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**Michael A. Caddell**

**From:** michael caddell [macaddell@mac.com]  
**Sent:** Wednesday, January 21, 2004 2:33 PM  
**To:** Mitch Troups; cbc@caddellchapman.com; fdl@caddellchapman.com; michael caddell  
**Subject:** Fwd: Confidential

Begin forwarded message:

**From:** "John B Scofield, Jr" <jbs@caddellchapman.com>  
**Date:** January 21, 2004 2:20:25 PM CST  
**To:** M A Caddell <macaddell@mac.com>  
**Subject:** Fw: Confidential

PS: I have the transcript from the Clark hearing and I didn't defend the EFX fix, but given the two opinions of doing something or nothing it was better to do something. I also stated that it would be better if EFX did what TU & XPN were doing, but I have tried for years to get them to listen and they never do. I also stated that not reporting ALL information the furnisher reported was a violation and misleading (i.e. bal, limit, history...).

I just wanted to make sure I didn't say something that would come back on me. I am sure I did not so I am very comfortable waiting for any of the big three to attack me on Clark, but I'm sure they will not want to open up that can of worms. If they do I will sing like a bird.

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**RICHARD F. LE FEBVRE**  
*President*  
*(A former owner of a 22+ year CRU)*

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