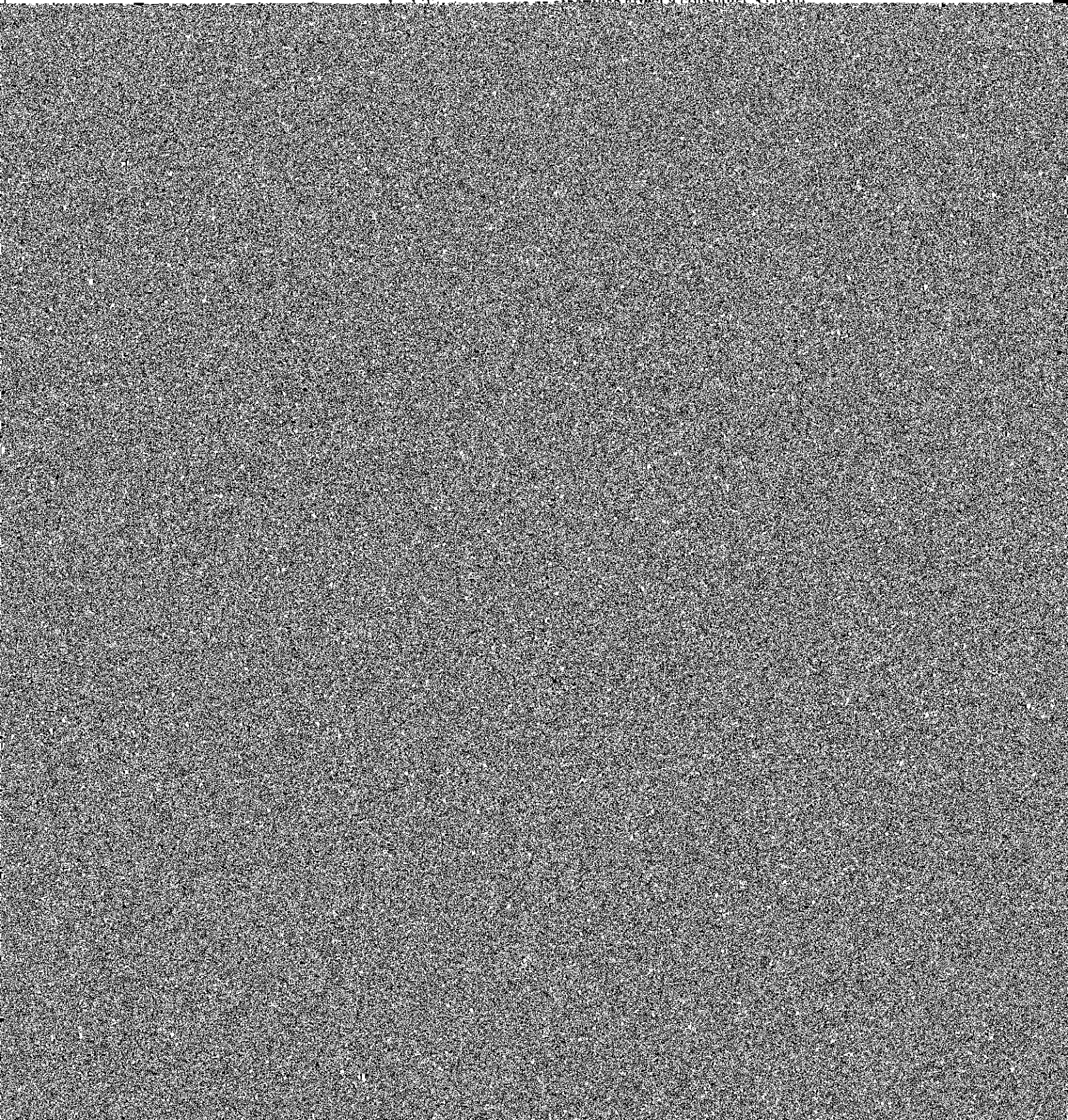


2. "Assisting others" includes but is not limited to: (1) performing customer service functions, including, but not limited to, receiving or responding to consumer complaints; (2) formulating or providing, or arranging for the formulation or provision of,

7. **“Defendants”** means all of the Individual Defendants and the Corporate

...that would otherwise affect a consumer's credit

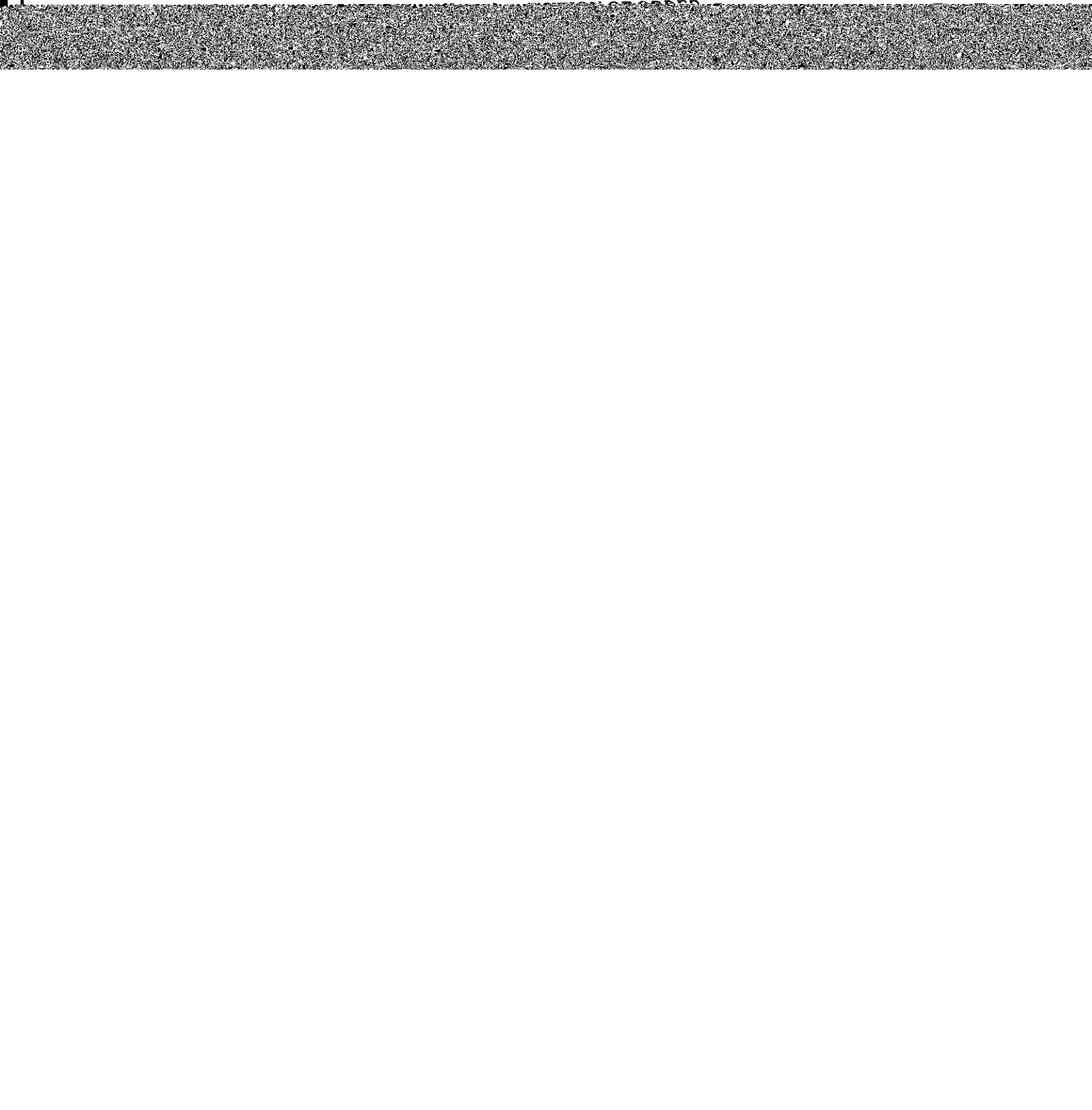


of 15 U.S.C. § 45(a)(1)).

XI. COMPLIANCE REPORTING



Section titled "Compliance Reporting."



business telephone number is _____ . My current residential address

is _____ . My current residential

telephone number is



