

## MEMORANDUM

**To:** Commission File No. S7-08-10

**From:** Robert Errett  
Special Counsel  
Office of Structured Finance  
Division of Corporation Finance  
U.S. Securities and Exchange Commission

**Date:** November 21, 2012

**Re:** Meeting with Representatives of Financial Consulting Corp. and Experian.

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On November 13, 2012, Rolaine Bancroft, David Medine, Robert Errett, and Kevin Maloney of the Division of Corporation Finance and Stanislava Nikolova of the Division of Risk, Strategy, and Financial Innovation met with Bob Gaudet of Financial Consulting Corp., and Salvatore Guariano, and Michele Raneri of Experian. The meeting participants discussed topics relating to the Commission's April 7, 2010 proposing release regarding asset-backed securities.

## **Representatives**

- 1) Eric Watson
- 2) Ken Fischbach
- 3) Steve O'Connell
- 4) Kristy Ricks-Reinke
- 5) Wendy Zorick