

June 23, 2004

Dear PCR Agent,

For consumers that want to dispute their Experian Report please provide the following unique URL.

www.experian.com/rs/fi38.html

This easy-to-use process provides the fastest and most efficient way for a consumer to dispute information. Here's how it work:

- Consumer answers a few questions to prove their identity
- Experian confirms that our inquiry appears on the consumer's report
- Consumer has immediate access to a disputable report from Experian, with a toll-free number to call us should they have problems
- The online service will carefully guide your customers through the user-friendly dispute process

If the consumer cannot use the online dispute service and contacts you for a dispute phone number, the number is 1 800 734 4570. Experian asks that we do not print this number on any literature, as it will change periodically to avoid abuse.

If you have any questions, please call me at 602 744 3856.

Sincerely

Maxine Paul
Director of Distribution Channels