



Know Your Credit Report

Supplemental Materials

Financial Education Series
Volume 1– Updated October 2015

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Sample Credit Reports



Online Personal Credit Report from Experian for

Experian credit report prepared for JOHN Q CONSUMER Your report number is 1562064065 Report date: 04/24/2012	Index: <ul style="list-style-type: none"> - Potentially negative items - Accounts in good standing - Requests for your credit history - Personal information - Important message from Experian - Contact us
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Report number:

You will need your report number to contact Experian online, by phone or by mail.

Index:

Navigate through the sections of your credit report using these links.

Potentially negative items:

Items that creditors may view less favorably. It includes the creditor's name and address, your account number (shortened for security), account status, type and terms of the account and any other information reported to Experian by the creditor. Also includes any bankruptcy, lien and judgment information obtained directly from the courts.

Status:

Indicates the current status of the account.



If you believe information in your report is inaccurate, you can dispute that item quickly, effectively and cost free by using Experian's online dispute service located at:

www.experian.com/disputes

Disputing online is the fastest way to address any concern you may have about the information in your credit report.

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. Experian makes your credit history available to your current and prospective creditors, employers and others as allowed by law, which can expedite your ability to obtain credit and can make offers of credit available to you. We do not grant or deny credit; each credit grantor makes that decision based on its own guidelines.

To return to your report in the near future, log on to www.experian.com/consumer and select "View your report again" or "Dispute" and then enter your report number.

If you disagree with information in this report, return to the Report Summary page and follow the instructions for disputing.

Potentially Negative Items

Public Records

Credit grantors may carefully review the items listed below when they check your credit history. Please note that the account information connected with some public records, such as bankruptcy, also may appear with your credit items listed later in this report.

MAIN COUNTY CLERK

Address: 123 MAINTOWN S BUFFALO , NY 10000	Identification Number: 1	Plaintiff: ANY COMMISSIONER O.
Status: Civil claim paid.	Status Details: This item was verified and updated in Apr 2012.	
Date Filed: 10/15/2012	Claim Amount: \$200	
Date Resolved: 03/04/2012	Liability Amount: NA	
Responsibility: INDIVIDUAL		

Credit Items

For your protection, the last few digits of your account numbers do not display.

ABCD BANKS

Address: 100 CENTER RD BUFFALO, NY 10000 (555) 555-5555	Account Number: 1000000....	
Status: Paid/Past due 60 days.		
Date Opened: 10/2012	Type: Installment	Credit Limit/Original Amount: \$523
Reported Since: 11/2012	Terms: 12 Months	High Balance: NA
Date of Status: 04/2012	Monthly Payment: \$0	Recent Balance: \$0 as of 04/2012
Last Reported: 04/2012	Responsibility: Individual	Recent Payment: \$0
Account History: 60 days as of 12-2012 30 days as of 11-2012		

MAIN COLL AGENCIES

Address: PO BOX 123
ANYTOWN, PA 10000
(555) 555-5555
Account Number: 0123456789
Original Creditor: TELEVISE CABLE COMM.

Status: Collection account. \$95 past due as of 4-2012.

Date Opened: 01/2005
Type: Installment
Reported Since: 04/2012
Terms: NA
Date of Status: 04/2012
Monthly Payment: \$0
Last Reported: 04/2012
Responsibility: Individual
Credit Limit/Original Amount: \$95
High Balance: NA
Recent Balance: \$95 as of 04/2012
Recent Payment: \$0

Your statement: ITEM DISPUTED BY CONSUMER

Account History:
Collection as of 4-2012

Accounts in Good Standing

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AUTOMOBILE AUTO FINANCE

Address: 100 MAIN ST E
SMALLTOWN, MD 90001
(555) 555-5555
Account Number: 12345678998....
Status: Open/Never late.

Date Opened: 01/2006
Type: Installment
Reported Since: 01/2012
Terms: 65 Months
Date of Status: 04/2012
Monthly Payment: \$210
Last Reported: 04/2012
Responsibility: Individual
Credit Limit/Original Amount: \$10,355
High Balance: NA
Recent Balance: \$7,984 as of 04/2012
Recent Payment: \$0

MAIN

Address: PO BOX 1234
FORT LAUDERDALE, FL 10009
Account Number: 1234567899876
Status: Closed/Never late.

Date Opened: 03/1997
Type: Revolving
Reported Since: 03/2012
Terms: 1 Months
Date of Status: 08/2012
Monthly Payment: \$0
Last Reported: 08/2012
Responsibility: Individual
Credit Limit/Original Amount: NA
High Balance: \$3,228
Recent Balance: \$0 /paid as of 08/2012
Recent Payment: \$0

Your statement:
Account closed at consumer's request

Accounts in good standing:

Lists accounts that have a positive status and may be viewed favorably by creditors. Some creditors do not report to us, so some of your accounts may not be listed.

Type:

Account type indicates whether your account is a revolving or an installment account.

Requests Viewed By Others

We make your credit history available to your current and prospective creditors and employers as allowed by law. Personal data about you may be made available to companies whose products and services may interest you.

The section below lists all who have requested in the recent past to review your credit history as a result of actions involving you, such as the completion of a credit application or the transfer of an account to a collection agency, application for insurance, mortgage or loan application, etc. Creditors may view these requests when evaluating your creditworthiness.

HOMESALE REALTY CO

<p>Address: 2000 S MAINROAD BLVD STE ANYTOWN CA 11111 (555) 555-5555</p>	<p>Date of Request: 07/16/2012</p>
<p>Comments: Real estate loan on behalf of 3903 MERCHANTS EXPRESS M. This inquiry is scheduled to continue on record until 8-2014.</p>	

M & T BANK

<p>Address: PO BOX 100 BUFFALO NY 10000 (555) 555-5555</p>	<p>Date of Request: 02/23/2006</p>
<p>Comments: Permissible purpose. This inquiry is scheduled to continue on record until 3-2008.</p>	

WESTERN FUNDING INC

<p>Address: 191 W MAIN AVE STE 100 INTOWN CA 10000 (559) 555-5555</p>	<p>Date of Request: 01/25/2006</p>
<p>Comments: Permissible purpose. This inquiry is scheduled to continue on record until 2-2008.</p>	

Requests Viewed Only By You

The section below lists all who have a permissible purpose by law and have requested in the recent past to review your information. You may not have initiated these requests, so you may not recognize each source. We offer information about you to those with a permissible purpose, for example, to:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian or other credit reporting agencies to process a report for you;
- your existing creditors to monitor your credit activity (date listed may reflect only the most recent request).

We report these requests only to you as a record of activities. We do not provide this information to other creditors who evaluate your creditworthiness.

MAIN BANK USA

<p>Address: 1 MAIN CTRAA 11 BUFFALO NY 14203</p>	<p>Date of Request: 08/10/2012</p>
---	---

MYTOWN BANK

<p>Address: PO BOX 825 MYTOWN DE 10000 (555) 555-5555</p>	<p>Date of Request: 08/05/2006</p>
--	---

INTOWN DATA CORPS

<p>Address: 2000 S MAINTOWN BLVD STE INTOWN CO 11111 (555) 555-5555</p>	<p>Date of Request: 07/16/2006</p>
--	---

Requests for your credit history:

Also called "inquiries," requests for your credit history are logged on your report whenever anyone reviews your credit information. There are two types of inquiries.

i. Inquiries resulting from a transaction initiated by you. These include inquiries from your applications for credit, insurance, housing or other loans. They also include transfer of an account to a collection agency. Creditors may view these items when evaluating your creditworthiness.

ii. Inquiries resulting from transactions you may not have initiated but that are allowed under the FCRA. These include preapproved offers, as well as for employment, investment review, account monitoring by existing creditors, and requests by you for your own report. These items are shown only to you and have no impact on your creditworthiness or risk scores.

Personal Information

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The following information is reported to us by you, your creditors and other sources. Each source may report your personal information differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud prevention efforts, a notice with additional information may appear. As a security precaution, the Social Security number that you used to obtain this report is not displayed. The Name identification number and Address identification number are how our system identifies variations of your name and address that may appear on your report. The Geographical Code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address.

Names:

JOHN Q CONSUMER

Name identification number: 15621

JONATHON Q CONSUMER

Name identification number: 15622

J Q CONSUMER

Name identification number: 15623

Social Security number variations:

999999999

Year of birth:

1959

Spouse or co-applicant:

JANE

Employers:

ABCDE ENGINEERING CORP

Address: 123 MAIN STREET
ANYTOWN, MD 90001-9999

Address identification number:
0277741504

Type of Residence: Multifamily

Geographical Code: 0-156510-31-8840

Address: 555 SIMPLE PLACE
ANYTOWN, MD 90002-7777

Address identification number:
0170086050

Type of Residence: Single family

Geographical Code: 0-176510-33-8840

Address: 999 HIGH DRIVE APT 15B
ANYTOWN, MD 90003-5555

Address identification number:
0170129301

Type of Residence: Apartment complex

Geographical Code: 0-156510-31-8840

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Personal information:

Personal information associated with your history that has been reported to Experian by you, your creditors and other sources.

May include name and Social Security number variations, employers, telephone numbers, etc. Experian lists all variations so you know what is being reported to us as belonging to you.

Address information:

Your current address and previous address(es)

Personal statement:

Any personal statement that you added to your report appears here.

Note - statements remain as part of the report for two years and display to anyone who has permission to review your report.

Your Personal Statement

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No general personal statements appear on your report.

Important Message From Experian

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

Contacting Us

Contact address and phone number for your area will display here.



USER GUIDE

TransUnion Credit Report User Guide

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Introduction to the Credit Report User Guide

Thousands of companies around the world depend on TransUnion Credit Reports for the consumer **insight** they need to make the **best decisions**. This guide is designed to **introduce** you to the various sections of the print image TransUnion Credit Report.

Credit report basics

TransUnion Credit Reports draw information from the TransUnion database, which maintains credit histories on approximately 500 million consumers and businesses worldwide. The database is updated, audited and monitored on a regular basis. As a result, you can count on current, comprehensive information when evaluating the financial responsibility of a prospect.

Using this guide

This guide will walk you through the five standard types of information included in the print image credit report: Identifying Information, Public Records, Collections, Credit History and Inquiries. A following page shows a sample Credit Report that includes both standard information and optional features that can enhance the report.

Subsequent pages provide greater detail on each section, thumbnail diagrams showing where to find each section on the sample Credit Report, and descriptions of the fields and codes. For your convenience, there is a key to all of the Credit Report Codes. Keep it open for handy reference as you use the guide.

Additional features

Depending on your business needs, you can make credit information even more powerful by adding optional features to your reports. Some of these options include:

- **Special messages**—Help reduce the risk of fraud and protect your customers
- **Model profiles**—Display scores that help predict future credit behavior
- **Credit summaries**—Quickly assess the consumer's financial health to help you make more accurate decisions
- **Inquiry analysis**—Streamline collection efforts by locating individuals quickly

Other options are available to help you make more informed decisions throughout the customer lifecycle.

LEARN MORE

To learn more about the TransUnion Credit Report or any of the optional features designed to help you achieve your specific goals, contact your TransUnion representative or visit us at transunion.com/business.

Sample credit report (print image format)

This sample report is intended for educational purposes and cannot be used for testing. The actual Credit Report you receive will be customized to meet your specific request.

```

G01 duncan,elizabeth*2 9932,woodbine,chicago,il,60068*3 555,e,jackson,st,cleveland,oh,44123*5 666-58-5521**

<FOR>      <SUB NAME>      TRANSUNION CREDIT REPORT
(I) D248   ABC DEPT STORE    06 CH      <INFILE>
                                     4/81
                                     <DATE>
                                     5/20/10
                                     <TIME>
                                     09:36CT

<SUBJECT>
DUNCAN, ELIZABETH          <SSN>
<ALSO KNOWN AS>          666-58-5521
COOK, ELIZABETH          <BIRTH DATE>
                                     2/52
                                     <TELEPHONE>
                                     (555)555-5555

<CURRENT ADDRESS>
9932 WOODBINE, #9B, CHICAGO, IL. 60068
<FORMER ADDRESS>
10 N. CAMINO, OAKLAND, CA. 94583
8500 N. WESTERN AV. CHICAGO, IL 60645
                                     <DATE RPTD>
                                     1/08
                                     4/04

<CURRENT EMPLOYER AND ADDRESS>
ABC HOTELS
ANTTOWN, IL.
                                     <POSITION>
                                     CONCIERGE
                                     <VERF>
                                     5/10
                                     <RPTD>
                                     5/10
                                     <HIRE>
                                     3/04
-----
S P E C I A L M E S S A G E S
***ID MISMATCH ALERT:      PREVIOUS INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)***
***HIGH RISK FRAUD ALERT:  INPUT SSN NOT ISSUED BY SOCIAL SECURITY ADMINISTRATION***
***SSN YEAR OF ISSUANCE:   FILE SSN ISSUED: 1957-1960; STATE ISSUED: IL;
EST. AGE OBTAINED: 4-8***
***IDENTITY MANAGER VERIFICATION
FRAUD MODEL SCORE: 200 ID SCORE: 900 SCORE FACTOR CODES: 345, 678, 901
INPUT PHONE NUMBER AND ADDRESS DO NOT MATCH***
***OFAC NAME SCREEN: CLEAR***
***CONSUMER STATEMENT: SEE END RPT***
-----
M O D E L P R O F I L E      * * * A L E R T * * *
**VANTAGESCORE ALERT:     SCORE +590: TK, 52, RF, 10 SCORECARD: 02 ***
**TRANSUNION BANKRUPTCY MODEL:
SCORE +533: 24, 07, 15, 08 ***
-----
C R E D I T S U M M A R Y      * * * T O T A L F I L E H I S T O R Y
PR=2 COL=1 NEG=1 HSTNEG=2-9 TRD=4 RVL=2 * * * M T G = 1 O P N = 0 I N Q = 4
HIGH CRED CRED LIM BALANCE PAST DUE MNTHLY PAY AVAILABLE
REVOLVING: $10.1K $18.2K $5.4K $225 71%
INSTALLMENT: $16.9K $12.9K $1128 $282
MORTGAGE $232.5K $173.2K $1470
TOTALS: $259.5 $18.2K $191.5K $1128 $1977
-----
P U B L I C R E C O R D S
SOURCE DATE LIAB ECOA ASSETS PAID DOCKET#
TYPE COURT LOC
Z 4932059 10/08R $14668 C $2668 08B38521
CHAPTER 7 BANKRUPTCY D. WINSLOW
ZP5027011 1/08R $3128 I 6/08 08M987654
PAID CIVIL JUDGMENT WILLIAMS
RETRO
-----
C O L L E C T I O N S
SUBNAME SUBCODE ECOA OPENED CLOSED $PLACED CREDITOR MOP
ACCOUNT# VERIFIED BALANCE REMARKS
ADVANCED COL Y 999C004 I 5/05 $2500 ABC BANK 09B
12345 4/10A $1000
-----
T R A D E S
SUBNAME SUBCODE OPENED HIGHCRED TERMS MAXDELQ PAYPAT 1-12 MOP
ACCOUNT# VERIFIED CREDLIM PASTDUE AMT-MOP PAYPAT 13-24
ECOA COLLATRL/LOANTYPE CLSD/PD BALANCE REMARKS MO 30/60/90
ABC BK B 6781001 8/08 $16.9K 60M282 1/10 445543211111 105
9876543210 5/10A $16.9K $1128 $1410 05 1111111111
I AUTOMOBILE $12.9K *ACCOUNT IN DISPUTE 20 1/ 1/ 5
ABC RETAILER D 1234567 2/07 $9.6K MIN200 12/07 111111111111 R01
1234567890 5/10A $16.7K $230 03 111111111111
I /CREDITCARD $5.2K 29 1/ 1/ 0
ABC MORTGAGE Q 1111111 11/04 $232.5K 360M1470 111111111111 M01
1112223333 5/10A $173.2K 48 0/ 0/ 0
C /CONVENTIONAL MORTGAGE
ABC DEPARTMENT D 7654321 12/09 $500 MIN25 11111 R01
123123123123 5/10A $1500
I /CREDITCARD $150 5 0/ 0/ 0
-----
I N Q U I R I E S
DATE SUBCODE SUBNAME DATE SUBCODE SUBNAME
5/20/10 DCI248 ABC DEPT STORE 3/07/10 BPH9999 (EAS) TEST BANK
2/20/10 ASD1234 (CAL) MAIN ST AUTO 1/01/10 DNY777 (EAS) 123 RETAILER
-----
C O N S U M E R S T A T E M E N T
#HR#EFCRA EXTENDED FRAUD ALERT: ACTION MAY BE REQUIRED UNDER FCRA BEFORE OPENING OR
MODIFYING AN ACCOUNT.
-----
I N Q U I R Y A N A L Y S I S
DATE SUBCODE SUBNAME
03/07/10 B 9999 TEST BANK
DUNCAN, ELIZABETH (773) 123-4567
9932 WOODBINE, CHICAGO, IL 60693
02/20/10 A 1234 MAIN ST AUTO
DUNCAN, ELIZABETH (773) 555-1234
9932 WOODBINE, CHICAGO, IL 60693
10 N. CAMINO, OAKLAND, CA 94583
EMPLOYER: GRAND HOTEL
-----
C R E D I T R E P O R T S E R V I C E D B Y :
TRANSUNION CONSUMER RELATIONS 800-888-4213
2 BALDWIN PLACE, P.O. BOX 1000, CHESTER, PA 19022
-----
HTTP://WWW.TRANSUNION.COM/MYOPTIONS
-----
END OF TRANSUNION REPORT

```

NOTE: Fields with dollar amounts will display: K=thousands M=millions

Credit report codes

ECOA (Equal Credit Opportunity Act) inquiry and account designators

CODE	DESCRIPTION
A	Authorized user of shared account
C	Joint contractual liability
I	Individual account for sole use of customer
M	Account for which subject is liable but co-signer has liability if the maker defaults
P	Participant in shared account which cannot be distinguished as C or A
S	Account for which subject is co-signer and becomes liable if maker defaults
T	Relationship with account terminated
U	Undesignated
X	Deceased

Date indicators

CODE	DESCRIPTION
A	Automated
C	Closed
F	Repossessed/Written off/Collection
M	Manually frozen
P	Paid out
R	Reported
V	Verified

MOP (Current Manner of Payment)

CODE	DESCRIPTION
01	Pays as agreed
02	30-59 days past the due date
03	60-89 days past the due date
04	90-119 days past the due date
05	120 days or more past the due date
07	Paying or paid under Wage Earner Plan or similar arrangement
08	Repossession
8A	Voluntary repossession
8P	Paying or paid account with MOP 08
09	Charged off to bad debt
9B	Collection account
9P	Paying or paid account with MOP 09 or 9B
UR	Unrated

Type of account

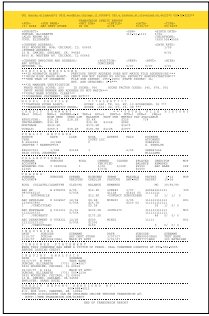
CODE	DESCRIPTION
O	Open Account (30, 60 or 90 days)
R	Revolving or Option
I	Installment
M	Mortgage
C	Check credit (line of credit)

KOB (Kind of Business Classifications)

CODE	DESCRIPTION
A	Automotive
B	Banks and Savings and Loan Institutions
C	Clothing
D	Department, Variety and Other Retail
E	Educational Organizations and Employment Services Companies
F	Finance, Personal
G	Groceries
H	Home Furnishings
I	Insurance
J	Jewelry, Cameras and Computers
K	Contractors
L	Lumber, Building Material and Hardware
M	Medical and Related Health
N	Credit Card and Travel/Entertainment Companies
O	Oil Companies
P	Personal Services Other Than Medical
Q	Credit Unions and Finance Companies Other Than Personal Finance Companies
R	Real Estate and Public Accommodations
S	Sporting Goods
T	Farm and Garden Supplies
U	Utilities and Fuel
V	Government
W	Wholesale
X	Advertising
Y	Collection
Z	Miscellaneous

Credit report fields

SUBSCRIBER-PROVIDED INPUT AND INFORMATION



```

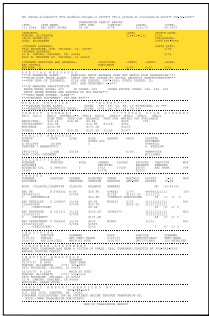
G0i duncan,elizabeth*2 9932,woodbine,chicago,il,60068*3 555,e,jackson,st,cleveland,oh,44123*5 666-58-5521**

<FOR>      <SUB NAME>      TRANSUNION CREDIT REPORT
(I) D248    ABC DEPT STORE      <MKT SUB>      <INFILE>      <DATE>      <TIME>
                                06 CH          4/81          5/20/10      09:36CT
    
```

The actual consumer information you entered to locate the file from TransUnion will be displayed at the top of the print image format report. On every TransUnion Credit Report the inquiring subscriber's

TransUnion-assigned code, name, geographic area where the file resides within the TransUnion system, date the file was created, and inquiry date and time (Central Standard Time) are displayed.

CONSUMER DEMOGRAPHIC INFORMATION



```

<SUBJECT>
DUNCAN, ELIZABETH
<ALSO KNOWN AS>
COOK, ELIZABETH

<CURRENT ADDRESS>
9932 WOODBINE, #9B, CHICAGO, IL. 60068
<FORMER ADDRESS>
10 N. CAMINO, OAKLAND, CA. 94583
8500 N. WESTERN AV. CHICAGO, IL 60645

<CURRENT EMPLOYER AND ADDRESS>
ABC HOTELS
ANYTOWN, IL.

<SSN>
666-58-5521

<BIRTH DATE>
2/52
<TELEPHONE>
(555) 555-5555

<DATE RPTD>
1/07
4/03

<POSITION>
CONCIERGE

<VERF>
5/10

<RPTD>
5/10

<HIRE>
3/04
    
```

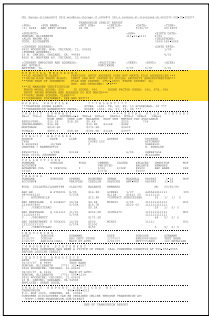
Helps verify consumer identification by providing:

- Names reported by data furnishers
- Current address and date it was first reported
- Up to two previous addresses and the date initially reported on first previous address
- Social Security number (SSN) if available

- Date of birth if available
- Telephone number or Phone Append (optional)
- Employment if available (including most current and one previous position, date employment was verified, reported and/or hired)

Credit report fields (continued)

SPECIAL MESSAGES



```
SPECIAL MESSAGES
***ID MISMATCH ALERT:      PREVIOUS INPUT ADDRESS DOES NOT MATCH FILE ADDRESS (ES)***
***HIGH RISK FRAUD ALERT:  INPUT SSN NOT ISSUED BY SOCIAL SECURITY ADMINISTRATION***
***SSN YEAR OF ISSUANCE:  FILE SSN ISSUED: 1957-1960; STATE ISSUED: IL;
                           EST. AGE OBTAINED: 4-8***
***IDENTITY MANAGER VERIFICATION
  FRAUD MODEL SCORE: 200      ID SCORE: 900      SCORE FACTOR CODES: 345, 678, 901
  INPUT PHONE NUMBER AND ADDRESS DO NOT MATCH***
***OFAC NAME SCREEN: CLEAR***
***CONSUMER STATEMENT: SEE END RPT***
```

Highlights specific credit file conditions that may include:

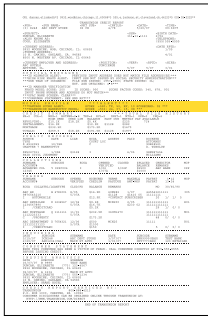
- Presence of consumer statement
- No subject found

Some optional products may also appear.

- **ID mismatch alert** messages (optional) appear when the input address, SSN or surname does not match what is on file; when a minimum of four inquiries have been made against the file within the last 60 days; or when an invalid ZIP code is entered.
- **High risk fraud alert** messages (optional) appear if address, SSN or phone number have been used in suspected fraudulent activity; if the information on an application is inappropriate, such as a commercial or institutional address; or if the SSN has not been issued by the Social Security Administration or is that of a deceased person as reported by the Social Security Administration.
- **SSN year of issuance** (optional) provides state, year/range of years and age of consumer when SSN was issued.
- **Identity manager verification™** (optional) combines sophisticated data analytics and multisourced databases to verify and validate consumer provided information, detect suspicious information, and identify potentially fraudulent transactions and/or accounts. Fraud messages are generated to alert subscribers of suspicious data. And, an identity/fraud score is provided which assesses the level of risk associated with the account. The ID Score® from ID Analytics® is available as an option for an additional lift in fraud detection.
- **OFAC name screen** (optional) is designed to screen an applicant's name against an enhanced U.S. Treasury Department's Office of Foreign Assets Control (OFAC) database of specially designated nationals (SDNs), drug traffickers and money launderers.

Credit report fields (continued)

MODEL PROFILE (OPTIONAL)



```
MODEL PROFILE                * * * A L E R T * * *
***VANTAGESCORE ALERT:      SCORE +590: TK, 52, RF, 10 SCORECARD: 02 ***
***TRANSUNION BANKRUPTCY MODEL: SCORE +533: 24, 07, 15, 08 ***
```

Displays empirically derived scores to help predict a consumer's future credit performance. Other available scores predict likelihood of bankruptcy, project recovery dollars, predict insurance risk, etc. Risk score factors are displayed numerically or in text, and are displayed in order based on their relative impact on the final score.

ALERT appears after Model Profile heading when Manner of Payment (MOP) is 7 or greater, or when a negative public record or a collection is present on the file.

Credit report fields (continued)

CREDIT SUMMARY (OPTIONAL)

C R E D I T		S U M M A R Y		* * * T O T A L F I L E H I S T O R Y					
PR=2	COL=1	NEG=1	HSTNEG=2-9	TRD=4	RVL=2	INST=1	MTG=1	OPN=0	INQ=4
REVOLVING:	HIGH CRED	CRED LIM	BALANCE	PAST DUE	MNTHLY PAY	AVAILABLE			
\$10.1K	\$18.2K	\$5.4K	\$1128	\$225	71%				
INSTALLMENT:	\$16.9K	\$12.9K	\$1128	\$282					
MORTGAGE	\$232.5K	\$173.2K	\$1470						
TOTALS:	\$259.5	\$18.2K	\$191.5K	\$1128	\$1977				

Provides a “snapshot” of activity on the consumer’s credit report.

- Available as an option covering either total file history or 12-month file history.
- “Total File History” or “12-Month History” is in the upper right hand corner of the credit summary corresponding to the option chosen.

From left to right, headers in the first row read as follows:

- **PR:** Total number of public records
- **COL:** Total number of collection accounts transferred to a third-party collection agency. These accounts are identified with a Kind of Business (KOB) code of “Y”.
- **NEG:** Total number of negative accounts (derogatory) with a current Manner of Payment (MOP) of 2 or greater.
- **HSTNEG:** There are two separate pieces of information in this field. Both relate to historical negative information on a tradeline. Historical negative information is defined as any Manner of Payment (MOP) of 2 or greater, occurring in any month (excluding current month). The first half of this field describes the number of tradelines which have historical negative information and the second half describes the number of occurrences.
- **TRD:** Total number of trades. TRD value is the sum of RVL, INST, MTG and OPN values.
- **RVL:** Total number of revolving and/or line of credit accounts (account types “R” and “C”)

- **INST:** Total number of installment accounts (account type “I”) MTG: Total number of mortgage accounts (account type “M”) OPN: Total number of open accounts (account type “O”)
- **INQ:** Total number of inquiries

From left to right, headers on the second row read as follows:

- **HIGH CRED:** Highest amount ever owed on an account
- **CRED LIM:** Maximum credit amount approved by credit grantor
- **BALANCE:** Balance owed as of the date verified
- **PAST DUE:** Amount past due as of the date verified
- **MNTHLY PAY:** Subscriber-reported monthly payment from the “TERMS” field on the account
- **AVAILABLE:** Percent of credit available for revolving, check credit and open accounts. Field is calculated by subtracting balance from credit limit divided by credit limit.
- **TOTALS:** Totals for second row headers are included for: Revolving, Installment and Mortgage Accounts (Open Accounts and Accounts Closed with a Balance are not shown on sample report)

Credit report fields (continued)

PUBLIC RECORDS

PUBLIC RECORDS SOURCE TYPE	DATE	LIAB	ECOA COURT LOC	ASSETS	PAID	DOCKET# ATTORNEY
Z 4932059	10/08R	\$14668	C	\$2668		08B39521 D. WINSLOW
ZP5027011	1/08R	\$3128	I		6/08	08M987654 WILLIAMS

Public record information is maintained on a consumer's file in compliance with the Fair Credit Reporting Act (FCRA). This information is obtained from county, state and federal courts, and includes civil judgments, state tax liens, federal tax liens, and bankruptcies. The length of time each record is held on TransUnion's database varies by the type of record.

TYPICAL RETENTION PERIODS (MAY VARY BY STATE)

Civil judgments	Seven years
Unpaid tax liens	Ten years
Paid tax liens	Seven years from date paid
Chapter 7, 11 or 12 bankruptcies	Ten years
Chapter 13 bankruptcy filings	Ten years
Chapter 13 bankruptcy dismissal or discharges	Seven years
Bankruptcies voluntarily dismissed	Seven years

COLLECTIONS

COLLECTIONS SUBNAME	SUBCODE	ECOA	OPENED VERIFIED	CLOSED	\$PLACED BALANCE	CREDITOR REMARKS	MOP
ADVANCED COL 12345	Y 999C004	I	5/05	4/10A	\$2500 \$1000	ABC BANK	09B

Identifies consumer accounts that have been placed with a professional debt-collecting firm. Collection information includes the name of the collection agency providing information, consumer's account number with the collection agency and TransUnion-assigned reporting subscriber number (all collection agency subcodes begin with a "Y").

Also included are the Equal Credit Opportunity Act (ECOA) designator,** date the information was verified along with an indicator code,** date the item was turned

over to a collection agency (shown as date opened). Also included are original dollar amount of collection, the balance owed as of date verified or closed, name of the original creditor, and an explanation of current account status as reported by the collection agency.

** See the Credit Report Codes page of this brochure for more details.

Credit report fields (continued)

TRADES

TRADES									
SUBNAME	SUBCODE	OPENED	HIGHCRED	TERMS	MAXDELO	PAYPAT	1-12	MOP	
ACCOUNT#		VERIFIED	CREDLIM	PASTDUE	AMT-MOP	PAYPAT	13-24		
ABCOA	COLLATRL/LOANTYPE	CLSD/PD	BALANCE	REMARKS		MO	30/60/90		
ABC BK	B 6781001	8/08	\$16.9K	60M282	1/10	4455432111111		I05	
9876543210		5/10A	\$16.9K	\$1128	\$1410 05	11111111			
I	AUTOMOBILE		\$12.9K	*ACCOUNT IN DISPUTE		20	1/ 1/ 5		
ABC RETAILER	D 1234567	2/07	\$9.6K	MIN200	12/07	1111111111111		R01	
1234567890		5/10A	\$16.7K		\$230 03	1111111111111			
I	/CREDITCARD		\$5.2K			29	1/ 1/ 0		
ABC MORTGAGE	Q 1111111	11/04	\$232.5K	360M1470		1111111111111		M01	
1112223333		5/10A				1111111111111			
C	/CONVENTIONAL MORTGAGE		\$173.2K			48	0/ 0/ 0		
ABC DEPARTMENT	D 7654321	12/09	\$500	MIN25		11111		R01	
123123123123		5/10A	\$1500						
I	/CREDITCARD		\$150			5	0/ 0/ 0		

Provides a historical and current record of the consumer's buying and payment activities.

- Trades are available sorted by most derogatory, followed by date verified or vice-versa.
- Payment pattern is available displaying either 12 or 24 months.

Trade information includes the following:

- **SUBNAME:** Abbreviated name of credit grantor/data furnisher with whom consumer has an account
- **ACCOUNT#:** Consumer's account number with the credit grantor (for consumer protection reasons, partial or truncated account numbers are displayed within the tradelines)
- **ABCOA:** ECOA is a code representing the ownership designation on the account**
- **SUBCODE:** Credit grantor's Kind of Business (KOB) designator and TransUnion-assigned reporting subscriber number**
- **COLLATRL/LOANTYPE:** Type of loan
- **OPENED:** Date the account was opened
- **VERIFIED:** Date of last update on the account**
- **CLSD/PD:** Date the account was closed or paid**
- **HIGHCRED:** Highest amount ever owed by the consumer on that account
- **CREDLIM:** Maximum amount of credit approved by credit grantor

- **BALANCE:** Balance owed as of date verified
- **TERMS:** Minimum required payment or number of payments, payment frequency and dollar amount agreed upon
- **PASTDUE:** Amount past due as of date verified
- **REMARKS:** If applicable, this field is used by data furnishers to further explain a special condition related to this account
- **MAXDELO:** Date on which the maximum level of delinquency for that account occurred
- **AMT-MOP:** Dollar amount of consumer's maximum delinquency and the Manner of Payment (MOP) rating at the time
- **PAYPAT:** The subject's payment pattern with his/her actual rating or Manner of Payment (MOP) over a period of time. Depending on which option a customer chooses either 24 months or 12 months of information will be shown. The default setting is 24 months. The first position on the left of the first row corresponds to the account status of the previously verified month. This will not correspond to the Manner of Payment (MOP) field, which represents the most recently reported account status, usually the current month on open or active trades. Each subsequent position to the right corresponds to one month further back in time.

Credit report fields (continued)

TRADES (CONTINUED)

In the first example below, the first half of the PAYPAT field is 445543211111. The first position indicates the information reported one month prior to verified date (MOP=4):

MANNER OF PAYMENT (MOP)	
One month ago	MOP = 4
Two months ago	MOP = 4
Three months ago	MOP = 5
Four months ago	MOP = 5 etc.

- **MO 30/60/90:** The four parts of this field summarize the reported delinquency on the account. The first column represents the number of months being summarized, up to 48 months. The second, third, and fourth columns equal the number of times the subject has been 30, 60, or 90 days delinquent, respectively.

When a tradeline is reported as "charged-off" (MOP 07 or greater), the payment pattern is removed.

In the first example, this field equals 20 1/ 1/5. This means that 20 months of data was reviewed. The subject was 30 days past due one time, 60 days past due one time, and 90 or more days past due five times.

- **MOP:** Type of Account (R, I, M, O, C) and Manner of Payment (MOP) code at which the account is currently reported**

** See the Credit Report Codes page of this brochure for more details.

INQUIRIES

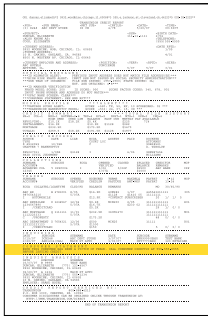
I N Q U I R I E S					
DATE	SUBCODE	SUBNAME	DATE	SUBCODE	SUBNAME
5/20/10	DCH248	ABC DEPT STORE	3/07/10	BPH9999 (EAS)	TEST BANK
2/20/10	ASD1234 (CAL)	MAIN ST AUTO	1/01/09	DNY777 (EAS)	123 RETAILER

Displays which companies viewed the consumer's credit file over the last two years. Includes date the inquiry occurred, and the inquiring subscriber's TransUnion-assigned member number and name.

- Available in a one- or two-column display
- If two columns are requested, inquiries are displayed either left to right or top to bottom, by date

Credit report fields (continued)

CONSUMER STATEMENT

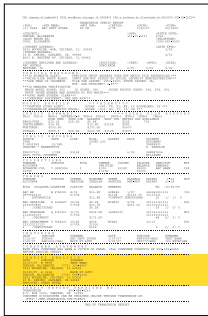


CONSUMER STATEMENT
#HK#EFCRA EXTENDED FRAUD ALERT: ACTION MAY BE REQUIRED UNDER FCRA BEFORE OPENING OR
MODIFYING AN ACCOUNT.

Contains an explanation of facts or conditions affecting the credit file as requested by the consumer.

This section may also include statements to protect consumers against fraud.

INQUIRY ANALYSIS (OPTIONAL)

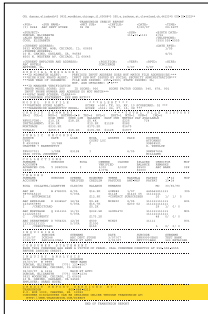


INQUIRY ANALYSIS
DATE SUBCODE SUBNAME
03/07/10 B 9999 TEST BANK
DUNCAN, ELIZABETH (773) 123-4567
9932 WOODBINE, CHICAGO, IL 60693
02/20/10 A 1234 MAIN ST AUTO
DUNCAN, ELIZABETH (773) 555-1234
9932 WOODBINE, CHICAGO, IL 60693
10 N. CAMINO, OAKLAND, CA 94583
EMPLOYER: GRAND HOTEL

Returns the contact information provided by the consumer when applying for credit within the previous 90 days.

Information returned will include the consumer's name and current address, and potentially the consumer's previous address, telephone number, and employment.

CREDIT REPORT SERVICED BY



CREDIT REPORT SERVICED BY:
TRANSUNION CONSUMER RELATIONS 800-888-4213
2 BALDWIN PLACE, P.O. BOX 1000, CHESTER, PA 19022

[HTTP://WWW.TRANSUNION.COM/MYOPTIONS](http://www.transunion.com/myoptions)

This information should be used to provide contact information to consumers in the event of an adverse action.

Call us at 844-245-4071 or visit
www.transunion.com.


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Equifax Credit Report TM

As of: 10/07/2010.

Available until: 11/06/2010

Confirmation #

Report Does Not Update

▲ Important. Please print this report as it will only be available for you to view during this session with Equifax. If you would like to view this credit report online free for 30 days, [click here](#).

Section Title	Section Description
1. Credit Summary	Summary of account activity
2. Account Information	Detailed account information
3. Inquiries	Companies that have requested or viewed your credit information
4. Negative Information	Bankruptcies, liens, garnishments and other judgments
5. Personal Information	Personal data, addresses, employment history
6. Dispute File Information	How to dispute information found on this credit report
7. Summary of Your Rights Under the FCRA	Summary of Your Rights Under the FCRA
8. Remedying the Effects of Identity Theft	Remedying the Effects of Identity Theft
9. Your Rights Under State Law	Your Rights Under State Law

Credit Summary

Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

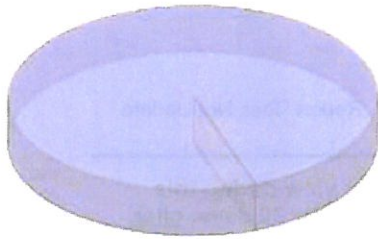
Accounts

Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. - that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

Open Accounts	Total Number	Balance	Available ²	Credit Limit ²	Debt to Credit Ratio	Monthly Payment Amount ²	Accounts with a Balance
Mortgage	0	\$0	N/A	N/A	N/A	\$0	0
Installment	5	\$27,696	\$0	\$23,750	117%	\$291	5
Revolving	0	\$0	N/A	N/A	N/A	\$0	0
Other	0	\$0	N/A	N/A	N/A	\$0	0
Total	5	\$27,696	\$0	\$23,750	117%	\$291	5

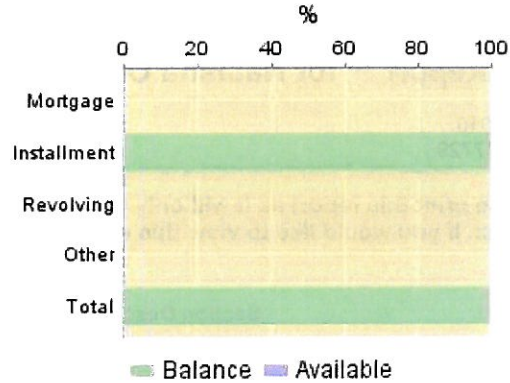
Debt by Account Type

Total



- Mortgage-0%
- Installment-100%
- Revolving-0%
- Other-0%

Debt to Credit Ratio by Account



Account Age

Usually, it is a good idea to keep your oldest credit account open, as a high average account age generally demonstrates stability to lenders. Also, especially if you have been managing credit for a short time, opening many new accounts will lower your average account age and may have a negative impact.

Length of Credit History	10 Years, 7 Months
Average Account Age	6 Years, 2 Months
Oldest Account	CAPITAL ONE BANK USA (Opened 03/2000)
Most Recent Account	WELLS FARGO EFS (Opened 12/2007)

Inquiries - Requests for your Credit History

Numerous inquires on your credit file for new credit may cause you to appear risky to lenders, so it is usually better to only seek new credit when you need it. Typically, lenders distinguish between inquiries for a single loan and many new loans in part by the length of time over which the inquiries occur. So, when rate shopping for a loan it's a good idea to do it within a focused period of time.

Inquiries in the Last 2 Years	3
Most Recent Inquiry	CBC MORTGAGE SERVICES::

Potentially Negative Information

Late payments, collections and public records can have a negative impact on your credit standing. The more severe and recent they are, the more negative the potential impact might be.

Public Records	0
Negative Accounts	9
Collections	1

Mortgage Accounts

Mortgage accounts include first mortgages, home equity loans, and any other loans secured by real estate you own.

You have no mortgage accounts on file

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Installment Accounts

Installment accounts are credit accounts in which the amount of the payment and the number of payments are predetermined or fixed, such as a car loan.

Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
WELLS FARGO EFS		01/2006	\$6,133	08/2010		PAYS AS AGREED	

WELLS FARGO EFS

PO Box 5185
Sioux Falls, SD-571175185
(800) 658-3567

Account Number:		Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$5,000
Type of Account <input type="checkbox"/> :	Installment	Credit Limit:	
Term Duration:	120 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	01/2006	Balance:	\$6,133
Date Reported:	08/2010	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:	\$57	Date of Last Activity:	08/2010
Date Major Delinquency First Reported:		Months Reviewed:	33
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Education Loan
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	*	*	*	*	*	*	*					
2009	*	*	*	*	*	*	*	*	*	60	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*		*
2006	*	*	*	*	*	*	*	*	*	*	*	*

WELLS FARGO EFS		01/2006	\$5,883	08/2010		PAYS AS AGREED	
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WELLS FARGO EFS

PO Box 5185
Sioux Falls, SD-571175185
(800) 658-3567

Account Number:		Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$5,500
Type of Account <input type="checkbox"/> :	Installment	Credit Limit:	
Term Duration:	120 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	01/2006	Balance:	\$5,883

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
Date Reported:	08/2010			Amount Past Due:			
Date of Last Payment:				Actual Payment Amount:			
Scheduled Payment Amount:	\$55			Date of Last Activity:	08/2010		
Date Major Delinquency First Reported:				Months Reviewed:	33		
Creditor Classification:				Activity Description:	N/A		
Charge Off Amount:				Deferred Payment Start Date:			
Balloon Payment Amount:				Balloon Payment Date:			
Date Closed:				Type of Loan:	Education Loan		
Date of First Delinquency:	N/A						
Comments:							

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	*	*	*	*	*	*	*					
2009	*	*	*	*	*	*	*	*	*	60	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*		*
2006	*	*	*	*	*	*	*	*	*	*	*	*

WELLS FARGO EFS	2007	\$3,143	08/2010	PAYS AS AGREED
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WELLS FARGO EFS

PO Box 5185
Sioux Falls, SD-571175185
(800) 658-3567

Account Number:		Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$2,750
Type of Account <input type="checkbox"/> :	Installment	Credit Limit:	
Term Duration:	120 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	12/2007	Balance:	\$3,143
Date Reported:	08/2010	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:	\$36	Date of Last Activity:	08/2010
Date Major Delinquency First Reported:		Months Reviewed:	32
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Education Loan
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	*	*	*	*	*	*	*					

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
Term Duration:	120 Months			Terms Frequency:		Monthly (due every month)	
Date Opened:	02/2007			Balance:		\$6,287	
Date Reported:	08/2010			Amount Past Due:			
Date of Last Payment:				Actual Payment Amount:			
Scheduled Payment Amount:	\$72			Date of Last Activity:		08/2010	
Date Major Delinquency First Reported:				Months Reviewed:		33	
Creditor Classification:				Activity Description:		N/A	
Charge Off Amount:				Deferred Payment Start Date:			
Balloon Payment Amount:				Balloon Payment Date:			
Date Closed:				Type of Loan:		Education Loan	
Date of First Delinquency:	N/A						
Comments:							

81-Month Payment History


Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	*	*	*	*	*	*	*					
2009	*	*	*	*	*	*	*	*	*	60	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007		*	*	*	*	*	*	*	*	*		*

Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
ORANGE COUNTY FEDERA		11/2004	\$0	09/2010		CHARGE-OFF	

ORANGE COUNTY FEDERAL CRED

1211 E Dyer Rd
 Santa Ana, CA-927055605
 (714) 755-5900

Account Number:		Current Status:	CHARGE-OFF
Account Owner:	Individual Account.	High Credit:	
Type of Account 	Installment	Credit Limit:	
Term Duration:	48 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	11/2004	Balance:	\$0
Date Reported:	09/2010	Amount Past Due:	
Date of Last Payment:	03/2008	Actual Payment Amount:	
Scheduled Payment Amount:	\$139	Date of Last Activity:	N/A
Date Major Delinquency First Reported:	06/2007	Months Reviewed:	70
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:	\$2,976	Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Note Loan
Date of First Delinquency:	01/2007		

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
Comments:		Charged off account					

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	*	*	*	*	*	*	*	*				
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	CO	CO	*	*	*	*	*	*	*	*	*	*
2007	30	60	90	120	150	CO	CO	CO	CO	CO	CO	CO
2006	*	30	60	60	*	*	*	*	30	60	*	*
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004											*	*

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Revolving Accounts


Revolving accounts are charge accounts that have a credit limit and require a minimum payment each month, such as most credit cards.

Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
CAPITAL ONE BANK USA		03/2000	\$5,896	09/2010	\$5,896	CHARGE -OFF	\$5,000

CAPITAL ONE

PO Box 30281
Salt Lake City, UT-841300281

Account Number:		Current Status:	CHARGE-OFF
Account Owner:	Individual Account.	High Credit:	
Type of Account 	Revolving	Credit Limit:	\$5,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	03/2000	Balance:	\$5,896
Date Reported:	09/2010	Amount Past Due:	\$5,896
Date of Last Payment:	08/2010	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:	01/2008	Months Reviewed:	99
Creditor Classification:		Activity Description:	Closed
Charge Off Amount:	\$6,287	Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	05/2007		
Comments:	Charged off account, Account closed by credit grantor		

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
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81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	CO	CO	CO	CO	CO	CO	CO	CO				
2009	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2008	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2007	*	*	*	*	*	30	60	90	120	150	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004	*	*	*	*	*	*	*	*	*	*	*	*
2003												*

EXPRESS	01/2001	\$0	01/2001	PAYS AS AGREED
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EXPRESS

PO Box 182789
Columbus, OH-432182789

Account Number:		Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$250
Type of Account <input type="checkbox"/> :	Revolving	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	01/2001	Balance:	\$0
Date Reported:	01/2001	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	01/2001
Date Major Delinquency First Reported:		Months Reviewed:	N/A
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request		

81-Month Payment History

No 81-Month Payment Data available for display.

GEMB/MERVYN'S	12/2002	\$0	09/2010	PAYS AS AGREED	\$200
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GEMB MERVYNS

Retailers Natl Bank Mervyn
PO Box 981400
El Paso, TX-799981400

Account Number:		Current Status:	PAYS AS AGREED
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Payment History Key

Meaning	Symbol	Meaning	Symbol
Pays or Paid as Agreed:	*	180+ Days Past Due:	180
30-59 Days Past Due:	30	Collection Account:	CA
60-89 Days Past Due:	60	Foreclosure:	F
90-119 Days Past Due:	90	Voluntary Surrender:	VS
120-149 Days Past Due:	120	Repossession:	R
150-179 Days Past Due:	150	Charge Off:	CO

Inquiries

A request for your credit history is called an inquiry. Inquiries remain on your credit report for two years. There are two types of inquiries those that may impact your credit rating and those that do not.

Inquiries that may impact your credit rating

These inquiries are made by companies with whom you have applied for a loan or credit.

Name of Company	Date of Inquiry
-----------------	-----------------

SBC W-CA I/C CONSUMER	08/26/09
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Creditor Contact Information

SBC W-CA I/C CONSUMER
PO Box 989045
W-Ca I/C Consumer
W Sacramento, CA 957989045

CBC MORTGAGE SERVICES	06/01/10
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Creditor Contact Information

CBC MORTGAGE SERVICES
PO Box 1838
Columbus, OH 432161838
(877) 237-8317

CREDIT COMMUNICATIONS INC.	03/17/10
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Creditor Contact Information

CREDIT COMMUNICATIONS INC.
10 Crow Canyon Ct Ste 200
San Ramon, CA 945831980

Inquiries that do not impact your credit rating

These inquiries include requests from employers, companies making promotional offers and your own requests to check your credit. These inquiries are only viewable by you.

Company Information	Date of Inquiry
---------------------	-----------------

AR-CAPITAL ONE	06/01/10
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DTC-COMCAST-SACRAMENTO	06/25/10
------------------------	----------

Company Information	Date of Inquiry
PRM-DIRECT LENDING SOURCE INC	02/05/10
EQUIFAX	10/07/10
PRM-MDA CAPITAL, INC.	01/15/10, 10/16/09
Prefix	Prefix Description
PRM	Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance.(PRM inquiries remain for twelve months.)
AM or AR	Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors.(AM and AR inquiries remain for twelve months.)
EMPL	Inquiries with this prefix indicate an employment inquiry. (EMPL inquiries remain for 24 months)
PR	Inquiries with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing.(PR inquiries remain for 12 months.)
Equifax or EFX	Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.
ND	Inquiries with this prefix are general inquiries that do not display to credit grantors.(ND inquiries remain for 24 months.)
ND MR	Inquiries with this prefix indicate the reissue of a mortgage credit report containing information from your Equifax credit file to another company in connection with a mortgage loan.(ND inquiries remain for 24 months.)

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Negative Accounts


Accounts that contain a negative account status. Accounts not paid as agreed generally remain on your credit file for 7 years from the date the account first became past due leading to the current not paid status. Late Payment History generally remains on your credit file for 7 years from the date of the late payment.

Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
WELLS FARGO EFS		01/2006	\$6,133	08/2010		PAYS AS AGREED	

WELLS FARGO EFS

PO Box 5185
Sioux Falls, SD-571175185
(800) 658-3567

Account Number:		Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$5,000
Type of Account  :	Installment	Credit Limit:	
Term Duration:	120 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	01/2006	Balance:	\$6,133
Date Reported:	08/2010	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:	\$57	Date of Last Activity:	08/2010

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
Date Reported:	08/2010	Amount Past Due:					
Date of Last Payment:	Actual Payment Amount:						
Scheduled Payment Amount:	\$71	Date of Last Activity:	08/2010				
Date Major Delinquency First Reported:	Months Reviewed:		33				
Creditor Classification:	Activity Description:		N/A				
Charge Off Amount:	Deferred Payment Start Date:						
Balloon Payment Amount:	Balloon Payment Date:						
Date Closed:	Type of Loan:		Education Loan				
Date of First Delinquency:	N/A						
Comments:							

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	*	*	*	*	*	*	*					
2009	*	*	*	*	*	*	*	*	*	60	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007		*	*	*	*	*	*	*	*	*		*

WELLS FARGO EFS	02/2007	\$6,287	08/2010	PAYS AS AGREED
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WELLS FARGO EFS

PO Box 5185
Sioux Falls, SD-571175185
(800) 658-3567

Account Number:	Current Status:	PAYS AS AGREED	
Account Owner:	Individual Account.	High Credit:	\$5,500
Type of Account <input type="checkbox"/> ?:	Installment	Credit Limit:	
Term Duration:	120 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	02/2007	Balance:	\$6,287
Date Reported:	08/2010	Amount Past Due:	
Date of Last Payment:	Actual Payment Amount:		
Scheduled Payment Amount:	\$72	Date of Last Activity:	08/2010
Date Major Delinquency First Reported:	Months Reviewed:		33
Creditor Classification:	Activity Description:		N/A
Charge Off Amount:	Deferred Payment Start Date:		
Balloon Payment Amount:	Balloon Payment Date:		
Date Closed:	Type of Loan:		Education Loan
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	*	*	*	*	*	*	*					
2009	*	*	*	*	*	*	*	*	*	60	*	*


Account Name	Account Number			Date Opened		Balance		Date Reported		Past Due	Account Status		Credit Limit
	Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2008	*	*	*	*	*	*	*	*	*	*	*	*	*
2007		*	*	*	*	*	*	*	*	*			*

Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
CAPITAL ONE BANK USA		03/2000	\$5,896	09/2010	\$5,896	CHARGE -OFF	\$5,000

CAPITAL ONE

PO Box 30281
Salt Lake City, UT-841300281

Account Number:		Current Status:	CHARGE-OFF
Account Owner:	Individual Account.	High Credit:	
Type of Account  :	Revolving	Credit Limit:	\$5,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	03/2000	Balance:	\$5,896
Date Reported:	09/2010	Amount Past Due:	\$5,896
Date of Last Payment:	08/2010	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:	01/2008	Months Reviewed:	99
Creditor Classification:		Activity Description:	Closed
Charge Off Amount:	\$6,287	Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	05/2007		
Comments:	Charged off account, Account closed by credit grantor		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	CO	CO	CO	CO	CO	CO	CO	CO				
2009	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2008	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2007	*	*	*	*	*	30	60	90	120	150	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004	*	*	*	*	*	*	*	*	*	*	*	*
2003												*

MACY'S/DSNB	02/2004	\$0	09/2010	PAYS AS AGREED
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Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
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MACY'S/DSNB

PO Box 8218
Mason, OH-450408218
(800) 243-6552

Account Number:		Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	
Type of Account <input type="checkbox"/> :	Revolving	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	02/2004	Balance:	\$0
Date Reported:	09/2010	Amount Past Due:	
Date of Last Payment:	05/2007	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	05/2007
Date Major Delinquency First Reported:		Months Reviewed:	73
Creditor Classification:		Activity Description:	Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:	Account closed by credit grantor		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	*	*	*	*	*	*	*	*				
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	30	60	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004		*	*	*	*	*	*	*	*	*	*	*

ORANGE COUNTY	11/2004	\$0	09/2010	CHARGE-OFF
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ORANGE COUNTY

1211 E Dyer Rd
Santa Ana, CA-927055605
(714) 755-5900

Account Number:		Current Status:	CHARGE-OFF
Account Owner:	Individual Account.	High Credit:	
Type of Account <input type="checkbox"/> :	Installment	Credit Limit:	
Term Duration:	48 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	11/2004	Balance:	\$0
Date Reported:	09/2010	Amount Past Due:	
Date of Last Payment:	03/2008	Actual Payment Amount:	

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
Scheduled Payment Amount: \$139		Date of Last Activity:		N/A			
Date Major Delinquency First Reported: 06/2007		Months Reviewed:		70			
Creditor Classification:		Activity Description:		N/A			
Charge Off Amount: \$2,976		Deferred Payment Start Date:					
Balloon Payment Amount:		Balloon Payment Date:					
Date Closed:		Type of Loan:		Note Loan			
Date of First Delinquency: 01/2007							
Comments: Charged off account							

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	*	*	*	*	*	*	*	*				
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	CO	CO	*	*	*	*	*	*	*	*	*	*
2007	30	60	90	120	150	CO	CO	CO	CO	CO	CO	CO
2006	*	30	60	60	*	*	*	*	30	60	*	*
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004											*	*

WEBBANK/DFS 12/2003 \$987 09/2010 CHARGE -OFF \$2,000

CIT BANK/DFS

12234 N I H 35 Bldg B
Austin, TX-787531705
(800) 283-2210

Account Number:	Current Status:	CHARGE-OFF
Account Owner: Individual Account.	High Credit:	
Type of Account <input type="checkbox"/> : Revolving	Credit Limit:	\$2,000
Term Duration:	Terms Frequency:	Monthly (due every month)
Date Opened: 12/2003	Balance:	\$987
Date Reported: 09/2010	Amount Past Due:	
Date of Last Payment: 09/2010	Actual Payment Amount:	\$700
Scheduled Payment Amount: \$51	Date of Last Activity:	N/A
Date Major Delinquency First Reported: 02/2006	Months Reviewed:	81
Creditor Classification:	Activity Description:	N/A
Charge Off Amount: \$1,687	Deferred Payment Start Date:	
Balloon Payment Amount:	Balloon Payment Date:	
Date Closed:	Type of Loan:	Charge Account
Date of First Delinquency: 05/2005		
Comments: Charged off account		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	*	CO	*	CO	*	CO	*	CO				

Account Name	Account Number		Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit				
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	CO	*	*	*	*	CO	CO	*	*	*
2006	120	*	*	*	*	*	*	*	*	*	*	*
2005	*	*	*	*	*	*	*	*	*	*	90	120
2004	*	*	*	*	*	*	*	*	60	*	*	*
2003												*

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Collections

A collection is an account that has been turned over to a collection agency by one of your creditors because they believe the account has not been paid as agreed.

AMERICAN REVENUE MANAGEMENT

Agency Address: 675 HEGENBERGER RD SUITE 200
OAKLAND, CA 94621
(510) 632-3366

Date Reported: 12/2008

Date Assigned: 10/2008

Creditor Classification:

Creditor Name: MILLS COLLEGE

Accounts Number:

Account Owner: Individual Account.

Original Amount Owned: \$255

Date of 1 st Delinquency: 01/2006

Balance Date: 12/2008

Balance Owned: \$255

Last Payment Date : N/A

Status Date: 12/2008

Status: D - Unpaid

Comments: N/A

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Public Records

Public record information includes bankruptcies, liens or judgments and comes from federal, state or county court records.

Public record information includes bankruptcies, liens or judgments and comes from federal, state or county court records.

You have no Public Records on file

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Personal Information

The following information is added to your file either when creditors enter requests to view your credit history, or when you report it to Equifax directly.

Name:

Social Security Number:

Age or Date of Birth:

Address Information

Current/ Previous	Street City, State Zip	Date Reported
----------------------	---------------------------	------------------

Current

Former Address

1

Former Address

2

Former Address

3

Other Identification

You have no other identification on file.

Employment History

You have no Employment History on file.

Alert(s)

You have no Alerts on file.

Consumer Statement

You have no Consumer Statement on file.

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Dispute File Information

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information on this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data from your file unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.ai.equifax.com>

To check the status or view the results of your dispute please visit <https://www.ai.equifax.com>

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How to order your score by phone

By law, you are entitled to obtain your credit score. There is a fee of \$7.95 to obtain your credit score from Equifax Information Services. To request your credit score, please contact:

Equifax Information Services LLC
 P.O. Box 105167
 Atlanta, GA 30348
 or call
 1-877-SCORE-11

If you are in the process of obtaining a mortgage, you may be entitled to free credit score information. Contact the person making or arranging your loan for further information.

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A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identify theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days. In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for additional information.
- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.ftc.gov/credit for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old. [Equifax Note: Negative information is generally considered delinquent or derogatory accounts on a file disclosure. On an Equifax file disclosure, the seven year time period begins from the Date of First Delinquency associated with the negative account information. *For more information about the date of first delinquency, please visit the Frequently Asked Questions section of Equifax's website located at www.equifax.com.]*
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.ftc.gov/credit.

Credit Release Authorization Form

Credit Information Release Form

Personal Information

Primary

First Name: _____ Middle: _____ Last: _____

Social Security No: _____ Birth Date: _____

Address: _____

City: _____ State: _____ ZIP: _____ County: _____

Phone: () - _____ Work: () - _____ Cell: () - _____

E-mail Address: _____

Secondary

First Name: _____ Middle: _____ Last: _____

Social Security No: _____ Birth Date: _____

Previous address if less than two years at current address:

Address: _____

City: _____ State: _____ ZIP: _____ County: _____

Phone: () - _____ Work: () - _____ Cell: () - _____

E-mail Address: _____

Authorization

I/We hereby authorize the release to Southern Bancorp nonprofit affiliate Southern Bancorp Community Partners (SBCP) any and all information required at any time for any purpose related to our credit application/transaction. I/We further authorize SBCP to release such information to any entity deemed necessary for any purpose related to our credit application/transaction.

I/We hereby certify that the enclosed information (together with any attachments or exhibits) is valid and true, accurate and correct to the best of my/our knowledge.

Signature: _____ Date: _____

Signature: _____ Date: _____

ECOA Notice

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has 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 this Creditor is the U. S. Small Business Administration, Washington, D.C. 20416.

Kroll Factual Data

KROLL FACTUAL DATA, 5200 HAHNS PEAK DRIVE LOVELAND, CO 80538 (800)324-5005

GOOD FAITH FUND 601 MAIN STREET ARKADELPHIA, AR 71923 (870)246-1048 (870)246-5284	Lending 0401-AR0054	Client Tracking Client Code vfielder	Requested by vfielder	Report ID [REDACTED]
			BX Date requested 05/08/2015 10:26:04	Charges 21.99

Applicant's last name [REDACTED]	First name [REDACTED]	Middle W	Suffix [REDACTED]	Age [REDACTED]	Social Security [REDACTED]
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Present [REDACTED]	AR	72333	Telephone [REDACTED]
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Trans Union BU1	[REDACTED]	[REDACTED]	[REDACTED]
Equifax BQ1	[REDACTED]	[REDACTED]	[REDACTED]
Experian BX1	[REDACTED]	[REDACTED]	1949

Son's Judgment	BQ1 BX1	Judgment Court name Phillips Cnty Mun Ct	Docket # Filed	Amount \$2384	Status Judgment Status date [REDACTED]
Plaintiff: MEDICAL PAYMENT DATA Defendant: [REDACTED] Medical;					

Tax Lien	BQ1 BX1	State Tax Lien Court name County Cir Ct	Docket # Filed	Amount \$996	Status Released Status date 05/12
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Tax Lien	BX1	State Tax Lien Court name County Cir Ct	Docket # Filed	Amount \$996	Status Filed Status date 04/11
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05/08/2015 0401 GOOD FAITH FUND (BU1)

Address	City	State	Zip	First	Last	
[REDACTED]	[REDACTED]	AR	[REDACTED]	---	03/01	BU1
[REDACTED]	[REDACTED]	AR	[REDACTED]	---	---	BU1
[REDACTED]	[REDACTED]	AR	[REDACTED]	---	---	BU1
[REDACTED]	[REDACTED]	AR	[REDACTED]	11/99	06/13	BQ1 BX1
[REDACTED]	[REDACTED]	AR	[REDACTED]	07/96	11/14	BX1
[REDACTED]	[REDACTED]	AR	[REDACTED]	03/00	03/00	BX1

Employer	Position	First	Last	
[REDACTED]	[REDACTED]	---	---	BU1
[REDACTED]	[REDACTED]	---	---	BU1
[REDACTED]	[REDACTED]	03/95	03/95	BQ1 BX1
[REDACTED]	[REDACTED]	---	---	BQ1
[REDACTED]	[REDACTED]	---	---	BQ1

OFAC Compliance

Applicant input name checked. No similar records found in OFAC's SDN list.

Similar Name
BX1

	Repository	Brand	Type		
796	TransUnion	Classic 04	FICO	[REDACTED]	BU1
	030 - Time since most recent account opening is too short 003 - Proportion of loan balances to loan amounts is too high 005 - Too many accounts with balances 028 - Number of established accounts				
739	Equifax	BEACON 5	FICO	[REDACTED]	BQ1
	38 - Serious delinquency, and derogatory public record or collection filed 20 - Length of time since derogatory public record or collection is too short				
714	Experian	Fair Isaac V2	FICO	[REDACTED]	BX1
	38 - Serious delinquency and public record or collection 20 - Time since derogatory public record or collection is too short 02 - Level of delinquency on accounts 32 - Lack of recent installment loan information				

CHASE AUTO ██████████	Opened 04/13	Reported 04/15	High balance 36,801	Reviewed 25 mos	30 0	60 0	90+ 0	Pastdue	Payment	Balance
	Last active 04/15	BX1 BU1 BQ1 [Ind]	High limit ---		Install (I1) Auto			-0-	072x \$564	25,488
██████████ ██████████	Opened 05/01	Reported 04/15	High balance 24,156	Reviewed 99 mos	30 0	60 0	90+ 0	Pastdue	Payment	Balance
	Last active 04/15	BX1 BU1 BQ1 [Joint]	High limit ---		Install (I1) Mobile home			-0-	300x \$324	18,077
Mobile home										
STH BANCORBK ██████████	Opened 01/14	Reported 05/15	High balance 20,080	Reviewed 16 mos	30 0	60 0	90+ 0	Pastdue	Payment	Balance
	Last active 05/15	BU1 BQ1 [Ind]	High limit ---		Install (I1) Secured			-0-	12x \$356	14,971
Balloon payment										
SYNCSAOWES ██████████	Opened 07/93	Reported 04/15	High balance 3,347	Reviewed 99 mos	30 0	60 0	90+ 0	Pastdue	Payment	Balance
	Last active 04/15	BX1 BU1 [Joint]	High limit 5,700		Revolv (R1) Charge			-0-	\$25	416
SIMMONS 1ST NATIONAL ██████████	Opened 07/12	Reported 04/15	High balance 1,070	Reviewed 34 mos	30 0	60 0	90+ 0	Pastdue	Payment	Balance
	Last active 04/15	BX1 BU1 BQ1 [Ind]	High limit 4,000		Revolv (R1) Credit card			-0-	\$10	132
CITI-CITGO ██████████	Opened 03/91	Reported 04/15	High balance 362	Reviewed 99 mos	30 0	60 0	90+ 0	Pastdue	Payment	Balance
	Last active 04/15	BX1 BU1 BQ1 [Ind]	High limit 1,200		Revolv (R1) Credit card			-0-	\$25	131
ALLY FINANCIAL ██████████	Opened 01/07	Reported 03/12	High balance 28,536	Reviewed 62 mos	30 0	60 0	90+ 0	Pastdue	Payment	Balance
	Last active 01/12	BX1 BU1 BQ1 [Ind]	High limit ---		Install (I1) Auto			-0-	Paid	-0-
Account closed 03/12; Closed; Account paid										
ALLY FINANCIAL ██████████	Opened 07/07	Reported 08/12	High balance 31,059	Reviewed 61 mos	30 0	60 0	90+ 0	Pastdue	Payment	Balance
	Last active 06/12	BX1 BU1 BQ1 [Ind]	High limit ---		Install (I1) Auto			-0-	Paid	-0-
Account closed 08/12; Closed; Account paid										
BANCORPSOUTH ██████████	Opened 07/08	Reported 06/10	High balance 7,000	Reviewed 23 mos	30 0	60 0	90+ 0	Pastdue	Payment	Balance
	Last active 06/10	BU1 BQ1 [Ind]	High limit ---		Install (I1) Unsecured			-0-	Paid	-0-
Closed 06/10; Account paid; Unsecured										
BK OF AMER ██████████	Opened 05/87	Reported 04/09	High balance 19,600	Reviewed 99 mos	30 0	60 0	90+ 0	Pastdue	Payment	Balance
	Last active 03/09	BX1 BU1 BQ1 [Ind]	High limit 19,600		Revolv (R1) Credit card			-0-	Paid	-0-
Account closed by credit grantor 08/08; Canceled by credit grantor										
CBNA ██████████	Opened 03/86	Reported 04/15	High balance 4,000	Reviewed 99 mos	30 0	60 0	90+ 0	Pastdue	Payment	Balance
	Last active 06/05	BX1 BQ1 [Ind]	High limit 4,000		Revolv (R1) Credit card			-0-	Paid	-0-
Account closed by consumer 03/09; Account closed at consumers request; Account paid										
CHASE CARD ██████████	Opened 06/90	Reported 02/09	High balance 6,000	Reviewed 99 mos	30 0	60 0	90+ 0	Pastdue	Payment	Balance
	Last active 05/06	BX1 BU1 BQ1 [Joint]	High limit 7,800		Revolv (R1) Credit card			-0-	Paid	-0-
Account closed 02/09; Closed; Account paid										
CHASE CARD ██████████	Opened 05/03	Reported 05/15	High balance 1,345	Reviewed 99 mos	30 0	60 0	90+ 0	Pastdue	Payment	Balance
	Last active 05/15	BX1 BU1 BQ1 [Ind]	High limit 6,000		Revolv (R1) Credit card			-0-	Paid	-0-
CITIBANKNA ██████████	Opened 10/06	Reported 12/08	High balance 5,000	Reviewed 26 mos	30 0	60 0	90+ 0	Pastdue	Payment	Balance
	Last active 09/08	BX1 BU1 BQ1 [Ind]	High limit ---		Install (I1) Unsecured			-0-	Paid	-0-
Account closed 09/08; Closed; Account paid; Unsecured										
GPU/CITI ██████████	Opened 06/96	Reported 10/13	High balance 296	Reviewed 48 mos	30 0	60 0	90+ 0	Pastdue	Payment	Balance
	Last active 08/13	BU1 [Ind]	High limit 600		Revolv (R1) Credit card			-0-	Paid	-0-
CRDT FIRST ██████████	Opened 10/71	Reported 08/09	High balance ---	Reviewed 99 mos	30 0	60 0	90+ 0	Pastdue	Payment	Balance
	Last active 08/05	BQ1 [Joint]	High limit 2,800		Revolv (R1) Unknown			-0-	Paid	-0-
CREDIT FIRST N.A ██████████	Opened 05/10	Reported 01/15	High balance 1,440	Reviewed 57 mos	30 0	60 0	90+ 0	Pastdue	Payment	Balance
	Last active 01/15	BX1 BU1 BQ1 [Ind]	High limit 2,800		Revolv (R1) Charge			-0-	Paid	-0-

Account ID	Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue	Payment	Balance
FIA CSNA [REDACTED]	05/95 Last active 08/08	08/08 BX1 BU1 BQ1 [Ind]	10,000 High limit 10,000	99 mos	0	0	0	-0-	Paid	-0-
Account closed by credit grantor 08/08; Canceled by credit grantor										
[REDACTED]	Opened 03/05 Last active 02/07	Reported 02/08 BX1 BQ1 [Ind]	High balance 5,000 High limit ---	Reviewed 34 mos	30 0	60 0	90+ 0	-0-	Paid	-0-
Account closed 02/07; Account paid										
[REDACTED]	Opened 05/97 Last active 06/10	Reported 09/10 BX1 BU1 BQ1 [Joint]	High balance 10,886 High limit ---	Reviewed 99 mos	30 0	60 0	90+ 0	-0-	180x \$ ---	-0-
Account transferred or sold; Account transferred or sold; Transferred to another lender; Closed 09/10										
[REDACTED]	Opened 08/11 Last active 01/15	Reported 02/15 BQ1 [Ind]	High balance 50 High limit ---	Reviewed 34 mos	30 0	60 0	90+ 0	-0-	Paid	-0-
Unsecured										
[REDACTED]	Opened 11/09 Last active 01/15	Reported 04/15 BX1 BU1 BQ1 [Ind]	High balance 1,002 High limit 4,000	Reviewed 65 mos	30 0	60 0	90+ 0	-0-	Paid	-0-
Charge										
[REDACTED]	Opened 12/08 Last active 09/13	Reported 12/13 BX1 BU1 BQ1 [Ind]	High balance 8,000 High limit 8,000	Reviewed 61 mos	30 0	60 0	90+ 0	-0-	Paid	-0-
Account closed 12/13; Closed; Account paid; Secured credit card										
[REDACTED]	Opened 11/07 Last active 02/08	Reported 04/15 BX1 BU1 BQ1 [Ind]	High balance 9,000 High limit 9,000	Reviewed 88 mos	30 0	60 0	90+ 0	-0-	Paid	-0-
Account closed by credit grantor 11/08; Canceled by credit grantor; Account paid										
[REDACTED]	Opened 06/96 Last active 11/14	Reported 04/15 BX1 BU1 BQ1 [Ind]	High balance 296 High limit 600	Reviewed 99 mos	30 0	60 0	90+ 0	-0-	Paid	-0-
Charge										
[REDACTED]	Opened 11/97 Last active 12/12	Reported 04/15 BX1 BU1 BQ1 [Auth user]	High balance 1,374 High limit 2,675	Reviewed 99 mos	30 0	60 0	90+ 0	-0-	Paid	-0-
Account closed 01/15; Closed										
[REDACTED]	Opened 09/02 Last active 03/08	Reported 08/08 BU1 BQ1 [Ind]	High balance 23,907 High limit ---	Reviewed 69 mos	30 0	60 0	90+ 0	-0-	Paid	-0-
Auto										
Closed 03/08; Account paid										
[REDACTED]	Opened 05/97 Last active 04/11	Reported 05/11 BX1 BU1 BQ1 [Joint]	High balance 10,886 High limit ---	Reviewed 7 mos	30 0	60 0	90+ 0	-0-	Paid	-0-
Mortgage (CNV)										
Account closed 05/11; Closed; Account paid										
PORTFOLIO RECOVERY ASS [REDACTED]	Opened 08/10 Last active 10/14	Reported 05/15 *BX1 [Joint]	High balance 4,646 High limit ---	Reviewed ---	30 0	60 0	90+ 0	4,496	Collection 10/10	4,496
Ge Money Bank; Closed										
[REDACTED]	Opened 12/92 Last active 10/14	Reported 04/15 *BX1 BQ1 [Joint]	High balance 5,311 High limit 9,000	Reviewed 99 mos	30 1	60 0	90+ 0	-0-	Paid	-0-
Credit card										
[REDACTED]	Opened 07/90 Last active 10/09	Reported 09/10 *BX1 *BQ1 [Joint]	High balance 3,957 High limit 3,300	Reviewed ---	30 6	60 1	90+ 7	-0-	Profit & loss	-0-
Account transferred or sold; Closed 09/10										

101,075

284,407

4,496

1,304

63,711

200 RENAISSANCE CTR. DETROIT, MI 48243
 BK OF AMER
 PO BOX 982235, EL PASO, TX 79998
 CBNA (800)917-7700
 PO BOX 6283, SIOUX FALLS, SD 57117
 CHASE AUTO (800)336-6675
 PO BOX 901003, FT WORTH, TX 76101
 CHASE CARD (800)432-3117
 PO BOX 15298, WILMINGTON, DE 19850
 CITIBANKNA (800)895-0935
 PO BOX 769006, SAN ANTONIO, TX 78245
 CITI-CITGO
 PO BOX 6497, SIOUX FALLS, SD 57117
 CREDIT FIRST N A (216)362-5000
 6275 EASTLAND RD. BROOKPARK, OH 44142
 FIA CSNA
 PO BOX 982235, EL PASO, TX 79998
 NAPUS FCU (703)683-7300
 12 HERBERT ST. ALEXANDRIA, VA 22305
 OCWEN/HOMEQ (877)867-7378
 PO BOX 13716, SACRAMENTO, CA 95853

120 CORPORATE BLVD STE 1, NORFOLK, VA 23502
 SEARS/CBNA
 PO BOX 6189, SIOUX FALLS, SD 57117
 SHEFFIELD FINANCIAL CO (910)766-1388
 2554 LEWISVILLE CLEMMONS, CLEMMONS, NC 27012
 SIMMONS 1ST NATIONAL (870)541-1000
 501 S MAIN ST, PINE BLUFF, AR 71601
 SYNCB/DILLARDS (800)613-4278
 PO BOX 965024, ORLANDO, FL 32896
 SYNCB/LOWES (800)444-1408
 PO BOX 955005, ORLANDO, FL 32896
 SYNCB/MEGAGR (866)396-8254
 C/O PO BOX 965036, ORLANDO, FL 32896
 SYNCB/PHILLIPS 66
 4125 WINDWARD PLZ, ALPHARETTA, GA 30005
 SYNCB/WALMART (877)294-7880
 PO BOX 965024, ORLANDO, FL 32896
 VANDERBILT MORTGAGE (800)970-7250
 500 ALCOA TRL, MARYVILLE, TN 37804
 WELLS FARGO HM MORTGAG (800)288-3212
 8480 STAGECOACH CIR, FREDERICK, MD 21701

General Summations	Inquiries: 360 days reported 31 Total number of trades	Mortgage Late Payments	0 Payments 30 to 59 days late 0 Payments 60 to 89 days late 0 Payments 90 and over days late
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This report includes information retrieved from the following repository(ies):

TransUnion Consumer Relations PO Box 1000 Chester, PA 19022 (800) 916-8800 www.transunion.com/myoptions	Equifax Consumer Relations PO Box 740241 Atlanta, GA 30374 (800) 685-1111 www.equifax.com/fcra	Experian Consumer Relations PO Box 2002 Allen, TX 75013 (888) 397-3742 www.experian.com
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This Residential Merged Credit Report is furnished in response to a consumer or business application. The information contained herein meets the standards set forth by FNMA, FHLMC, FHAAVA and the Rural Housing Service. The information contained herein meets all guidelines set forth by the Fair Credit Reporting Act, it is to be held in strict confidence and may be revealed only to those whose official duties require the information in relation to which this report was ordered, except that which is required by law. The information has been obtained from sources deemed reliable, the accuracy of which Kroll Factual Data does not guarantee.

* denotes source(s) of adverse information

Dispute Letters

[Date]

RE: REQUEST FOR FREE CREDIT REPORT

To Whom It May Concern:

My credit application was recently denied, and according to the attached letter that I received less than sixty days ago from the company that denied me credit, your credit bureau issued the report that was used to determine my credit evaluation.

Section 609 [15 USC 1681g] of the Fair Credit Reporting Act of 1970 provides that your credit bureau should send me all information on file that led to my credit application being denied. According to the provisions of Section 612 (b) [15 USC 1681j (b)], there should be no charge for this information.

Please send my credit report to the address below. The attached letter details additional information identifying my account.

If you have any questions or need additional information, please contact me at (305) 555-1111.

Thank you.

Sincerely,

Bruce Smith
Address
City, State, Zip
Social Security #

[Date]

RE: DELETIONS TO CREDIT REPORT

To Whom It May Concern:

I received a copy of my credit report and am disputing some items that need to be deleted. I have highlighted and numbered these disputed items on the attached copy. The reasons why these items should be deleted are indicated below:

<u>Item #</u>	<u>Reason for Deletion</u>
---------------	----------------------------

According to the provisions of the Fair Credit Reporting Act § 611(a) [15 USC 1681i(a)], these disputed items must be reinvestigated or deleted from my credit record within 30 days. In the interim, these items should be noted on my credit record as “in dispute.” I am also requesting the names, addresses and telephone numbers of individuals you contacted during your investigation so that I may follow up.

Please notify me that the above items have been deleted pursuant to § 611 (a)(6) [15 USC § 1681j (a) (6)]. I am also requesting an updated copy of my credit report, which should be sent to the address listed below. According to the provisions of § 612 [15 USC § 1681j], there should be no charge for this report.

If you have any questions or need additional information, please contact me at (305) 555-1111.

Thank you.

Sincerely,

Bruce Smith
Address
City, State, Zip
Social Security #

[Date]

RE: CORRECTIONS TO CREDIT REPORT

To Whom It May Concern:

I received a copy of my credit report and am disputing some items that need to be corrected. I have highlighted and numbered these disputed items on the attached copy. The reasons why these items should be corrected are indicated below:

<u>Item #</u>	<u>Reason for Correction</u>
---------------	------------------------------

According to the provisions of the Fair Credit Reporting Act § 611(a) [15 USC 1681i(a)], these disputed items must be reinvestigated or deleted from my credit record within 30 days. In the interim, these items should be noted on my credit record as “in dispute.” I am also requesting the names, addresses and telephone numbers of individuals you contacted so that I may follow up.

If it is determined through your investigation that the disputed items are inaccurate, please correct my file and send me notification that the information has been updated or deleted. I am requesting an updated copy of my credit report, which should be sent to the address listed below. According to the provisions of § 612 [15 USC § 1681j], there should be no charge for this report.

If you have any questions or need additional information, please contact me at (305) 555-1111.

Thank you.

Sincerely,

Bruce Smith
Address
City, State, Zip
Social Security #

[Sender's Address]

[Date]

Creditor
City, State, Zip

RE: PROPOSAL TO SETTLE ACCOUNT

Dear [name]:

Based on our recent discussions, you are aware that I am in financial difficulties because of [reason] and am not currently able to make payments on my account.

My income barely covers my living expenses, and I have no assets to sell in order to pay you or my other creditors.

I am committed to paying this debt and am willing to offer a settlement of _____cents on the dollar as payment in full.

According to my records, my balance is \$[amount]. Based on a settlement of _____cents on the dollars, I can make my payment in full of \$[amount] by [date].

If you accept this proposal, please be prepared to report this account as "paid in full" to all three credit reporting agencies once I have made the payments we agree upon, and indicate such in writing to me as soon as possible.

If you have any questions, please contact me at (305) 555-1111.

Thank you.

Sincerely,

Bruce Smith

[Date]

**RE: CONSUMER STATEMENT FOR DISPUTED ITEMS FOLLOWING
INVESTIGATION**

To Whom It May Concern:

Your reinvestigation has not resolved my dispute regarding the accuracy and completeness of the highlighted items on my attached credit report. According to the Fair Credit Reporting Act, § 611(b) [USC 15 1681i(b)], I am entitled to “file a statement setting forth the nature of the dispute.” I would like potential future creditors to be aware of the dispute, and want the following statement included in my credit report.

[consumer statement]

I am requesting an updated copy of my credit report which should be sent to the address listed below. According to the provisions of § 612 [15 USC § 1681j], there should be no charge for this report.

If you have any questions or need additional information, please contact me at (305) 555-1111.

Thank you.

Sincerely,

Bruce Smith
Address
City, State, Zip
Social Security #

Debt Validation

Debt Validation

Date

Your Name
Your Address

Collection Agency
Collection Agency Address
Re: Acct # XXXX-XXXX-XXXX-XXXX

To Whom It May Concern,

I am sending this letter to you in response to a notice I received from you on *(date of letter)*. Be advised, this is not a refusal to pay, but a notice sent pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g Sec. 809 (b) that your claim is disputed and validation is requested.

This is NOT a request for "verification" or proof of my mailing address, but a request for VALIDATION made pursuant to the above named Title and Section. I respectfully request that your office provide me with competent evidence that I have any legal obligation to pay you.

Please provide me with the following:

- What the money you say I owe is for;
- Explain and show me how you calculated what you say I owe;
- Provide me with copies of any papers that show I agreed to pay what you say I owe;
- Provide a verification or copy of any judgment if applicable;
- Identify the original creditor;
- Prove the Statute of Limitations has not expired on this account;
- Show me that you are licensed to collect in my state; and
- Provide me with your license numbers and Registered Agent.

If your offices have reported invalidated information to any of the three major Credit Bureau's (Equifax, Experian or TransUnion), said action might constitute fraud under both Federal and State Laws. Due to this fact, if any negative mark is found on any of my credit reports by your company or the company that you represent I will not hesitate in bringing legal action against you for the following:

- Violation of the Fair Credit Reporting Act
- Violation of the Fair Debt Collection Practices Act
- Defamation of Character

If your offices are able to provide the proper documentation as requested, I will require at least 30 days to investigate this information and during such time all collection activity must cease and desist.

Also during this validation period, if any action is taken which could be considered detrimental to any of my credit reports, I will consult with my legal counsel. This includes any information to a credit reporting repository that could be inaccurate or invalidated or verifying an account as accurate when in fact there is no provided proof that it is.

If your offices fail to respond to this validation request within 30 days from the date of your receipt, all references to this account must be deleted and completely removed from my credit file and a copy of such deletion request shall be sent to me immediately.

I would also like to request, in writing, that no telephone contact be made by your offices to my home or to my place of employment. If your offices attempt telephone communication with me, including but not limited to computer generated calls or correspondence sent to any third parties, it will be considered harassment and I will have no choice but to file suit. All future communications with me **MUST** be done in writing and sent to the address noted in this letter.

This is an attempt to correct your records, any information obtained shall be used for that purpose.

Best Regards,

Your Signature
Your Name

Source: <http://www.creditinfocenter.com/forms/sampleletter9.shtml>

Notes

Credit Report Review Form

Credit Report Review Form

Credit Report Review Form

Date:

Looking for errors

Section of Report	OK	Dispute	What to dispute
Identification Section Misspelled names Errors in Addresses Errors in SS#			
Public Records (PRs) <ul style="list-style-type: none"> • Bankruptcies • Judgments • Tax liens • Do these belong to you? • Are any more than 10 years (bankruptcy) more than 7 years (all other PRs) 			
Hard Inquiries <ul style="list-style-type: none"> • Those initiated by you • Those initiated by others as allow by FCRA (fair credit reporting act) 			
Accounts (Trade lines) <ul style="list-style-type: none"> • Are they all yours (Yes) (No) • Are there any negative items over 7 years from date of last activity For each trade line check the following: <ul style="list-style-type: none"> • Status • Payment profile • Current balance 			

Tips for Correcting Errors

Tips: correcting errors on Credit

Dispute/correct errors on the credit report

Disputes, can be handled in different ways

- ✓ Calling the creditor identified in the credit report
- ✓ Calling the credit bureau that is reporting the information
- ✓ Sending a letter to the credit bureau, clearly stating the reason for the dispute
- ✓ Begin by contacting credit reporting agencies to obtain a copy of your credit report.
- ✓ Report errors on your credit report to the credit reporting agency in writing.
 - ✓ Include copies (NOT originals) of documents that support your position.
 - ✓ Providing your complete
 - ✓ name and address
 - ✓ your letter should clearly identify each item in your report you dispute
 - ✓ state the facts
 - ✓ explain why you dispute the information
 - ✓ request that it be removed or corrected.
 - ✓ Keep copies of your dispute letter and enclosures.
- ✓ Let all your creditors know (in writing) that an item is being disputed

Tips: Maintaining Credit

- ✓ Only apply for credit if it is really needed
- ✓ Get the right kind of credit
- ✓ Watch the spending and debt ratio
 - ✓ Do not spend more than 30% of available credit
- ✓ Pay bills (all bills) on time
- ✓ Enroll in a credit builder product
- ✓ Look for ways to cut expenses

Annual Credit Report Request Form

Annual Credit Report Request Form

You have the right to get a free copy of your credit file disclosure, commonly called a credit report, once every 12 months, from each of the nationwide consumer credit reporting companies - Equifax, Experian and TransUnion.

For instant access to your free credit report, visit www.annualcreditreport.com.

For more information on obtaining your free credit report, visit www.annualcreditreport.com or call 877-322-8228.

Use this form if you prefer to write to request your credit report from any, or all, of the nationwide consumer credit reporting companies. The following information is required to process your request. **Omission of any information may delay your request.**

Once complete, fold (do not staple or tape), place into a #10 envelope, affix required postage and mail to:

Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281.

Please use a Black or Blue Pen and write your responses in PRINTED CAPITAL LETTERS without touching the sides of the boxes like the examples listed below:

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

Social Security Number:

Grid for Social Security Number: [][][][] - [][][] - [][][][][][]

Date of Birth:

Grid for Date of Birth: [][][] / [][][] / [][][][][]

Month

Day

Year

Fold Here

Fold Here

Grid for First Name and M.I.

First Name

M.I.

Grid for Last Name and suffix

Last Name

JR, SR, III, etc.

Current Mailing Address:

Grid for House Number and Street Name

House Number

Street Name

Grid for Apartment Number / Private Mailbox

Apartment Number / Private Mailbox

Grid for Puerto Rico Urbanization Name

For Puerto Rico Only: Print Urbanization Name

Grid for City, State, and Zip Code

City

State

Zip Code

Previous Mailing Address (complete only if at current mailing address for less than two years):

Grid for Previous Mailing Address House Number and Street Name

House Number

Street Name

Fold Here

Fold Here

Grid for Previous Mailing Address Apartment Number / Private Mailbox

Apartment Number / Private Mailbox

Grid for Previous Mailing Address Puerto Rico Urbanization Name

For Puerto Rico Only: Print Urbanization Name

Grid for Previous Mailing Address City, State, and Zip Code

City

State

Zip Code

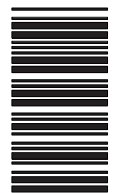
Shade Circle Like This → ●

Not Like This → ⊗ ⊙

I want a credit report from (shade each that you would like to receive):

- Equifax
- Experian
- TransUnion

○ Shade here if, for security reasons, you want your credit report to include no more than the last four digits of your Social Security Number.



If additional information is needed to process your request, the consumer credit reporting company will contact you by mail.

Your request will be processed within 15 days of receipt and then mailed to you.

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