

FTC—2 TELLING

Date: March 6, 2006

From:

Barbara A. Garrett
1308 Sweet Pea Road
Raleigh, NC 27610

To:

Equifax Credit Bureau
PO Box 740256
Atlanta, GA 30374

Regional Acceptance Corporation
1420 E. Firetower Road
Chicago, IL 60637

First National, Inc.
236 N. Town Street
Reading, PA 19601

To Whom It May Concern:

Please be advised that I have reported you to the FTC for not updating my credit record in a timely manner. Please, see the attached letter.

Thanks,

Barbara A. Garrett
Concern Consumer