

Dear BERNARD SALANIE,

Thank you for your recent application for T-Mobile service. As we have informed you, we are unable to approve your application for the specific rate plan requested. Your application was processed by a scoring system that assigns a numerical value to the various items of information we consider in evaluating an application. These values are based upon an analysis of repayment histories of large numbers of customers. All of the information we considered had an effect on your score, but the most significant reasons are noted below:

INSUFFICIENT CREDIT HISTORY

In making our decision, we relied on information contained in your consumer credit file from the following consumer credit reporting agency.

E-Funds (ChexSystems), Customer Relations, 7805 Hudson Rd., Suite 100, Woodbury, MN 55125, (800) 428-9623.

The consumer credit reporting agency played no part in our decision other than to provide us with credit information about you. Under the Fair Credit Reporting Act, you have a right to request a free copy of your consumer report from the agency if you make your request within 60 days of the date of this notice. You have the right to dispute the accuracy or completeness of any information in your consumer report. Any questions regarding such information should be directed to the agency.

Thank you for your application for service with T-Mobile.

Sincerely,

T-Mobile
Financial Care

California customers: CA Consumer Affairs Branch - 1-800-649-7570

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, sex, marital status, national origin or age (provided the applicant had the capacity to enter into a binding contract); because all or part of the applicant's income is derived from any public assistance program, or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning T-Mobile is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.