

BINGHAM & LEA, P.C.

**Time History by Timekeeper
Benjamin R. Bingham(Partner)-B&LBRB**

Thru 01/30/04

Matter	Date	Name Description and	Hours	Rate	Fee
47864	08/06/03	Receipt and review of documents regarding proposed settlement of class action related to non-filing spouse credit reports.	3.50	250.00	875.00
47864	08/13/03	Review NACA guidelines and work on objection to settlement; Prepare and Review client contract	1.50	250.00	375.00
47864	08/16/03	Work on briefing for objection to credit reporting case	2.50	250.00	625.00
47864	08/18/03	Work on brief	1.80	250.00	450.00
47864	08/22/03	Interviewing local counsel and drafting objection and research associated with objection	3.50	250.00	875.00
47864	08/27/03	Telephone conference with referring lawyer regarding clients and to confirm status; Work on arbitration portion of the objection and locating local counsel	2.50	250.00	625.00
47864	08/28/03	Worked on objection; Telephone conference with client; Obtained additional information on attorneys involved as class counsel; telephone conference with Mr Mullen and Mr Smith regarding some provisions of settlement	3.00	250.00	750.00
47864	08/29/03	Work on objection; Obtain pleadings regarding attorney's fee application and pre-payment and reviewed and annotated same	2.50	250.00	625.00
47864	08/30/03	Worked on briefing and revising objection .	2.00	250.00	500.00
47864	09/02/03	Worked on briefing; Telephone conference with clients regarding several matters	1.50	250.00	375.00
47864	09/03/03	Worked on objection review of docket sheet and pull additional documents	2.00	250.00	500.00
47864	09/05/03	Work on briefing/organization for filing	1.00	250.00	250.00
47864	09/08/03	Worked on attorney fee portion of briefing; Meet with client at his office	4.00	250.00	1,000.00
47864	09/10/03	Finish up briefing for objection; Prepare pro hac vice application; letter to Raman; Telephone conference with Tony and incorporate his revisions	6.50	250.00	1,625.00
47864	09/11/03	Continue work on objection and assignment regarding objector status/fee memo; Telephone conference with Tony Hervol; Telephone conference with Raman; Review objector law in Newberg	2.50	250.00	625.00
47864	09/12/03	Telephone conference with Mr. Raman and send him requested information; Receipt and review other objection and e-mail attorney; General work preparing for hearing	3.00	250.00	750.00
47864	09/13/03	Work on creating alternative pleadings per clerk's instructions/pro hacs/notice of appearance/ COS per clerk's three case advisory; Coordinate travel for CLL; Several telephone conferences with CLL and Mr. Raman	6.80	250.00	1,700.00
47864	09/15/03	Several telephone conferences with Mr. Raman, CLL, Royal Lea, all regarding getting objection filed and served (Ben in Birmingham)	2.00	250.00	500.00
47864	09/16/03	Several telephone conferences with Raman; Lunch with Tony Hervol; Receipt and review other objections and telephone conferences with attorney's filing them; Retain new local counsel	7.00	250.00	1,750.00

Time History by Timekeeper
Benjamin R. Bingham(Partner)-B&LBRB

Thru 01/30/04

Matter	Date	Name Description and	Hours	Rate	Fee
47864	09/17/03	Participate in initial conference call with all/most objector's counsel; Receipt and review additional objections; Exchange comments regarding initial proposal to float to class counsel and defendants; Telephone conference with Mullen's office; Letter to all counsel and Judges clerk regarding participation in 9/18 telephone hearing; Pull together documents for next Tuesday's hearing	4.30	250.00	1,075.00
47864	09/18/03	Conference call (1.5hr) with Objector's group; Telephone conference with McMillen in Corpus regarding H&R Block settlement and prepare and send him declaration; Pull and send requested documents to Heather Piccirilli and John Scofield; Telephone conference with Judge Seymour's clerk; Participate in telephone conference with Judge Seymour's clerk	3.50	250.00	875.00
47864	09/18/03	Telephone conference with Mike Caddell	0.30	250.00	75.00
47864	09/19/03	Revise memo regarding role of objectors and print out all cited cases -- highlight	2.00	250.00	500.00
47864	09/19/03	Conference call with objector's group	2.00	250.00	500.00
47864	09/20/03	Respond to Penz suggestion of 4 million fund; 7.5 bottom line; Receipt and review e-mail from Max and confirm; Exchange e-mails with Dawn Wheelahan and others; Prepare for Tuesday hearing; Telephone conference with Mike Caddell	4.50	250.00	1,125.00
47864	09/22/03	Travel to Greenville and meetings with local counsel and objector's group	10.50	250.00	2,625.00
47864	09/23/03	Attend fairness hearing and notes after for tomorrow's hearing; Telephone conference with clients regarding status	9.00	250.00	2,250.00
47864	09/24/03	Attend continuation of fairness hearing and travel back; Telephone conference with Hervol regarding status; Telephone conference with Caddell create "things to do list" and draft out additional class definitions for possible new case against Equifax related to the way its now reporting.	12.00	250.00	3,000.00
47864	09/25/03	Conference call with objector's group regarding outcome of hearing and strategy going forward	2.00	250.00	500.00
47864	09/25/03	Telephone conference with Dawn Wheelahan; Exchange e-mails with Caddell and group; Telephone conference with local counsel; Telephone conference with client	1.30	250.00	325.00
47864	09/27/03	Exchange e-mails with various factions of objectors group	1.30	250.00	325.00
47864	09/29/03	Exchange e-mails with Dawn Wheelahan; Receipt and review other e-mails all regarding settlement/option to upset settlement	1.50	250.00	375.00
47864	09/30/03	Review pleadings recently filed, including Experian "additional memorandum" and cases cited therein, all saying no cause of action.	0.80	250.00	200.00
47864	09/30/03	Exchange numerous e-mails regarding where is settlement at and who's doing the negotiating; Receipt and review transcript of ruling; Review Amchem and other "future claims" provisions to diffuse some objectors; Review 7TH Circuit case regarding no objectives fee; Spent hours on numerous e-mails regarding where we are at.	3.50	250.00	875.00

**Time History by Timekeeper
Benjamin R. Bingham(Partner)-B&I.BRB**

Thru 01/30/04

Matter	Date	Name Description and	Hours	Rate	Fee
47864	10/01/03	Receipt and review of joint prosecution agreement	0.50	250.00	125.00
47864	10/01/03	Telephone conference with client to get him up to date and forward e-mails to him.	0.80	250.00	200.00
47864	10/01/03	Exchange e-mails with Dawn, Let, Terry and others trying to hold settlement group together; Research and send e-mails to Earl Underwood regarding bankruptcy stay issue; Receipt and review CLL memo regarding same; Office conference with MAE regarding "future claims" bar in settlement; Review Len/Dawn notes regarding whether future claims are likely to occur	1.50	250.00	375.00
47864	10/02/03	Telephone conference with client; E-mail Mike regarding new case against Equifax; Meet with client for lunch meeting related to possible new case against Equifax on its "new fix" to force it to adopt TU/Experian change	3.30	250.00	825.00
47864	10/03/03	E-mail group; Review cooperating counsel agreement and notes to John; Exchange e-mails with Dawn; Receipt and review letter from Dawn to court; Forward Keeting's comments; Office conference with regarding bankruptcy issue and circulate e-mail regarding same	1.80	250.00	450.00
47864	10/07/03	E-mails to Raman and Boggs regarding cooperating counsel agreement/release; E-mail Raman regarding his fee/necessity of further assistance	0.80	250.00	200.00
47864	10/07/03	Receipt and review of Court's order from fairness hearing	0.30	250.00	75.00
47864	10/08/03	Participate in conference call	1.30	250.00	325.00
47864	10/08/03	Receipt and review of letter from Caddell regarding revised cooperating counsel agreement settlement; Letter in response and letter to Mitch Toups with cost deposit; Receipt and review e-mail from Mike regarding putting together facts/presentation regarding person with Equifax "fix"; E-mail Tony to get authorization	1.00	250.00	250.00
47864	10/08/03	Exchange e-mails with Earl/Caddell regarding BigClassAction.com "disapproved" notice; Forward with note to Mike and English	0.30	250.00	75.00
47864	10/09/03	Telephone conference with Tony Hervol regarding new file showing Equifax "cure" and regarding client authorization to use/disclose for purpose of litigation	0.30	250.00	75.00
47864	10/09/03	E-mail note to negotiating team regarding classmember election into remedial scheme and backup distribution plan if class counsel doesn't get full fee award	0.50	250.00	125.00
47864	10/09/03	Memo to Smith and Lohr & Pence regarding conference call and suggestion to prevent reversion of funds	0.50	250.00	125.00
47864	10/19/03	Exchange e-mails regarding settlement strategy; Receipt and review judges order regarding injunction	0.80	250.00	200.00
47864	10/22/03	Review numerous e-mail exchanges regarding negotiating the coop-counsel agreement; Receipt and review Mike's letter to the court; Reply to Len Bennett regarding need to respond to Dawn's letter.	1.00	250.00	250.00
47864	10/23/03	Respond to e-mails and receipt and review more of them	0.50	250.00	125.00

Time History by Timekeeper
Benjamin R. Bingham(Partner)-B&LBRB

Thru 01/30/04

Matter	Date	Name Description and	Hours	Rate	Fee
47864	10/29/03	Conference call regarding status of settlement; Discovery needed; Intervention who's in/out coop agreement	1.50	250.00	375.00
47864	10/30/03	Receipt and review of input regarding discovery motion and begin drafting discovery motion and delegate work assignments regarding same	0.80	250.00	200.00
47864	11/11/03	Receipt and review of revised settlement stop and numerous e-mail comments to it; Revise discovery and intervention motion and distribute first draft	2.30	250.00	575.00
47864	11/12/03	Revisions to motion for discovery and intervention; Insert case law from 4Th circuit; Receipt and review revised stipulation agreement; Responded to inquiries from Chip Keating	1.30	250.00	325.00
47864	11/14/03	Receipt and review comments from Len and Chip regarding additions to make to discovery request; Make revisions as requested; Receipt and review letter regarding modifications to stipulations and response to same; Draft modified paragraph 20; Receipt and review several e-mails; Receipt and review note from Caddell regarding his Harney conversation	2.80	250.00	700.00
47864	11/18/03	Receipt and review e-mails from English McCutchen and Paul Gliberman regarding issues going forward/discovery	1.50	250.00	375.00
47864	11/20/03	Receipt and review of letter response from Harney and sort through it in preparation for conference call; Participate in conference call	1.50	250.00	375.00
47864	12/03/03	Prepare/Work on time for lodestar	0.50	250.00	125.00
47864	12/04/03	Prepare/Participate in conference call and note to Caddell, et al	0.25	250.00	62.50
47864	12/04/03	Receipt and review of Murphy Zupan memo regarding future claims, etc., Receipt and review our pleading regarding modification of settlement	0.25	250.00	62.50
47864	12/04/03	Prepare/Begin work on putting together fee application and associated documentation	0.75	250.00	187.50
47864	12/05/03	Receipt/review of Wheelahan objection; Receipt and review confidentiality agreement and return to English McC	0.25	250.00	62.50
47864	12/11/03	Review Judge's curries order and notice of agreement; Review modified settlement all in preparation for conference call; Participate in conference call	1.50	250.00	375.00
47864	12/11/03	Dictate outline of briefing on future damages issues; Send to Rob O'Reilly and Jim Latterner; Receipt and Review Rob's comments and revise; Research to add 4th circuit case authority and conference call with Rob, Jim, Heather; Continue Research and revisions to response	3.25	250.00	812.50
47864	12/12/03	Revisions to response to objectors Wheelahan et al; Receipt and review O'Reilly revisions and LaTurner revisions, incorporate both and further revisions; Circulate to Mike, English, et al.	2.25	250.00	562.50

**Time History by Timekeeper
Benjamin R. Bingham(Partner)-B&LBRB**

Thru 01/30/04

Matter	Date	Name Description and	Hours	Rate	Fee
47864	12/15/03	Revisions to response regarding future claims to integrate all comments; Telephone conference with Rob O'Reilly; Forward to John & English; Exchange e-mails with John & English; Telephone conference with English; Cite check quotes etc., and telephone conference with Tricia Long	3.00	250.00	750.00
47864	12/16/03	Receipt and review of several pleadings filed by plaintiffs and defendants in response to additional objectors	0.50	250.00	125.00
47864	12/17/03	Review pleadings filed 12/15 in preparation for conference call; Participate in conference call	1.25	250.00	312.50
47864	12/18/03	Receipt and review of proposed Hendricks affidavit and send comments to John; Exchange e-mails in response; Receipt and review TU brief in response to TU	0.75	250.00	187.50
47864	12/31/03	Receipt and review of hearing chart and comment on same; Review other's comments	0.25	250.00	62.50
47864	01/08/04	Participate in conference call	0.50	250.00	125.00
Timekeeper Totals			159.75		39,937.50

Time History by Timekeeper
Clarissa L. Lopez(Asst. Atty)-B&LCLL

Thru 01/28/04

Matter	Date	Name Description and	Hours	Rate	Fee
47864	09/08/03	Legal Research: 4th Circuit preference for method of awarding attorneys fees	3.00	125.00	375.00
47864	09/13/03	Telephone conference with Ben regarding pro hac vice and objections to be filed in South Carolina; Telephone conference with Ben regarding John Raman and required signatures on objections and notice of appearance; Review e-mail from Ben regarding new case and objections	0.75	125.00	93.75
47864	09/14/03	Travel to South Carolina to assist Mr. Raman with filing documents; Telephone conference with John Raman regarding meeting on 9/15/03; Review objection	9.00	125.00	1,125.00
47864	09/15/03	Travel to Spartanburg, South Carolina for meeting with John Raman; Organize documents for filing; Telephone conference with clerk's office regarding filing procedures; At Greenville courthouse for filing pro hac vice and objections; Discuss with clerk miscellaneous case number for objections; Telephone conference with Ben Bingham regarding filing; Telephone conference with Royal Lea regarding fax of signature pages and file-stamped cover sheets for service; Travel back to San Antonio	15.00	125.00	1,875.00
47864	09/16/03	Telephone conference with John Raman regarding service of notice of appearance and objection	0.25	125.00	31.25
47864	09/17/03	Legal research	3.50	125.00	437.50
47864	09/18/03	Draft memo regarding objector's settlement to attorney fees	4.50	125.00	562.50
47864	09/19/03	Revise memo regarding role of objectors and print out all cited cases - highlight	2.00	125.00	250.00
47864	09/29/03	Legal research: Credit bureau reporting of credit information violation of automatic state (per Harney comment)	1.00	125.00	125.00
47864	10/01/03	Draft memo regarding credit bureau liability for reporting during automatic stay; Legal research all authorities cited in leading Sommersdorf case.	3.00	125.00	375.00
47864	10/31/03	Legal research: 4TH Circuit opinions regarding objectors right to conduct discovery	2.00	125.00	250.00
47864	11/03/03	Legal research: 4TH Circuit case and Newberg on Class Actions regarding right of objectors to discovery	2.00	125.00	250.00
47864	11/05/03	Legal research: Rights of class members who object to proposed settlement to intervene as parties to class action	2.25	125.00	281.25
47864	11/06/03	Legal research: Objector's right to intervene	2.00	125.00	250.00
47864	11/07/03	Draft and legal research motion to intervene in C-Class action	2.00	125.00	250.00
47864	11/10/03	Draft motion for expedited discovery; Draft memo to Ben Bingham regarding fact issues to put into motion	1.25	125.00	156.25
47864	11/11/03	E-mail to Ben Bingham regarding discovery	0.25	125.00	31.25
47864	12/11/03	Legal research: 4th Circuit cases upholding arbitration award in consumer cases that waives punitive damages, jury, and uphold liquidated damages	2.50	125.00	312.50

**Time History by Timekeeper
Clarissa L. Lopez(Asst. Atty)-B&LCLL**

Thru 01/28/04

Matter	Date	Name Description and	Hours	Rate	Fee
47864	12/17/03	Legal research: Pacificare Supreme Court case regarding punitive damages	0.50	125.00	62.50
		Timekeeper Totals	56.75		7,093.75

From 1/1/00
Thru 1/30/04

Time History by Timekeeper
Melissa A. Elam (Legal Asst)-B&LMAE

Matter	Date	Name Description and	Hours	Rate	Fee
47864	8/6/03	Legal research: Obtaining a "free" credit report	1.50	60.00	90.00
47864	8/8/03	Legal research: Regarding lodestar method to assess attorney's fees in fee shifting case	1.50	60.00	90.00
47864	8/20/03	Legal research: Regarding South Carolina rule against restricting a lawyer's right to practice law	2.50	60.00	150.00
47864	8/26/03	Legal research: South Carolina House of Representatives, identification of Class Counsel	1.50	60.00	90.00
47864	8/27/03	Legal research: Regarding Schein v. Stromboe and entry of cites into objection	1.00	60.00	60.00
47864	8/28/03	Drafted affidavit for potential class member	1.00	60.00	60.00
47864	8/29/03	Docket sheet and document retrieval of several requested pleadings	1.50	60.00	90.00
47864	9/3/03	Legal research: Case retrieval from Westlaw regarding Amchem	0.25	60.00	15.00
47864	9/3/03	Legal research: On-line research regarding South Carolina District Court local rules and electronic filing; Prepared application for Pro Hac Vice admission	1.25	60.00	75.00
47864	9/9/03	Online research regarding latest U.S. census numbers of total U.S. population; Reviewed local rules for notice of appearance motions; Performed a cite check on the objection; Legal research; Westlaw case retrieval for a cite check and reference check	4.00	60.00	240.00
47864	9/11/03	Prepared notice of appearance to e-mail to Raman; Reviewed South Carolina legislature website to determine whether Bill 16-3-1082 related to state FCRA has been added as law. Sent emails to two house representatives of South Carolina; Prepared e-mail with attachments and sent to Raman after telephone conference.	1.25	60.00	75.00
47864	9/12/03	Telephone conference with clerk regarding motions pro hac vice to be filed in three separate consolidated cases; Prepared pro hac vice applications for other two cases individually	1.50	60.00	90.00
47864	9/15/03	Prepared supplement to Ben Bingham's pro hac vice application on all three cases; Telephone conference with and e-mails to State Bar of Texas for Certificates of Good Standing	4.00	60.00	240.00
47864	9/16/03	Printed docket sheets for Equifax cases to determine filing/scanning time and check docket for purposes of objections	0.25	60.00	15.00
47864	10/26/03	Case retrieval for Experian/bankruptcy issue; Legal research: Fair Credit Reporting Act, which provides for federal preemption of consumer protection laws and South Carolina credit bureau class action news	2.25	60.00	135.00
47864	10/31/03	Drafted motion to intervene; Reviewed the Federal Rules concerning motion to intervene; Drafted motion for limited but expedited discovery	1.50	60.00	90.00
47864	12/8/03	Prepared Report of Member firm time table for submission to Lead Counsel for Objectors	3.00	60.00	180.00
47864	12/16/03	Prepared Report of Member firm time table for submission to Lead Counsel for Objectors in Excel format	0.50	60.00	30.00

Time History by Timekeeper
Melissa A. Elam (Legal Asst)-B&LMAE

From 1/1/00
Thru 1/30/04

Matter	Date	Name Description and	Hours	Rate	Fee
		Timekeeper Totals	30.25		1,815.00