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Main Identity

From: "McRae, Mara" <MMcRae@KilpatrickStockton.com>
To: <hlimbaugh@sc.rr.com>
Sent: Monday, March 17, 2003 11:40 AM
Subject: FW: The Fix

Plus, Hunter, why is her concern only with Equifax? Does she think reports for the other two don't get scored? This scoring question is incredibly complex, as we discussed briefly at the mediation, and you might get 1000 different answers from 1000 different scoring models as to the effect any of this language (or codes, for that matter) would have on scores. That's why we cannot possibly represent anything with respect to the effect of this change on the consumers' scores. This is certainly not "business as usual" or we wouldn't have bothered agreeing to pay all of this money to you. By the way, I spoke at length with David Szwak about a couple of other matters last week, and he didn't mention this case, but have you heard anything further from him about opt-outs or objections?

—Original Message—

From: Hunter Limbaugh [mailto:hlimbaugh@sc.rr.com]
Sent: Monday, March 17, 2003 6:35 AM
To: Harney, Tom; Harold C. Hirshman; McRae, Mara; Mark Kogan
Subject: The Fix

Below is an e-mail that represents the view of an influential NACA lawyer on the efficacy of "the fix." The apparent position of these people is that the only appropriate remedy is to stop reporting the bankruptcy info in any form.

Plaintiff's counsel are committed to go forward with our agreement as written and to do our best to defend it from objectors. However, you should know that this group of lawyers is very likely to mount a serious challenge to the settlement. If you are inclined to attempt to address their concerns, now would seem to be the best time to do it.

From: J. Faulkner [mailto:jsfaulkner@snet.net]
Sent: Friday, March 14, 2003 3:59 PM
Subject: Re: Final

This is only with Equifax.
Subp 18(b) is a giant step backwards and must be deleted.
This allows business as usual, as far as I can see. Otherwise they could not have the system changed by July!
Subp 18(a) – the "or otherwise" bit is too open ended.

Joanne Faulkner
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