



May 18, 2004

ATTN: Compliance Officer/Credit Reporting Contact

Dear Data Furnisher:

As a result of the Fair and Accurate Credit Transactions Act of 2003 (FACT), language has been added to the Fair Credit Reporting Act (FCRA) that may affect you. Collection agencies and debt purchasers that report medical information are "medical information providers" under Section 623(a)(9) of the amended FCRA. This requires data furnishers to notify a consumer reporting agency when reporting information pertaining to a medical debt. This requirement will take effect on March 4, 2005.

If you report in the Metro 2 Format, to fulfill your requirement, you must report the K1 Segment with the Original Creditor Name and Creditor Classification '02' (Medical/Health Care) for any collection account that represents a medical debt.

If you report in the Metro Format, to fulfill your requirement, you must convert to the Metro 2 Format and report the K1 Segment with the Original Creditor Name and Creditor Classification '02' (Medical/Health Care) for any collection account that represents a medical debt. You may find information about the Metro 2 Format at <http://www.cdiaonline.org/data.cfm>.

If medical information providers fail to identify themselves, the Federal Trade Commission has the power to issue regulations to act on this failure.

In addition, please note that by June 1, 2004, pursuant to FACT, consumer reporting agencies will discontinue displaying Original Creditor Names associated with medical debts.

If you have any questions regarding this new reporting requirement, please contact your representative for Metro/Metro 2 data reporting at each consumer reporting agency.

Sincerely,

Stuart K. Pratt
President/CEO