection agency and to make an adverse report to the credit bureau. You are hereby requested to immediately cease further attempts to collect these amounts that are not legally due from Mr. Fellenbaum. If you continue to take any further actions to collect these sums from Mr. Fellenbaum, we will have no alternative but to retain

- ALBANY
- AMSTERDAM
- ATLANTA
- BOCA RATON
- BOSTON
- CHICAGO
- DALLAS
- DENVER
- FORT LAUDERDALE
- LOS ANGELES
- MIAMI
- NEW JERSEY
- NEW YORK
- ORANGE COUNTY, CA
- ORLANDO
- PHILADELPHIA
- PHOENIX
- SILICON VALLEY
- TALLAHASSEE
- TYSONS CORNER
- WASHINGTON, D.C.
- WEST PALM BEACH
- WILMINGTON
- ZURICH

# EXHIBIT I



Bashir A. Chowdhry, M.D.  
June 16, 2004  
Page 2

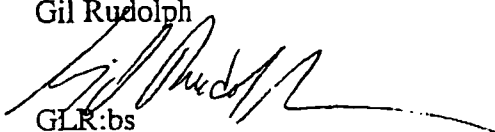
local Nevada counsel and defend any such actions. As I'm sure you're aware, a creditor's attempts to collect a debt not legally due may give rise to liability of the creditor, including payment of attorneys fees.

All further communications regarding this matter should be forwarded to me on behalf of Mr. Fellenbaum. No further communications should be directed to Mr. Fellenbaum.

Your serious consideration of this matter is most appreciated.

Sincerely,

Gil Rudolph



GLR:bs

cc: Francis Fellenbaum

# Greenberg Traurig

Gil Rudolph  
Tel. 602.445.8206  
Fax 602.445.8625  
RudolphG@gtlaw.com

November 24, 2004

## CERTIFIED MAIL

Armada Corp of Nevada  
Donald Woolbright, Manager  
6340 East McLeod Drive, #3  
Las Vegas, Nevada 89120

Armada Corp of Nevada  
P.O. Box 709  
Wenatchee, Washington 98807

Re: Debtor: Francis Fellenbaum  
Creditor: Dr. Bashir Chowdhry  
Reference Number: 009726

Dear Sir or Madam:

I am writing this letter on behalf of Francis Fellenbaum in response to your November 12, 2004 Collection Notice to him relating to Dr. Bashir Chowdhry's attempts to collect sums not legally due from Mr. Fellenbaum.

Please be advised of the following:

1. Mr. Fellenbaum disputes the validity of this indebtedness. Your attention is directed to my letter dated June 16, 2004 to Dr. Chowdhry, a copy of which is attached for your reference, explaining the circumstances under which Dr. Chowdhry's services were rendered and disputing that any additional charges are due.

2. The initial amount improperly asserted to be due from Mr. Fellenbaum after application of insurance proceeds was \$972.80. Your Notice claims that the sum of \$2,281.84 is now due and subject to increase at 12% per annum. There is no legal justification to claim that Mr. Fellenbaum owes any interest or finance charges. At no time did Mr. Fellenbaum ever become legally obligated to pay any interest or any finance charges on this balance. These improper claims for interest and finance charges by both Armada and Dr. Chowdhry constitute

ALBANY  
AMSTERDAM  
ATLANTA  
BOCA RATON  
BOSTON  
CHICAGO  
DALLAS  
DENVER  
FORT LAUDERDALE  
LOS ANGELES  
MIAMI  
NEW JERSEY  
NEW YORK  
ORANGE COUNTY, CA  
ORLANDO  
PHILADELPHIA  
PHOENIX  
SILICON VALLEY  
TALLAHASSEE  
TYSONS CORNER  
WASHINGTON, D.C.  
WEST PALM BEACH  
WILMINGTON  
ZURICH

# EXHIBIT 2

Armada Corp of Nevada  
November 24, 2004  
Page 2

violations of numerous laws, including: the Nevada interest law, NRS § 99.040 (maximum interest if no express contract in writing of prime rate plus 2 percent); Section 1692e(2)(A) of the federal Fair Debt Collections Practices Act ("false representation of the character, amount or legal status of any debt"); and the Nevada Collections Agencies law, NRS § 649.375(1) ("use any device, subterfuge, pretense or deceptive means or representations to collect any debt") and NRS § 649.375(2) ("attempt to collect any interest, charge fee or expense . . . unless: authorized by law or as agreed to by the parties").

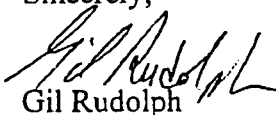
3. If you have made a report to a consumer reporting agency regarding Mr. Fellenbaum's claimed indebtedness, such report must be withdrawn immediately.

4. If any further action is taken to attempt to collect any sums from Mr. Fellenbaum, we will obtain Nevada counsel to defend Mr. Fellenbaum as well as seek to enforce all available administrative and judicial remedies against both Armada and Dr. Chowdhry.

5. Any further communication regarding this matter should be directed to me on behalf of Mr. Fellenbaum. No further communications should be directed to him.

Your serious consideration of this matter is urged.

Sincerely,

  
Gil Rudolph

GLR:ba

cc: Francis Fellenbaum

# Clark County Collection Service LLC

(702) 220-3999

8860 W. Sunset Rd., Suite 100  
Las Vegas NV 89148-4899  
RETURN SERVICE REQUESTED

May 16, 2010

697023-2001 336174333  
Francis Fellenbaum  
8816 Manalang Rd  
Las Vegas NV 89123-0182

CLARK COUNTY COLLECTION SERVICE LLC  
8860 W. Sunset Rd., Suite 100  
Las Vegas NV 89148-4899

Re: Cardiovascular & Thoracic Surgeon Of Nv  
Reference #: Account # 697023  
Balance: 2292.52

Account Number	Exp Date
Card Holder Name	Pmt Amt
Signature of Card Holder	Date
Telephone	3 Digit Code on Back of Card

### Past Due Balance

\*\*\*Detach Upper Portion And Return With Payment\*\*\*

Regarding: Cardiovascular & Thoracic Surgeon Of Nv  
 Subject: Francis Fellenbaum  
 Reference #:   
 Account #: 697023 X  
 Amount: \$2281.84  
 Interest: \$10.68  
 Total: \$2292.52



This notice has been sent to you by a collection agency. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Your account has been placed with our office for collection. The balance is due in full at this time. This item may affect your credit. Should you wish to stop all collection activity remit the balance in full or call our office to make other arrangements.

Sincerely,  
*The Collections Department*  
The Collections Department  
Clark County Collection Service Llc  
(702) 220-3999

F

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any part thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

40NCCCS012001

# EXHIBIT 3



Report Number:  
3925-4694-03  
Online Credit Report from Experian for:  
FRANCIS H FELLEBAUM

Summary of Results  
[Details of Investigation Results](#)  
[Important Message from Experian](#)  
[Know your rights](#)  
[View a complete copy of your corrected report](#)

Report date: July 21, 2011 X

**Go Back >>**

We completed any items you disputed with the sources of the information and processed any other requests you made. The following shows the revision(s) made to your file as a result of our investigation. If you still question an item, then you may want to contact the source of the information personally.

**Contact us**

[Back to top](#)

Need to view your report again or dispute information? Access your report online at [www.experian.com/viewreport](http://www.experian.com/viewreport). You may also contact us by mail at:  
NCAC  
P.O. Box 9701  
Allen, TX 75013

Or, by phone at:  
1 800 493 1058  
Monday through Friday, 9 am to 5 pm in your time zone.

**Results**

[Back to top](#)

**How to read your results**

- Deleted - This item was removed from your credit report
- Remains - This item has been verified as accurate
- Updated - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you.
- Processed - This item was either updated or deleted; review this report to learn its outcome

Credit Items

CLARK COUNTY COLLECTIO  
Account Number: 69....

Outcome: Updated

**Details Of Investigation Results X**

[Back to top](#)

Potentially Negative Items or items for further review

[Back to top](#)

This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies and unpaid tax liens, which may remain for up to 10 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

Credit Items

CLARK COUNTY COLLECTION

Address: Account Number:  
8860 W SUNSET RD STE [REDACTED]  
100  
LAS VEGAS, NV 89148  
(702) 889-9229

Original Creditor:  
CARDIOVASCULAR  
THORACIC SURG

Address Identification Number:  
0178381706

Status:  
Collection account. \$2,425 past due as of Jul 2011.

Status Details:  
This account is scheduled to continue on record until Jan 2017.  
This item was updated from our processing of your dispute in Jul 2011.

F

<b>Date Opened:</b> 05/2010	<b>Type:</b> Collection	<b>Credit Limit/Original Amount:</b> \$2,281
<b>Reported Since:</b> 07/2010	<b>Terms:</b> 1 Months	<b>High Balance:</b> NA
<b>Date of Status:</b> 07/2010	<b>Monthly Payment:</b> \$0	<b>Recent Balance:</b> \$2,425
<b>Last Reported:</b> 07/2011	<b>Responsibility:</b> Individual	<b>Recent Payment:</b> \$0

**Account History:**  
Collection as of Apr 2011 to Jul 2011, Feb 2011, Dec 2010, Nov 2010, Sep 2010, Jul 2010

**Important Message From Experian**

[Back to top](#)

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

**Know your rights**

[Back to top](#)

**FCRA Rights**

Para informacion en español, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

**A Summary of Your Rights under the Fair Credit Reporting Act**

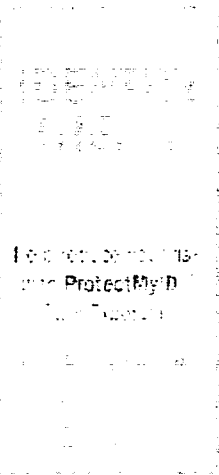
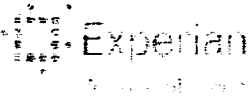
The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

- You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identify theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

All consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for additional information.

- You have the right to ask for a credit score. Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for an explanation of dispute procedures.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the

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FREE Experian Credit Report Total \$0.00

View your credit report online for free. This report is provided to you by Experian. You can view your credit report online for free. This report is provided to you by Experian.

Experian credit report prepared for FRANCIS FELLENBAUM

Your report number is 4064-6878-70

Report date: September 12, 2011

Credit Report Toolkit: Print your report Credit Education Know your rights Credit Fraud Center

- There are 1... items in your report. What if I want to... in my report?
• You have 19... in your report.
• Check the recent...
• Check your...
• Check your...
•... from Experian.
•...
•...
•... keeps a close eye on your credit reports and includes your score!
• Knowing your... may save you money on a new loan!

EXHIBIT 5

been past due remain up to 10 years after the date the account was transferred.

**Credit Items**

For your protection, the last few digits of your account numbers do not display.

**CLARK COUNTY COLLECTION**

8860 W SUNSET RD STE 100 [REDACTED]  
 LAS VEGAS, NV 89148  
 (702) 889-9229

CARDIOVASCULAR THORACIC SURG

0178381706

Collection account. \$2,425 past due as of Jul 2011.

This account is scheduled to continue on record until Jan 2017. This item was updated from our processing of your dispute in Jul 2011.

05/2010	Collection	\$2,281
07/2010	1 Months	NA
07/2010	\$0	\$2,425 as of 07/2011
07/2011	Individual	\$0

Collection as of Apr 2011 to Jul 2011, Feb 2011, Dec 2010, Nov 2010, Sep 2010, Jul 2010

**Accounts in Good Standing**

10/23/2011

These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten year.

**AMERICAN EXPRESS**

PO BOX 981537 [REDACTED] X  
 EL PASO, TX 79998  
 (800) 874-2717

0178381706

Paid, Closed/ Never late.

This account is scheduled to continue on record until Dec 2011.

07/1979	Credit card	NA
12/2001	1 Months	NA



File Number: 243155800  
Date issued: 09/12/2011

Name: FRANCIS H. FELLEBAUM, JR.

SSN: XXX-XX-5848  
Date of Birth: [REDACTED]

You have been on our files since 03/1981

Telephone: [REDACTED]

Your SSN is partially masked for your protection

**CURRENT ADDRESS**

Address: 8816 MANALANG RD.  
LAS VEGAS, NV 89123

Date Reported: 08/1999

**PREVIOUS ADDRESSES**

Address: 6871 TAMARUS ST., #201  
LAS VEGAS, NV 89119

Date Reported: 04/1995

Address: 4201 W. ROCHELLE AV., #2144  
LAS VEGAS, NV 89103

**EMPLOYMENT DATA REPORTED**

Employer Name: RETIRED  
Date Verified: 01/2011

Position: RETIRED  
Date Hired:

Employer Name: U  
Date Verified: 05/2006

Position:  
Date Hired:

Employer Name: RAMADA EXPRESS  
Location: LAUGHLIN, NV  
Date Reported: 05/1988

Position: DEALER  
Date Hired:

Employer Name: BARBARYCOAST  
Date Reported: 07/1984

Position:  
Date Hired:

Special Notes: The display of your Social Security number has been abbreviated and your account numbers have been modified in this report for your protection. You may request disclosure of your full Social Security number by writing to us at the address found at the end of this report. Also if any item on your credit report begins with 'MED1', it includes medical information and the data following 'MED1' is not displayed to anyone but you except where permitted by law.

**Account Information**

The key to the right helps explain the payment history information contained in some of the accounts below. Not all accounts will contain payment history information, but some creditors report how you make payments each month in relation to your agreement with them.

NA X   
Not Applicable Unknown Current 30 days late 60 days late 90 days late 120 days late

The following accounts contain information that some creditors may consider to be adverse. Adverse account information may generally be reported for 7 years from the date of the first delinquency, depending on your state of residence. The adverse information in these accounts has been printed in >brackets< or is shaded for your convenience, to help you understand your report. They are not bracketed or shaded this way for creditors.

**CLARK COUNTY COLLECTION #6970\*\***

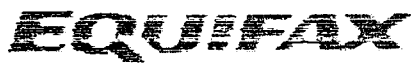
860 W SUNSET  
SUITE 100  
LAS VEGAS, NV 89148  
(702) 889-9229

Balance: \$2,425  
Date Updated: 07/2011  
Original Balance: \$2,281  
Original Creditor: MED1 CARDIOVASCULAR THORACIC SURG

Pay Status: >Collection Account<  
Account Type: Open Account  
Responsibility: Individual Account  
Date Closed: 07/2011

**EXHIBIT 6**





**Equifax Credit Report™ for Francis H. Fellenbaum Jr.**

As of: 09/12/2011.

Available until: 10/12/2011

Confirmation #: 1755517455

Report Does Not Update

**Important.** Please print this report as it will only be available for you to view during this session with Equifax. If you would like to view this credit report online free for 30 days, please visit [equifax.com](#).

- 1. **Account Summary** Summary of account activity
- 2. **Account Details** Detailed account information
- 3. **Recent Inquiries** Companies that have requested or viewed your credit information
- 4. **Public Records** Bankruptcies, liens, garnishments and other judgments
- 5. **Personal Information** Personal data, addresses, employment history
- 6. **Dispute Information** How to dispute information found on this credit report
- 7. **Summary of Your Rights Under the FCRA** Summary of Your Rights Under the FCRA
- 8. **Remedying the Effects of Identity Theft** Remedying the Effects of Identity Theft
- 9. **Your Rights Under State Law** Your Rights Under State Law

**Credit Summary**

Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

**Accounts**

Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. - that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

Account Type	Count	Balance	Open	Used	Ratio	Interest	Count
Auto	0	\$0	N/A	N/A	N/A	\$0	0
Credit Card	1	\$15,810	\$0	\$18,530	85%	\$366	1
Installment	4	\$2,602	\$35,648	\$36,250	7%	\$83	2
Mortgage	0	\$0	N/A	N/A	N/A	\$0	0
<b>Total</b>	<b>5</b>	<b>\$18,412</b>	<b>\$35,648</b>	<b>\$56,780</b>	<b>32%</b>	<b>\$449</b>	<b>3</b>

Debt by Account Type

Debt to Credit Ratio by Account Type

AM or AR	Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors.(AM and AR inquiries remain for twelve months.)
EMPL	Inquiries with this prefix indicate an employment inquiry. (EMPL inquiries remain for 24 months)
PR	Inquiries with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing.(PR inquiries remain for 12 months.)
Equifax or EFX	Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.
ND	Inquiries with this prefix are general inquiries that do not display to credit grantors.(ND inquiries remain for 24 months.)
ND MR	Inquiries with this prefix indicate the reissue of a mortgage credit report containing information from your Equifax credit file to another company in connection with a mortgage loan.(ND inquiries remain for 24 months.)

## Negative Accounts

Accounts that contain a negative account status. Accounts not paid as agreed generally remain on your credit file for 7 years from the date the account first became past due leading to the current not paid status. Late Payment History generally remains on your credit file for 7 years from the date of the late payment.

You have no negative accounts on file

## Collections

A collection is an account that has been turned over to a collection agency by one of your creditors because they believe the account has not been paid as agreed.

Agency Address:	6124 W Sahara Ave Service Las Vegas, NV 891463051 (702) 889-9229
Date Reported:	07/2011
Date Assigned:	05/2010
Creditor Classification:	
Creditor Name:	CARDIOVASCULAR THORACIC SURG
Accounts Number:	69XXXX
Account Owner:	Individual Account.
Original Amount Owed:	\$2,281
Date of 1 st Delinquency:	04/2010
Balance Date:	07/2011
Balance Owed:	\$2,425
Last Payment Date :	N/A
Status Date:	07/2011

Status: D - Unpaid  
Comments: Collection account

## Public Records

Public record information includes bankruptcies, liens or judgments and comes from federal, state or county court records.

Public record information includes bankruptcies, liens or judgments and comes from federal, state or county court records.

You have no Public Records on file

## Personal Information

The following information is added to your file either when creditors enter requests to view your credit history, or when you report it to Equifax directly.

Name: Francis H. Fellenbaum Jr.  
Social Security Number: XXX-XX-5848  
Age or Date of Birth: [REDACTED]

## Address Information

Current	8816 MANALANG RD LAS VEGAS, NV 89123
Former Address 1	201 UNIT LAS VEGAS, NV, 89119
Former Address 2	6871 TAMARUS ST APT 201 LAS VEGAS, NV, 89119

## Other Identification

You have no other identification on file.

## Employment History

Last Reported Employment:  
DEALER; RIO

## Alert(s)

You have no Alerts on file.

## Consumer Statement

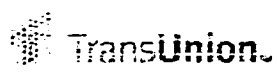
You have no Consumer Statement on file.

## Dispute File Information

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information on this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within

AnnualCreditReport.com > Return to AnnualCreditReport.com > Frequently Asked Questions > Contact AnnualCreditReport.com



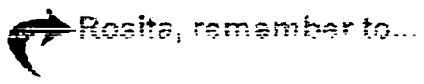
your products help

1. welcome 2. verify your identity 3. view your report

transunion credit report report an inaccuracy consumer rights credit score

### Personal Credit Report

ROSITA M. FELLEBAUM  
 Source: TransUnion



- [Get your credit score + tips for managing your credit.](#)
- [View your debt analysis.](#)

September 16, 2011  
 Available until October 16, 2011

[Display a printer friendly version](#)  
[Found an inaccuracy? Click to learn about correcting](#)

### Personal Information

File Number: 310019770

**Name:** ROSITA M. FELLEBAUM  
  
**Other Names:** ROSITA S. MORALESSTRANEY  
 ROSITA S. FELLEBAUM  
  
 You have been on our files since 07/01/2000

**SSN:** XXX-XX-9890  
**Date of Birth:** [REDACTED]  
**Telephone:** [REDACTED]  
 Your SSN is partially abbreviated for your protection.

### CURRENT ADDRESS

**Address:** 8815 MANALANG RD  
 LAS VEGAS, NV 89123  
  
**Reported:** 06/01/2000

### EMPLOYMENT DATA REPORTED

**Employer Name:** RIO CASINO **Position:** CASHIER  
**Date Verified:** 01/22/2011

Special Notes: The display of your Social Security number has been abbreviated and your account numbers have been modified in this report for your protection. You may request disclosure of your full Social Security number by writing to us at the address found at the end of this report. Also, if any item on your credit report begins with 'MEDICAL-', it includes medical information and the data following 'MEDICAL-' is not displayed to anyone but you except where permitted by law.

### Account Information

The key to the right helps explain the payment history information contained in some of the accounts below. Not all accounts will contain payment history information, but some creditors report how you make payments each month in relation to your agreement with them.

N/A	X	OK	30	60	90	120
Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late

# EXHIBIT 8





Save as PDF

**Equifax Credit Report™ for Rosita S. Fellenbaum**

As of: 09/16/2011.  
 Available until: 10/16/2011  
 Confirmation #: 1759674729

Report Does Not Update

**Important.** Please print this report as it will only be available for you to view during this session with Equifax. If you would like to view this credit report online free for 30 days, [click here.](#)

Section Title	Section Description
<a href="#">1. Credit Summary</a>	Summary of account activity
<a href="#">2. Account Information</a>	Detailed account information
<a href="#">3. Inquiries</a>	Companies that have requested or viewed your credit information
<a href="#">4. Negative Information</a>	Bankruptcies, liens, garnishments and other judgments
<a href="#">5. Personal Information</a>	Personal data, addresses, employment history
<a href="#">6. Dispute File Information</a>	How to dispute information found on this credit report
<a href="#">7. Summary of Your Rights Under the FCRA</a>	Summary of Your Rights Under the FCRA
<a href="#">8. Remediating the Effects of Identity Theft</a>	Remediating the Effects of Identity Theft
<a href="#">9. Your Rights Under State Law</a>	Your Rights Under State Law

**Credit Summary**

Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

**Accounts**

Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. - that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

Open Accounts	Total Number	Balance	Available <sup>(1)</sup>	Loan Limit <sup>(2)</sup>	Debt to Credit Ratio	Monthly Payment Amount <sup>(2)</sup>	Accounts with a Balance
<u>Mortgage</u>	0	\$0	N/A	N/A	N/A	\$0	0
<u>Installment</u>	1	\$15,810	\$0	\$18,530	85%	\$356	1
<u>Revolving</u>	4	\$2,680	\$13,370	\$16,050	17%	\$98	3
<u>Other</u>	0	\$0	N/A	N/A	N/A	\$0	0
<b>Total</b>	<b>5</b>	<b>\$18,490</b>	<b>\$13,370</b>	<b>\$34,580</b>	<b>53%</b>	<b>\$464</b>	<b>4</b>

Debt by Account Type

Debt to Credit Ratio by Account Type

**EXHIBIT 9**



02/10/11, 01/18/11, 12/21/10, 11/05/10

PRM-AT&T WIRELESS	11/24/10
PRM ONL-BANK OF AMERICA	01/07/11
PRM-CAPITAL ONE	02/10/11
EQUIFAX	09/16/11
ND-LIBERTY MUTUAL INSURANCE CO ::1759674729	06/29/11

Prefix	Prefix Description
PRM	Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance.(PRM inquiries remain for twelve months.)
AM or AR	Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors.(AM and AR inquiries remain for twelve months.)
EMPL	Inquiries with this prefix indicate an employment inquiry. (EMPL inquiries remain for 24 months)
PR	Inquiries with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing.(PR inquiries remain for 12 months.)
Equifax or EFX	Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.
ND	Inquiries with this prefix are general inquiries that do not display to credit grantors.(ND inquiries remain for 24 months.)
ND MR	Inquiries with this prefix indicate the reissue of a mortgage credit report containing information from your Equifax credit file to another company in connection with a mortgage loan.(ND inquiries remain for 24 months.)

[Back to Top](#)

## Negative Accounts

Accounts that contain a negative account status. Accounts not paid as agreed generally remain on your credit file for 7 years from the date the account first became past due leading to the current not paid status. Late Payment History generally remains on your credit file for 7 years from the date of the late payment.

You have no negative accounts on file

[Back to Top](#)

## Collections

A collection is an account that has been turned over to a collection agency by one of your creditors because they believe the account has not been paid as agreed.

BLANKENHORN COLLECTION

Agency Address: 6124 W Sahara Ave  
 Service  
 Las Vegas, NV 891463051  
 (702) 889-9229

Date Reported: 06/2011

Date Assigned: 05/2010

Creditor Classification:

Creditor Name:	CARDIOVASCULAR THORACIC SURG
Accounts Number:	69XXXX
Account Owner:	Joint Account
Original Amount Ow ned:	\$2,281
Date of 1 st Delinquency:	04/2010
Balance Date:	06/2011
Balance Ow ned:	\$2,416
Last Payment Date :	N/A
Status Date:	06/2011
Status:	D - Unpaid
Comments:	Medical

[Back to Top](#)

## Public Records

Public record information includes bankruptcies, liens or judgments and comes from federal, state or county court records.

Public record information includes bankruptcies, liens or judgments and comes from federal, state or county court records.

You have no Public Records on file

[Back to Top](#)

## Personal Information

The following information is added to your file either when creditors enter requests to view your credit history, or when you report it to Equifax directly.

Name: Rosita S. Fellenbaum  
 Social Security Number: XXX-XX-9890  
 Age or Date of Birth: XXXXXXXXXX  
 Formerly Known As: Rosita Morales straney Rosita M. Straney

## Address Information

Current/Former	Street City/State Zip	Date Reported
Current	8816 MANALANG RD LAS VEGAS, NV 89123	
Former Address 1	6871 TAMARUS APT 201 LAS VEGAS, NV, 89119	
Former Address 2	3 GAFFERS CT LATHAM, NY, 12110	

## Other Identification

You have no other identification on file.

## Employment History

Last Reported Employment:

[Close window](#)

### Online Personal Credit Report from Experian for

Experian credit report prepared for

**ROSITA FELLEBAUM**

Your report number is

**0575-3780-89**

Report date:

**09/16/2011**

Index

- [Contact us](#)
- [Potentially negative items](#)
- [Accounts in good standing](#)
- [Requests for your credit history](#)
- [Personal information](#)
- [Important message from Experian](#)
- [Know your rights](#)

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as "Medical Information Provider." Consumer statements included on your report at your request that contain medical information are disclosed to others.

To return to your report in the near future, log on to [www.experian.com/consumer](http://www.experian.com/consumer) and select "view your report again" or "Dispute" and then enter your report number.

If you disagree with information in this report, return to the Report Summary page and follow the instructions for disputing.

### Contact us

[back to top](#)

Need to view your report again or dispute information? Access your report online at [www.experian.com/viewreport](http://www.experian.com/viewreport).

You may also contact us by mail at:

NCAC

P.O. Box 9701

Allen, TX 75013

Or, by phone at

1 800 493 1058

Monday through Friday, 9 am to 5 pm in your time zone.

### Potentially Negative Items or items for further review

[back to top](#)

This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies and unpaid tax liens, which may remain for up to 10 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not

**EXHIBIT 10**

been past due remain up to 10 years after the date the account was transferred.

**Credit Items**

For your protection, the last few digits of your account numbers do not display.

**CLARK COUNTY COLLECTION**

Address: 8860 W SUNSET RD STE 100 LAS VEGAS, NV 89148 (702) 889-9229  
 Account Number: [REDACTED]  
 Original Creditor: CARDIOVASCULAR THORACIC SURG  
 Address Identification Number: 0178361706

Status: Collection account. \$2,425 past due as of Jul 2011.  
 Status Details: This account is scheduled to continue on record until Jan 2017.

Date Opened:	Type:	Credit Limit/Original Amount:
05/2010	Collection	\$2,281
Reported Since:	Terms:	High Balance:
07/2010	1 Months	NA
Date of Status:	Monthly Payment:	Recent Balance:
07/2010	\$0	\$2,425 as of 07/2011
Last Reported:	Responsibility:	Recent Payment:
07/2011	Joint	\$0

Account History:  
 Collection as of Apr 2011 to Jul 2011, Feb 2011, Dec 2010, Nov 2010, Sep 2010, Jul 2010

**Accounts in Good Standing**

[back to top](#)

These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten year.

**CHASE BANK USA**

Address: PO BOX 15296 WILMINGTON, DE 19850 (800) 955-9900  
 Account Number: [REDACTED]  
 Address identification Number: 0178361706

Status: Paid,Closed/Never late.  
 Status Details: This account is scheduled to continue on record until Oct 2016.

Date Opened:	Type:	Credit Limit/Original Amount:
11/2003	Credit card	\$4,000
Reported Since:	Terms:	High Balance:
11/2003	NA	\$773
Date of Status:	Monthly Payment:	Recent Balance:
10/2008	\$0	NA