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Equifax Credit Report™

As of: 10/07/2010.

Available until: 11/06/2010

Confirmation #

Report Does Not Update

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

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

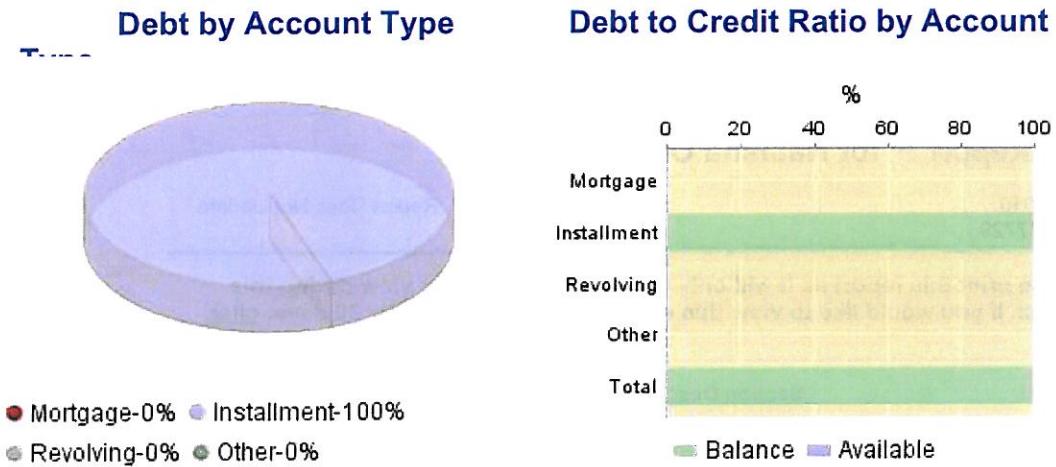
Credit Summary

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

Accounts

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

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



Account Age

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

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

Inquiries - Requests for your Credit History

Numerous 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.

<u>Inquiries in the Last 2 Years</u>	3
Most Recent Inquiry	CBC MORTGAGE SERVICES::

Potentially Negative Information

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

<u>Public Records</u>	0
<u>Negative Accounts</u>	9
<u>Collections</u>	1

Mortgage Accounts

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

You have no mortgage accounts on file

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Installment Accounts

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

Open Accounts

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

WELLS FARGO EFS

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

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

81-Month Payment History

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

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

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

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

81-Month Payment History

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

WELLS FARGO EFS

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

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

81-Month Payment History

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

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

WELLS FARGO EFS X 02/2007 \$6,250 08/2010 PAYS AS AGREED

WELLS FARGO EFS

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

Account Number:	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit: \$5,000
Type of Account 	Installment	Credit Limit:
Term Duration:	120 Months	Terms Frequency: Monthly (due every month)
Date Opened:	02/2007	Balance: \$6,250
Date Reported:	08/2010	Amount Past Due:
Date of Last Payment:		Actual Payment Amount:
Scheduled Payment Amount:	\$71	Date of Last Activity: 08/2010
Date Major Delinquency First Reported:		Months Reviewed: 33
Creditor Classification:	Activity Description:	N/A
Charge Off Amount:	Deferred Payment Start Date:	
Balloon Payment Amount:	Balloon Payment Date:	
Date Closed:	Type of Loan:	Education Loan
Date of First Delinquency:	N/A	
Comments:		

81-Month Payment History

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

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

WELLS FARGO EFS

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

Account Number:	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit: \$5,500
Type of Account 	Installment	Credit Limit:

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

81-Month Payment History

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

Closed Accounts

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

ORANGE COUNTY FEDERAL CRED

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

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

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

81-Month Payment History

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

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Revolving Accounts

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

Closed Accounts

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

CAPITAL ONE

PO Box 30281
Salt Lake City, UT-841300281

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

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

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

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

PO Box 182789
Columbus, OH-432182789

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

81-Month Payment History

No 81-Month Payment Data available for display.

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

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

Account Number:	Current Status:	PAYS AS AGREED
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Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
Account Owner:	Individual Account.		High Credit:		\$0		
Type of Account  :	Revolving		Credit Limit:		\$200		
Term Duration:			Terms Frequency:		Monthly (due every month)		
Date Opened:	12/2002		Balance:		\$0		
Date Reported:	09/2010		Amount Past Due:				
Date of Last Payment:	02/2003		Actual Payment Amount:				
Scheduled Payment Amount:			Date of Last Activity:		02/2003		
Date Major Delinquency First Reported:			Months Reviewed:		93		
Creditor Classification:			Activity Description:		Paid and Closed		
Charge Off Amount:			Deferred Payment Start Date:				
Balloon Payment Amount:			Balloon Payment Date:				
Date Closed:	10/2008		Type of Loan:		Charge Account		
Date of First Delinquency:	N/A						
Comments:							

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004	*	*	*	*	*	*	*	*	*	*	*	*
2003												*

MACY'S/DSNB 02/2004 \$0 09/2010 PAYS AS AGREED

MACY'S/DSNB

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

Account Number:	Current Status:	PAYS AS AGREED
Account Owner:	High Credit:	
Type of Account  :	Credit Limit:	
Term Duration:	Terms Frequency:	
Date Opened:	Balance:	\$0
Date Reported:	Amount Past Due:	
Date of Last Payment:	Actual Payment Amount:	
Scheduled Payment Amount:	Date of Last Activity:	05/2007
Date Major Delinquency First Reported:	Months Reviewed:	73
Creditor Classification:	Activity Description:	Closed
Charge Off Amount:	Deferred Payment Start Date:	

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit		
Balloon Payment Amount:				Balloon Payment Date:					
Date Closed:				Type of Loan:		Charge Account			
Date of First Delinquency:				N/A					
Comments:				Account closed by credit grantor					

81-Month Payment History

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

VISA/DSNB	02/2004	\$0	09/2010	PAYS AS AGREED	\$0
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VISA/DSNB

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

Account Number:	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:
Type of Account 	Revolving	Credit Limit: \$0
Term Duration:	Terms Frequency:	
Date Opened:	Balance:	\$0
Date Reported:	Amount Past Due:	
Date of Last Payment:	Actual Payment Amount:	
Scheduled Payment Amount:	Date of Last Activity:	N/A
Date Major Delinquency First Reported:	Months Reviewed:	78
Creditor Classification:	Activity Description:	Closed
Charge Off Amount:	Deferred Payment Start Date:	
Balloon Payment Amount:	Balloon Payment Date:	
Date Closed:	Type of Loan:	Credit Card
Date of First Delinquency:	N/A	
Comments:	Account closed by credit grantor	

81-Month Payment History

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

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

CIT BANK/DFS

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

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

81-Month Payment History

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Other Accounts

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

You have no accounts classified as "Other" on file.

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Payment History Key

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

Inquiries

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

Inquiries that may impact your credit rating

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

Name of Company Date of Inquiry

SBC W-CA I/C CONSUMER 08/26/09

Creditor Contact Information

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

CBC MORTGAGE 06/01/10
SERVICES

Creditor Contact Information

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

CREDIT 03/17/10
COMMUNICATIONS INC.

Creditor Contact Information

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

Inquiries that do not impact your credit rating

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

Company Information Date of Inquiry

AR-CAPITAL ONE 06/01/10

DTC-COMCAST-SACRAMENTO 06/25/10

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

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Negative Accounts

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

Open Accounts

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

WELLS FARGO EFS

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

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

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

81-Month Payment History

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

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

WELLS FARGO EFS

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

Account Number:	>	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$5,500
Type of Account  :	Installment	Credit Limit:	
Term Duration:	120 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	01/2006	Balance:	\$5,883
Date Reported:	08/2010	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:	\$55	Date of Last Activity:	08/2010
Date Major Delinquency First Reported:		Months Reviewed:	33
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Education Loan
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

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

Account Name	Account Number		Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit				
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2006	*	*	*	*	*	*	*	*	*	*	*	*

WELLS FARGO EFS 12/2007 \$3,143 08/2010 PAYS AS AGREED

WELLS FARGO EFS

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

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

81-Month Payment History

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

WELLS FARGO EFS 02/2007 \$6,250 08/2010 PAYS AS AGREED

WELLS FARGO EFS

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

Account Number:	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit: \$5,000
Type of Account  :	Installment	Credit Limit:
Term Duration:	120 Months	Terms Frequency: Monthly (due every month)
Date Opened:	02/2007	Balance: \$6,250

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

81-Month Payment History

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

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

WELLS FARGO EFS

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

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

81-Month Payment History

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

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

Closed Accounts

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

CAPITAL ONE

PO Box 30281
Salt Lake City, UT-841300281

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

81-Month Payment History

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

MACY'S/DSNB 02/2004 \$0 09/2010 PAYS AS AGREED

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
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MACY'S/DSNB

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

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

81-Month Payment History

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

ORANGE COUNTY

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

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

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

81-Month Payment History

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

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

CIT BANK/DFS

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

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

81-Month Payment History

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

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

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Collections

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

AMERICAN REVENUE MANAGEMENT

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

Date Reported: 12/2008

Date Assigned: 10/2008

Creditor Classification:

Creditor Name: MILLS COLLEGE

Accounts Number:

Account Owner: Individual Account.

Original Amount Owned: \$255

Date of 1 st Delinquency: 01/2006

Balance Date: 12/2008

Balance Owned: \$255

Last Payment Date : N/A

Status Date: 12/2008

Status: D - Unpaid

Comments: N/A

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Public Records

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

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

You have no Public Records on file

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Personal Information

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

Name:

Social Security Number:

Age or Date of Birth:

Address Information

Current/ Previous	Street City, State Zip	Date Reported
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Current

Former Address
1

Former Address
2

Former Address
3

Other Identification

You have no other identification on file.

Employment History

You have no Employment History on file.

Alert(s)

You have no Alerts on file.

Consumer Statement

You have no Consumer Statement on file.

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Dispute File Information

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

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

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

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

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How to order your score by phone

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

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

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

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A Summary of Your Rights Under the Fair Credit Reporting Act

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

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