

Intelliscore Plus and BPR and BOP - CROCKER INDUSTRIES

Subcode: 993531 Ordered: 07/29/2009 15:58:06 CDT
 Transaction number: C106011290
 Search inquiry: Crocker Industries / 100 Main St / Phoenix / AZ / EMILIONO BROWN JR / 900 NW Lovejoy / portland / OR / 97209



Intelliscore PlusSM

Identifying Information

CROCKER INDUSTRIES 100 MAIN ST PHOENIX, AZ 85032 (602) 555-1234	Business Identification Number: 800914633 Years on File: 32+ (FILE ESTABLISHED PRIOR TO 01/1977) SIC Code: NATIONAL BANKS - 6021
See business statement on file details	
EMILIONO BROWN JR 900 NW LOVEJOY ST APT 901 PORTLAND, OR 97209	Owner/Guarantor SSN:
See consumer statement / FCRA alert on Business Owner Profile report details	

Blended Model

Intelliscore Plus predicts the likelihood of serious credit delinquency within the next 12 months based on business and/or owner/guarantor risk factors. Higher scores indicate lower risk.



Factors Lowering the Score

- NUMBER OF DELINQUENT COMMERCIAL ACCOUNTS
- BALANCE OF COMMERCIAL ACCOUNTS RECENTLY DELINQUENT
- NUMBER OF PERSONAL ACCOUNTS WITH DETERIORATING PAYMENT TREND
- NUMBER OF COMMERCIAL ACCOUNTS WITH HIGH UTILIZATION

All Industry Risk Comparison

When compared to all businesses, 4% of businesses indicate a higher likelihood of severe delinquency than this business.

Based on your company's action or risk threshold, this business falls within the following category:

HIGH RISK

Business Information - CROCKER INDUSTRIES

Business Credit Information

Current Days Beyond Terms (DBT):	8
Monthly average DBT:	7
Highest DBT previous 6 months:	8
Highest DBT previous 5 quarters:	8
Total continuous trades:	6
Current continuous trade balance:	\$30,400
Trade balance of all trades (8):	\$30,400
Average balance previous 5 quarters:	\$12,940
Highest credit amount extended: details	\$17,700
6 month balance range:	\$30,400 - \$34,200

Business Legal Filings and Collections

Bankruptcy filings:	Closed
Tax lien filings: details (FILED 08/08)	1
Judgment filings: details (FILED 01/03-03/05)	2
Total collections:	0
Sum of legal filings:	\$2,345
UCC filings: details (FILED 11/05-12/06)	8
Cautionary UCC filings present?	Yes**

* Days Beyond Terms (DBT) is a dollar weighted calculation of the average number of days that payment was made beyond the invoice due date based on trades on file that have been updated in the previous 3 months.

** Cautionary UCC Filings include one or more of the following collateral:
Accounts, Accounts Receivables, Contract Rights, Hereafter Acquired Property, Inventory, Leases, Notes Receivable or Proceeds.

Owner/Guarantor Information - EMILIONO BROWN JR			
Owner Account Information		Owner Legal Filings and Payment Status	
Open bank card trades reported previous 6 months:	3	Age of oldest trade:	31 YRS 1 MO
Bank card balance to limit ratio previous 6 months:	96%	Satisfactory trades previous 24 months:	13
Open revolving trades:	10	Trades presently delinquent previous 6 months:	6
Available revolving credit reported previous 6 months:	\$3,054	Collections, legal filings, or derogatory accounts:	2
Percentage of auto lease trades 30+ days delinquent:	0%	Derogatory public records filed within 24 months:	0
Percentage of real estate trades 30+ days delinquent:	66%	Derogatory public record greater than \$250:	0
Credit inquiries previous 6 months:	0		

CREDIT LIMIT: _____

TERMS: _____

COMMENTS: _____

SIGNATURE: _____

Business Statement

BUSINESS REQUESTS CONTACT PRIOR TO GRANTING CREDIT

Business Profile

Company Information

CROCKER INDUSTRIES
100 MAIN ST
PHOENIX, AZ 85032
(602) 555-1234

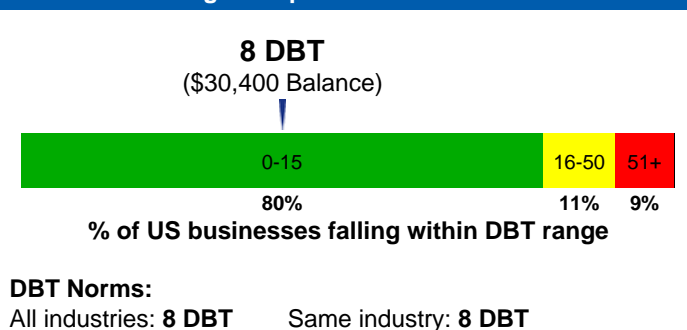
Business Identification Number:
Experian File Established:
SIC code:

800914633
PRIOR TO 01/1977
NATIONAL BANKS - 6021

[Business Statement on File](#) details

Executive Summary

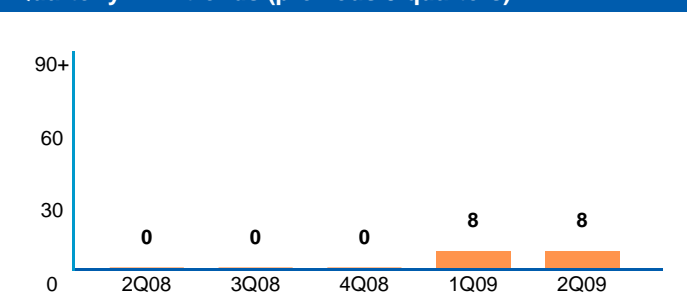
Current DBT range compared to all industries*



Legal Filings and Collections

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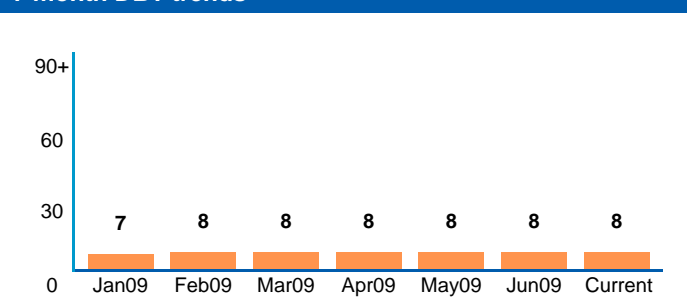
Quarterly DBT trends (previous 5 quarters)



Trade Information

Monthly average DBT:	7
Highest DBT previous 6 months:	8
Highest DBT previous 5 quarters:	8
Total continuous trades:	6
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6 month balance range:	\$30,400 - \$34,200

7 month DBT trends



Performance Analysis

Predicted DBT for 09/23/2009: 8 DBT

Payment Trend Indication:
Are Stable

Industry payment comparison:
Has paid the same as similar firms

Most Frequent Industry Purchasing Terms:
NET 30, 0000000, and REVOLVE

* Days Beyond Terms (DBT) is a dollar weighted calculation of the average number of days that payment was made beyond the invoice due date based on trades on file that have been updated in the previous 3 months.

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Accounts, Accounts Receivables, Contract Rights, Hereafter Acquired Property, Inventory, Leases, Notes Receivable or Proceeds.

Legal Filings and Collections

Bankruptcy								
File Date	Filing Type	Status	Liability Amount	Asset Amount	Exempt Amount	Owner	Filing Number	Jurisdiction
10/30/2008	Bankruptcy	Chapter 7 Dismissed	\$0	\$0	\$0		000000009803629	
04/04/2006	Bankruptcy	Chapter 7 Dismissed	\$0	\$123,123	\$0		000000009803629	

Tax Liens					
File Date	Filing Type	Status	Amount	Filing Number	Jurisdiction
08/01/2008	State Tax Lien	Filed	\$1,058	01JK7182	FRANKLIN COUNTY COMM

Judgments						
File Date	Filing Type	Status	Amount	Plaintiff	Filing Number	Jurisdiction
03/02/2006	Judgment	Satisfied	\$10		55555555	WAUKESHA COUNTY RECO
03/02/2005	Judgment	Filed	\$10		55555555	WAUKESHA COUNTY RECO
01/30/2003	Judgment	Filed	\$1,277	PHILLIP BROWN	00006432	PHOENIX JUST COURT

Trade Payment Information

Trade Payment Experiences (Trade Lines With an (*) after date are newly reported)					Account Status Days Beyond Terms						
Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments
AIR TRANS	07/2009	09/2006	NET 30		\$0						ACCTCLOSED
BANK	07/2009	06/2009	MONTHLY	\$17,700	\$15,400	100%					PROMPT
BANK	07/2009	06/2009	CREDIT	\$9,300	\$300	100%					PROMPT
COMMUN EQP	07/2009	06/2009	NET10TH	\$3,500	\$3,000			40%	13%	47%	PAYING DEL
PRNTG&PUBL	07/2009	02/2008	NET 30		\$0						CHARGE OFF
WHLSE TRAD	07/2009		VARIOUS	\$12,400	\$11,700	99%				1%	

Trade Payment Totals

Trade Payment Experiences					Account Status Days Beyond Terms					
Type	Lines Reported	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments	
Continuously Reported	6	\$42,900	\$30,400	90%		4%	1%	5%	DBT: 8	
Newly Reported	0								DBT:	
Trade Lines Totals	6	\$42,900	\$30,400	90%		4%	1%	5%	DBT: 8	

Additional Payment Experiences

Trade Payment Experiences (Trade Lines With an (*) after date are newly reported)					Account Status Days Beyond Terms						
Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments
CRED CARD	07/2009	06/2007	REVOLVE	\$21,200	\$0						CHARGE OFF
MACH DISTR	05/2008		NET 30		\$0						

Monthly Payment Trends

Payment Trends Analysis NATIONAL BANKS INDUSTRY SIC: 6021						Account Status Days Beyond Terms			
Date Reported	Industry		Business	Balance	Cur	1-30	31-60	61-90	91+
	Cur	DBT	DBT						
CURRENT	N/A	N/A	8	\$30,400	90%		4%	1%	5%
JUN09	83%	8	8	\$30,800	89%		5%	1%	5%
MAY09	83%	8	8	\$31,000	90%		4%	1%	5%
APR09	82%	7	8	\$32,100	89%		5%	1%	5%
MAR09	84%	7	8	\$33,000	89%		6%		5%
FEB09	82%	8	8	\$33,000	89%		6%		5%
JAN09	80%	9	7	\$34,200	90%		6%		4%

Quarterly Payment Trends

Payment History - Quarterly Averages					Account Status Days Beyond Terms			
Quarter	Months	DBT	Balance	Cur	1-30	31-60	61-90	91+
Q2 - 09	APR-JUN	8	\$31,300	89%		5%	1%	5%
Q1 - 09	JAN-MAR	8	\$33,400	89%		6%		5%
Q4 - 08	OCT-DEC	0	\$0					
Q3 - 08	JUL-SEP	0	\$0					
Q2 - 08	APR-JUN	0	\$0					

Inquiries

Summary of Inquiries									
Business Category	JUL09	JUN09	MAY09	APR09	MAR09	FEB09	JAN09	DEC08	NOV08
BANK CARD									1
BUREAU	1	1	3	1	3	3	2	2	2
CREDITUNION				1					
EQUIP LEAS			1						
FINCL SVCS	4	8	11	5	7	5	6	7	9
GENERAL	2	6	9	4	4	4	2	7	2
Totals		1	2	5	5	4	2		1

UCC Profile

The UCC Filings are summarized and listed below.

UCC Summary				Filings		
Date Range	Year	Cautionary UCCs**	Total Filed	Released/ Term'd	Cont	Amended/ Assigned
JUL - PRESENT	2009					
JAN - JUN	2009					
JUL - DEC	2008					
JAN - JUN	2008					
JUL - DEC	2007					
PRIOR TO JUL	2007	4	8			
Total		4	8			

** Cautionary UCC Filings include one or more of the following collateral:

Accounts, Accounts Receivables, Contract Rights, Hereafter Acquired Property, Inventory, Leases, Notes Receivable or Proceeds.

UCC Filings

UCC FILED Date: 12/07/2006
Filing Number: OH00078736313
Jurisdiction: SEC OF STATE OHIO
Secured Party: NATIONAL CREDIT CORPORATION NJ NJ PARSIPPANY 07054
Collateral:

UCC FILED Date: 10/19/2006
Filing Number: 22113040 0
Jurisdiction: SECRETARY OF STATE O
Secured Party: EMPIRE BUSINESS CREDIT, LLC IL CHICAGO 60606 151 NORTH CENT
Collateral: EQUIP, HEREAFTER ACQUIRED PROP

UCC FILED Date: 09/08/2006
Filing Number: OH00069165413
Jurisdiction: SEC OF STATE OHIO
Secured Party: NEW ENGLAND TECHNOLOGY ASSOCIATES MA BOSTON 02210 176 SOUTH
Collateral:

UCC FILED Date: 02/27/2006
Filing Number: OH00054892352
Jurisdiction: SEC OF STATE OHIO
Secured Party: EMPIRE BUSINESS CREDIT, LLC IL CHICAGO 60606 151 NORTH CREN
Collateral:

UCC FILED Date: 01/30/2006
Filing Number: 4077177 8
Jurisdiction: SECRETARY OF STATE O
Secured Party: NEW ENGLAND TECHNOLOGY ASSOCIATES MA BOSTON 02210 176 SOUTH
Collateral: EQUIP, HEREAFTER ACQUIRED PROP, UNDEFINED

UCC FILED Date: 12/05/2005
Filing Number: 3046189 3
Jurisdiction: SECRETARY OF STATE O
Secured Party: UNITED BUSINESS EQUIPMENT COMPANY NJ MONTVALE 07645 6359 WE
Collateral: EQUIP, HEREAFTER ACQUIRED PROP, UNDEFINED

UCC FILED Date: 11/20/2005
Filing Number: 200232560240
Jurisdiction: SEC OF STATE CALIFOR
Secured Party: JONATHAN RUIZ CA COSTA MESA 92626 PO BOX 33213
Collateral: EQUIP, FURN & FIX, HEREAFTER ACQUIRED PROP, UNDEFINED

UCC FILED Date: 11/20/2005
Filing Number: 200235C0404
Jurisdiction: SEC OF STATE CALIFOR
Secured Party: JONATHAN RUIZ CA COSTA MESA 92626 PO BOX 33213
Collateral: UNDEFINED

Company Background Information

Additional Company Background Information

Key Personnel

Principal(s): JOHN DOE

Primary SIC Code: NATIONAL BANKS - 6021

Secondary SIC Code: CEREAL BREAKFAST FOODS - 2043

Business Statement

BUSINESS REQUESTS CONTACT PRIOR TO GRANTING CREDIT

Business Owner Profile

Identifying Information

EMILIONO BROWN JR 900 NW LOVEJOY ST APT 901 PORTLAND, OR 97209-3482 1125 NW 9TH AVE PORTLAND, OR 97209-2825 1451 ROCKY RIDGE DR APT 3102 ROSEVILLE, CA 95661-3018	SSN: YOB:	1955	Employer: ASTORIA POULTRY 31 37 20TH AVE ASTORIA NY 11105 Last Updated: 05/2002 ASTORIA LIVE POLTRY 31 37 20TH AVE LONG ISLAND CI NY 11105 Last Updated: 08/2001
*CROCKER INDUSTRIES 100 MAIN ST PHOENIX , AZ			
*Business name and address reflect the inquiry information and have not been verified by Experian.			

Executive Summary

ScorexPLUS SM score		
ScorexPLUSSM score: 678		
Risk Category	Score Range	
Low	780 - 900	
Low - Medium	681 - 779	
Medium	620 - 680	
Medium - High	521 - 619	
High	300 - 520	
Negative Score Factors		
<input type="checkbox"/> Number Of Accounts With High Balance-To-Limit Ratios		
<input type="checkbox"/> Number Of Recently Delinquent Accounts		
<input type="checkbox"/> Number Of Current Accounts		
<input type="checkbox"/> Ratio Of Balance To Limit On Open Accounts		

Trade Payment Status	
Oldest trade opened	06/1978
Paid trades	23
Satisfactory trades	37
Previously delinquent/derogatory	10
Presently delinquent/derogatory	3
Total trades	50

Delinquency Detail			
37	23	8	32
Satisfactory	30 days past due	60 days past due	90+ days past due

Legal Filings

Total legal filings: **0**

Delinquent Payment Information

Past due amount: **\$21,660**

In dispute: **1**

Payment Information

Monthly payments: **\$4,200**

Installment loan balance: (23) **\$87,210**

Revolving charge balance: (28) **\$105,081**

Revolving credit percent available: **4%**

Real Estate loan balance: **\$532,277**

Inquiries

Total number of inquiries: **11**

Inquiries previous 6 months: **0**

Fraud Shield

Fraud Shield Summary

Inquiry/onfile current address conflict

Inquiries

Inquiry Details

Name	Account Type	Date of Inquiry
INDYMAC BK/OUTSOURCE F	Unknown - Credit Extension, Review, Or Collection	09/20/2008
MORTGAGE CREDIT SERVIC	Real Estate Specific Type Unknown	05/21/2008
KROLL FACTUAL DATA/060	Real Estate Specific Type Unknown	03/06/2008
LANDAMERICA CREDIT SVC	Real Estate Specific Type Unknown	12/28/2007
DISCOVER FINANCIAL SER	Unknown - Credit Extension, Review, Or Collection	12/21/2007
FAC/FA - CA	Real Estate Specific Type Unknown	07/20/2007
FIRST AMER CR SVCS INC	Real Estate Specific Type Unknown	07/06/2007
FIRST AMER CR SVCS INC	Real Estate Specific Type Unknown	07/06/2007
FLAGSTAR FSB/FHLMC	Unknown - Credit Extension, Review, Or Collection	07/06/2007
LANDAMERICA CREDIT SVC	Real Estate Specific Type Unknown	06/28/2007
LANDAMERICA CREDIT SVC	Real Estate Specific Type Unknown	06/14/2007

Trade Information

Trade Payment Experience

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due																														
NEXCARD/MASTERTRUST	Revolving	10/2003	Closed	\$5,041 08/28/2008			07/28/2008	\$764																														
Credit Limit: \$6,000 Transactional Relationship: Individual Trade Category: All Banks -- Non-Specific Payment Status: Unpaid balance reported as a loss by credit grantor Special Comments: ACCOUNT CLOSED AT CONSUMER'S REQUEST Payment Indicator (current month 08/2008): Collections, charge-off or bankruptcy																																						
24 Month Payment History																								Click here for legend														
Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug															
08	08	08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06	06	06	06	06															
6	6	5	4	3	2	1	C	1	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C															
Name CAP ONE NA									Revolving / Installment Revolving									Date Opened 03/2001			Open / Closed Closed			Balance / As of \$19,307 06/10/2008			Historical High Balance \$19,307			Monthly Payment			Date of Last Payment 05/15/2008			Amount Past Due \$19,307		
Transactional Relationship: Joint Account Trade Category: Bank Credit Cards Payment Status: Unpaid balance reported as a loss by credit grantor Special Comments: Payment Indicator (current month 06/2008): Collections, charge-off or bankruptcy																																						

24 Month Payment History

[Click here for legend](#)

May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06	06	06	06	06	06	06
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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GREEN POINT SAVINGS Installment 03/2006 Closed 12/07/2006

Original Loan Amount: \$130,500

Transactional Relationship: Joint Account

Trade Category: Savings And Loan Companies

Payment Status: Account transferred to another office

Special Comments: ACCOUNT TRANSFERRED TO ANOTHER LENDER

Payment Indicator (current month 12/2006): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
06	06	06	06	06	06	06	06	06	06	06	05	05	05	05	05	05	05	05	05	05	05	05	04
C	C	C	C	C																			

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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HSBC BANK Revolving 02/1989 Closed \$14,364
05/15/2009 \$15,939 \$412 05/08/2009 \$1,589

Credit Limit: \$14,700

Transactional Relationship: Individual

Trade Category: Bank Credit Cards

Payment Status: Account delinquent 120 days past due date

Special Comments: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST

Payment Indicator (current month 05/2009): 120 days past the due date

24 Month Payment History

[Click here for legend](#)

Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07	07
4	4	3	2	1	C	C	C	C	C	5	5	5	4	3	2	1	C	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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DISCOVER FIN SVCS LLC Revolving 04/2003 Closed \$6,571
05/23/2009 \$9,749 \$156 05/15/2009

Credit Limit: \$8,700

Transactional Relationship: Individual

Trade Category: Bank Credit Cards

Payment Status: Current account/was delinquent 120 days past due date

Special Comments: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST

Payment Indicator (current month 05/2009): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07	07
C	C	C	C	C	C	C	C	C	C	C	4	4	4	3	2	1	C	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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CHASE Revolving 10/1997 Closed \$9,271
05/02/2009 \$9,602 \$187 04/07/2009

Credit Limit: \$9,000

Transactional Relationship: Joint Account

Trade Category: Bank Credit Cards

Payment Status: Current account/was 30 days past due date three times

Special Comments: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST

Payment Indicator (current month 05/2009): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07
1	1	1	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Name G M A C **Revolving / Installment** Installment **Date Opened** 09/2003 **Open / Closed** Closed **Balance / As of** 12/01/2006

Original Loan Amount: \$12,285
Transactional Relationship: Joint Account
Trade Category: Automobile Financing Company
Payment Status: Account/paid satisfactorily
Special Comments:
Payment Indicator (current month 12/2006): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
06	06	06	06	06	06	06	06	06	06	06	05	05	05	05	05	05	05	05	05	05	05	05	04
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Name HSBC/RS **Revolving / Installment** Revolving **Date Opened** 07/2001 **Open / Closed** Closed **Balance / As of** 08/13/2006 **Historical High Balance** \$2,429

Credit Limit: \$2,429
Transactional Relationship: Joint Account
Trade Category: All Banks -- Non-Specific
Payment Status: Account/paid satisfactorily
Special Comments:
Payment Indicator (current month 08/2006): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
06	06	06	06	06	06	06	05	05	05	05	05	05	05	05	05	05	05	04	04	04	04	04	04
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Name SEARS/CBSD **Revolving / Installment** Revolving **Date Opened** 08/2003 **Open / Closed** Closed **Balance / As of** 09/11/2005

Credit Limit: \$400
Transactional Relationship: Individual
Trade Category: Complete Department Stores
Payment Status: Account/paid satisfactorily
Special Comments: ACCOUNT CLOSED AT CONSUMER'S REQUEST
Payment Indicator (current month 09/2005): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
05	05	05	05	05	05	05	05	04	04	04	04	04	04	04	04	04	04	04	04	03	03	03	03
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Name AMEX **Revolving / Installment** Revolving **Date Opened** 10/1986 **Open / Closed** Closed **Balance / As of** 04/28/2005

Transactional Relationship: Individual
Trade Category: Bank Credit Cards
Payment Status: Account/paid satisfactorily
Special Comments: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST
Payment Indicator (current month 04/2005): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

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	03	03	03	03	03	03	03	03	03

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
FORD CRED	Installment	06/2001	Closed	04/28/2005				
Original Loan Amount: \$24,000 Transactional Relationship: Joint Account Trade Category: Automobile Financing Company Payment Status: Account/paid satisfactorily Special Comments: Payment Indicator (current month 04/2005): Account condition change, payment code not applicable								

24 Month Payment History

[Click here for legend](#)

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	03	03	03	03	03	03	03	03	03
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
CAP ONE NA	Installment	12/2001	Closed	11/03/2004				
Original Loan Amount: \$10,527 Transactional Relationship: Joint Account Trade Category: Bank Credit Cards Payment Status: Account/paid satisfactorily Special Comments: ACCOUNT CLOSED AT CONSUMER'S REQUEST Payment Indicator (current month 11/2004): Account condition change, payment code not applicable								

24 Month Payment History

[Click here for legend](#)

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

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
CHASE	Revolving	07/1997	Closed	01/28/2004	\$5,185			
Credit Limit: \$10,500 Transactional Relationship: Joint Account Trade Category: Bank Credit Cards Payment Status: Account/paid satisfactorily Special Comments: Payment Indicator (current month 01/2004): Account condition change, payment code not applicable								

24 Month Payment History

[Click here for legend](#)

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
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
G M A C	Installment	11/2000	Closed	11/01/2003				
Original Loan Amount: \$14,629 Transactional Relationship: Joint Account Trade Category: Sales Financing Company Payment Status: Account/paid satisfactorily Special Comments: Payment Indicator (current month 11/2003): Account condition change, payment code not applicable								

24 Month Payment History

[Click here for legend](#)

Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov
03	03	03	03	03	03	03	03	03	03	02	02	02	02	02	02	02	02	02	02	02	02	01	01
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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FLEET MORTGAGE CORP Installment 02/2002 Closed 10/11/2003
Original Loan Amount: \$139,500
Transactional Relationship: Joint Account
Trade Category: Mortgage Companies
Payment Status: Account/paid satisfactorily
Special Comments:
Payment Indicator (current month 10/2003): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
03	03	03	03	03	03	03	03	03	02	02	02	02	02	02	02	02	02	02	02	02	01	01	01
-	C	C	C	C	C	C	C																

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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BANK OF AMERICA Installment 04/2003 Closed 09/28/2003
Original Loan Amount: \$17,000
Transactional Relationship: Individual
Trade Category: All Banks -- Non-Specific
Payment Status: Account/paid satisfactorily
Special Comments:
Payment Indicator (current month 09/2003): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
03	03	03	03	03	03	03	03	02	02	02	02	02	02	02	02	02	02	02	02	01	01	01	01
C	C	C	C	C																			

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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HSBC BANK Revolving 06/1998 Closed 02/28/2003 \$1,481
Credit Limit: \$5,000
Transactional Relationship: Individual
Trade Category: Bank Credit Cards
Payment Status: Account/paid satisfactorily
Special Comments:
Payment Indicator (current month 02/2003): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
03	02	02	02	02	02	02	02	02	02	02	02	02	01	01	01	01	01	01	01	01	01	01	01
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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CITI Revolving 07/1988 Closed 02/28/2002
Transactional Relationship: Individual
Trade Category: Bank Credit Cards
Payment Status: Account/paid satisfactorily
Special Comments: CREDIT LINE CLOSED BY CONSUMER
Payment Indicator (current month 02/2002): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
02	01	01	01	01	01	01	01	01	01	01	01	01	00	00	00	00	00	00	00	00	00	00	00
-	-	-	-	-	0	-	-	-	-	-	-	-	-	0	0	C	C	C	C	C	0	-	0

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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CAVALRY BANK FED SAV & Installment 04/2000 Closed 02/28/2002
Original Loan Amount: \$138,000
Transactional Relationship: Joint Account
Trade Category: Savings And Loan Companies
Payment Status: Account/paid satisfactorily
Special Comments:
Payment Indicator (current month 02/2002): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
02	01	01	01	01	01	01	01	01	01	01	01	01	00	00	00	00	00	00	00	00	00	00	00
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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CITI Revolving 01/1998 Closed 02/28/2002 \$1,576
Credit Limit: \$6,500
Transactional Relationship: Joint Account
Trade Category: Bank Credit Cards
Payment Status: Account/paid satisfactorily
Special Comments: CREDIT LINE CLOSED BY CONSUMER
Payment Indicator (current month 02/2002): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
02	01	01	01	01	01	01	01	01	01	01	01	01	00	00	00	00	00	00	00	00	00	00	00
0	0	0	0	0	0	0	0	0	0	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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CITI Revolving 01/1998 Closed 02/28/2002
Credit Limit: \$6,500
Transactional Relationship: Joint Account
Trade Category: Bank Credit Cards
Payment Status: Account/paid satisfactorily
Special Comments: CREDIT LINE CLOSED BY CONSUMER
Payment Indicator (current month 02/2002): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
02	01	01	01	01	01	01	01	01	01	01	01	01	00	00	00	00	00	00	00	00	00	00	00
0	0	0	0	0	0	0	0	0	0	C	C	C	C										

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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FORD CRED Installment 05/1999 Closed 06/28/2001
Original Loan Amount: \$14,984
Transactional Relationship: Joint Account
Trade Category: Automobile Financing Company
Payment Status: Account/paid satisfactorily
Special Comments:
Payment Indicator (current month 06/2001): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
01	01	01	01	01	00	00	00	00	00	00	00	00	00	00	00	00	99	99	99	99	99	99	99
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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SIGNET BANK/VIRGINIA Installment 08/2000 Closed 04/01/2001
Original Loan Amount: \$7,650
Transactional Relationship: Individual
Trade Category: All Banks -- Non-Specific
Payment Status: Account/paid satisfactorily
Special Comments:
Payment Indicator (current month 04/2001): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
01	01	01	00	00	00	00	00	00	00	00	00	00	00	00	99	99	99	99	99	99	99	99	99
C	C	C	C	C	-	C																	

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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FORD CRED Installment 05/1995 Closed 06/28/2000
Original Loan Amount: \$29,745
Transactional Relationship: Joint Account
Trade Category: Automobile Financing Company
Payment Status: Account/paid satisfactorily
Special Comments:
Payment Indicator (current month 06/2000): Account condition change, payment code not applicable

24 Month Payment History

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May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
00	00	00	00	00	99	99	99	99	99	99	99	99	99	99	99	99	98	98	98	98	98	98	98
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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BANK ONE NA Revolving 02/1999 Closed 04/18/2000
Credit Limit: \$2
Transactional Relationship: Individual
Trade Category: All Banks -- Non-Specific
Payment Status: Account/paid satisfactorily
Special Comments:
Payment Indicator (current month 04/2000): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
00	00	00	99	99	99	99	99	99	99	99	99	99	99	99	98	98	98	98	98	98	98	98	98
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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CHASE Revolving 07/1999 Closed 04/05/2000 \$8,700
Credit Limit: \$9,500
Transactional Relationship: Individual
Trade Category: Bank Credit Cards
Payment Status: Account/paid satisfactorily
Special Comments: ACCOUNT CLOSED AT CONSUMER'S REQUEST
Payment Indicator (current month 04/2000): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
00	00	00	99	99	99	99	99	99	99	99	99	99	99	99	98	98	98	98	98	98	98	98	98
0	C	C	C	C	C	0	0	0	0	0													

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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FIRST MIDWEST BANK/NA Installment 05/1999 Closed 01/01/2000

Original Loan Amount: \$10,024

Transactional Relationship: Joint Account

Trade Category: All Banks -- Non-Specific

Payment Status: Account/paid satisfactorily

Special Comments:

Payment Indicator (current month 01/2000): Account condition change, payment code not applicable

24 Month Payment History

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Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
99	99	99	99	99	99	99	99	99	99	99	99	98	98	98	98	98	98	98	98	98	98	98	98
C																							

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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HSBC/RS Revolving 05/2000 Closed 02/28/2002

Transactional Relationship: Joint Account

Trade Category: All Banks -- Non-Specific

Payment Status: Paid account/zero balance

Special Comments:

Payment Indicator (current month 02/2002): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
02	01	01	01	01	01	01	01	01	01	01	01	01	00	00	00	00	00	00	00	00	00	00	00

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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ONEWEST BANK Installment 06/2004 Open \$231,707
05/05/2009 \$1,858 04/15/2009

Original Loan Amount: \$228,000

Transactional Relationship: Joint Account

Trade Category: Mortgage Brokers

Payment Status: Current account/was delinquent 180 days or more past due date

Special Comments:

Payment Indicator (current month 05/2009): Current

24 Month Payment History

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Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07
C	C	C	C	C	C	6	6	6	6	6	6	5	4	3	2	2	1	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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REGIONS BANK Installment 06/2004 Open \$47,131
04/28/2009 \$552 04/04/2009

Original Loan Amount: \$54,576

Transactional Relationship: Individual

Trade Category: All Banks -- Non-Specific

Payment Status: Current account/was delinquent 150 days past due date

Special Comments:

Payment Indicator (current month 04/2009): Current

24 Month Payment History

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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	07	07	07	07	07	07	07	07	07
C	C	C	C	C	C	C	C	3	5	4	3	2	3	1	C	C	C	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
OPTION ONE MORTGAGE CO	Installment	08/2006	Open	\$105,718 05/05/2009		\$827	04/16/2009	
Original Loan Amount: \$108,000 Transactional Relationship: Individual Trade Category: Mortgage Companies Payment Status: Current account/was delinquent 60 days past due date Special Comments: Payment Indicator (current month 05/2009): Current								

24 Month Payment History

[Click here for legend](#)

Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07
C	C	1	C	C	C	C	C	C	C	C	C	C	C	C	2	1	1	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
FORD CRED	Installment	12/2006	Open	\$12,696 05/28/2009		\$300	04/28/2009	
Original Loan Amount: \$19,263 Transactional Relationship: Joint Account Trade Category: Automobile Financing Company Payment Status: Current account/was 30 days past due date four times Special Comments: Payment Indicator (current month 05/2009): Current								

24 Month Payment History

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Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07
1	1	1	1	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
WILSHIRE CREDIT CORP	Installment	03/2006	Open	\$128,181 04/28/2009		\$1,222		
Original Loan Amount: \$130,500 Transactional Relationship: Joint Account Trade Category: Finance Companies -- Non-Specific Payment Status: Current account/was 30 days past due date three times Special Comments: Payment Indicator (current month 04/2009): Current								

24 Month Payment History

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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	07	07	07	07	07	07	07	07	07
C	C	1	1	C	C	C	C	C	C	C	C	C	C	C	C	C	1	C	-	C	-	C	-

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
BENEFICIAL/HFC	Revolving	08/2005	Open	\$13,347 05/17/2009	\$13,444	\$349	05/12/2009	
Credit Limit: \$12,750 Transactional Relationship: Individual Trade Category: Personal Loan Companies Payment Status: Current account/was 30 days past due date Special Comments: Payment Indicator (current month 05/2009): Current								

24 Month Payment History

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Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	-	C	1	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
AMC MORTGAGE SERVICES	Installment	08/2007	Open	\$66,671 05/01/2009		\$529	04/16/2009	
Original Loan Amount: \$67,500 Transactional Relationship: Individual Trade Category: Mortgage Companies Payment Status: Current account/was 30 days past due date Special Comments: Payment Indicator (current month 05/2009): Current								

24 Month Payment History

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Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07
C	C	1	C	C	C																		

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
BENEFICIAL/HFC	Revolving	04/2004	Open	\$5,099 04/26/2009	\$5,909	\$204	03/24/2009	
Credit Limit: \$5,750 Transactional Relationship: Individual Trade Category: Personal Loan Companies Payment Status: Current account/was 30 days past due date Special Comments: Payment Indicator (current month 04/2009): Current								

24 Month Payment History

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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	07	07	07	07	07	07	07	07	07
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	1	C	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
UNVL/CITI	Revolving	01/1996	Open	\$15,110 05/27/2009	\$15,920	\$209	05/22/2009	
Credit Limit: \$15,650 Transactional Relationship: Joint Account Trade Category: Bank Credit Cards Payment Status: This is an account in good standing Special Comments: Payment Indicator (current month 05/2009): Current								

24 Month Payment History

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Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
GEMB/EXXON MOBIL	Revolving	03/2004	Open	\$1,050 05/26/2009	\$1,208	\$106	05/23/2009	
Credit Limit: \$1,250 Transactional Relationship: Individual Trade Category: Oil Company Credit Cards Payment Status: This is an account in good standing Special Comments: Payment Indicator (current month 05/2009): Current								

24 Month Payment History

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Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07	07
C	C	C	C	C	C	C	C	C	C	C	C	C	C	0	0	C	C	C	C	C	C	C	C

Name BP/CBSD **Revolving / Installment** Revolving **Date Opened** 10/1997 **Open / Closed** Open **Balance / As of** \$272
05/22/2009 **Historical High Balance** \$484 **Monthly Payment** \$37 **Date of Last Payment** 05/20/2009

Credit Limit: \$675
Transactional Relationship: Authorized User
Trade Category: Bank Credit Cards
Payment Status: This is an account in good standing
Special Comments:
Payment Indicator (current month 05/2009): Current

24 Month Payment History

[Click here for legend](#)

Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07	07
C	C	C	C	C	C	C	C	C	C	0	C	C	C	C	C	C	C	C	C	C	C	C	C

Name GEMB/WALMART **Revolving / Installment** Revolving **Date Opened** 12/1995 **Open / Closed** Open **Balance / As of** \$9,339
05/16/2009 **Historical High Balance** \$9,458 **Monthly Payment** \$234 **Date of Last Payment** 05/13/2009

Credit Limit: \$10,000
Transactional Relationship: Joint Account
Trade Category: Variety Stores
Payment Status: This is an account in good standing
Special Comments:
Payment Indicator (current month 05/2009): Current

24 Month Payment History

[Click here for legend](#)

Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07	07
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Name THD/CBSD **Revolving / Installment** Revolving **Date Opened** 02/2004 **Open / Closed** Closed **Balance / As of** 05/16/2009

Transactional Relationship: Individual
Trade Category: Bank Credit Cards
Payment Status:
Special Comments: ACCOUNT IN DISPUTE - REPORTED BY SUBSCRIBER (FCBA)
Payment Indicator (current month 05/2009): No history maintained; see payment status comment

24 Month Payment History

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bsp;	bsp;	bsp;	bsp;	bsp;	bsp;	bsp;	bsp;	bsp;	bsp;	bsp;	bsp;	bsp;	bsp;	bsp;	bsp;	bsp;	bsp;	bsp;	bsp;	bsp;	bsp;	bsp;	bsp;
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Name BANK OF AMERICA **Revolving / Installment** Revolving **Date Opened** 11/2007 **Open / Closed** Open **Balance / As of** \$5,129
05/08/2009 **Historical High Balance** \$5,157 **Monthly Payment** \$215 **Date of Last Payment** 03/28/2009

Credit Limit: \$5,000
Transactional Relationship: Individual
Trade Category: Bank Credit Cards
Payment Status: This is an account in good standing
Special Comments:
Payment Indicator (current month 05/2009): Current

24 Month Payment History

[Click here for legend](#)

Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C							

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
CPU/CBSD	Revolving	07/1978	Open	\$207 05/07/2009	\$366	\$10	05/02/2009	
Credit Limit: \$500 Transactional Relationship: Individual Trade Category: Oil Company Credit Cards Payment Status: This is an account in good standing Special Comments: Payment Indicator (current month 05/2009): Current								

24 Month Payment History

[Click here for legend](#)

Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	0	C	C	0	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
CPU/CBSD	Revolving	06/1978	Open	\$293 05/03/2009	\$333	\$39	05/02/2009	
Credit Limit: \$500 Transactional Relationship: Individual Trade Category: Oil Company Credit Cards Payment Status: This is an account in good standing Special Comments: Payment Indicator (current month 05/2009): Current								

24 Month Payment History

[Click here for legend](#)

Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07
C	C	C	C	C	C	C	C	0	0	0	0	0	0	0	C	C	C	C	C	C	0	0	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
G M A C	Installment	08/2006	Open	\$11,903 05/01/2009		\$423	04/15/2009	
Original Loan Amount: \$23,653 Transactional Relationship: Joint Account Trade Category: Automobile Financing Company Payment Status: This is an account in good standing Special Comments: Payment Indicator (current month 05/2009): Current								

24 Month Payment History

[Click here for legend](#)

Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
BB&T	Installment	05/2005	Open	\$8,094 04/28/2009		\$537	04/22/2009	
Original Loan Amount: \$28,043 Transactional Relationship: Individual Trade Category: All Banks -- Non-Specific Payment Status: This is an account in good standing Special Comments: Payment Indicator (current month 04/2009): Current								

24 Month Payment History

[Click here for legend](#)

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	07	07	07	07	07	07	07	07	07
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
SEARS/CBSD	Revolving	01/2007	Open	\$681 04/28/2009	\$756	\$21	03/24/2009	
Credit Limit: \$780 Transactional Relationship: Individual Trade Category: Complete Department Stores Payment Status: This is an account in good standing Special Comments: Payment Indicator (current month 04/2009): Current								

24 Month Payment History

[Click here for legend](#)

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	07	07	07	07	07	07	07	07	07
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
WFFINANC	Installment	11/2007	Open	\$651 04/28/2009		\$38	04/08/2009	
Original Loan Amount: \$1,368 Transactional Relationship: Individual Trade Category: Personal Loan Companies Payment Status: This is an account in good standing Special Comments: Payment Indicator (current month 04/2009): Current								

24 Month Payment History

[Click here for legend](#)

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	07	07	07	07	07	07	07	07	07
C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
EDSOUTH W/JP MORGAN	Installment	02/2003	Open	\$2,041 04/08/2009		\$53	04/07/2009	
Original Loan Amount: \$4,600 Transactional Relationship: Individual Trade Category: Student Loans Payment Status: This is an account in good standing Special Comments: Payment Indicator (current month 04/2009): Current								

24 Month Payment History

[Click here for legend](#)

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	07	07	07	07	07	07	07	07	07
C	C	C	C	C	C	C	C	C	C	-	C	C	C	C	C	C	C	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
EDSOUTH W/JP MORGAN	Installment	01/2004	Open	\$4,694 04/08/2009		\$118	04/07/2009	
Original Loan Amount: \$9,551 Transactional Relationship: Individual Trade Category: Student Loans Payment Status: This is an account in good standing Special Comments: Payment Indicator (current month 04/2009): Current								

24 Month Payment History

[Click here for legend](#)

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	07	07	07	07	07	07	07	07	07
C	C	C	C	C	C	C	C	C	C	-	C	C	C	C	C	C	C	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
HECHTS	Revolving	05/2002	Open	12/21/2005				
Transactional Relationship: Individual								
Trade Category: Complete Department Stores								
Payment Status: This is an account in good standing								
Special Comments:								
Payment Indicator (current month 12/2005): Current with zero balance - update received								

24 Month Payment History

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Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
05	05	05	05	05	05	05	05	05	05	05	04	04	04	04	04	04	04	04	04	04	04	04	03
0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0								

- | | | |
|--|---|--|
| 1 30 days past the due date | 2 60 days past the due date | 3 90 days past the due date |
| 4 120 days past the due date | 5 150 days past the due date | 6 180 days past the due date |
| 7 Chapter 13 Bankruptcy (Petitioned, discharged, Reaffirmation of debt rescinded) | 8 Foreclosure, voluntary surrender or repossession | 9 Collections, charge-off or bankruptcy |
| B Account condition change, payment code not applicable | C Current | 0 Current with zero balance - update received |
| N Current account/Zero balance - no update received | - No history reported for that month | █ No history maintained; see payment status comment |

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End of report

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