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November 6, 2008

Darlene Standley, Chief  
Utilities Division  
Tennessee Regulatory Authority  
460 James Robertson Parkway  
Nashville, TN 37243-0505

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2008 NOV -7 PM 4:10  
T.R.A. DOCKET ROOM

RE: Credit Loans, Inc., d/b/a Lone Star State Telephone  
00-00024

Dear Ms. Standley,

This is in response to your letter of October 28 regarding the above-captioned company, and it follows our telephone conversation with Lisa Foust on November 5, 2008.

AT&T Tennessee is not currently providing any resold lines or any other facilities or services to Credit Loans, Inc.

Please contact me if you need any additional information.

Sincerely,

*Paul Stinson*