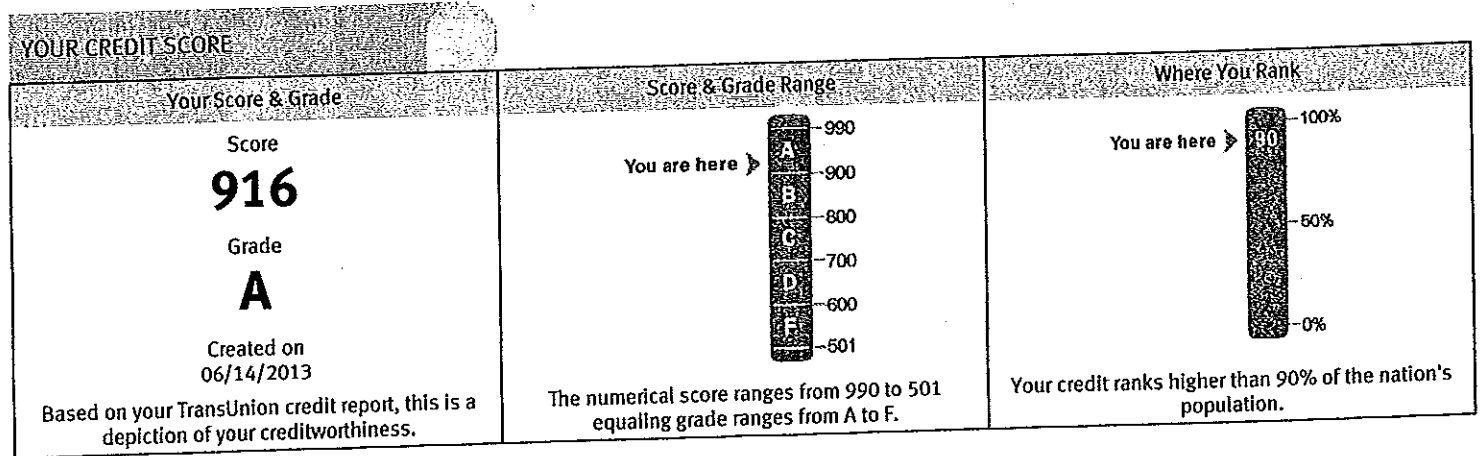


TransUnion Personal Credit Score

D MICHAEL COLLINS



About your TransUnion Personal Credit Score

Your TransUnion Personal Credit Score is displayed above, and was calculated with the VantageScore credit scoring formula. Your credit score is a snapshot of the contents of your credit report at the time the score was calculated. Using objective, impartial formulas to translate the contents of your credit report into a 3-digit score enables lenders to evaluate your application for credit in a fast, fair and more objective manner. Remember, we constantly update the information contained in your credit report, so your TransUnion Personal Credit Score only represents the score a lender would receive if they requested it today.

Summary

Given that you have a very high credit score, lenders should be able to conclude that you are capable of repaying your debts. This would then enable lenders to provide you with the best available interest rates and loan offers. Keep in mind that lenders' offers will differ based on the information you provide concerning your monthly income, employment history, and monthly debt. This information may help you enhance your ability to receive lower interest rates and higher loan amounts. Your credit score can probably increase in value; however, since you are at the top level of credit scores, you more than likely will not see any additional reward.

Factors that impact your score:

- The available credit on your open revolving credit accounts is too low.**
Having credit available to you is a sign that you are able to manage your finances responsibly. Lenders usually like to see that consumers have a large amount of credit available to them.
- None of your real estate accounts show a credit amount.**
Lenders may be able to better evaluate your creditworthiness if there is more information about your accounts on your credit report.
- Your oldest revolving credit account was opened too recently.**
Time is an important factor for a healthy credit score. Giving the accounts time to mature may allow creditors to better understand how you pay your debts.
- You have no auto accounts that can be used in determining a credit score.**
A healthy balance of credit and loan accounts is key to achieving a high credit score. It is important to build a record of responsible credit use over time with different types of accounts.

Note: In addition to the factors listed above, the number of inquiries on your credit report has adversely affected your credit score.

Answers About Credit Scores

- How are credit scores used?**
A credit score is just one of several factors a company usually uses when deciding to extend credit, give insurance coverage or provide financial services to you. A variety of other factors will be considered, such as length of employment, income or previous experience with you. Depending on what you are applying for, different companies weigh each of these factors differently. By using a credit score, they can evaluate your application quickly, fairly and consistently.
- How can I improve my credit score?**
A credit score is a snapshot of the contents of your credit report at the time it was calculated. Long-term, responsible credit behavior is the most effective way to improve future scores. Pay bills on time, lower balances and use credit wisely to improve your score over time. You should also review your credit report to ensure it is accurate.
- How do inquiries affect my credit score?**
When your credit is checked by a business for the purpose of an application a 'hard inquiry' appears on your credit report. These inquiries can affect your credit score; and typically they have only a small impact. Delinquencies, balances owed, and the length of time you have used credit are all more important. Inquiries have a greater impact if you have a limited credit history.

Additional Information

The TransUnion Personal Credit Score is provided to help you better understand how lenders view your credit report. It is not an endorsement or a determination of your qualification for a loan. The VantageScore credit scoring model was used for this Score Analysis and is not necessarily the same scoring model that may be used by a lender. The resulting credit score may not be identical in every respect to any consumer credit score produced by any other company. Any credit information that has not yet been reported to TransUnion will not be reflected in your consumer disclosure or score. Also, some items disputed directly with creditors are not incorporated in the assessment of your credit score.

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*** 335482513-002 ***
P.O. Box 2000
Chester, PA 19022-2000



06/14/2013

TransUnion.

P2RKZX00202485-1031983-225688937



D MICHAEL COLLINS
2235 HEATHERWOOD DR
TOLEDO, OH 43614-3241

Find an inaccuracy on your report?
Submit your dispute online at:
<http://transunion.com/disputeonline>

Enclosed is the TransUnion Personal Credit Report that you requested. As a trusted leader in the consumer credit information industry, TransUnion takes the accuracy of your credit information very seriously. We are committed to providing the complete and reliable credit information that you need to participate in everyday transactions and purchases.

If you believe an item of information to be incomplete or inaccurate, please alert us immediately. We will investigate the data and notify you of the results of our investigation.

To make it easier to request an investigation, you can now submit your request online, **24 hours a day, 7 days a week**. You must have an active email address to use the online service. Please note that your email address will only be used for communicating with you regarding your request and the results of our investigation. Your email address will not be shared with any non-TransUnion entities.

To submit an online request for investigation:

- Step 1.** Go to the TransUnion online investigation service at <http://transunion.com/disputeonline>
- Step 2.** Follow the instructions provided by the web site.

Once submitted, you will receive online confirmation of your request. You will also be notified by email when we complete our investigation and your results will be available online. You can check the status of your investigation online by logging into your account.

Thank you for helping ensure the accuracy of your credit information.

TransUnion Consumer Relations

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

Important Information concerning Your TransUnion Credit Report:

- Your SSN has been masked for your protection. You may request disclosure of your full Social Security number by writing to us at the address found at the end of this report.
- For your protection, your account numbers have been partially masked, and in some cases scrambled.

YOUR CREDIT FILE CONTAINS:

- One or more satisfactory accounts.
- Promotional Inquiries. The companies listed received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.



TransUnion.

-Begin Credit Report-

You have been on our files since 12/01/1971

Date of Birth: 06/30/1944

Personal Information

SSN: XXX-XX-XXXX

Names Reported: D MICHAEL COLLINS, D M. COLLINS, DENNIS MICHAEL COLLINS, and MICHAEL COLLINS

Addresses Reported:

Address	Date Reported	Address	Date Reported
2235 HEATHERWOOD DR, TOLEDO, OH 43614-3241	10/25/2004	4004 W BANCROFT ST APT 2, OTTAWA HILLS, OH 43606-2503	02/01/2003
525 N ERIE ST, TOLEDO, OH 43604-3373	09/14/2008	4892 SAN JOAQUIN DR, SAN DIEGO, CA 92109-2317	

Telephone Numbers Reported:

(419) 381-2404

Employment Data Reported:

Employer Name	Date Verified	Position	Date Hired
CITY OF TOLEDO	08/24/2008		
TOLEDO POLICE DEPT	02/01/1977	POLICE OFFICER	03/01/1973
RR PERISHABLE INSPECTION AGENCY	04/01/1974	INSPECTOR	

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

Satisfactory Accounts

AMERICAN EXPRESS # [REDACTED] **** (PO BOX 981537, EL PASO, TX 79998, (800) 874-2717)

Date Opened: 12/16/1997
 Responsibility: Individual Account
 Account Type: Revolving Account
 Loan Type: CREDIT CARD

Balance: \$0
 Date Updated: 06/25/2009
 Payment Received: \$0
 High Balance: \$0
 Credit Limit: \$5,000

Pay Status: Current; Paid or Paying as Agreed
Date Closed: 06/15/2009

Remarks: INACTIVE ACCOUNT; CLOSED

	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2006	04/2006	03/2006	02/2006								
Rating	OK	OK	OK	OK								

AMEX DEPARTMENT STORES N # [REDACTED] *** (PO BOX 8218, MASON, OH 45040, (800) 243-6552)

Date Opened: 12/17/2010
 Responsibility: Individual Account
 Account Type: Revolving Account
 Loan Type: CREDIT CARD

Date Updated: 05/22/2013
 Payment Received: \$0
 Last Payment Made: 04/01/2011

Pay Status: Current; Paid or Paying as Agreed
Terms: Paid Monthly

High Balance: High balance of \$0 from 08/2011 to 05/2013
Credit Limit: Credit limit of \$10,000 from 08/2011 to 04/2012; \$500 from 05/2012 to 05/2013

To dispute online go to: <http://transunion.com/disputeonline>

Consumer Credit Report for D MICHAEL COLLINS

	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Due												
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

BANK OF AMERICA # [REDACTED] **** (P O BOX 982235, EL PASO, TX 79998-2235, Phone number not available)

Date Opened: 08/17/2001
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Balance: \$0
Date Updated: 01/16/2009
Payment Received: \$0
High Balance: \$0
Credit Limit: \$17,600

Pay Status: Current; Paid or Paying as Agreed
Terms: Paid Monthly
Date Closed: 01/16/2009

Remarks: ACCOUNT CLOSED BY CONSUMER

	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008
Rating	X	X	X	X	X	X	X	X	X	X	X	X

	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007
Rating	X	X	X	X	X	X	N/R	N/R	N/R	N/R	N/R	N/R

	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006	05/2006	04/2006	03/2006	02/2006	01/2006
Rating	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R

	12/2005	11/2005	10/2005	09/2005	08/2005	07/2005	06/2005	05/2005	04/2005	03/2005	02/2005	01/2005	12/2004	11/2004	10/2004	09/2004
Rating	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R

	08/2004	07/2004	06/2004	05/2004	04/2004	03/2004	02/2004	01/2004	12/2003	11/2003	10/2003	09/2003	08/2003	07/2003	06/2003	05/2003
Rating	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R	OK	X	X

	04/2003	03/2003	02/2003	01/2003	12/2002	11/2002	10/2002	09/2002	08/2002	07/2002	06/2002	05/2002	04/2002	03/2002
Rating	X	X	X	X	X	X	X	X	X	X	X	X	X	X

CAPITAL ONE / ELDER BEER # [REDACTED] **** (P O BOX 30253, SALT LAKE CITY, UT 84130-0253, (800) 695-6950)

Date Opened: 08/24/2008
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CHARGE ACCOUNT

Balance: \$0
Date Updated: 07/24/2012
Payment Received: \$0
Last Payment Made: 10/02/2010
High Balance: \$184
Credit Limit: \$3,000

Pay Status: Current; Paid or Paying as Agreed
Terms: Paid Monthly
Date Closed: 07/24/2012
Date Paid: 10/02/2010

Remarks: PURCHASED BY ANOTHER LENDER; TRANSFERRED TO ANOTHER OFFICE

	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

CAPITAL ONE / ELDER BEER # [REDACTED] **** (P O BOX 30253, SALT LAKE CITY, UT 84130-0253, (800) 695-6950)

Date Opened: 12/14/2001
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CHARGE ACCOUNT

Date Updated: 07/24/2012
Payment Received: \$199
Last Payment Made: 06/11/2012

Pay Status: Current; Paid or Paying as Agreed
Terms: Paid Monthly
Date Closed: 07/24/2012
Date Paid: 06/11/2012

High Balance: High balance of \$730 from 01/2011 to 04/2011; \$730 from 06/2011 to 10/2011; \$730 from 12/2011 to 07/2012
Credit Limit: Credit limit of \$2,000 from 01/2011 to 04/2011; \$2,000 from 06/2011 to 10/2011; \$2,000 from 12/2011 to 07/2012

Remarks: PURCHASED BY ANOTHER LENDER; TRANSFERRED TO ANOTHER OFFICE

	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011
Balance	\$0	\$0	\$0	\$0	\$40	\$51	\$454	\$348		\$0	\$98	\$117
Amount Due		\$0	\$0	\$0	\$10	\$10	\$10	\$10		\$0	\$10	\$10
Amount Paid	\$199	\$199	\$40	\$0	\$0	\$454	\$348	\$0		\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Consumer Credit Report for D MICHAEL COLLINS

	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010
Balance	\$0	\$90		\$0	\$151	\$163	\$184					
Amount Due	\$0	\$10		\$0	\$10	\$10	\$10					
Amount Paid	\$90	\$0		\$0	\$0	\$0	\$0					
Past Due	\$0	\$0		\$0	\$0	\$0	\$0					
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006	05/2006	04/2006	03/2006	02/2006	01/2006	12/2005	11/2005	10/2005	09/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

CB/ELDER-BERMAN # [REDACTED] **** (PO BOX 182789, COLUMBUS, OH 43218, Phone number not available)
 Date Opened: 07/26/2012 Date Updated: 05/02/2013 Pay Status: Current; Paid or Paying as Agreed
 Responsibility: Individual Account Payment Received: \$0 Terms: Paid Monthly
 Account Type: Revolving Account Last Payment Made: 03/16/2013 Date Paid: 03/16/2013
 Loan Type: CHARGE ACCOUNT

High Balance: High balance of \$730 from 10/2012 to 10/2012; \$730 from 01/2013 to 05/2013
 Credit Limit: Credit limit of \$2,000 from 10/2012 to 10/2012; \$2,000 from 01/2013 to 05/2013
 Account Sale Info: ACCOUNT PURCHASED FROM CAPITAL ONE

	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012
Balance	\$0	\$0	\$239	\$0	\$308			\$0		
Amount Due		\$25	\$25		\$25			\$0		
Amount Paid	\$0	\$239	\$0	\$308	\$0			\$0		
Past Due	\$0	\$0	\$0	\$0	\$0			\$0		
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

CCO MORTGAGE CORP # [REDACTED] **** (10561 TELEGRAPH RD, GLEN ALLEN, VA 23059, (800) 234-6002)
 Date Opened: 12/14/1993 Balance: \$0 Pay Status: Current; Paid or Paying as Agreed
 Responsibility: Participant on Account Date Updated: 05/10/2004 Terms: \$547 per month, paid Monthly f
 Account Type: Mortgage Account Last Payment Made: 04/23/2004 168 months
 Loan Type: CONVENTIONAL REAL ESTATE MTG High Balance: \$26,000 Date Closed: 05/10/2004
 Mortgage Info: Fannie Mae Acct # [REDACTED]

	04/2004	03/2004	02/2004	01/2004	12/2003	11/2003	10/2003	09/2003	08/2003	07/2003	06/2003	05/2003
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2003	03/2003	02/2003	01/2003	12/2002	11/2002	10/2002	09/2002	08/2002	07/2002	06/2002	05/2002
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2002	03/2002	02/2002	01/2002	12/2001	11/2001	10/2001	09/2001	08/2001	07/2001	06/2001	05/2001
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2001	03/2001	02/2001	01/2001	12/2000	11/2000	10/2000	09/2000	08/2000	07/2000	06/2000	05/2000
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

CHASE/BANK ONE CARD SERV # [REDACTED] **** (PO BOX 15298, WILMINGTON, DE 19850, (800) 955-9900)
 Date Opened: 08/04/1996 Date Updated: 06/11/2013 Pay Status: Current; Paid or Paying as Agreed
 Responsibility: Individual Account Payment Received: \$1,478 Terms: \$25 per month, paid Monthly
 Account Type: Revolving Account Last Payment Made: 05/19/2013
 Loan Type: FLEXIBLE SPENDING CREDIT CARD

High Balance: High balance of \$5,196 from 12/2010 to 06/2013
 Credit Limit: Credit limit of \$24,000 from 11/2011 to 06/2013

	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012
Balance	\$714	\$1,478	\$856	\$1,430	\$1,745	\$1,573	\$1,363	\$563	\$808	\$627	\$1,170	\$1,170
Amount Due	\$25	\$50	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Amount Paid	\$1,478	\$0	\$1,430	\$1,045	\$1,573	\$1,363	\$563	\$808	\$627	\$1,170	\$1,641	\$2,170
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011
Balance	\$2,758	\$904	\$1,202	\$1,250	\$1,515	\$1,399	\$1,164	\$758	\$351	\$1,607	\$1,270	\$1,270
Amount Due	\$27	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
Amount Paid	\$904	\$1,202	\$1,250	\$1,515	\$1,399	\$1,164	\$758	\$351	\$1,607	\$1,270	\$708	\$708
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Consumer Credit Report for D MICHAEL COLLINS

	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010
Balance	\$558	\$4,839	\$641	\$1,314	\$370	\$993	\$1,488					
Amount Due	\$25	\$48	\$25	\$26	\$10	\$19	\$40					
Amount Paid	\$4,839	\$641	\$1,314	\$370	\$993	\$1,488	\$0					
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0					
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

DSNB/MACYS # [REDACTED] **** (PO BOX 8218, MASON, OH 45040, (800) 243-6552)
 Date Opened: 12/17/2010 Date Updated: 05/18/2013
 Responsibility: Individual Account Payment Received: \$0
 Account Type: Revolving Account Last Payment Made: 04/01/2013
 Loan Type: CHARGE ACCOUNT

Pay Status: Current; Paid or Paying as Agreed
 Terms: \$17 per month, paid Monthly

High Balance: High balance of \$370 from 07/2012 to 05/2013
 Credit Limit: Credit limit of \$1,200 from 07/2012 to 05/2013

	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Balance	\$17	\$17	\$63	\$23	\$209	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Due	\$17	\$0	\$25	\$23	\$25	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$63	\$23	\$209	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011
Balance	\$0	\$0	\$0	\$0	\$217	\$43	\$0	\$0	\$23	\$0	\$0	\$0
Amount Due	\$0	\$0	\$0	\$0	\$25	\$25	\$0	\$0	\$23	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	N/R

	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010
Rating	N/R	N/R	OK	OK	OK	OK

FIFTH THIRD BANK # [REDACTED] (5050 KINGSLEY DR, MD# 1MOC2N, CINCINNATI, OH 45263, (800) 972-3030)
 Date Opened: 01/22/2003 Date Updated: 02/07/2013
 Responsibility: Individual Account Payment Received: \$0
 Account Type: Mortgage Account Last Payment Made: 01/04/2013
 Loan Type: CONVENTIONAL REAL ESTATE MTG

Pay Status: Current; Paid or Paying as Agreed
 Terms: \$1,021 per month, paid Monthly for 180 months
 Date Closed: 02/07/2013

High Balance: High balance of \$93,800 from 12/2010 to 02/2013
 Mortgage Info: Freddie Mac Acct # [REDACTED]
 Remarks: CLOSED

	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012
Balance	\$0	\$852	\$1,920	\$2,984	\$4,043	\$5,096	\$6,146	\$7,190	\$8,238	\$9,264	\$10,292	\$11,319
Amount Due	\$1,021	\$1,021	\$1,021	\$1,021	\$1,021	\$1,021	\$1,026	\$1,026	\$1,026	\$1,026	\$1,026	\$1,026
Amount Paid	\$0	\$1,322	\$1,322	\$1,322	\$1,322	\$1,326	\$1,326	\$1,326	\$1,326	\$1,326	\$1,326	\$1,326
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011
Balance	\$12,339	\$13,354	\$14,364	\$15,368	\$16,371	\$17,369	\$18,359	\$19,346	\$20,326	\$21,307	\$22,277	\$23,249
Amount Due	\$1,026	\$1,026	\$1,026	\$1,026	\$1,080	\$1,080	\$987	\$987	\$987	\$987	\$987	\$987
Amount Paid	\$1,326	\$1,326	\$1,326	\$1,381	\$1,381	\$1,287	\$1,287	\$1,287	\$1,287	\$1,287	\$1,287	\$1,287
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010
Balance	\$24,202	\$25,174	\$26,129									
Amount Due	\$987	\$987	\$987									
Amount Paid	\$1,287	\$1,287	\$1,287									
Past Due	\$0	\$0	\$0									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006	05/2006	04/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Consumer Credit Report for D MICHAEL COLLINS

GECRB/JC PENNEY STATESID # [REDACTED] **** (PO BOX 965007, ORLANDO, FL 32896-5007, (866) 227-5213)
 Date Opened: 08/29/2004 Balance: \$0 Pay Status: Current; Paid or Paying as Agreed
 Responsibility: Individual Account Date Updated: 10/30/2006 Date Closed: 10/30/2006
 Account Type: Revolving Account Last Payment Made: 09/20/2004 Date Paid: 09/20/2004
 Loan Type: CHARGE ACCOUNT High Balance: \$834
 Credit Limit: \$1,000

Remarks: ACCT CLOSED DUE TO TRANSFER

	09/2006	08/2006	07/2006	06/2006	05/2006	04/2006	03/2006	02/2006	01/2006	12/2005	11/2005	10/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	09/2005	08/2005	07/2005	06/2005	05/2005	04/2005	03/2005	02/2005	01/2005	12/2004	11/2004	10/2004
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	09/2004	08/2004										
Rating	OK	OK										

GECRB/JC PENNEY DC MASTER # [REDACTED] **** (PO BOX 965007, ORLANDO, FL 32896-5007, (866) 227-5213)
 Date Opened: 09/14/2006 Balance: \$0 Pay Status: Current; Paid or Paying as Agreed
 Responsibility: Individual Account Date Updated: 05/10/2013 Terms: Paid Monthly
 Account Type: Revolving Account Payment Received: \$0 Date Closed: 10/30/2009
 Loan Type: CREDIT CARD High Balance: \$0
 Credit Limit: \$500

Remarks: CLOSED

	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010				
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006					
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK					

Promotional Inquiries

- FIFTH THIRD BANK** (5050 KINGSLEY DR, MD # 1MOC2N, CINCINNATI, OH 45263, (513) 358-6299)
Requested On: 03/01/2013, 11/01/2012, 07/01/2012
- FARMERS INSURANCE** (4680 WILSHIRE BLVD, LOS ANGELES, CA 90010-3807, Phone number not available)
Requested On: 12/07/2012
- CAPITAL ONE BANK USA NA** (PO BOX 30281, SALT LAKE CITY, UT 84130, (800) 258-9319)
Requested On: 09/25/2012, 08/28/2012
- GEMB/DICKS SPORTING GOOD** (P.O. BOX 965005, ORLANDO, FL 32896, Phone number not available)
Requested On: 09/11/2012
- BANK OF AMERICA** (PO BOX 982235, EL PASO, TX 79998-2235, Phone number not available)
Requested On: 08/15/2012

-End of Credit Report-

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Should you wish to contact TransUnion, you may do so,

Online:

To dispute information contained in your credit report, please visit: www.transunion.com/disputeonline

For answers to general questions, please visit: www.transunion.com

By Mail:

TransUnion Consumer Relations

P.O. Box 2000

Chester, PA 19022-2000

By Phone:

(800) 916-8800

You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

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Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

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.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **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 identity 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, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for more 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.consumerfinance.gov/learnmore 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.
- **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.consumerfinance.gov/learnmore.
- **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 1-888-567-8688 (888-5OPTOUT).
- **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.consumerfinance.gov/learnmore.

OHIO BILL OF RIGHTS

Ohio Consumers Have the Right to Obtain a Security Freeze

"You may obtain a "security freeze" on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to Ohio law. The "security freeze" will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific party or parties or for a specific period of time after the security freeze is in place. To provide that authorization you must contact the consumer reporting agency and provide all of the following:

- (a) Information generally considered sufficient to identify the consumer;
- (b) The unique personal identification number or password provided by the consumer credit reporting agency; and
- (c) The proper information regarding the third party who is to receive the consumer credit report or the time period for which the credit report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to temporarily lift a security freeze on a credit report shall comply with the request not later than fifteen minutes after receiving the request.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control, or similar activities.

You have a right to bring civil action against anyone, including a consumer reporting agency, who improperly obtains access to a file, knowingly or willfully misuses file data, or fails to correct inaccurate file data.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, a few days before actually applying for new credit"

404000



For the year Jan. 1–Dec. 31, 2012, or other tax year beginning 2012, ending 20 See separate instructions.

Your first name and initial **DENNIS M** Last name **COLLINS** Your social security number **[REDACTED]**

If a joint return, spouse's first name and initial **SANDRA A** Last name **DRABIK** Spouse's social security number **[REDACTED]**

Home address (number and street). If you have a P.O. box, see instructions. **2235 HEATHERWOOD DR** Apt. no. **▲** Make sure the SSN(s) above and on line 6c are correct.

City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions). **TOLEDO OH 43614-3241**

Foreign country name Foreign province/state/country Foreign postal code Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. You Spouse

Filing Status 1 Single 4 Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here.
 2 Married filing jointly (even if only one had income)
 3 Married filing separately. Enter spouse's SSN above and full name here.
 5 Qualifying widow(er) with dependent child

Exemptions 6a Yourself. If someone can claim you as a dependent, do not check box 6a } Boxes checked on 6a and 6b **2**
 b Spouse } No. of children on 6c who:
 c Dependents: (1) First name Last name (2) Dependent's social security number (3) Dependent's relationship to you (4) if child under age 17 qual. for child tax credit (see instr.)
 • lived with you
 • did not live with you due to divorce or separation (see instructions)
 Dependents on 6c not entered above
 d Total number of exemptions claimed Add numbers on lines above **2**

Income 7 Wages, salaries, tips, etc. Attach Form(s) W-2 **25,581**
 8a Taxable interest. Attach Schedule B if required **8a 142**
 b Tax-exempt interest. Do not include on line 8a **8b 1,768**
 9a Ordinary dividends. Attach Schedule B if required **9a 4,942**
 b Qualified dividends **9b 2,152**
 10 Taxable refunds, credits, or offsets of state and local income taxes **10 450**
 11 Alimony received **11**
 12 Business income or (loss). Attach Schedule C or C-EZ **12**
 13 Capital gain or (loss). Attach Schedule D if required. If not required, check here **13 -3,000**
 14 Other gains or (losses). Attach Form 4797 **14**
 15a IRA distributions 15a **15b Taxable amount**
 16a Pensions and annuities 16a **183,450** 16b **171,961**
 17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E **17 0**
 18 Farm income or (loss). Attach Schedule F **18**
 19 Unemployment compensation **19**
 20a Social security benefits 20a **6,080** 20b **5,168**
 21 Other income. List type and amount **21**
 22 Combine the amounts in the far right column for lines 7 through 21. This is your total income **22 205,244**

Adjusted Gross Income 23 Educator expenses **23**
 24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ **24**
 25 Health savings account deduction. Attach Form 8889 **25**
 26 Moving expenses. Attach Form 3903 **26**
 27 Deductible part of self-employment tax. Attach Schedule SE **27**
 28 Self-employed SEP, SIMPLE, and qualified plans **28**
 29 Self-employed health insurance deduction **29**
 30 Penalty on early withdrawal of savings **30**
 31a Alimony paid b Recipient's SSN **31a**
 32 IRA deduction **32**
 33 Student loan interest deduction **33**
 34 Tuition and fees. Attach Form 8917 **34**
 35 Domestic production activities deduction. Attach Form 8903 **35**
 36 Add lines 23 through 35 **36**
 37 Subtract line 36 from line 22. This is your adjusted gross income **37 205,244**

Tax and Credits

38 Amount from line 37 (adjusted gross income)
39a Check if: [X] You were born before January 2, 1948, [] Blind. Total boxes checked 2
[X] Spouse was born before January 2, 1948, [] Blind.

Standard Deduction for—
• People who check any box on line 39a or 39b or who can be claimed as a dependent, see instructions.
• All others:
Single or Married filing separately, \$5,950
Married filing jointly or Qualifying widow(or), \$11,900
Head of household, \$8,700

40 Itemized deductions (from Schedule A) or your standard deduction (see left margin)
41 Subtract line 40 from line 38
42 Exemptions. Multiply \$3,800 by the number on line 6d
43 Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-
44 Tax (see instr.). Check if any from: a [] Form(s) 8814 b [] Form 4972 c [] 962 etc.
45 Alternative minimum tax (see instructions). Attach Form 6251
46 Add lines 44 and 45
47 Foreign tax credit. Attach Form 1116 if required
48 Credit for child and dependent care expenses. Attach Form 2441
49 Education credits from Form 8863, line 19
50 Retirement savings contributions credit. Attach Form 8880
51 Child tax credit. Attach Schedule 8812, if required
52 Residential energy credits. Attach Form 5695
53 Other credits from Form: a [] 3800 b [] 8801 c []
54 Add lines 47 through 53. These are your total credits
55 Subtract line 54 from line 46. If line 54 is more than line 46, enter -0-

Table with 2 columns: Line number, Amount. Rows 38-55.

Other Taxes

56 Self-employment tax. Attach Schedule SE
57 Unreported social security and Medicare tax from Form: a [] 4137 b [] 8919
58 Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required
59a Household employment taxes from Schedule H
59b
60 Other taxes. Enter code(s) from instructions
61 Add lines 55 through 60. This is your total tax

Table with 2 columns: Line number, Amount. Rows 56-61.

Payments

If you have a qualifying child, attach Schedule EIC.

62 Federal income tax withheld from Forms W-2 and 1099
63 2012 estimated tax payments and amount applied from 2011 return
64a Earned income credit (EIC)
64b Nontaxable combat pay election
65 Additional child tax credit. Attach Schedule 8812
66 American opportunity credit from Form 8863, line 8
67 Reserved
68 Amount paid with request for extension to file
69 Excess social security and tier 1 RRTA tax withheld
70 Credit for federal tax on fuels. Attach Form 4136
71 Credits from Form: a [] 2439 b [] Reserved c [] 8801 d [] 8885
72 Add lines 62, 63, 64a, and 65 through 71. These are your total payments

Table with 2 columns: Line number, Amount. Rows 62-72.

Refund

73 If line 72 is more than line 61, subtract line 61 from line 72. This is the amount you overpaid
74a Amount of line 73 you want refunded to you. If Form 8888 is attached, check here
75 Amount of line 73 you want applied to your 2013 estimated tax

Table with 2 columns: Line number, Amount. Rows 73-75.

Amount You Owe

76 Amount you owe. Subtract line 72 from line 61. For details on how to pay, see instructions
77 Estimated tax penalty (see instructions)

Table with 2 columns: Line number, Amount. Rows 76-77.

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see instructions)? [X] Yes. Complete below. [] No
Designee's name BOCK, KORSNACK & HINDS, INC. Personal identification number (PIN)
Phone no. 419-893-3371

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.
Your signature PUBLIC OFFICIAL Date Your occupation Daytime phone number
Spouse's signature, if a joint return, both must sign. RETIRED Date Spouse's occupation

Paid Preparer Use Only

Print/Type preparer's name ROBERT B. KORSNACK, JR. Preparer's signature Date 3/27/13 Check if self-employed PTIN
Firm's name BOCK, KORSNACK & HINDS INC Firm's EIN
Firm's address 1607 HOLLAND RD. P.O. BOX 1145 MAUMEE OH 43537 Phone no. 419-893-3371

Form 1099-R CORRECTED (if checked) OMB No. 1545-0119 **2012**

Gross distribution 42247.94 2a Taxable amount \$ 41364.98

Taxable amount not determined Total distribution

Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.

PAYER'S name, street address, city, state, and ZIP code
 Ohio Police & Fire Pension Fund
 140 E. Town Street
 Columbus, OH 43215-5164
 888-864-8363

1 PAYER'S Federal identification number 31-0718368 2 RECIPIENT'S identification number XXX-XX-XXXX

3 Capital gain (included in box 2a) .00 4 Federal income tax withheld \$ 4355.40 5 Employee contributions Designated Roth contributions or insurance premiums \$ 882.96

6 Net unrealized appreciation in employer's securities 7 Distribution code(s) 7 8 Other %

9a Your percentage of total distribution 0% 9b Total employee contributions % \$

RECIPIENT'S name and street address (incl. apt. no.), city, state and ZIP code
 DENNIS M COLLINS
 2235 HEATHERWOOD DR
 TOLEDO, OH 43614

11 Account number (see instruc.) 11 1st year of contrib. 10 Amount allocable to RRA within 5 years \$

12 State tax withheld 2067.84 13 State/Payer's state no. OH 510954092 14 State distribution \$

15 Local tax withheld .00 16 Name of locality 17 Local distribution \$

Department of the Treasury Internal Revenue Service www.irs.gov/form1099- R4

RECIPIENT COPIES

1 Wages, tips, other comp. 23797.98 2 Federal income tax withheld 2812.14

3 Social security wages 4 Social security tax withheld

5 Medicare wages and tips 26548.26 6 Medicare tax withheld 384.95

d Control number 013319 Dept. CHIC/PYE Corp. 010000 Employer use only A 606

c Employer's name, address, and ZIP code
 CITY OF TOLEDO
 1 GOVERNMENT CENTER
 TOLEDO OH 43604

b Employer's FED ID number 34-6401447 a Employee's SSA number

7 Social security tips 8 Allocated tips

10 Dependent care benefits

11 Nonqualified plans 12a DD 11232.12

14 Other 2750.28 414H 12b 12c 12d

13 Stat emp. Ret. plan 3rd party sick pay X

e/f Employee's name, address and ZIP code
 D M COLLINS
 2235 HEATHERWOOD DR
 TOLEDO OH 43614

15 State OH 16 State wages, tips, etc. 23797.98
 17 State income tax 528.01 18 Local wages, tips, etc. 26548.26
 19 Local income tax 597.34 20 Locality name TOLEDO

OH State Filing Copy
W-2 Wage and Tax Statement 2012
 Copy 2 to be filed with employee's State Income Tax Return. OMB No. 1545-0008

22222 Void a Employee's social security OMB No. 1545-0008

b Employer identification number 34-1226547

c Employer's name, address, and ZIP code
 LOURDES UNIVERSITY
 6832 Convent Blvd
 Sylvania OH 43560

d Control number 130

e Employee's first name and initial Last Name
 Dennis M Collins
 2235 Heatherwood Dr
 Toledo OH 43614

f Employee's address and ZIP code

1 Wages, tips, other compensation 1783.00 2 Federal income tax withheld 43.32

3 Social security wages 1783.00 4 Social security tax withheld 74.89

5 Medicare wages and tips 1783.00 6 Medicare tax withheld 25.85

7 Social security tips 8 Allocated tips

9 Advance EIC payment 10 Dependent care benefits

11 Nonqualified plans 12a See instructions for box 12

13 Statutory employees Retirement plan 12b 12c 12d

14 Other

15 State OH 16 State wages, tips, etc. 1783.00 17 State income tax 18.92 18 Local wages, tips, etc. 1783.00 19 Local income tax 26.76 20 Locality name SYLVIA

1783.00 13.36 ToledoA

Form **W-2** Wage and Tax Copy 2 To Be Filed With Employee's State, City, or Local Income Tax Return. 2012 Department of the Treasury - Internal Revenue Service

