



# Equifax 3-Bureau Credit Report and Scores as of June 27, 2013

Name: ANITA L LOPEZ

Confirmation Number: 3678624317

Section Title	Section Description
1. Credit Score	Summary, Understanding Your Score, How Lenders See You
2. Credit Report	Personal, Credit, Account, Inquiry, Public and Dispute Information

## CREDIT SCORE

Section Title	Section Description
1. Credit Score Summary	Summary of how your score rates
2. Understanding Your Score	Summary of factors that are affecting your score
3. Your Loan Risk Rating	The bottom line on how lenders may view your credit risk

### Credit Score Summary

## Where You Stand



The Equifax Credit Score™ ranges from 280-850. Higher scores are viewed more favorably.

Your 3 credit scores are calculated by Equifax using the information contained in your Equifax, Experian, and TransUnion credit reports.

**Equifax & Experian & TransUnion:** Your score is considered **fair**. You may have challenges qualifying for credit and you should expect to pay high interest rates when you do qualify.



Range	280 - 559	560 - 659	660 - 724	725 - 759	760 - 850
	Poor	Fair	Good	Very Good	Excellent
US Population	12	21	18	12	37

## What's Impacting Your Scores

Below are the key areas from these credit reports that are impacting your scores.

	<b>Experian</b>	<b>TransUnion</b>
<small>Equifax</small> <b>Payment History</b> Your history of paying bills on time.	Fair	Fair
<b>Amount of Debt</b> Your total amount of outstanding debt.	Fair	Fair

<b>Length of Credit History</b> How long you've had credit		
Very Good	Very Good	Good
<b>Amount of New Credit</b> Your recent credit history of new loans or applications		
Good	Excellent	Good
<b>Type of Credit</b> The various types of credit accounts that you have.		
Poor	Poor	Poor

**Understanding Your Score**

<b>Helping your score</b>		<b>Experian</b>	<b>TransUnion</b>
You have a long credit history.	+	+	
You have not applied for credit recently.		+	
<b>Hurting your score</b>		<b>Experian</b>	<b>TransUnion</b>
You have a low credit line on credit card accounts.	-	-	-
There is insufficient information about mortgage accounts.			-

**What's helping your score**

Below are the aspects of your credit profile and history that are helping each of your 3 credit scores. They are listed in order of impact to your scores - the first has the most positive impact, and the last has the least positive impact. You should make an effort to continue these good credit habits.

	<b>Experian</b>	<b>TransUnion</b>
<b>You have a long credit history.</b> You have a relatively long credit history, which helps your credit score. The longer you maintain a track record of responsible credit behaviors, the more your score will benefit.	+	+

The age of your oldest credit account is: 25.0 Years

**Equifax 760+ Club**

About 85% of Equifax 760+ Club members have a credit account that is at least 13.6 years old.

<b>You have not applied for credit recently.</b> You don't have recent credit inquiries, which helps your credit score. In general, your score benefits when you are not actively seeking credit.	+	
--	---	--

**What's hurting your score**

Below are the aspects of your credit profile and history that are hurting each of your 3 credit scores. They are listed in order of impact to your scores - the first has the most negative impact, and the last has the least negative impact.

	<b>Experian</b>	<b>TransUnion</b>
<b>You have a low credit line on credit card accounts.</b>	-	-

Your credit report shows that you have a low credit line on your credit cards. People with low amounts of available credit on credit cards are seen as higher risk by lenders. Your credit score was hurt by this low credit line. As you demonstrate a track record of responsible payments, creditors should be willing to increase your available credit.



Your credit limit on all open credit card accounts is: \$2,300

**Equifax 760+ Club**

On average, Equifax 760+ Club members have a total credit limit of \$24,000 across all open credit card accounts.

**There is insufficient information about mortgage accounts.**

You either have no mortgage accounts, or there is insufficient information about mortgage accounts, in your credit file. People without mortgage accounts or those who do not have sufficient information about mortgage accounts are considered riskier by lenders. It is important to have various types of credit that are held in good standing in your credit file, including mortgage accounts.



Your Loan Risk Rating

**635** | Fair

**Experian**  
**621** | Fair

**TransUnion**  
**631** | Fair

- The Equifax Credit Score™ ranges between 280 and 850.

- Higher Scores are viewed more favorably by lenders because they represent a lower risk of delinquency or default.

**The Bottom Line:  
Equifax & TransUnion & Experian**

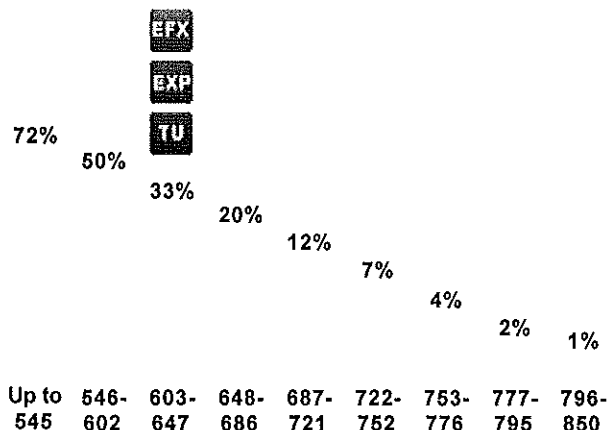
Lenders consider many factors in addition to your score when making credit decisions. However, most lenders would consider you to be a high risk. You may have difficulty qualifying for conventional loans and credit cards - and when you do qualify for credit, you will be charged high interest rates. If you're in the market for credit, this is what you might expect:

You may have difficulty qualifying for credit cards.

When you do qualify for a loan, you may pay very high interest rates.

The loan terms you receive may be very restrictive and include low credit limits.

**Delinquency Rates\***



\*Delinquency Rate is defined as the percentage of borrowers who reach 90 days past due or worse (such as bankruptcy or account charge-off) on any credit account over a two year period.

It is important to understand that your credit score is not the only factor that lenders evaluate when making credit decisions. Different lenders set their own policies and tolerance for risk, and may consider other elements, such

as your income, when analyzing your creditworthiness for a particular loan.

### CREDIT REPORT

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 judgements
5. Personal Information	Personal data, addresses, employment history
6. Dispute File Information	How to dispute information found on this credit report

## Credit Summary

Your Credit Summary highlights the information in your credit file that is most important in determining your credit standing, 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.

	Equifax	TransUnion	Experian
<b>Total Mortgage Accounts</b>	1	1	1
Balance	\$116,868	\$118,157	\$116,868
Credit Limit <sup>(?)</sup>	\$126,000	\$126,000	\$126,000
Debt to Credit Ratio	93%	94%	93%
<b>Total Installment Accounts</b>	6	6	5
Balance	\$134,168	\$134,168	\$134,471
High Balance	\$130,708	\$130,708	\$116,676
Debt to Credit Ratio	103%	103%	115%
<b>Total Revolving Accounts</b>	6	6	4
Balance	\$9,107	\$9,107	\$6,565
Credit Limit <sup>(?)</sup>	\$19,318	\$19,309	\$7,500
Debt to Credit Ratio	47%	47%	88%
<b>Total Other Accounts</b>	0	0	0
Balance	\$0	\$0	\$0
<b>Total Open Accounts</b>	13	13	10
Total Balance	\$260,143	\$261,432	\$257,904
Total Credit Limit <sup>(?)</sup>	\$276,026	\$276,017	\$250,176
Total Debt to Credit Ratio	94%	95%	103%
Total Monthly Payment Amount	\$3,168	\$3,103	\$2,701
Total Open Accounts with a Balance	11	11	10

## Debt by Account Type

### Equifax

Chart is being prepared for print.

## **Transunion**

Chart is being prepared for print.

## **Experian**

Chart is being prepared for print.

NOTE: Total may not equal 100% due to rounding

## **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.

	Equifax	TransUnion	Experian
<b>Length of Credit History</b>	24 Years, 10 Months	17 Years, 10 Months	24 Years, 10 Months
<b>Average Account Age</b>	8 Years, 6 Months	8 Years, 3 Months	8 Years, 6 Months
<b>Oldest Account</b>	<u>AMERICAN EXPRESS (Opened 08/1988)</u>	<u>US DEP ED (Opened 08/1995)</u>	<u>AMEX (Opened 08/1988)</u>
<b>Most Recent Account</b>	<u>TOLEDO METRO ECU (Opened 06/2012)</u>	<u>TOLEDO METRO ECU (Opened 06/2012)</u>	<u>TOLEDO METRO ECU (Opened 06/2012)</u>

### Inquiries - Requests for your Credit History

Numerous inquiries 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.

	Equifax	TransUnion	Experian
<b><u>Inquiries in the Last 2 Years</u></b>	2	2	0
<b>Most Recent Inquiry</b>	<u>DIRECTV (Opened 06/2013)</u>	<u>TOLEDO METRO (Opened 05/2012)</u>	N/A

### Potentially Negative Information

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

	Equifax	TransUnion	Experian
<b><u>Public Records</u></b>	0	0	0
<b><u>Negative Accounts</u></b>	14	17	8
<b><u>Collections</u></b>	0	0	0

### Mortgage Accounts

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

### Open Accounts

#### NORTHERN OHIO INVESTMENT

	Equifax	TransUnion	Experian
<b>Account Type:</b>	<b>Mortgage</b>	<b>Mortgage</b>	<b>Mortgage</b>
<b>Account Number:</b>	1698500002XXXX	2XXXX	1698500002XXXX
<b>Payment Responsibility:</b>	Individual	Individual	Individual
<b>Date Opened:</b>	04/2009	04/2009	04/2009
<b>Balance Date:</b>	05/2013	11/2012	05/2013
<b>Balance Amount:</b>	\$116,868	\$118,157	\$116,868
<b>Monthly Payment:</b>	\$1,134	\$1,069	\$1,134
<b>High/Limit:</b>	\$126,000	\$126,000	\$126,000

Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	LAST REPORTED DELINQUENCIES: 02/2012=M2,02/2011=M2,12/2010=M2 FANNIE MAE ACCOUNT REAL ESTATE MORTGAGE		OPEN CURRENT ACCOUNT/WAS 30 DAYS PAST DUE DATE THREE TIMES LAST REPORTED DELINQUENCIES: 01/2012=M1,01/2011=M1 LAST PAID: 05/2013

**NORTHERN OHIO INVESTMENT**

5700 MONROE ST., STE 300  
 SYLVANIA, OH-43560  
 (419) 473-3242

**24-Month Payment History**

Equifax																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Apr 13	Mar 13	Feb 13	Jan 13	Dec 12	Nov 12	Oct 12	Sep 12	Aug 12	Jul 12	Jun 12	May 12	Apr 12	Mar 12	Feb 12	Jan 12	Dec 11	Nov 11	Oct 11	Sep 11	Aug 11	Jul 11	Jun 11	May 11

TransUnion																								
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Oct 12	Sep 12	Aug 12	Jul 12	Jun 12	May 12	Apr 12	Mar 12	Feb 12	Jan 12	Dec 11	Nov 11	Oct 11	Sep 11	Aug 11	Jul 11	Jun 11	May 11	Apr 11	Mar 11	Feb 11	Jan 11	Dec 10	Nov 10	

Experian																								
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
May 13	Apr 13	Mar 13	Feb 13	Jan 13	Dec 12	Nov 12	Oct 12	Sep 12	Aug 12	Jul 12	Jun 12	May 12	Apr 12	Mar 12	Feb 12	Jan 12	Dec 11	Nov 11	Oct 11	Sep 11	Aug 11	Jul 11	Jun 11	

**Seven-Year Payment History**

	Equifax	TransUnion	Experian
30 Days Past Due:	3	3	3
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

**Closed Accounts**

**CITIMORTGAGE**

	Equifax	TransUnion	Experian
Account Type:	Mortgage	Mortgage	Mortgage
Account Number:	200317XXXX	200317XXXX	200317XXXX
Payment Responsibility:	Joint Contractual Liability	Joint Contractual Liability	Joint Contractual Liability
Date Opened:	09/2005	09/2005	09/2005
Balance Date:	06/2010	06/2010	06/2010
Balance Amount:	\$0	\$0	
Monthly Payment:			

High/Limit:	\$178,800	\$178,800	\$178,800
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	FANNIE MAE ACCOUNT ACCOUNT PAID	CLOSED	PAID CURRENT ACCOUNT LAST PAID: 06/2010

**CITIMORTGAGE**

PO Box 6243  
Sioux Falls, SD-571176243  
(800) 283-7918

**24-Month Payment History**

Equifax																							
No 24-Month Payment Data available for display.																							

TransUnion																							
* * * * *																							
May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
10	10	10	10	10	09	09	09	09	09	09	09	09	09	09	09	09	08	08	08	08	08	08	08

Experian																							
NR * * * * *																							
Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
10	10	10	10	10	10	09	09	09	09	09	09	09	09	09	09	09	09	08	08	08	08	08	08

**Seven-Year Payment History**

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

**HOME SAVINGS & LOAN OF YGT**

	Equifax	TransUnion	Experian
Account Type:	<b>Mortgage</b>	<b>Mortgage</b>	<b>Mortgage</b>
Account Number:	50021005XXXX	50021005XXXX	50021005XXXX
Payment Responsibility:	Joint Contractual Liability	Joint Contractual Liability	Joint Contractual Liability
Date Opened:	09/2005	09/2005	09/2005
Balance Date:	12/2006	10/2005	10/2005
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$178,800	\$178,800	\$178,800
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	ACCOUNT PAID REAL ESTATE MORTGAGE	CLOSED	PAID LAST PAID:

**HOME SAVINGS & LOAN OF YGT**



275 Federal Plz W  
 Youngstown, OH-445031208

**24-Month Payment History**

Equifax

No 24-Month Payment Data available for display.

TransUnion

No 24-Month Payment Data available for display.

Experian

NR\_NR  
 Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov  
 05 05 05 05 05 05 05 05 05 05 04 04 04 04 04 04 04 04 04 04 04 04 03 03

**Seven-Year Payment History**

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

**KEY BANK NA**

	Equifax	TransUnion	Experian
Account Type:	Revolving	CreditLine	Revolving
Account Number:	9601010239XXXX	960101XXXX	9601010239XXXX
Payment Responsibility:	Joint Contractual Liability	Joint Contractual Liability	Joint Contractual Liability
Date Opened:	05/2007	05/2007	05/2007
Balance Date:	07/2010	07/2010	07/2010
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$8,000	\$8,000	\$8,000
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	ACCOUNT PAID HOME EQUITY LOAN	CLOSED	PAID CURRENT ACCOUNT LAST PAID: 06/2010

**KEY BANK NA**

4910 Tiedeman Rd  
 Oh-01-51-0562  
 Brooklyn, OH-441442338  
 (800) 539-2968

**24-Month Payment History**

Equifax

No 24-Month Payment Data available for display.

TransUnion

\* \* \* \* \*









13 13 13 13 12 12 12 12 12 12 12 12 12 12 12 12 11 11 11 11 11 11 11 11

Experian																								
*	*	*	*	30	*	*	*	*	*	*	*	*	*	*	*	*	*	*	NR	NR	NR	NR	NR	NR
May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	
13	13	13	13	13	12	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11	

**Seven-Year Payment History**

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	1	1	1
90 Days Past Due:	0	0	0

**TD AUTO FINANCE**

	Equifax	TransUnion	Experian
Account Type:	Installment	Installment	
Account Number:	700069XXXX	700069XXXX	
Payment Responsibility:	Individual	Individual	
Date Opened:	03/2005	03/2005	
Balance Date:	01/2008	01/2008	
Balance Amount:			
Monthly Payment:	\$359	\$359	
High/Limit:	\$14,032	\$14,032	
Account Status:	As Agreed	As Agreed	
Past Due Amount:	\$0	\$0	
Comments:	LEASE AUTO		

**TD AUTO FINANCE**

27777 Inkster Rd  
Farmington Hills, MI-483345326  
(888) 548-3574

**24-Month Payment History**

Equifax																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
08	07	07	07	07	07	07	07	07	07	07	07	07	06	06	06	06	06	06	06	06	06	06	06

TransUnion																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
07	07	07	07	07	07	07	07	07	07	07	07	06	06	06	06	06	06	06	06	06	06	06	06

**Seven-Year Payment History**

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	
60 Days Past Due:	0	0	
90 Days Past Due:	0	0	

TOLEDO METRO FCU

	Equifax	TransUnion	Experian
Account Type:	Installment	Installment	Installment
Account Number:	567XXX	567XXX	567XXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	06/2012	06/2012	06/2012
Balance Date:	05/2013	05/2013	04/2013
Balance Amount:	\$34,060	\$34,060	\$34,363
Monthly Payment:	\$831	\$831	\$831
High/Limit:	\$35,750	\$35,750	\$35,750
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	AUTO		OPEN CURRENT ACCOUNT LAST PAID: 04/2013

TOLEDO METRO FCU

1212 Adams St  
Toledo, OH-436241511  
(419) 242-4926

24-Month Payment History

Equifax																							
*	*	*	*	*	*	*	*	*	*	*	*	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
13	13	13	13	13	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11	11

TransUnion																							
*	*	*	*	*	*	*	*	*	*	*	*	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
13	13	13	13	12	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11	11

Experian																							
*	*	*	*	*	*	*	*	*	*	*	*	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
13	13	13	13	12	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11	11

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

Closed Accounts

ALLY FINANCIAL

	Equifax	TransUnion	Experian
Account Type:	Installment	Installment	Installment

Account Number:	01091335XXXX	1091335XXXX	01091335XXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	02/2010	02/2010	02/2010
Balance Date:	07/2012	06/2012	07/2012
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$36,326	\$36,326	\$36,326
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	LAST REPORTED DELINQUENCIES: 01/2012=I2,11/2011=I2,02/2011=I2 ACCOUNT PAID AUTO	LAST REPORTED DELINQUENCIES: 02/2012=I2,12/2011=I2,03/2011=I2 CLOSED	PAID CURRENT ACCOUNT/WAS 30 DAYS PAST DUE DATE FOUR TIMES LAST REPORTED DELINQUENCIES: 01/2012=I,11/2011=I LAST PAID: 06/2012

**ALLY FINANCIAL**

PO Box 380901  
 Bloomington, MN-554380901  
 (888) 925-2559

**24-Month Payment History**

Equifax																							
*	*	*	*	*	30	*	30	*	*	*	*	*	*	*	*	*	30	*	30	*	*	*	*
Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
12	12	12	12	12	12	11	11	11	11	11	11	11	11	11	11	11	11	10	10	10	10	10	10

TransUnion																							
*	*	*	30	*	30	*	*	*	*	*	*	*	*	*	*	30	*	30	*	*	*	*	*
May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
12	12	12	12	12	11	11	11	11	11	11	11	11	11	11	11	11	10	10	10	10	10	10	10

Experian																							
NR*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
12	12	12	12	12	12	12	11	11	11	11	11	11	11	11	11	11	11	11	10	10	10	10	10

**Seven-Year Payment History**

	Equifax	TransUnion	Experian
30 Days Past Due:	4	4	4
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

**BONY/ELT/ELABTI/GLHEC**

	Equifax	TransUnion	Experian
Account Type:	Installment	Installment	Installment
Account Number:	621987XXXX	621987XXXX	621987XXXX



Payment Responsibility:	Individual	Individual	Individual
Date Opened:	12/2003	12/2003	12/2003
Balance Date:	11/2011	11/2011	11/2011
Balance Amount:	\$0	\$0	\$0
Monthly Payment:			\$0
High/Limit:	\$101,393	\$101,393	\$101,393
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	LAST REPORTED DELINQUENCIES: 09/2011=I4 STUDENT LOAN ACCOUNT TRANSFERRED OR SOLD	TRANSFER LAST REPORTED DELINQUENCIES: 09/2011=I4	CURRENT ACCOUNT WAS DELINQUENT 90 DAYS PAST DUE DATE LAST REPORTED DELINQUENCIES: 09/2011=I ACCOUNT TRANSFERRED TO ANOTHER OFFICE LAST PAID: 09/2011

**BONY/ELT/ELABTI/GLHEC**

PO Box 7860  
Madison, WI-537077860

**24-Month Payment History**

Equifax																							
* 90 *	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov
11	11	11	11	11	11	11	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10	09	09

TransUnion																							
* 90 *	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov
11	11	11	11	11	11	11	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10	09	09

Experian																							
NR *	60 *	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
11	11	11	11	11	11	11	11	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10	09

**Seven-Year Payment History**

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	1	1	1

**SALLIE MAE**

	Equifax	TransUnion	Experian
Account Type:	Installment	Installment	Installment
Account Number:	281826219XXXX	281826219XXXX	281826219XXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	07/1999	07/1999	07/1999

Balance Date:	02/2004	01/2004	02/2004
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$8,920	\$8,920	\$8,920
Account Status:	As Agreed	Not Rated	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	ACCOUNT CLOSED	CLOSED	PAID CURRENT ACCOUNT ACCOUNT CLOSED BY CREDIT GRANTOR LAST PAID:

**SALLIE MAE**

PO Box 9500  
Wilkes Barre, PA-187739500

**24-Month Payment History**

Equifax
---------

No 24-Month Payment Data available for display.

TransUnion
------------

NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	*	*	*	*	*	*	*	*	NR	NR	NR	NR	NR	NR
Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
03	03	03	03	03	03	03	03	03	03	03	03	02	02	02	02	02	02	02	02	02	02	02	02

Experian
----------

NR	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
04	04	03	03	03	03	03	03	03	03	03	03	03	03	02	02	02	02	02	02	02	02	02	02

**Seven-Year Payment History**

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

**TD AUTO FINANCE**

	Equifax	TransUnion	Experian
Account Type:	Installment	Installment	Installment
Account Number:	700266XXXX	700266XXXX	700266XXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	02/2008	02/2008	02/2008
Balance Date:	11/2010	02/2010	05/2010
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$12,965	\$12,965	\$12,965
Account Status:	Late 30 Days	Late 30 Days	Late 30 Days
Past Due Amount:	\$0	\$0	\$0
Comments:	LAST REPORTED DELINQUENCIES:	LAST REPORTED DELINQUENCIES:	PAID ACCOUNT 30 DAYS PAST DUE DATE TWO

09/2009=I2 ACCOUNT  
PAID AUTO

08/2009=I2 CLOSED

TIMES LAST REPORTED  
DELINQUENCIES:  
05/2010=I ,09/2009=I LAST  
PAID: 04/2010

**TD AUTO FINANCE**

27777 Inkster Rd  
Farmington Hills, MI-483345326  
(888) 548-3574

**24-Month Payment History**

Equifax																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Oct 10	Sep 10	Aug 10	Jul 10	Jun 10	May 10	Apr 10	Mar 10	Feb 10	Jan 10	Dec 09	Nov 09	Oct 09	Sep 09	Aug 09	Jul 09	Jun 09	May 09	Apr 09	Mar 09	Feb 09	Jan 09	Dec 08	Nov 08
													30	*	*	*	*	*	*	*	*	*	*

TransUnion																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Jan 10	Dec 09	Nov 09	Oct 09	Sep 09	Aug 09	Jul 09	Jun 09	May 09	Apr 09	Mar 09	Feb 09	Jan 09	Dec 08	Nov 08	Oct 08	Sep 08	Aug 08	Jul 08	Jun 08	May 08	Apr 08	Mar 08	Feb 08
																							NR

Experian																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
May 10	Apr 10	Mar 10	Feb 10	Jan 10	Dec 09	Nov 09	Oct 09	Sep 09	Aug 09	Jul 09	Jun 09	May 09	Apr 09	Mar 09	Feb 09	Jan 09	Dec 08	Nov 08	Oct 08	Sep 08	Aug 08	Jul 08	Jun 08

**Seven-Year Payment History**

	Equifax	TransUnion	Experian
30 Days Past Due:	1	1	2
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

**TD AUTO FINANCE**

	Equifax	TransUnion	Experian
Account Type:	Installment	Installment	Installment
Account Number:	700050XXXX	700050XXXX	700050XXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	11/2002	11/2002	11/2002
Balance Date:	04/2005	04/2005	04/2005
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$13,879	\$13,879	\$13,879
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	ACCOUNT PAID	CLOSED	PAID CURRENT ACCOUNT LAST PAID: 04/2005

**TD AUTO FINANCE**

27777 Inkster Rd  
 Farmington Hills, MI-483345326  
 (888) 548-3574

**24-Month Payment History**

Equifax

No 24-Month Payment Data available for display.

TransUnion

\* \* \* \* \*  
 Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr  
 05 05 05 04 04 04 04 04 04 04 04 04 04 04 04 04 03 03 03 03 03 03 03 03 03 03 03 03 03 03

Experian

NR \* \* \* \* \* NR \* \* \* \* \*  
 Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May  
 05 05 05 05 04 04 04 04 04 04 04 04 04 04 04 04 03 03 03 03 03 03 03 03 03 03 03 03 03

**Seven-Year Payment History**

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

**TOLEDO AREA CATHOLIC CU**

	Equifax	TransUnion	Experian
Account Type:	Installment	Installment	Installment
Account Number:	54589XXXX	54589XXXX	54589XXXX
Payment Responsibility:	Joint Contractual Liability	Joint Contractual Liability	Joint Contractual Liability
Date Opened:	05/2006	05/2006	05/2006
Balance Date:	09/2008	05/2007	08/2008
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$3,450	\$3,450	\$3,450
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	ACCOUNT PAID UNSECURED	CLOSED	PAID CURRENT ACCOUNT LAST PAID: 05/2007

**TOLEDO AREA CATHOLIC CU**

5815 Monroe St  
 Sylvania, OH-435602210  
 (419) 841-9838

**24-Month Payment History**

Equifax

No 24-Month Payment Data available for display.

TransUnion																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	
Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
07	07	07	07	06	06	06	06	06	06	06	06	06	06	06	06	05	05	05	05	05	05	05	05

Experian																							
NR	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
NR	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06	06	06	06

**Seven-Year Payment History**

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

**U S DEPARTMENT OF EDU AFSA**

	Equifax	TransUnion	Experian
Account Type:	Installment	Installment	Installment
Account Number:	281826XXXX	281826XXXX	281826XXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	08/1995	08/1995	08/1995
Balance Date:	12/2003	12/2003	12/2003
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$45,712	\$45,712	\$45,712
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:		CLOSED	PAID LAST PAID:

**U S DEPARTMENT OF EDU AFSA**

PO BOX 7202  
 UTICA, NY-13504-7202

**24-Month Payment History**

Equifax																							
No 24-Month Payment Data available for display.																							

TransUnion																							
NR	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	NR
NR	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	NR
Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
03	03	03	03	03	03	03	03	03	03	03	02	02	02	02	02	02	02	02	02	02	02	02	01

Experian																							
NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
03	03	03	03	03	03	03	03	03	03	03	03	02	02	02	02	02	02	02	02	02	02	02	02

**Seven-Year Payment History**

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

[Back to Top](#)

## Revolving Accounts

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

## Open Accounts

CAP1/BSTBY

	Equifax	TransUnion	Experian
Account Type:		Revolving	Revolving
Account Number:		70011919XXXX	700119194098XXXX
Payment Responsibility:		Individual	Individual
Date Opened:		09/2005	09/2005
Balance Date:		06/2013	06/2013
Balance Amount:		\$2,586	\$2,586
Monthly Payment:		\$73	\$73
High/Limit:		\$3,000	\$3,000
Account Status:		As Agreed	As Agreed
Past Due Amount:		\$0	\$0
Comments:		LAST REPORTED DELINQUENCIES: 02/2011=R2,08/2010=R2	OPEN CURRENT ACCOUNT/WAS 30 DAYS PAST DUE DATE TWO TIMES LAST REPORTED DELINQUENCIES: 02/2011=R1,08/2010=R1 LAST PAID: 05/2013

CAP1/BSTBY

26525 N RIVERWOODS BLVD  
METTAWA, IL-60045  
(800) 695-6950

## 24-Month Payment History

TransUnion																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
13	13	13	13	13	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11	11

Experian																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
13	13	13	13	13	13	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11

## Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:		2	2
60 Days Past Due:		0	0
90 Days Past Due:		0	0

**CAPITAL ONE**

	Equifax	TransUnion	Experian
Account Type:	Revolving	Revolving	Revolving
Account Number:	41217496XXXX	41217496XXXX	41217496XXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	06/1998	06/1998	06/1998
Balance Date:	06/2013	06/2013	06/2013
Balance Amount:	\$2,327	\$2,327	\$2,327
Monthly Payment:	\$56	\$56	\$56
High/Limit:	\$2,300	\$2,300	\$2,300
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	LAST REPORTED DELINQUENCIES: 10/2011=R3,09/2011=R2 CREDIT CARD AMT IN HIGH CREDIT IS CREDIT LIMIT	LAST REPORTED DELINQUENCIES: 10/2011=R3,09/2011=R2	OPEN CURRENT ACCOUNT WAS DELINQUENT 60 DAYS PAST DUE DATE LAST REPORTED DELINQUENCIES: 10/2011=R ,09/2011=R LAST PAID: 05/2013

**CAPITAL ONE**

PO Box 30281  
Salt Lake City, UT-841300281  
(800) 955-7070

**24-Month Payment History**

Equifax																								
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	60	30	*	*
May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	
13	13	13	13	13	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11	11	

TransUnion																									
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	60	30	*	*	*
May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun		
13	13	13	13	13	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11	11		

Experian																								
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	30	*	*	*
Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	
13	13	13	13	13	13	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11	

**Seven-Year Payment History**

	Equifax	TransUnion	Experian

30 Days Past Due:	1	1	1
60 Days Past Due:	1	1	1
90 Days Past Due:	0	0	0

**CAPITAL ONE / BEST BUY**

	Equifax	TransUnion	Experian
Account Type:	Revolving		
Account Number:	169601-194098XXXX		
Payment Responsibility:	Individual		
Date Opened:	09/2005		
Balance Date:	06/2013		
Balance Amount:	\$2,586		
Monthly Payment:	\$73		
High/Limit:	\$3,000		
Account Status:	As Agreed		
Past Due Amount:	\$0		
Comments:	LAST REPORTED DELINQUENCIES: 02/2011=R2,08/2010=R2 AMT IN HIGH CREDIT IS CREDIT LIMIT CHARGE		

**CAPITAL ONE / BEST BUY**

PO Box 30253  
 Salt Lake City, UT-841300253  
 (800) 695-6950

**24-Month Payment History**

No 24-Month Payment Data available for display.

**Seven-Year Payment History**

	Equifax	TransUnion	Experian
30 Days Past Due:	2		
60 Days Past Due:	0		
90 Days Past Due:	0		

**CAPITAL ONE / FURNITURE ROW**

	Equifax	TransUnion	Experian
Account Type:	Revolving	Revolving	
Account Number:	593611-191111XXXX	5936119XXXX	
Payment Responsibility:	Individual	Individual	
Date Opened:	04/2009	04/2009	
Balance Date:	05/2013	05/2013	
Balance Amount:	\$2,542	\$2,542	
Monthly Payment:	\$108	\$108	
High/Limit:	\$5,909	\$5,909	
Account Status:	As Agreed	As Agreed	



Past Due Amount:	\$0	\$0
Comments:	LAST REPORTED DELINQUENCIES: 06/2011=R2 AMT IN HIGH CREDIT IS CREDIT LIMIT CHARGE	LAST REPORTED DELINQUENCIES: 06/2011=R2

**CAPITAL ONE / FURNITURE ROW**

PO Box 30253  
Salt Lake City, UT-841300253  
(800) 695-6950

**24-Month Payment History**

Equifax																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	30
Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
13	13	13	13	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11	11	11

TransUnion																								
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	30	*
Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	
13	13	13	13	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11	11	11	

**Seven-Year Payment History**

	Equifax	TransUnion	Experian
30 Days Past Due:	1	1	
60 Days Past Due:	0	0	
90 Days Past Due:	0	0	

**HSBC FURNITURE ROW**

	Equifax	TransUnion	Experian
Account Type:	Revolving	Revolving	
Account Number:	593611-110006XXXX	5936111XXXX	
Payment Responsibility:	Individual	Individual	
Date Opened:	04/2009	04/2009	
Balance Date:	08/2011	08/2011	
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$5,909	\$5,900	
Account Status:	As Agreed	As Agreed	
Past Due Amount:	\$0	\$0	
Comments:	LAST REPORTED DELINQUENCIES: 07/2011=R2 AMT IN HIGH CREDIT IS CREDIT LIMIT CHARGE	LAST REPORTED DELINQUENCIES: 07/2011=R2	

**HSBC FURNITURE ROW**

P O BOX 703  
 WOOD DALE, IL-60191  
 (800) 811-3095

**24-Month Payment History**

Equifax																							
30*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
11	11	11	11	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10	09	09	09	09	09

TransUnion																							
30*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
11	11	11	11	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10	09	09	09	09	09

**Seven-Year Payment History**

	Equifax	TransUnion	Experian
30 Days Past Due:	1	1	
60 Days Past Due:	0	0	
90 Days Past Due:	0	0	

**KOHL'S/CAPITAL ONE**

	Equifax	TransUnion	Experian
Account Type:	Revolving	Revolving	Revolving
Account Number:	639305060474XXXX	63930506XXXX	639305060474XXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	04/2011	04/2011	04/2011
Balance Date:	06/2013	06/2013	06/2013
Balance Amount:	\$808	\$808	\$808
Monthly Payment:	\$25	\$25	\$25
High/Limit:	\$800	\$800	\$800
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0

Comments: LAST REPORTED DELINQUENCIES: LAST REPORTED DELINQUENCIES: OPEN CURRENT  
 02/2012=R2,10/2011=R2,06/2011=R2 02/2012=R2,10/2011=R2,06/2011=R2 ACCOUNT WAS 30  
 AMT IN HIGH CREDIT IS CREDIT DATE THREE TIMES  
 LIMIT CHARGE LAST REPORTED  
 DELINQUENCIES:  
 02/2012=R  
 ,10/2011=R LAST  
 PAID: 05/2013

**KOHL'S/CAPITAL ONE**

PO Box 3115  
 Milwaukee, WI-532013115

**24-Month Payment History**

--

Equifax																							
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	30	*	*	*	30	*	*	*
May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
13	13	13	13	13	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11	11

TransUnion																								
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	-30	*	*	*	-30	*	*	*	-30
May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	
13	13	13	13	13	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11	11	

Experian																								
*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	
13	13	13	13	13	13	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11	

**Seven-Year Payment History**

	Equifax	TransUnion	Experian
30 Days Past Due:	3	3	3
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

**THD/CBNA**

	Equifax	TransUnion	Experian
Account Type:	Revolving	Revolving	Revolving
Account Number:	603532019271XXXX	60353201XXXX	603532019271XXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	10/2005	10/2005	10/2005
Balance Date:	06/2013	06/2013	06/2013
Balance Amount:	\$844	\$844	\$844
Monthly Payment:	\$26	\$26	\$26
High/Limit:	\$1,400	\$1,400	\$1,400
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0

Comments: LAST REPORTED DELINQUENCIES: 02/2013=R2,02/2012=R2,10/2011=R2  
 LAST REPORTED DELINQUENCIES: 02/2013=R2,02/2012=R2,10/2011=R2  
 OPEN CURRENT ACCOUNT/WAS 30 DAYS PAST DUE DATE SIX TIMES OR MORE LAST REPORTED DELINQUENCIES: 02/2013=R1,02/2012=R1  
 AMT IN HIGH CREDIT IS CREDIT LIMIT CHARGE  
 LAST PAID: 05/2013

**THD/CBNA**

PO Box 6497  
 Sioux Falls, SD-571176497



May\_Apr\_Mar\_Feb\_Jan\_Dec\_Nov\_Oct\_Sep\_Aug\_Jul\_Jun\_May\_Apr\_Mar\_Feb\_Jan\_Dec\_Nov\_Oct\_Sep\_Aug\_Jul\_Jun\_13\_13\_13\_13\_13\_12\_12\_12\_12\_12\_12\_12\_12\_12\_12\_11\_11\_11\_11\_11\_11\_11

**Seven-Year Payment History**

	Equifax	TransUnion	Experian
30 Days Past Due:		1	
60 Days Past Due:		0	
90 Days Past Due:		0	

**BK OF AMER**

	Equifax	TransUnion	Experian
Account Type:		Revolving	
Account Number:		XXXX	
Payment Responsibility:		Terminated	
Date Opened:		06/1997	
Balance Date:		11/2011	
Balance Amount:			
Monthly Payment:			
High/Limit:		\$11,600	
Account Status:		Late 60 Days	
Past Due Amount:		\$0	
Comments:		CANCELLED BY CREDIT GRANTOR LAST REPORTED DELINQUENCIES: 11/2011=R3,10/2011=R2,05/2010=R2	

**BK OF AMER**

PO BOX 982235  
EL PASO, TX-79998

**24-Month Payment History**

																								TransUnion		
30	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	30	*	*	*	*	*	*
Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	
11	11	11	11	11	11	11	11	11	11	10	10	10	10	10	10	10	10	10	10	10	09	09				

**Seven-Year Payment History**

	Equifax	TransUnion	Experian
30 Days Past Due:		2	
60 Days Past Due:		0	
90 Days Past Due:		0	

**CAP1/FRNRW**

	Equifax	TransUnion	Experian
Account Type:			Revolving
Account Number:			59361191111XXXX
Payment Responsibility:			Individual

Date Opened:	04/2009
Balance Date:	05/2013
Balance Amount:	\$2,542
Monthly Payment:	\$108
High/Limit:	\$5,909
Account Status:	As Agreed
Past Due Amount:	\$0
Comments:	OPEN CURRENT ACCOUNT/WAS 30 DAYS PAST DUE DATE LAST REPORTED DELINQUENCIES: 06/2011=R LAST PAID: 05/2013

**CAP1/FRNRW**

26525 N RIVERWOODS BLVD  
METTAWA, IL-60045  
(800) 695-6950

**24-Month Payment History**

Experian																							
* * * * *																							
May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
13	13	13	13	13	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11	11	11

**Seven-Year Payment History**

	Equifax	TransUnion	Experian
30 Days Past Due:			1
60 Days Past Due:			0
90 Days Past Due:			0

**Comenity Bank/VALCTYFR**

	Equifax	TransUnion	Experian
Account Type:	Revolving	Revolving	Revolving
Account Number:	58563710XXXX	58563710XXXX	58563710XXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	09/2005	09/2005	09/2005
Balance Date:	05/2013	05/2013	05/2013
Balance Amount:	\$0	\$0	\$0
Monthly Payment:			
High/Limit:	\$2,930	\$2,930	\$2,930
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0

Comments: ACCOUNT CLOSED BY CREDIT GRANTOR CHARGE      CANCELLED BY CREDIT GRANTOR      CLOSED CURRENT ACCOUNT ACCOUNT CLOSED BY CREDIT GRANTOR LAST PAID:

**Comenity Bank/VALCTYFR**

PO Box 182789  
Columbus, OH-432182789

**24-Month Payment History**

Equifax

No 24-Month Payment Data available for display.

TransUnion

\* \* \* \* \*  
Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May  
13 13 13 13 12 12 12 12 12 12 12 12 12 12 12 12 11 11 11 11 11 11 11 11

Experian

NR \* \* \* \* \*  
May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun  
13 13 13 13 13 12 12 12 12 12 12 12 12 12 12 12 12 12 11 11 11 11 11 11 11

**Seven-Year Payment History**

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

**FIFTH THIRD**

	Equifax	TransUnion	Experian
Account Type:	Revolving		Revolving
Account Number:	54670034XXXX		546700346757XXXX
Payment Responsibility:	Individual		Individual
Date Opened:	08/2005		08/2005
Balance Date:	06/2013		06/2013
Balance Amount:	\$0		
Monthly Payment:			
High/Limit:	\$500		\$500
Account Status:	As Agreed		As Agreed
Past Due Amount:	\$0		\$0
Comments:	ACCOUNT CLOSED AT CONSUMER S REQUEST ACCOUNT PAID		CURRENT ACCOUNT/WAS 30 DAYS PAST DUE DATE PAID LAST REPORTED DELINQUENCIES: 02/2013=R ACCOUNT CLOSED BY CONSUMER LAST PAID: 02/2013

**FIFTH THIRD**

38 Fountain Square Plz

MD 109064  
 Cincinnati, OH-452630001  
 (800) 972-3030

**24-Month Payment History**

Equifax
No 24-Month Payment Data available for display.

Experian
NR *
Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan Dec Nov Oct Sep Aug Jul
13 13 13 13 13 13 12 12 12 12 12 12 12 12 12 12 12 12 11 11 11 11 11 11

**Seven-Year Payment History**

	Equifax	TransUnion	Experian
30 Days Past Due:	0		1
60 Days Past Due:	0		0
90 Days Past Due:	0		0

**GECRB/GAP**

	Equifax	TransUnion	Experian
Account Type:	Revolving	Revolving	Revolving
Account Number:	60185955XXXX	60185955XXXX	60185955XXXX
Payment Responsibility:	Individual	Individual	Individual
Date Opened:	04/2004	04/2004	04/2004
Balance Date:	05/2013	05/2013	08/2012
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$1,200	\$1,200	\$1,200
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0

Comments: LAST REPORTED DELINQUENCIES: CANCELLED BY CREDIT GRANTOR 09/2011=R3,08/2011=R2,04/2010=R2  
 LAST REPORTED DELINQUENCIES: ACCOUNT PAID ACCOUNT CLOSED 09/2011=R3,08/2011=R2,04/2010=R2  
 BY CREDIT GRANTOR

CURRENT ACCOUNT WAS DELINQUENT 60 DAYS PAST DUE DATE PAID LAST REPORTED DELINQUENCIES: 09/2011=R ,08/2011=R ACCOUNT CLOSED BY CREDIT GRANTOR LAST PAID: 08/2012

**GECRB/GAP**

P.O. BOX 965005  
 C10T  
 ORLANDO, FL-32896-5005





**Seven-Year Payment History**

	Equifax	TransUnion	Experian
30 Days Past Due:		0	
60 Days Past Due:		0	
90 Days Past Due:		0	

**HSBC/FRNRW**

	Equifax	TransUnion	Experian
Account Type:			Revolving
Account Number:			59361110006XXXX
Payment Responsibility:			Individual
Date Opened:			04/2009
Balance Date:			08/2011
Balance Amount:			\$0
Monthly Payment:			
High/Limit:			\$5,909
Account Status:			As Agreed
Past Due Amount:			\$0
Comments:			OPEN CURRENT ACCOUNT/WAS 30 DAYS PAST DUE DATE LAST REPORTED DELINQUENCIES: 07/2011=R LAST PAID: 07/2011

**HSBC/FRNRW**

PO BOX 703  
WOOD DALE, IL-60191

**24-Month Payment History**

Experian																							
* * * * *																							
Aug_11	Jul_11	Jun_11	May_11	Apr_11	Mar_11	Feb_11	Jan_11	Dec_10	Nov_10	Oct_10	Sep_10	Aug_10	Jul_10	Jun_10	May_10	Apr_10	Mar_10	Feb_10	Jan_10	Dec_09	Nov_09	Oct_09	Sep_09

**Seven-Year Payment History**

	Equifax	TransUnion	Experian
30 Days Past Due:			1
60 Days Past Due:			0
90 Days Past Due:			0

**Wells Fargo Financial**

	Equifax	TransUnion	Experian
Account Type:	Revolving	Revolving	Revolving
Account Number:	536-9049XXXX	1092505XXXX	10925059049XXXX
Payment Responsibility:	Individual	Individual	Individual

Date Opened:	09/2005	09/2005	09/2005
Balance Date:	03/2009	03/2009	03/2009
Balance Amount:	\$0	\$0	
Monthly Payment:			
High/Limit:	\$5,000	\$5,000	\$5,000
Account Status:	As Agreed	As Agreed	As Agreed
Past Due Amount:	\$0	\$0	\$0
Comments:	ACCOUNT PAID CHARGE	CLOSED	PAID CURRENT ACCOUNT LAST PAID: 01/2008

### Wells Fargo Financial

Sresg Mac N0008-010  
4143 121st St  
Urbandale, IA-503232310

### 24-Month Payment History

Equifax

No 24-Month Payment Data available for display.

TransUnion

\* \* \* \* \* NR \* \* \* \* \*  
Feb\_Jan\_Dec\_Nov\_Oct\_Sep\_Aug\_Jul\_Jun\_May\_Apr\_Mar\_Feb\_Jan\_Dec\_Nov\_Oct\_Sep\_Aug\_Jul\_Jun\_May\_Apr\_Mar  
09\_09\_08\_08\_08\_08\_08\_08\_08\_08\_08\_08\_08\_08\_07\_07\_07\_07\_07\_07\_07\_07\_07\_07

Experian

NR \* \* \* \* \*  
Mar\_Feb\_Jan\_Dec\_Nov\_Oct\_Sep\_Aug\_Jul\_Jun\_May\_Apr\_Mar\_Feb\_Jan\_Dec\_Nov\_Oct\_Sep\_Aug\_Jul\_Jun\_May\_Apr  
09\_09\_09\_08\_08\_08\_08\_08\_08\_08\_08\_08\_08\_08\_08\_08\_07\_07\_07\_07\_07\_07\_07\_07

### Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:	0	0	0
60 Days Past Due:	0	0	0
90 Days Past Due:	0	0	0

[Back to Top](#)

## Other Accounts

These are all accounts that do not fall into the other categories and can include 30-day accounts such as American Express.

### Closed Accounts

AMERICAN EXPRESS

	Equifax	TransUnion	Experian
Account Type:	Open		Revolving
Account Number:	-349990887390XXXX		349990887390XXXX
Payment Responsibility:	Individual		Individual
Date Opened:	08/1988		08/1988

