



Equifax Credit Report™ for Lamont Evans

As of: 06/09/2014

Available until: 07/09/2014

Confirmation #:4660267947

Report Does Not Update

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

Contact Us

If you would like to initiate your dispute by phone you may contact our dispute center at 866-229-7861 (telephone number changes monthly). You must have a current copy of your Equifax credit file and your 10 digit confirmation number to complete the dispute process by phone. Or you may dispute via US mail by writing to:

Equifax Information Services, LLC

PO Box 740256

Atlanta, GA 30374

Credit Summary

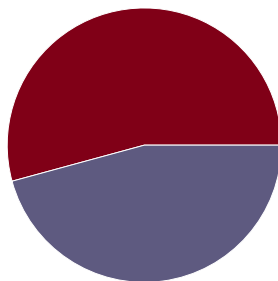
Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

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.

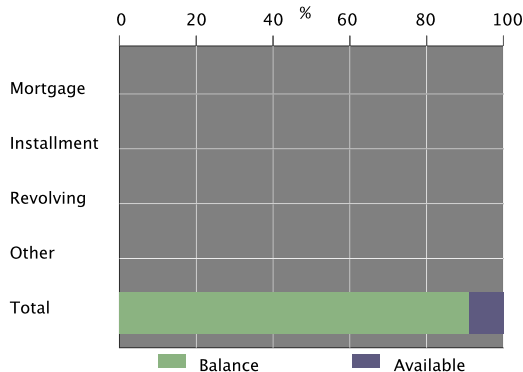
Open Accounts	Total Number	Balance	Available	Credit Limit	Debt to Credit Ratio	Monthly Payment Amount	Accounts with a Balance
Mortgage	1	\$49,937	N/A	\$44,350	113 %	\$349	1
Installment	7	\$42,138	N/A	\$56,918	109 %	\$732	5
Revolving	0	\$0	N/A	N/A	N/A	\$0	0
Other	1	\$0	N/A	N/A	N/A	\$0	0
Total	9	\$92,075	N/A	\$101,268	91 %	\$1,081	6

Debt by Account Type



- Mortgage-54%
- Installment-46%
- Revolving-0%
- Other-0%

Debt to Credit Ratio by Account Type



NOTE: Total may not equal 100% due to rounding

Account Age

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

Length of Credit History	0
Average Account Age	NaN Year
Oldest Account	GR LK HGH ED CORP (Opened N/A)
Most Recent Account	CREDIT ACCEPTANCE CO (Opened 12/23/2013)

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.

Inquiries in the Last 2 Years	18
Most Recent Inquiry	NICHOLAS FINANCE CORPORATI (12/23/13)

Potentially Negative Information

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

Public Records	5
Negative Accounts	23
Collections	1

Mortgage Accounts

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

Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
NATIONSTAR MORTGAGE	59668XXXX	07/02/2007	\$49,937	04/30/2014	\$1,172	PAYS 91-120 DAYS	

NATIONSTAR MORTGAGE

PO Box 199111
Dallas , TX-752199111
(214) 111-1111

Account Number:	59668XXXX	Current Status:	PAYS 91-120 DAYS
Account Owner:	Individual Account.	High Credit:	\$ 44,350
Type of Account :	Mortgage	Credit Limit:	
Term Duration:	45 Years	Terms Frequency:	Monthly (due every month)
Date Opened:	07/02/2007	Balance:	\$ 49,937
Date Reported:	04/30/2014	Amount Past Due:	\$ 1,172
Date of Last Payment:	03/2014	Actual Payment Amount:	

Scheduled Payment Amount:	\$ 349	Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	39
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Conventional RE Mortgage
Date of First Delinquency:	10/2013		
Comments:	Fannie Mae account, Fixed rate		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	90	60	60									
2013	180	180	180	180	180	180	*	*	30	*	30	60
2012	*	*	*	*	*	*	30	60	90	60	150	180
2011	30	*	*	*	30	*	*	*	*	30	*	30
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007							*	*	*	*	*	*

Historical Account Information

	N/A	N/A	03/2014	N/A	01/2014	12/2013
Balance			\$49937		\$50023	\$50023
Scheduled Payment Amount			\$349		\$349	\$349
Actual Payment Amount			\$349			
Date of Last Payment			03/2014		10/2013	10/2013
High Credit			\$44350		\$44350	\$44350
Credit Limit						

Amount Past Due			\$823		\$1072	\$711
Type of Loan			Conventional RE Mortgage		Conventional RE Mortgage	Conventional RE Mortgage
Activity Designator						
Comments			Fannie Mae account		Fannie Mae account	Fannie Mae account
Comments			Fixed rate		Loan modified	Loan modified
Comments					Fixed rate	Fixed rate

	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013
Balance	\$50023	\$50023	\$50108	\$50108	\$50151	\$45976
Scheduled Payment Amount	\$349	\$349	\$348	\$348	\$348	\$411
Actual Payment Amount						
Date of Last Payment	10/2013	10/2013	08/2013	08/2013	06/2013	06/2013
High Credit	\$44350	\$44350	\$44350	\$44350	\$44350	\$44350
Credit Limit						
Amount Past Due	\$349		\$348			
Type of Loan	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage
Activity Designator						
Comments	Fannie Mae account	Fannie Mae account	Fannie Mae account	Fannie Mae account	Fannie Mae account	Fannie Mae account
Comments						180 Days past due
Comments						

	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012
Balance	\$46052	\$46128	\$46128	\$46128	\$46128	\$46128
Scheduled Payment Amount	\$407	\$407	\$407	\$407	\$407	\$407
Actual Payment						

Amount						
Date of Last Payment	05/2013	06/2012	06/2012	06/2012	06/2012	06/2012
High Credit	\$44350	\$44350	\$44350	\$44350	\$44350	\$44350
Credit Limit						
Amount Past Due					\$2557	\$2136
Type of Loan	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage
Activity Designator						
Comments	Fannie Mae account	Fannie Mae account	Fannie Mae account	Fannie Mae account	Fannie Mae account	Fannie Mae account
Comments	180 Days past due	180 Days past due	180 Days past due	180 Days past due	180 Days past due	180 Days past due
Comments						

	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Balance	\$46128	\$45976	\$46128	\$46128	\$46128	\$46128
Scheduled Payment Amount	\$407	\$407	\$407	\$407	\$407	\$407
Actual Payment Amount						
Date of Last Payment	06/2012	10/2012	06/2012	06/2012	06/2012	06/2012
High Credit	\$44350	\$44350	\$44350	\$44350	\$44350	\$44350
Credit Limit						
Amount Past Due	\$2123	\$841	\$1261	\$840	\$420	
Type of Loan	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage
Activity Designator						
Comments	Fannie Mae account	Fannie Mae account	Fannie Mae account	Fannie Mae account	Fannie Mae account	Fannie Mae account
Comments	150 Days past due					
Comments						

Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
CITIMORTGAGE	111972XXXX	07/01/2007	\$0	11/01/2010		PAYS 31-60 DAYS	

CITIMORTGAGE

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

Account Number:	111972XXXX	Current Status:	PAYS 31-60 DAYS
Account Owner:	Individual Account.	High Credit:	\$ 44,350
Type of Account :	Mortgage	Credit Limit:	
Term Duration:	27 Years	Terms Frequency:	Monthly (due every month)
Date Opened:	07/01/2007	Balance:	\$ 0
Date Reported:	11/01/2010	Amount Past Due:	
Date of Last Payment:	09/2010	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 370	Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	39
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	11/2010	Type of Loan:	Conventional RE Mortgage
Date of First Delinquency:	10/2010		
Comments:	Fannie Mae account		

81-Month Payment History

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

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	Status	Credit Limit
AES/EFS FINANCE CO	4183792949PA0XXXX	05/24/2006	\$10,157	05/31/2014	\$988	120+ DAYS PAST DUE	

AES/PHEAA-ADV

PO Box 61047
Harrisburg , PA-171061047
(717) 720-3118

Account Number:	4183792949PA0XXXX	Current Status:	120+ DAYS PAST DUE
Account Owner:	Individual Account.	High Credit:	\$ 9,302
Type of Account :	Installment	Credit Limit:	
Term Duration:	127 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	05/24/2006	Balance:	\$ 10,157
Date Reported:	05/31/2014	Amount Past Due:	\$ 988
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:	\$ 98	Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	38
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:	08/2013		
Comments:	180 Days past due		

81-Month Payment History

[illegible]

2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007								*	*	*	*	*

Historical Account Information

	N/A	N/A	03/2014	02/2014	01/2014	12/2013
Balance			\$10157	\$10157	\$10157	\$10157
Scheduled Payment Amount			\$98	\$98	\$98	\$98
Actual Payment Amount						
Date of Last Payment						
High Credit			\$9302	\$9302	\$9302	\$9302
Credit Limit						
Amount Past Due			\$790	\$692	\$593	\$494
Type of Loan			Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments			180 Days past due	180 Days past due	180 Days past due	150 Days past due
Comments						

	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013
Balance	\$10157	\$10157	\$10157	\$10157	\$9909	\$9909
Scheduled Payment Amount	\$98	\$98	\$98	\$98		
Actual Payment Amount						
Date of Last Payment						
High Credit	\$9302	\$9302	\$9302	\$9302	\$9302	\$9302

Credit Limit						
Amount Past Due	\$395	\$296			\$0	\$0
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments					Student loan - payment deferred	Student loan - payment deferred
Comments					Account in forbearance	Account in forbearance

	05/2013	04/2013	03/2013	02/2013	N/A	12/2012
Balance	\$9909	\$9909	\$9909	\$9909		\$9909
Scheduled Payment Amount	\$98	\$98	\$98	\$98		\$98
Actual Payment Amount						
Date of Last Payment						
High Credit	\$9302	\$9302	\$9302	\$9302		\$9302
Credit Limit						
Amount Past Due	\$593	\$494	\$395	\$296		
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan		Education Loan
Activity Designator						
Comments	150 Days past due	120 Days past due				
Comments						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						

Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						
Comments						
Comments						

AES/EFS FINANCE CO 4183792949PA0XXXX 05/24/2006 \$11,823 05/31/2014 \$1,109 120+ DAYS PAST DUE

AES/PHEAA-ADV

PO Box 61047
Harrisburg , PA-171061047
(717) 720-3118

Account Number:	4183792949PA0XXXX	Current Status:	120+ DAYS PAST DUE
Account Owner:	Individual Account.	High Credit:	\$ 9,067
Type of Account :	Installment	Credit Limit:	
Term Duration:	133 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	05/24/2006	Balance:	\$ 11,823
Date Reported:	05/31/2014	Amount Past Due:	\$ 1,109
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:	\$ 110	Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	38
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:	08/2013		
Comments:	180 Days past due		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	180	180	180	180								
2013	*	60	90	120	150	*	*	*	*	60	90	150
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007								*	*	*	*	*

Historical Account Information

	N/A	N/A	03/2014	02/2014	01/2014	12/2013
Balance			\$11823	\$11823	\$11823	\$11823
Scheduled Payment Amount			\$110	\$110	\$110	\$110
Actual Payment Amount						
Date of Last Payment						
High Credit			\$9067	\$9067	\$9067	\$9067
Credit Limit						
Amount Past Due			\$887	\$776	\$665	\$554
Type of Loan			Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments			180 Days past due	180 Days past due	180 Days past due	150 Days past due
Comments						

	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013
Balance	\$11823	\$11823	\$11823	\$11823	\$11535	\$11535

Scheduled Payment Amount	\$110	\$110	\$110	\$110		
Actual Payment Amount						
Date of Last Payment						
High Credit	\$9067	\$9067	\$9067	\$9067	\$9067	\$9067
Credit Limit						
Amount Past Due	\$443	\$332			\$0	\$0
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments					Student loan - payment deferred	Student loan - payment deferred
Comments					Account in forbearance	Account in forbearance

	05/2013	04/2013	03/2013	02/2013	N/A	12/2012
Balance	\$11535	\$11535	\$11535	\$11535		\$11535
Scheduled Payment Amount	\$110	\$110	\$110	\$110		\$110
Actual Payment Amount						
Date of Last Payment						
High Credit	\$9067	\$9067	\$9067	\$9067		\$9067
Credit Limit						
Amount Past Due	\$665	\$554	\$443	\$332		
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan		Education Loan
Activity Designator						
Comments	150 Days past due	120 Days past due				
Comments						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						
Comments						
Comments						

AES/PHEAA 4183792949PA0XXXX 05/24/2006 10/31/2012 \$0 PAYS AS AGREED

PHEAA-HELP

PO Box 2461
Harrisburg , PA-171052461
(717) 720-2471

Account Number:	4183792949PA0XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 9,302
Type of Account :	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	Deferred
Date Opened:	05/24/2006	Balance:	
Date Reported:	10/31/2012	Amount Past Due:	\$ 0
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	10/2012
Date Major Delinquency First Reported:		Months Reviewed:	19
Creditor Classification:		Activity Description:	N/A

Charge Off Amount:		Deferred Payment Start Date:	12/2012
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Education Loan
Date of First Delinquency:	N/A		
Comments:	Student loan - payment deferred		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	*	*	*	*	*	*	*	*	*			
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006					*	*	*	*	*	*	*	*

Historical Account Information

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						
Comments						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						
Comments						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						
Comments						

	N/A	10/2012	09/2012	08/2012	07/2012	06/2012
Balance		\$9909	\$9909	\$9909	\$9909	\$9909
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit		\$9302	\$9302	\$9302	\$9302	\$9302
Credit Limit						
Amount Past Due		\$0	\$0	\$0	\$0	\$0
Type of Loan		Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments		Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred

AES/PHEAA 4183792949PA0XXXX 05/24/2006 10/31/2012 \$0 PAYS AS AGREED

PHEAA-HELP

PO Box 2461
Harrisburg , PA-171052461
(717) 720-2471

Account Number:	4183792949PA0XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 9,067
Type of Account :	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	Deferred
Date Opened:	05/24/2006	Balance:	
Date Reported:	10/31/2012	Amount Past Due:	\$ 0
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	10/2012
Date Major Delinquency First Reported:		Months Reviewed:	19
Creditor Classification:		Activity Description:	N/A

Charge Off Amount:		Deferred Payment Start Date:	12/2012
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Education Loan
Date of First Delinquency:	N/A		
Comments:	Student loan - payment deferred		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	*	*	*	*	*	*	*	*	*			
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006					*	*	*	*	*	*	*	*

Historical Account Information

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						
Comments						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						
Comments						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						
Comments						

	N/A	10/2012	09/2012	08/2012	07/2012	06/2012
Balance		\$11118	\$11118	\$11118	\$11118	\$11118
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit		\$9067	\$9067	\$9067	\$9067	\$9067
Credit Limit						
Amount Past Due		\$0	\$0	\$0	\$0	\$0
Type of Loan		Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments		Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred

CREDIT ACCEPTANCE CO 7701XXXX 12/23/2013 \$15,440 05/14/2014 PAYS AS AGREED

CREDIT ACCEPTANCE CORPORAT

25505 W 12 Mile Rd
Southfield , MI-480341846
(800) 634-1506

Account Number:	7701XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 16,091
Type of Account :	Installment	Credit Limit:	
Term Duration:	60 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	12/23/2013	Balance:	\$ 15,440
Date Reported:	05/14/2014	Amount Past Due:	
Date of Last Payment:	05/2014	Actual Payment Amount:	\$ 495
Scheduled Payment Amount:	\$ 472	Date of Last Activity:	05/2014
Date Major Delinquency First Reported:		Months Reviewed:	4
Creditor Classification:		Activity Description:	N/A

Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Auto
Date of First Delinquency:	N/A		
Comments:	Fixed rate		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	*	*	*	*								
2013												*

Historical Account Information

	N/A	04/2014	03/2014	02/2014	01/2014	N/A
Balance		\$15585	\$15727	\$15866	\$16091	
Scheduled Payment Amount		\$472	\$472	\$472	\$472	
Actual Payment Amount		\$495	\$472	\$472		
Date of Last Payment		04/2014	03/2014	01/2014		
High Credit		\$16091	\$16091	\$16091	\$16091	
Credit Limit						
Amount Past Due						
Type of Loan		Auto	Auto	Auto	Auto	
Activity Designator						
Comments		Fixed rate	Fixed rate	Fixed rate	Fixed rate	

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						

Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						
Comments						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						
Comments						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						

Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						
Comments						

MOHELA/DEPT OF ED 3854297107KM0XXXX 09/23/2008 \$670 05/31/2014 \$58 120+ DAYS PAST DUE

MOHELA/DEPT OF ED

633 Spirit Dr
Chesterfield , MO-630051243
(888) 866-4352

Account Number:	3854297107KM0XXXX	Current Status:	120+ DAYS PAST DUE
Account Owner:	Individual Account.	High Credit:	\$ 589
Type of Account :	Installment	Credit Limit:	
Term Duration:	131 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	09/23/2008	Balance:	\$ 670
Date Reported:	05/31/2014	Amount Past Due:	\$ 58
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:	\$ 7	Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	18
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:	10/2013		
Comments:	180 Days past due		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	90	120	150	180								
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008									*	*	*	*

Historical Account Information

	N/A	N/A	03/2014	02/2014	01/2014	12/2013
Balance			\$670	\$670	\$670	\$670
Scheduled Payment Amount			\$7	\$7	\$7	\$7
Actual Payment Amount						
Date of Last Payment						
High Credit			\$589	\$589	\$589	\$589
Credit Limit						
Amount Past Due			\$43	\$36	\$29	
Type of Loan			Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments			150 Days past due	120 Days past due		

	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013
Balance	\$670	\$670	\$662	\$662	\$662	\$662
Scheduled Payment Amount	\$7	\$7				

Actual Payment Amount						
Date of Last Payment						
High Credit	\$589	\$589	\$589	\$589	\$589	\$589
Credit Limit						
Amount Past Due			\$0	\$0	\$0	\$0
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments			Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred

	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012
Balance	\$662	\$662	\$662	\$662	\$662	\$662
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit	\$589	\$589	\$589	\$589	\$589	\$589
Credit Limit						
Amount Past Due	\$0	\$0	\$0	\$0	\$0	\$0
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred

	11/2012	N/A	N/A	N/A	N/A	N/A
Balance	\$662					

Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit	\$589					
Credit Limit						
Amount Past Due	\$0					
Type of Loan	Education Loan					
Activity Designator						
Comments	Student loan - payment deferred					

MOHELA/DEPT OF ED 3854297107KM0XXXX 11/06/2007 \$4,048 05/31/2014 \$363 120+ DAYS PAST DUE

MOHELA/DEPT OF ED

633 Spirit Dr
Chesterfield , MO-630051243
(888) 866-4352

Account Number:	3854297107KM0XXXX	Current Status:	120+ DAYS PAST DUE
Account Owner:	Individual Account.	High Credit:	\$ 3,500
Type of Account :	Installment	Credit Limit:	
Term Duration:	134 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	11/06/2007	Balance:	\$ 4,048
Date Reported:	05/31/2014	Amount Past Due:	\$ 363
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:	\$ 45	Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	18
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:	10/2013
Comments:	180 Days past due

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	90	120	150	180								
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007											*	*

Historical Account Information

	N/A	N/A	03/2014	02/2014	01/2014	12/2013
Balance			\$4048	\$4048	\$4048	\$4048
Scheduled Payment Amount			\$45	\$45	\$45	\$45
Actual Payment Amount						
Date of Last Payment						
High Credit			\$3500	\$3500	\$3500	\$3500
Credit Limit						
Amount Past Due			\$272	\$227	\$181	
Type of Loan			Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments			150 Days past due	120 Days past due		

	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013
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	11/2012	N/A	N/A	N/A	N/A	N/A
Balance	\$3996					
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit	\$3500					
Credit Limit						
Amount Past Due	\$0					
Type of Loan	Education Loan					
Activity Designator						
Comments	Student loan - payment deferred					

Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
BMI FEDERAL CREDIT U	66117XXXX	04/20/2009	\$6,197	06/01/2014		CHARGE-OFF	

BMI FEDERAL CREDIT UNION

505 King Ave
Columbus , OH-432012696
(800) 822-9423

Account Number:	66117XXXX	Current Status:	CHARGE-OFF
Account Owner:	Individual Account.	High Credit:	
Type of Account :	Installment	Credit Limit:	
Term Duration:	60 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	04/20/2009	Balance:	\$ 6,197
Date Reported:	06/01/2014	Amount Past Due:	
Date of Last Payment:	08/2009	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 140	Date of Last Activity:	N/A

Date Major Delinquency First Reported:	05/2010	Months Reviewed:	61
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:	\$ 6,197	Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Unsecured
Date of First Delinquency:	06/2009		
Comments:	Charged off account		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	CO	CO	CO	CO	CO							
2013	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2012	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2011	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2010	120	120	120	120	*	CO	CO	CO	CO	CO	CO	CO
2009				*	*	*	30	30	*	30	60	90

Historical Account Information

	N/A	04/2014	03/2014	02/2014	01/2014	12/2013
Balance		\$6197	\$6197	\$6197	\$6197	\$6197
Scheduled Payment Amount		\$140	\$140	\$140	\$140	\$140
Actual Payment Amount						
Date of Last Payment		08/2009	08/2009	08/2009	08/2009	08/2009
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan		Unsecured	Unsecured	Unsecured	Unsecured	Unsecured
Activity Designator						

Comments		Charged off account	Charged off account	Charged off account	Charged off account	Charged off account
	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013
Balance	\$6197	\$6197	\$6197	\$6197	\$6197	\$6197
Scheduled Payment Amount	\$140	\$140	\$140	\$140	\$140	\$140
Actual Payment Amount						
Date of Last Payment	08/2009	08/2009	08/2009	08/2009	08/2009	08/2009
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan	Unsecured	Unsecured	Unsecured	Unsecured	Unsecured	Unsecured
Activity Designator						
Comments	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account

	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012
Balance	\$6197	\$6197	\$6197	\$6197	\$6197	\$6197
Scheduled Payment Amount	\$140	\$140	\$140	\$140	\$140	\$140
Actual Payment Amount						
Date of Last Payment	08/2009	08/2009	08/2009	08/2009	08/2009	08/2009
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan	Unsecured	Unsecured	Unsecured	Unsecured	Unsecured	Unsecured

Activity Designator						
Comments	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account

	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Balance	\$6197	\$6197	\$6197	\$6197	\$6197	\$6197
Scheduled Payment Amount	\$140	\$140	\$140	\$140	\$140	\$140
Actual Payment Amount						
Date of Last Payment	08/2009	08/2009	08/2009	08/2009	08/2009	08/2009
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan	Unsecured	Unsecured	Unsecured	Unsecured	Unsecured	Unsecured
Activity Designator						
Comments	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account

BMI FEDERAL CREDIT U 66117XXXX 03/25/2008 \$1,832 06/01/2014 CHARGE-OFF

BMI FEDERAL CREDIT UNION

505 King Ave
Columbus , OH-432012696
(800) 822-9423

Account Number:	66117XXXX	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:	03/25/2008	Balance:	\$ 1,832
Date Reported:	06/01/2014	Amount Past Due:	
Date of Last Payment:	02/2010	Actual Payment Amount:	

Scheduled Payment Amount:	\$ 196	Date of Last Activity:	N/A
Date Major Delinquency First Reported:	05/2010	Months Reviewed:	75
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:	\$ 1,832	Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Auto
Date of First Delinquency:	08/2009		
Comments:	Charged off account		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	CO	CO	CO	CO	CO							
2013	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2012	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2011	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2010	120	120	120	120	*	CO	CO	CO	CO	CO	CO	CO
2009	90	*	*	*	*	*	*	*	*	30	60	90
2008			*	*	*	*	*	30	60	60	60	60

Historical Account Information

	N/A	04/2014	03/2014	02/2014	01/2014	12/2013
Balance		\$1832	\$1832	\$1832	\$1832	\$1832
Scheduled Payment Amount		\$196	\$196	\$196	\$196	\$196
Actual Payment Amount						
Date of Last Payment		02/2010	02/2010	02/2010	02/2010	02/2010
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan		Auto	Auto	Auto	Auto	Auto

Activity Designator						
Comments		Charged off account	Charged off account	Charged off account	Charged off account	Charged off account

	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013
Balance	\$1832	\$1832	\$1832	\$1832	\$1832	\$1832
Scheduled Payment Amount	\$196	\$196	\$196	\$196	\$196	\$196
Actual Payment Amount						
Date of Last Payment	02/2010	02/2010	02/2010	02/2010	02/2010	02/2010
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan	Auto	Auto	Auto	Auto	Auto	Auto
Activity Designator						
Comments	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account

	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012
Balance	\$1832	\$1832	\$1832	\$1832	\$1832	\$1832
Scheduled Payment Amount	\$196	\$196	\$196	\$196	\$196	\$196
Actual Payment Amount						
Date of Last Payment	02/2010	02/2010	02/2010	02/2010	02/2010	02/2010
High Credit						
Credit Limit						
Amount Past Due						

Type of Loan	Auto	Auto	Auto	Auto	Auto	Auto
Activity Designator						
Comments	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account

	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Balance	\$1832	\$1832	\$1832	\$1832	\$1832	\$1832
Scheduled Payment Amount	\$196	\$196	\$196	\$196	\$196	\$196
Actual Payment Amount						
Date of Last Payment	02/2010	02/2010	02/2010	02/2010	02/2010	02/2010
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan	Auto	Auto	Auto	Auto	Auto	Auto
Activity Designator						
Comments	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account

BMI FEDERAL CREDIT U 66117XXXX

03/25/2008 \$0

06/01/2014

PAYS AS
AGREED

BMI FEDERAL CREDIT UNION

505 King Ave
Columbus , OH-432012696
(800) 822-9423

Account Number:	66117XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 5,485
Type of Account :	Installment	Credit Limit:	
Term Duration:	36 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	03/25/2008	Balance:	\$ 0

Date Reported:	06/01/2014	Amount Past Due:	
Date of Last Payment:	04/2009	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 173	Date of Last Activity:	04/2009
Date Major Delinquency First Reported:		Months Reviewed:	75
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	04/2009	Type of Loan:	Auto
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	*	*	*	*	*							
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	60	*	120	120	*	*	*	*	*	*	*	*
2008			*	*	*	*	*	30	60	60	30	60

BMI FEDERAL CREDIT U 66117XXXX

04/13/2007 \$0

06/01/2014

PAYS AS
AGREED

BMI FEDERAL CREDIT UNION

505 King Ave
Columbus , OH-432012696
(800) 822-9423

Account Number:	66117XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 1,900
Type of Account :	Installment	Credit Limit:	
Term Duration:	36 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	04/13/2007	Balance:	\$ 0
Date Reported:	06/01/2014	Amount Past Due:	

Date of Last Payment:	04/2009	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 67	Date of Last Activity:	04/2009
Date Major Delinquency First Reported:		Months Reviewed:	86
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	04/2009	Type of Loan:	Unsecured
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	*	*	*	*	*							
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	60	*	120	120	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	30	60	90	90	90
2007									*	*	*	*

BMI FEDERAL CREDIT U 66117XXXX

08/23/2006 \$0

06/01/2014

PAYS AS AGREED

BMI FEDERAL CREDIT UNION

505 King Ave
Columbus , OH-432012696
(800) 822-9423

Account Number:	66117XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 7,604
Type of Account :	Installment	Credit Limit:	
Term Duration:	48 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	08/23/2006	Balance:	\$ 0
Date Reported:	06/01/2014	Amount Past Due:	

Date of Last Payment:	03/2008	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 224	Date of Last Activity:	03/2008
Date Major Delinquency First Reported:		Months Reviewed:	94
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	03/2008	Type of Loan:	Auto
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

No 81-Month Payment Data available for display.

BMI FEDERAL CREDIT U 66117XXXX 06/28/2006 \$0 06/01/2014 PAYS AS AGREED

BMI FEDERAL CREDIT UNION

505 King Ave
Columbus , OH-432012696
(800) 822-9423

Account Number:	66117XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 445
Type of Account :	Installment	Credit Limit:	
Term Duration:	12 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	06/28/2006	Balance:	\$ 0
Date Reported:	06/01/2014	Amount Past Due:	
Date of Last Payment:	10/2006	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 38	Date of Last Activity:	10/2006
Date Major Delinquency First Reported:		Months Reviewed:	96
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	10/2006	Type of Loan:	Secured
Date of First Delinquency:	N/A		

Comments:	
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81-Month Payment History

No 81-Month Payment Data available for display.

BMI FEDERAL CREDIT U 66117XXXX 06/21/2006 \$0 06/01/2014 PAYS AS AGREED

BMI FEDERAL CREDIT UNION

505 King Ave
Columbus , OH-432012696
(800) 822-9423

Account Number:	66117XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 200
Type of Account :	Installment	Credit Limit:	
Term Duration:	1 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	06/21/2006	Balance:	\$ 0
Date Reported:	06/01/2014	Amount Past Due:	
Date of Last Payment:	06/2006	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 202	Date of Last Activity:	06/2006
Date Major Delinquency First Reported:		Months Reviewed:	96
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	06/2006	Type of Loan:	Unsecured
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

No 81-Month Payment Data available for display.

BMI FEDERAL CREDIT U 66117XXXX 12/28/2005 \$0 06/01/2014 PAYS AS AGREED

BMI FEDERAL CREDIT UNION

505 King Ave
Columbus , OH-432012696
(800) 822-9423

Account Number:	66117XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 2,320
Type of Account :	Installment	Credit Limit:	
Term Duration:	30 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	12/28/2005	Balance:	\$ 0
Date Reported:	06/01/2014	Amount Past Due:	
Date of Last Payment:	04/2007	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 96	Date of Last Activity:	04/2007
Date Major Delinquency First Reported:		Months Reviewed:	99
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	04/2007	Type of Loan:	Unsecured
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

No 81-Month Payment Data available for display.

BMI FEDERAL CREDIT U	66117XXXX	07/07/2005	\$0	06/01/2014	PAYS AS AGREED
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BMI FEDERAL CREDIT UNION

505 King Ave
Columbus , OH-432012696
(800) 822-9423

Account Number:	66117XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 3,903
Type of Account :	Installment	Credit Limit:	
Term Duration:	36 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	07/07/2005	Balance:	\$ 0
Date Reported:	06/01/2014	Amount Past Due:	
Date of Last Payment:	03/2008	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 130	Date of Last Activity:	03/2008

Date Major Delinquency First Reported:		Months Reviewed:	99
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	03/2008	Type of Loan:	Auto
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

No 81-Month Payment Data available for display.

GR LK HGH ED CORP 1229778909788XXXX N/A \$3,234 05/31/2014 \$3,234

GREAT LAKES HIGHER EDUCATI

2401 International Ln
Madison , WI-537043121
(608) 246-1700

Account Number:	1229778909788XXXX	Current Status:	
Account Owner:	Individual Account.	High Credit:	\$ 2,962
Type of Account :	Installment	Credit Limit:	
Term Duration:	1 Months	Terms Frequency:	Single Payment Loan
Date Opened:	N/A	Balance:	\$ 3,234
Date Reported:	05/31/2014	Amount Past Due:	\$ 3,234
Date of Last Payment:	12/2013	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 3,234	Date of Last Activity:	N/A
Date Major Delinquency First Reported:	05/2014	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:	Education Loan
Date of First Delinquency:	11/2012		
Comments:	Collection account		

81-Month Payment History

Activity Designator						
Comments	Collection account	Collection account	Collection account	Collection account	Collection account	Collection account

OHIO STATE UNIV STUD 297789096PEXXXX 07/01/2001 \$0 08/01/2006 PAYS AS AGREED

OHIO STATE UNIV STUDENT

Student Loan Svcs
1800 Cannon Dr Rm 250
Columbus , OH-432102209
(614) 292-4806

Account Number:	297789096PEXXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 4,000
Type of Account :	Installment	Credit Limit:	
Term Duration:	120 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	07/01/2001	Balance:	\$ 0
Date Reported:	08/01/2006	Amount Past Due:	
Date of Last Payment:	05/2006	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 42	Date of Last Activity:	05/2006
Date Major Delinquency First Reported:		Months Reviewed:	4
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	05/2006	Type of Loan:	Education Loan
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

No 81-Month Payment Data available for display.

SALLIE MAE 9768852180100012XXXX 06/16/2006 \$0 12/31/2013 120+ DAYS PAST DUE

SALLIE MAE

PO Box 9500
Wilkes Barre , PA-187739500

Account Number:	9768852180100012XXXX	Current Status:	120+ DAYS PAST DUE
Account Owner:	Individual Account.	High Credit:	\$ 2,625
Type of Account :	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	06/16/2006	Balance:	\$ 0
Date Reported:	12/31/2013	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:	19
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	12/2013	Type of Loan:	Education Loan
Date of First Delinquency:	12/2012		
Comments:	Student loan assigned to government, Variable adjustable Rate		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013	*	90	120	150	180	180	180	180	180	180	180	
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007			*	*	*	*	*	*	*	*	*	*

Historical Account Information

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						

Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						
Comments						
Comments						

	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013
Balance	\$2984	\$2978	\$2972	\$2966	\$2961	\$2955
Scheduled Payment Amount	\$50	\$50	\$50	\$50	\$50	\$50
Actual Payment Amount						
Date of Last Payment						
High Credit	\$2625	\$2625	\$2625	\$2625	\$2625	\$2625
Credit Limit						
Amount Past Due	\$650	\$600	\$550	\$500	\$450	\$400
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate
Comments	180 Days past due	180 Days past due	180 Days past due	180 Days past due	180 Days past due	180 Days past due

	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012
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Comments						
SLM ENTITIES/GLELSI	29778909688XXXX	06/01/2006	\$0	05/31/2012	PAYS AS AGREED	

SLM ENTITIES/GLELSI

PO Box 7860
Madison , WI-537077860
(608) 246-1750

Account Number:	29778909688XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 2,880
Type of Account :	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	06/01/2006	Balance:	\$ 0
Date Reported:	05/31/2012	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	04/2012
Date Major Delinquency First Reported:		Months Reviewed:	1
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	05/2012	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
2012	*	*	*	*								
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006						*	*	*	*	*	*	*

STUDENT LOAN SERVICI	4183792949EG0XXXX	05/01/2005	\$0	05/01/2006	PAYS AS	
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AES/PHEAA-ADV

PO Box 61047
Harrisburg , PA-171061047
(717) 720-3118

Account Number:	4183792949EG0XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 9,159
Type of Account :	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	05/01/2005	Balance:	\$ 0
Date Reported:	05/01/2006	Amount Past Due:	
Date of Last Payment:	05/2006	Actual Payment Amount:	\$ 9,302
Scheduled Payment Amount:		Date of Last Activity:	05/2006
Date Major Delinquency First Reported:		Months Reviewed:	2
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	05/2006	Type of Loan:	Education Loan
Date of First Delinquency:	N/A		
Comments:	Refinanced		

81-Month Payment History

No 81-Month Payment Data available for display.

STUDENT LOAN SERVICE 4183792949EG0XXXX 05/01/2005 \$0 05/01/2006 PAYS AS AGREED

AES/PHEAA-ADV

PO Box 61047
Harrisburg , PA-171061047
(717) 720-3118

Account Number:	4183792949EG0XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 4,904
Type of Account :	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	Monthly (due every month)

Date Opened:	05/01/2005	Balance:	\$ 0
Date Reported:	05/01/2006	Amount Past Due:	
Date of Last Payment:	05/2006	Actual Payment Amount:	\$ 5,067
Scheduled Payment Amount:		Date of Last Activity:	05/2006
Date Major Delinquency First Reported:		Months Reviewed:	2
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	05/2006	Type of Loan:	Education Loan
Date of First Delinquency:	N/A		
Comments:	Refinanced		

81-Month Payment History

No 81-Month Payment Data available for display.

STUDENT LOAN XPRESS/ 29778909687XXXX 06/16/2006 \$0 04/30/2012 PAYS AS AGREED

STUDENT LOAN XPRESS/GLELSI

PO Box 7860
Madison , WI-537077860
(608) 246-1750

Account Number:	29778909687XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 2,880
Type of Account :	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	06/16/2006	Balance:	\$ 0
Date Reported:	04/30/2012	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	03/2012
Date Major Delinquency First Reported:		Months Reviewed:	24
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	04/2012	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
2012	*	*	*									
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006						*	*	*	*	*	*	*

U S DEPARTMENT OF ED 70000186016XXXX

09/23/2008

\$0

10/22/2012

PAYS AS
AGREED

U S DEPARTMENT OF EDU AFSA

PO BOX 7202
UTICA , NY-13504-7202

Account Number:	70000186016XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 589
Type of Account :	Installment	Credit Limit:	
Term Duration:	300 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	09/23/2008	Balance:	\$ 0
Date Reported:	10/22/2012	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	09/2012
Date Major Delinquency First Reported:		Months Reviewed:	12
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	09/2012	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
2012	*	*	*	*	*	*	*	*	*			
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008									*	*	*	*

Historical Account Information

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						

Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						

	N/A	N/A	09/2012	08/2012	07/2012	06/2012
Balance			\$662	\$662	\$662	\$662
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						

U S DEPARTMENT OF ED 70000186016XXXX	11/06/2007	\$0	10/22/2012	PAYS AS AGREED
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PO BOX 7202
UTICA , NY-13504-7202

81-Month Payment History

[illegible]

2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007											*	*

Historical Account Information

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						

Amount Past Due						
Type of Loan						
Activity Designator						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						

	N/A	N/A	09/2012	08/2012	07/2012	06/2012
Balance			\$3996	\$3996	\$3996	\$3996
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit			\$3500	\$3500	\$3500	\$3500
Credit Limit						
Amount Past Due						

Type of Loan			Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						

U S DEPARTMENT OF ED 297789XXXX

11/01/2007 \$0

09/01/2011

PAYS AS AGREED

U S DEPARTMENT OF EDU AFSA

PO BOX 7202

UTICA , NY-13504-7202

Account Number:	297789XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 4,089
Type of Account :	Installment	Credit Limit:	
Term Duration:	129 Months	Terms Frequency:	
Date Opened:	11/01/2007	Balance:	\$ 0
Date Reported:	09/01/2011	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:	\$ 52	Date of Last Activity:	08/2011
Date Major Delinquency First Reported:		Months Reviewed:	46
Creditor Classification:		Activity Description:	Transfer/Sold
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
2011	*	*	*	*	*	*	*	*				
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007											*	*

U S DEPARTMENT OF ED 297789XXXX

09/01/2000 \$0

06/01/2005

PAYS AS AGREED

U S DEPARTMENT OF EDU AFSA

PO BOX 7202
UTICA , NY-13504-7202

Account Number:	297789XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 16,870
Type of Account :	Installment	Credit Limit:	
Term Duration:	120 Months	Terms Frequency:	
Date Opened:	09/01/2000	Balance:	\$ 0
Date Reported:	06/01/2005	Amount Past Due:	
Date of Last Payment:	06/2005	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 135	Date of Last Activity:	06/2005
Date Major Delinquency First Reported:		Months Reviewed:	3
Creditor Classification:		Activity Description:	Paid and Closed
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

No 81-Month Payment Data available for display.

XPRESS LOAN SERVICIN 4183792949EG0XXXX 05/01/2006 \$0 01/01/2011 PAYS AS AGREED

XPRESS LOAN SERVICING/

1500 W 3rd St Ste 125
Deutsche Bank
Cleveland , OH-441131422
(888) 811-7101

Account Number:	4183792949EG0XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 9,302
Type of Account :	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	05/01/2006	Balance:	\$ 0

Date Reported:	01/01/2011	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	07/2009
Date Major Delinquency First Reported:		Months Reviewed:	36
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	01/2011	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	90	120	120	*	*	*	*	60	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006					*	*	*	*	*	*	*	*

XPRESS LOAN SERVICIN 4183792949EG0XXXX 05/01/2006 \$0 01/01/2011 PAYS AS AGREED

XPRESS LOAN SERVICING/

1500 W 3rd St Ste 125
Deutsche Bank
Cleveland , OH-441131422
(888) 811-7101

Account Number:	4183792949EG0XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 9,067
Type of Account :	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	05/01/2006	Balance:	\$ 0
Date Reported:	01/01/2011	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	07/2009

Date Major Delinquency First Reported:		Months Reviewed:	36
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	01/2011	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	90	120	120	*	*	*	*	60	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006					*	*	*	*	*	*	*	*

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	Status	Credit Limit
BMI FEDERAL CREDIT U	66117XXXX	09/08/2005	\$0	06/01/2014		PAYS AS AGREED	\$2,000

BMI FEDERAL CREDIT UNION

505 King Ave
Columbus , OH-432012696
(800) 822-9423

Account Number:	66117XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 1,985
Type of Account :	Revolving	Credit Limit:	\$ 2,000
Term Duration:		Terms Frequency:	
Date Opened:	09/08/2005	Balance:	\$ 0
Date Reported:	06/01/2014	Amount Past Due:	

Date of Last Payment:	04/2009	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	04/2009
Date Major Delinquency First Reported:		Months Reviewed:	99
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	05/2009	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	*	*	*	*	*							
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	30	*	90	120	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	30	60	60	*
2007									*	*	*	*

CAPITAL ONE	515597000816XXXX	09/01/2006	\$0	10/01/2006	PAYS AS AGREED	\$300
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CAPITAL ONE

PO Box 5253
Carol Stream , IL-601975253
(800) 477-6000

Account Number:	515597000816XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 59
Type of Account :	Revolving	Credit Limit:	\$ 300
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	09/01/2006	Balance:	\$ 0
Date Reported:	10/01/2006	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:	N/A
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	10/2006	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request		

81-Month Payment History

No 81-Month Payment Data available for display.

CHASE BANK USA, NA	418586691194XXXX	03/01/2008	\$0	03/01/2009	CHARGE-OFF\$3,000
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Chase Card Services

PO Box 15298
Wilmington , DE-198505298
(800) 955-9900

Account Number:	418586691194XXXX	Current Status:	CHARGE-OFF
Account Owner:	Individual Account.	High Credit:	\$ 3,289
Type of Account :	Revolving	Credit Limit:	\$ 3,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	03/01/2008	Balance:	\$ 0
Date Reported:	03/01/2009	Amount Past Due:	
Date of Last Payment:	07/2008	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 2,561	Date of Last Activity:	N/A
Date Major Delinquency First Reported:	03/2009	Months Reviewed:	12
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	08/2008		
Comments:	Charged off account		

2010	*	*	*	*	*	CO	CO	CO	CO	CO	CO	CO
2009	120	120	*	*	*	*	*	*	*	*	*	*
2008			*	*	*	*	*	*	30	60	90	120

Historical Account Information

	N/A	04/2014	03/2014	02/2014	01/2014	12/2013
Balance		\$1600	\$1600	\$1600	\$1600	\$1600
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment		07/2008	07/2008	07/2008	07/2008	07/2008
High Credit		\$1678	\$1678	\$1678	\$1678	\$1678
Credit Limit		\$1000	\$1000	\$1000	\$1000	\$1000
Amount Past Due		\$1600	\$1600	\$1600	\$1600	\$1600
Type of Loan		Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						
Comments		Charged off account	Charged off account	Charged off account	Charged off account	Charged off account

	11/2013	10/2013	09/2013	08/2013	07/2013	N/A
Balance	\$1600	\$1600	\$1600	\$1600	\$1600	
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment	07/2008	07/2008	07/2008	07/2008	07/2008	
High Credit	\$1678	\$1678	\$1678	\$1678	\$1678	
Credit Limit	\$1000	\$1000	\$1000	\$1000	\$1000	

Amount Past Due	\$1600	\$1600	\$1600	\$1600	\$1600	
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	
Activity Designator						
Comments	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account	

	05/2013	N/A	03/2013	02/2013	01/2013	12/2012
Balance	\$1600		\$1600	\$1600	\$1678	\$1678
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment	07/2008		07/2008	07/2008	07/2008	07/2008
High Credit	\$1678		\$1678	\$1678	\$1678	\$1678
Credit Limit	\$1000		\$1000	\$1000	\$1000	\$1000
Amount Past Due	\$1600		\$1600	\$1600	\$1678	\$1678
Type of Loan	Credit Card		Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						
Comments	Charged off account		Charged off account	Charged off account	Charged off account	Charged off account

	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Balance	\$1678	\$1678	\$1678	\$1678	\$1678	\$1678
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment	07/2008	07/2008	07/2008	07/2008	07/2008	07/2008
High Credit	\$1678	\$1678	\$1678	\$1678	\$1678	\$1678

Credit Limit	\$1000	\$1000	\$1000	\$1000	\$1000	\$1000
Amount Past Due	\$1678	\$1678	\$1678	\$1678	\$1678	\$1678
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						
Comments	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account

FIFTH THIRD BANK

544400019806XXXX

04/16/2012

\$0

05/11/2014

PAYS AS AGREED

\$1,000

FIFTH THIRD

38 Fountain Square Plz
MD 109064
Cincinnati , OH-452630001

Account Number:	544400019806XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 942
Type of Account :	Revolving	Credit Limit:	\$ 1,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	04/16/2012	Balance:	\$ 0
Date Reported:	05/11/2014	Amount Past Due:	
Date of Last Payment:	08/2012	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	08/2012
Date Major Delinquency First Reported:		Months Reviewed:	24
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
2014	*	*	*	*								

2013	*	*	*	*	*	*	*	*	*	*	*	*
2012				*	*	*	*	*	*	*	*	*

Historical Account Information

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						

Activity Designator						
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	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						

	N/A	N/A	N/A	08/2012	07/2012	06/2012
Balance				\$942	\$917	\$0
Scheduled Payment Amount				\$29	\$25	
Actual Payment Amount						\$245
Date of Last Payment				05/2012	05/2012	05/2012
High Credit				\$942	\$917	\$245
Credit Limit				\$1000	\$1000	\$1000
Amount Past Due						
Type of Loan				Credit Card	Credit Card	Credit Card
Activity Designator						

HSBC BEST BUY

PO Box 9
Buffalo , NY-142400009
(888) 385-8916

Account Number:	169607-215790XXXX	Current Status:	120+ DAYS PAST DUE
Account Owner:	Individual Account.	High Credit:	\$ 1,180
Type of Account :	Revolving	Credit Limit:	\$ 0
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	03/01/2008	Balance:	\$ 0
Date Reported:	03/01/2009	Amount Past Due:	
Date of Last Payment:	03/2009	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 78	Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	11
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	03/2009	Type of Loan:	Charge Account
Date of First Delinquency:	08/2008		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2009	120	120										
2008			*	*	*	*	*	*	30	60	90	120

PNC BANK, NA

448900300039XXXX

03/04/2012

01/02/2014

LOST OR STOLEN CARD

PNC BANK

PO Box 3180
Pittsburgh , PA-152303180

Account Number:	448900300039XXXX	Current Status:	LOST OR STOLEN
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			CARD
Account Owner:		High Credit:	
Type of Account	N/A	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	03/04/2012	Balance:	
Date Reported:	01/02/2014	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	01/2014
Date Major Delinquency First Reported:		Months Reviewed:	N/A
Creditor Classification:		Activity Description:	Lost/Stolen
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Secured Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

No 81-Month Payment Data available for display.

PNC BANK, NA	448900300904XXXX	03/04/2012	\$0	11/02/2012	PAYS AS AGREED	\$2,000
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PNC BANK

PO Box 3180
Pittsburgh , PA-152303180

Account Number:	448900300904XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 1,972
Type of Account :	Revolving	Credit Limit:	\$ 2,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	03/04/2012	Balance:	\$ 0
Date Reported:	11/02/2012	Amount Past Due:	
Date of Last Payment:	07/2012	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	07/2012

Date Major Delinquency First Reported:		Months Reviewed:	7
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	10/2012	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
2012			*	*	*	*	*	*	*	30		

Historical Account Information

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						

Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						

	N/A	10/2012	09/2012	08/2012	07/2012	06/2012
Balance		\$1937	\$1869	\$1802	\$1789	\$1591
Scheduled Payment Amount		\$84	\$83	\$49	\$70	\$44
Actual Payment Amount				\$120	\$60	\$343

Date of Last Payment		07/2012	07/2012	07/2012	06/2012	05/2012
High Credit		\$1937	\$1903	\$1903	\$1903	\$1903
Credit Limit		\$2000	\$2000	\$2000	\$2000	\$2000
Amount Past Due		\$132				
Type of Loan		Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

Other Accounts

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

Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
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OHIO DEPT OF HUMAN S

43360606AO704336XXXX

05/06/2010

\$0

12/31/2013

PAYS AS AGREED

OHIO DEPT OF HUMAN SERVICE

373 S High St Fl 13

Columbus , OH-432154591

(614) 462-3275

Account Number:	43360606AO704336XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	
Type of Account :	Open	Credit Limit:	
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	05/06/2010	Balance:	\$ 0
Date Reported:	12/31/2013	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	09/2012
Date Major Delinquency First Reported:		Months Reviewed:	14
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	

Date Closed:		Type of Loan:	Child Support
Date of First Delinquency:	N/A		
Comments:	Customer has now located consumer		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013	CA	CA	CA	CA	CA	CA	CA	CA	*	*	*	
2012	*	*	*	*	*	*	*	*	120	CA	CA	CA
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010					*	*	*	*	*	*	*	*

Historical Account Information

	N/A	N/A	N/A	N/A	N/A	12/2013
Balance						\$0
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						Child Support
Activity Designator						
Comments						Customer has now located consumer
Comments						

	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013
Balance	\$0	\$0	\$0	\$4280	\$4021	\$3737

	11/2012	10/2012	N/A	N/A	N/A	N/A
Balance	\$1425	\$1016				
Scheduled Payment Amount	\$399	\$399				
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due	\$1425	\$1016				
Type of Loan	Child Support	Child Support				
Activity Designator						
Comments	Collection account	Collection account				
Comments	Customer has now located consumer	Customer has now located consumer				

Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
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LVNV FUNDING LLC

702127215790XXXX

03/19/2009

\$1,451

05/12/2014

\$1,451

LVNV FUNDING LLC

PO Box 10497

Ste 110, Ms 576

Greenville , SC-296030497

(866) 464-1183

Account Number:	702127215790XXXX	Current Status:	
Account Owner:	Individual Account.	High Credit:	\$ 1,180
Type of Account :	Open	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	03/19/2009	Balance:	\$ 1,451
Date Reported:	05/12/2014	Amount Past Due:	\$ 1,451

Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:	05/2009	Months Reviewed:	60
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Factoring Company Account (debt buyer)
Date of First Delinquency:	02/2008		
Comments:	Collection account		

81-Month Payment History

No 81-Month Payment Data available for display.

Historical Account Information

	N/A	04/2014	N/A	02/2014	01/2014	12/2013
Balance		\$1585		\$1576	\$1572	\$1568
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit		\$1180		\$1180	\$1180	\$1180
Credit Limit						
Amount Past Due		\$1585		\$1576	\$1572	\$1568
Type of Loan		Factoring Company Account (debt buyer)		Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)
Activity Designator						
Comments		Collection account		Collection account	Collection account	Collection account

	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013
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Balance	\$1563	\$1523	\$1509	\$1496	\$1491	\$1487
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit	\$1180	\$1180	\$1180	\$1180	\$1180	\$1180
Credit Limit						
Amount Past Due	\$1563	\$1523	\$1509	\$1496	\$1491	\$1487
Type of Loan	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)
Activity Designator						
Comments	Collection account	Collection account	Collection account	Collection account	Collection account	Collection account

	05/2013	N/A	03/2013	02/2013	01/2013	12/2012
Balance	\$1398		\$1390	\$1387	\$1382	\$1516
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit	\$1180		\$1180	\$1180	\$1180	\$1180
Credit Limit						
Amount Past Due	\$1398		\$1390	\$1387	\$1382	\$1516
Type of Loan	Factoring Company Account (debt buyer)		Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)
Activity Designator						
Comments	Collection account		Collection account	Collection account	Collection account	Collection account

	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Balance	\$1512	\$1510	\$1505	\$1501	\$1497	\$1492
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit	\$1180	\$1180	\$1180	\$1180	\$1180	\$1180
Credit Limit						
Amount Past Due	\$1512	\$1510	\$1505	\$1501	\$1497	\$1492
Type of Loan	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)
Activity Designator						
Comments	Collection account	Collection account	Collection account	Collection account	Collection account	Collection account

OHIO DEPT OF HUMAN S 704336060612JU07XXXX 07/09/2013 \$4,966 12/31/2013 \$4,966

OHIO DEPT OF HUMAN SERVICE

373 S High St Fl 13
Columbus , OH-432154591
(614) 462-3275

Account Number:	704336060612JU07XXXX	Current Status:	
Account Owner:	Individual Account.	High Credit:	
Type of Account :	Open	Credit Limit:	
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	07/09/2013	Balance:	\$ 4,966
Date Reported:	12/31/2013	Amount Past Due:	\$ 4,966
Date of Last Payment:		Actual Payment Amount:	\$ 250
Scheduled Payment Amount:	\$ 399	Date of Last Activity:	N/A
Date Major Delinquency First Reported:	10/2013	Months Reviewed:	2
Creditor Classification:		Activity Description:	N/A

Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Child Support
Date of First Delinquency:	09/2013		
Comments:	Collection account, Customer has now located consumer		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013							*	*	*	CA	CA	

Historical Account Information

	N/A	N/A	N/A	N/A	N/A	12/2013
Balance						\$4966
Scheduled Payment Amount						\$399
Actual Payment Amount						\$250
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						\$4966
Type of Loan						Child Support
Activity Designator						
Comments						Collection account
Comments						Customer has now located consumer

	11/2013	10/2013	N/A	N/A	N/A	N/A
Balance	\$4807	\$4648				

Scheduled Payment Amount	\$399	\$399				
Actual Payment Amount	\$250	\$250				
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due	\$4807	\$4648				
Type of Loan	Child Support	Child Support				
Activity Designator						
Comments	Collection account	Collection account				
Comments	Customer has now located consumer	Customer has now located consumer				

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						
Comments						
Comments						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						
Comments						
Comments						

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
GMAC AUTOMOTIVE BANK	07/05/13

Creditor Contact Information

GMAC AUTOMOTIVE BANK
6985 Union Park Ctr
Midvale, UT 840474177
(800) 200-4622

BOB CALDWELL CHRYSLER JEEP

07/05/13

Creditor Contact Information

BOB CALDWELL CHRYSLER JEEP
1889 Morse Rd
Columbus, OH 432296603

CAPITAL ONE

12/21/13, 07/06/13, 07/05/13

Creditor Contact Information

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

CARMAX AUTO FINANCE

12/18/13, 07/05/13, 03/20/13

Creditor Contact Information

CARMAX AUTO FINANCE
225 Chastain Meadows Ct NW
Kennesaw, GA 301445841

COASTAL CREDIT CORPORATION

12/23/13

Creditor Contact Information

COASTAL CREDIT CORPORATION
3852 Virginia Beach Blvd
Virginia Beach, VA 234522438
(757) 340-6000

Credco::4660267947

07/05/13

Creditor Contact Information

Credco
PO Box 509124
San Diego, CA 921509124
(800) 523-0233

MIRACLE MOTOR MART

12/21/13

Creditor Contact Information

MIRACLE MOTOR MART
2380 Morse Rd
Columbus, OH 432295857

NATIONAL AUTO ACCEPTANCE CORP

12/23/13

Creditor Contact Information

NATIONAL AUTO ACCEPTANCE CORP
Pce-Dt
4639 W Broad St

Columbus, OH 432281610

NICHOLAS FINANCE CORPORATI

12/23/13, 07/05/13

Creditor Contact Information

NICHOLAS FINANCE CORPORATI
2454 N McMullen Booth Rd
Clearwater, FL 337591353
(727) 431-6130

PRESTIGE FINANCIAL SERVICE

12/21/13

Creditor Contact Information

PRESTIGE FINANCIAL SERVICE
PO Box 26707
Salt Lake City, UT 841260707

REGIONAL ACCEPTANCE

07/05/13

Creditor Contact Information

REGIONAL ACCEPTANCE
1420 E Fire Tower Rd
Greenville, NC 278584139
(866) 644-7687

RICART USED CARS

12/23/13

Creditor Contact Information

RICART USED CARS
4255 S Hamilton Rd
Groveport, OH 431259332

WELLS FARGO DEALER SERVICE

07/06/13

Creditor Contact Information

WELLS FARGO DEALER SERVICE
Credit Bureau Disputes
PO Box 1697

Winterville, NC 285901697

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
EQUIFAX	06/09/14
AR-FANNIE MAE CONSUMER RES CTR.	04/22/14
ND-RESEARCH GRP OF ORANGE COUNTY	09/17/12
ND-WILLIAMS & FUDGE INC,	11/21/12

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 file containing information from your Equifax credit file to another company in connection with a mortgage loan.(ND inquiries remain for 24 months.)

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	Status	Credit Limit
AES/EFS FINANCE CO	4183792949PA0XXXX	05/24/2006	\$10,157	05/31/2014	\$988	120+ DAYS PAST DUE	

AES/PHEAA-ADV

PO Box 61047
Harrisburg , PA-171061047
(717) 720-3118

Account Number:	4183792949PA0XXXX	Current Status:	120+ DAYS PAST DUE
Account Owner:	Individual Account.	High Credit:	\$ 9,302
Type of Account :	Installment	Credit Limit:	
Term Duration:	127 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	05/24/2006	Balance:	\$ 10,157
Date Reported:	05/31/2014	Amount Past Due:	\$ 988
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:	\$ 98	Date of Last Activity:	N/A

Date Major Delinquency First Reported:		Months Reviewed:	38
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:	08/2013		
Comments:	180 Days past due		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	180	180	180	180								
2013	*	60	90	120	150	*	*	*	*	60	90	150
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007								*	*	*	*	*

Historical Account Information

	N/A	N/A	03/2014	02/2014	01/2014	12/2013
Balance			\$10157	\$10157	\$10157	\$10157
Scheduled Payment Amount			\$98	\$98	\$98	\$98
Actual Payment Amount						
Date of Last Payment						
High Credit			\$9302	\$9302	\$9302	\$9302
Credit Limit						
Amount Past Due			\$790	\$692	\$593	\$494
Type of Loan			Education Loan	Education Loan	Education Loan	Education Loan

Activity Designator						
Comments			180 Days past due	180 Days past due	180 Days past due	150 Days past due
Comments						

	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013
Balance	\$10157	\$10157	\$10157	\$10157	\$9909	\$9909
Scheduled Payment Amount	\$98	\$98	\$98	\$98		
Actual Payment Amount						
Date of Last Payment						
High Credit	\$9302	\$9302	\$9302	\$9302	\$9302	\$9302
Credit Limit						
Amount Past Due	\$395	\$296			\$0	\$0
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments					Student loan - payment deferred	Student loan - payment deferred
Comments					Account in forbearance	Account in forbearance

	05/2013	04/2013	03/2013	02/2013	N/A	12/2012
Balance	\$9909	\$9909	\$9909	\$9909		\$9909
Scheduled Payment Amount	\$98	\$98	\$98	\$98		\$98
Actual Payment Amount						
Date of Last Payment						
High Credit	\$9302	\$9302	\$9302	\$9302		\$9302
Credit Limit						

Amount Past Due	\$593	\$494	\$395	\$296		
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan		Education Loan
Activity Designator						
Comments	150 Days past due	120 Days past due				
Comments						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						
Comments						
Comments						

AES/EFS FINANCE CO

4183792949PA0XXXX

05/24/2006

\$11,823

05/31/2014

\$1,109120+ DAYS PAST DUE

AES/PHEAA-ADV

PO Box 61047

Harrisburg , PA-171061047

(717) 720-3118

Account Number:	4183792949PA0XXXX	Current Status:	120+ DAYS PAST DUE
Account Owner:	Individual Account.	High Credit:	\$ 9,067
Type of Account :	Installment	Credit Limit:	

Term Duration:	133 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	05/24/2006	Balance:	\$ 11,823
Date Reported:	05/31/2014	Amount Past Due:	\$ 1,109
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:	\$ 110	Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	38
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:	08/2013		
Comments:	180 Days past due		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	180	180	180	180								
2013	*	60	90	120	150	*	*	*	*	60	90	150
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007								*	*	*	*	*

Historical Account Information

	N/A	N/A	03/2014	02/2014	01/2014	12/2013
Balance			\$11823	\$11823	\$11823	\$11823
Scheduled Payment Amount			\$110	\$110	\$110	\$110
Actual Payment Amount						
Date of Last						

Payment						
High Credit			\$9067	\$9067	\$9067	\$9067
Credit Limit						
Amount Past Due			\$887	\$776	\$665	\$554
Type of Loan			Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments			180 Days past due	180 Days past due	180 Days past due	150 Days past due
Comments						

	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013
Balance	\$11823	\$11823	\$11823	\$11823	\$11535	\$11535
Scheduled Payment Amount	\$110	\$110	\$110	\$110		
Actual Payment Amount						
Date of Last Payment						
High Credit	\$9067	\$9067	\$9067	\$9067	\$9067	\$9067
Credit Limit						
Amount Past Due	\$443	\$332			\$0	\$0
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments					Student loan - payment deferred	Student loan - payment deferred
Comments					Account in forbearance	Account in forbearance

	05/2013	04/2013	03/2013	02/2013	N/A	12/2012
Balance	\$11535	\$11535	\$11535	\$11535		\$11535

Scheduled Payment Amount	\$110	\$110	\$110	\$110		\$110
Actual Payment Amount						
Date of Last Payment						
High Credit	\$9067	\$9067	\$9067	\$9067		\$9067
Credit Limit						
Amount Past Due	\$665	\$554	\$443	\$332		
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan		Education Loan
Activity Designator						
Comments	150 Days past due	120 Days past due				
Comments						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						
Comments						
Comments						

633 Spirit Dr
Chesterfield , MO-630051243
(888) 866-4352

Account Number:	3854297107KM0XXXX	Current Status:	120+ DAYS PAST DUE
Account Owner:	Individual Account.	High Credit:	\$ 589
Type of Account :	Installment	Credit Limit:	
Term Duration:	131 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	09/23/2008	Balance:	\$ 670
Date Reported:	05/31/2014	Amount Past Due:	\$ 58
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:	\$ 7	Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	18
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:	10/2013		
Comments:	180 Days past due		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	90	120	150	180								
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008									*	*	*	*

Historical Account Information

	N/A	N/A	03/2014	02/2014	01/2014	12/2013
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Balance			\$670	\$670	\$670	\$670
Scheduled Payment Amount			\$7	\$7	\$7	\$7
Actual Payment Amount						
Date of Last Payment						
High Credit			\$589	\$589	\$589	\$589
Credit Limit						
Amount Past Due			\$43	\$36	\$29	
Type of Loan			Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments			150 Days past due	120 Days past due		

	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013
Balance	\$670	\$670	\$662	\$662	\$662	\$662
Scheduled Payment Amount	\$7	\$7				
Actual Payment Amount						
Date of Last Payment						
High Credit	\$589	\$589	\$589	\$589	\$589	\$589
Credit Limit						
Amount Past Due			\$0	\$0	\$0	\$0
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments			Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred

	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012
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Balance	\$662	\$662	\$662	\$662	\$662	\$662
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit	\$589	\$589	\$589	\$589	\$589	\$589
Credit Limit						
Amount Past Due	\$0	\$0	\$0	\$0	\$0	\$0
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred

	11/2012	N/A	N/A	N/A	N/A	N/A
Balance	\$662					
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit	\$589					
Credit Limit						
Amount Past Due	\$0					
Type of Loan	Education Loan					
Activity Designator						
Comments	Student loan - payment deferred					

Account Number:	3854297107KM0XXXX	Current Status:	120+ DAYS PAST DUE
Account Owner:	Individual Account.	High Credit:	\$ 3,500
Type of Account :	Installment	Credit Limit:	
Term Duration:	134 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	11/06/2007	Balance:	\$ 4,048
Date Reported:	05/31/2014	Amount Past Due:	\$ 363
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:	\$ 45	Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	18
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:	10/2013		
Comments:	180 Days past due		

[illegible]

Historical Account Information

	N/A	N/A	03/2014	02/2014	01/2014	12/2013
Balance			\$4048	\$4048	\$4048	\$4048
Scheduled Payment Amount			\$45	\$45	\$45	\$45
Actual Payment Amount						
Date of Last Payment						
High Credit			\$3500	\$3500	\$3500	\$3500
Credit Limit						
Amount Past Due			\$272	\$227	\$181	
Type of Loan			Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments			150 Days past due	120 Days past due		

	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013
Balance	\$4048	\$4048	\$3996	\$3996	\$3996	\$3996
Scheduled Payment Amount	\$45	\$45				
Actual Payment Amount						
Date of Last Payment						
High Credit	\$3500	\$3500	\$3500	\$3500	\$3500	\$3500
Credit Limit						
Amount Past Due			\$0	\$0	\$0	\$0
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						

Comments			Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred
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	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012
Balance	\$3996	\$3996	\$3996	\$3996	\$3996	\$3996
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit	\$3500	\$3500	\$3500	\$3500	\$3500	\$3500
Credit Limit						
Amount Past Due	\$0	\$0	\$0	\$0	\$0	\$0
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred	Student loan - payment deferred

	11/2012	N/A	N/A	N/A	N/A	N/A
Balance	\$3996					
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit	\$3500					
Credit Limit						
Amount Past Due	\$0					
Type of Loan	Education Loan					

Activity Designator						
Comments	Student loan - payment deferred					

NATIONSTAR MORTGAGE59668XXXX

07/02/2007

\$49,937

04/30/2014

\$1,172 PAYS 91-120
DAYS

NATIONSTAR MORTGAGE

PO Box 199111
Dallas , TX-752199111
(214) 111-1111

Account Number:	59668XXXX	Current Status:	PAYS 91-120 DAYS
Account Owner:	Individual Account.	High Credit:	\$ 44,350
Type of Account :	Mortgage	Credit Limit:	
Term Duration:	45 Years	Terms Frequency:	Monthly (due every month)
Date Opened:	07/02/2007	Balance:	\$ 49,937
Date Reported:	04/30/2014	Amount Past Due:	\$ 1,172
Date of Last Payment:	03/2014	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 349	Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	39
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Conventional RE Mortgage
Date of First Delinquency:	10/2013		
Comments:	Fannie Mae account, Fixed rate		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	90	60	60									
2013	180	180	180	180	180	180	*	*	30	*	30	60
2012	*	*	*	*	*	*	30	60	90	60	150	180
2011	30	*	*	*	30	*	*	*	*	30	*	30

2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007							*	*	*	*	*	*

Historical Account Information

	N/A	N/A	03/2014	N/A	01/2014	12/2013
Balance			\$49937		\$50023	\$50023
Scheduled Payment Amount			\$349		\$349	\$349
Actual Payment Amount			\$349			
Date of Last Payment			03/2014		10/2013	10/2013
High Credit			\$44350		\$44350	\$44350
Credit Limit						
Amount Past Due			\$823		\$1072	\$711
Type of Loan			Conventional RE Mortgage		Conventional RE Mortgage	Conventional RE Mortgage
Activity Designator						
Comments			Fannie Mae account		Fannie Mae account	Fannie Mae account
Comments			Fixed rate		Loan modified	Loan modified
Comments					Fixed rate	Fixed rate

	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013
Balance	\$50023	\$50023	\$50108	\$50108	\$50151	\$45976
Scheduled Payment Amount	\$349	\$349	\$348	\$348	\$348	\$411
Actual Payment Amount						
Date of Last Payment	10/2013	10/2013	08/2013	08/2013	06/2013	06/2013

High Credit	\$44350	\$44350	\$44350	\$44350	\$44350	\$44350
Credit Limit						
Amount Past Due	\$349		\$348			
Type of Loan	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage
Activity Designator						
Comments	Fannie Mae account	Fannie Mae account	Fannie Mae account	Fannie Mae account	Fannie Mae account	Fannie Mae account
Comments						180 Days past due
Comments						

	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012
Balance	\$46052	\$46128	\$46128	\$46128	\$46128	\$46128
Scheduled Payment Amount	\$407	\$407	\$407	\$407	\$407	\$407
Actual Payment Amount						
Date of Last Payment	05/2013	06/2012	06/2012	06/2012	06/2012	06/2012
High Credit	\$44350	\$44350	\$44350	\$44350	\$44350	\$44350
Credit Limit						
Amount Past Due					\$2557	\$2136
Type of Loan	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage
Activity Designator						
Comments	Fannie Mae account	Fannie Mae account	Fannie Mae account	Fannie Mae account	Fannie Mae account	Fannie Mae account
Comments	180 Days past due	180 Days past due	180 Days past due	180 Days past due	180 Days past due	180 Days past due
Comments						

	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Balance	\$46128	\$45976	\$46128	\$46128	\$46128	\$46128

Scheduled Payment Amount	\$407	\$407	\$407	\$407	\$407	\$407
Actual Payment Amount						
Date of Last Payment	06/2012	10/2012	06/2012	06/2012	06/2012	06/2012
High Credit	\$44350	\$44350	\$44350	\$44350	\$44350	\$44350
Credit Limit						
Amount Past Due	\$2123	\$841	\$1261	\$840	\$420	
Type of Loan	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage	Conventional RE Mortgage
Activity Designator						
Comments	Fannie Mae account	Fannie Mae account	Fannie Mae account	Fannie Mae account	Fannie Mae account	Fannie Mae account
Comments	150 Days past due					
Comments						

OHIO DEPT OF HUMAN S 43360606AO704336XXXX 05/06/2010 \$0 12/31/2013 PAYS AS AGREED

OHIO DEPT OF HUMAN SERVICE

373 S High St Fl 13
Columbus , OH-432154591
(614) 462-3275

Account Number:	43360606AO704336XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	
Type of Account :	Open	Credit Limit:	
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	05/06/2010	Balance:	\$ 0
Date Reported:	12/31/2013	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	09/2012
Date Major Delinquency First Reported:		Months Reviewed:	14
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	

Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Child Support
Date of First Delinquency:	N/A		
Comments:	Customer has now located consumer		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013	CA	CA	CA	CA	CA	CA	CA	CA	*	*	*	
2012	*	*	*	*	*	*	*	*	120	CA	CA	CA
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010					*	*	*	*	*	*	*	*

Historical Account Information

	N/A	N/A	N/A	N/A	N/A	12/2013
Balance						\$0
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						Child Support
Activity Designator						
Comments						Customer has now located consumer
Comments						

	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013
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Comments	Customer has now located consumer	Customer has now located consumer	Customer has now located consumer	Customer has now located consumer	Customer has now located consumer	Customer has now located consumer
	11/2012	10/2012	N/A	N/A	N/A	N/A
Balance	\$1425	\$1016				
Scheduled Payment Amount	\$399	\$399				
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due	\$1425	\$1016				
Type of Loan	Child Support	Child Support				
Activity Designator						
Comments	Collection account	Collection account				
Comments	Customer has now located consumer	Customer has now located consumer				

Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
BMI FEDERAL CREDIT U	66117XXXX	09/08/2005	\$0	06/01/2014		PAYS AS AGREED	\$2,000

BMI FEDERAL CREDIT UNION

505 King Ave
Columbus , OH-432012696
(800) 822-9423

Account Number:	66117XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 1,985
Type of Account :	Revolving	Credit Limit:	\$ 2,000
Term Duration:		Terms Frequency:	

Date Opened:	09/08/2005	Balance:	\$ 0
Date Reported:	06/01/2014	Amount Past Due:	
Date of Last Payment:	04/2009	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	04/2009
Date Major Delinquency First Reported:		Months Reviewed:	99
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	05/2009	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	*	*	*	*	*							
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	30	*	90	120	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	30	60	60	*
2007									*	*	*	*

BMI FEDERAL CREDIT U 66117XXXX

04/20/2009

\$6,197

06/01/2014

CHARGE-OFF

BMI FEDERAL CREDIT UNION

505 King Ave
Columbus , OH-432012696
(800) 822-9423

Account Number:	66117XXXX	Current Status:	CHARGE-OFF
Account Owner:	Individual Account.	High Credit:	
Type of Account :	Installment	Credit Limit:	
Term Duration:	60 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	04/20/2009	Balance:	\$ 6,197

Date Reported:	06/01/2014	Amount Past Due:	
Date of Last Payment:	08/2009	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 140	Date of Last Activity:	N/A
Date Major Delinquency First Reported:	05/2010	Months Reviewed:	61
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:	\$ 6,197	Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Unsecured
Date of First Delinquency:	06/2009		
Comments:	Charged off account		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	CO	CO	CO	CO	CO							
2013	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2012	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2011	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2010	120	120	120	120	*	CO	CO	CO	CO	CO	CO	CO
2009				*	*	*	30	30	*	30	60	90

Historical Account Information

	N/A	04/2014	03/2014	02/2014	01/2014	12/2013
Balance		\$6197	\$6197	\$6197	\$6197	\$6197
Scheduled Payment Amount		\$140	\$140	\$140	\$140	\$140
Actual Payment Amount						
Date of Last Payment		08/2009	08/2009	08/2009	08/2009	08/2009
High Credit						
Credit Limit						
Amount Past Due						

Type of Loan		Unsecured	Unsecured	Unsecured	Unsecured	Unsecured
Activity Designator						
Comments		Charged off account	Charged off account	Charged off account	Charged off account	Charged off account

	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013
Balance	\$6197	\$6197	\$6197	\$6197	\$6197	\$6197
Scheduled Payment Amount	\$140	\$140	\$140	\$140	\$140	\$140
Actual Payment Amount						
Date of Last Payment	08/2009	08/2009	08/2009	08/2009	08/2009	08/2009
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan	Unsecured	Unsecured	Unsecured	Unsecured	Unsecured	Unsecured
Activity Designator						
Comments	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account

	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012
Balance	\$6197	\$6197	\$6197	\$6197	\$6197	\$6197
Scheduled Payment Amount	\$140	\$140	\$140	\$140	\$140	\$140
Actual Payment Amount						
Date of Last Payment	08/2009	08/2009	08/2009	08/2009	08/2009	08/2009
High Credit						
Credit Limit						

Amount Past Due						
Type of Loan	Unsecured	Unsecured	Unsecured	Unsecured	Unsecured	Unsecured
Activity Designator						
Comments	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account

	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Balance	\$6197	\$6197	\$6197	\$6197	\$6197	\$6197
Scheduled Payment Amount	\$140	\$140	\$140	\$140	\$140	\$140
Actual Payment Amount						
Date of Last Payment	08/2009	08/2009	08/2009	08/2009	08/2009	08/2009
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan	Unsecured	Unsecured	Unsecured	Unsecured	Unsecured	Unsecured
Activity Designator						
Comments	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account

BMI FEDERAL CREDIT U 66117XXXX 03/25/2008 \$1,832 06/01/2014 CHARGE-OFF

BMI FEDERAL CREDIT UNION

505 King Ave
Columbus , OH-432012696
(800) 822-9423

Account Number:	66117XXXX	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:	03/25/2008	Balance:	\$ 1,832
Date Reported:	06/01/2014	Amount Past Due:	
Date of Last Payment:	02/2010	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 196	Date of Last Activity:	N/A
Date Major Delinquency First Reported:	05/2010	Months Reviewed:	75
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:	\$ 1,832	Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Auto
Date of First Delinquency:	08/2009		
Comments:	Charged off account		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	CO	CO	CO	CO	CO							
2013	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2012	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2011	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2010	120	120	120	120	*	CO	CO	CO	CO	CO	CO	CO
2009	90	*	*	*	*	*	*	*	*	30	60	90
2008			*	*	*	*	*	30	60	60	60	60

Historical Account Information

	N/A	04/2014	03/2014	02/2014	01/2014	12/2013
Balance		\$1832	\$1832	\$1832	\$1832	\$1832
Scheduled Payment Amount		\$196	\$196	\$196	\$196	\$196
Actual Payment Amount						
Date of Last Payment		02/2010	02/2010	02/2010	02/2010	02/2010
High Credit						

Credit Limit						
Amount Past Due						
Type of Loan		Auto	Auto	Auto	Auto	Auto
Activity Designator						
Comments		Charged off account	Charged off account	Charged off account	Charged off account	Charged off account

	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013
Balance	\$1832	\$1832	\$1832	\$1832	\$1832	\$1832
Scheduled Payment Amount	\$196	\$196	\$196	\$196	\$196	\$196
Actual Payment Amount						
Date of Last Payment	02/2010	02/2010	02/2010	02/2010	02/2010	02/2010
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan	Auto	Auto	Auto	Auto	Auto	Auto
Activity Designator						
Comments	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account

	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012
Balance	\$1832	\$1832	\$1832	\$1832	\$1832	\$1832
Scheduled Payment Amount	\$196	\$196	\$196	\$196	\$196	\$196
Actual Payment Amount						
Date of Last Payment	02/2010	02/2010	02/2010	02/2010	02/2010	02/2010

High Credit						
Credit Limit						
Amount Past Due						
Type of Loan	Auto	Auto	Auto	Auto	Auto	Auto
Activity Designator						
Comments	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account

	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Balance	\$1832	\$1832	\$1832	\$1832	\$1832	\$1832
Scheduled Payment Amount	\$196	\$196	\$196	\$196	\$196	\$196
Actual Payment Amount						
Date of Last Payment	02/2010	02/2010	02/2010	02/2010	02/2010	02/2010
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan	Auto	Auto	Auto	Auto	Auto	Auto
Activity Designator						
Comments	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account

BMI FEDERAL CREDIT U 66117XXXX 03/25/2008 \$0 06/01/2014 PAYS AS AGREED

BMI FEDERAL CREDIT UNION

505 King Ave
Columbus , OH-432012696
(800) 822-9423

Account Number:	66117XXXX	Current Status:	PAYS AS AGREED
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Account Owner:	Individual Account.	High Credit:	\$ 5,485
Type of Account :	Installment	Credit Limit:	
Term Duration:	36 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	03/25/2008	Balance:	\$ 0
Date Reported:	06/01/2014	Amount Past Due:	
Date of Last Payment:	04/2009	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 173	Date of Last Activity:	04/2009
Date Major Delinquency First Reported:		Months Reviewed:	75
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	04/2009	Type of Loan:	Auto
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	*	*	*	*	*							
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	60	*	120	120	*	*	*	*	*	*	*	*
2008			*	*	*	*	*	30	60	60	30	60

BMI FEDERAL CREDIT U 66117XXXX

04/13/2007

\$0

06/01/2014

PAYS AS
AGREED

BMI FEDERAL CREDIT UNION

505 King Ave
Columbus , OH-432012696
(800) 822-9423

Account Number:	66117XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 1,900

Type of Account :	Installment	Credit Limit:	
Term Duration:	36 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	04/13/2007	Balance:	\$ 0
Date Reported:	06/01/2014	Amount Past Due:	
Date of Last Payment:	04/2009	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 67	Date of Last Activity:	04/2009
Date Major Delinquency First Reported:		Months Reviewed:	86
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	04/2009	Type of Loan:	Unsecured
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	*	*	*	*	*							
2013	*	*	*	*	*	*	*	*	*	*	*	*
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	60	*	120	120	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	30	60	90	90	90
2007									*	*	*	*

CHASE BANK USA, NA 418586691194XXXX 03/01/2008 \$0 03/01/2009 CHARGE-OFF\$3,000

Chase Card Services

PO Box 15298
Wilmington , DE-198505298
(800) 955-9900

Account Number:	418586691194XXXX	Current Status:	CHARGE-OFF
Account Owner:	Individual Account.	High Credit:	\$ 3,289
Type of Account :	Revolving	Credit Limit:	\$ 3,000

Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	03/01/2008	Balance:	\$ 0
Date Reported:	03/01/2009	Amount Past Due:	
Date of Last Payment:	07/2008	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 2,561	Date of Last Activity:	N/A
Date Major Delinquency First Reported:	03/2009	Months Reviewed:	12
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	08/2008		
Comments:	Charged off account		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2009	120	120										
2008			*	*	*	*	*	*	30	60	90	120

CITIMORTGAGE 111972XXXX 07/01/2007 \$0 11/01/2010 PAYS 31-60 DAYS

CITIMORTGAGE

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

Account Number:	111972XXXX	Current Status:	PAYS 31-60 DAYS
Account Owner:	Individual Account.	High Credit:	\$ 44,350
Type of Account :	Mortgage	Credit Limit:	
Term Duration:	27 Years	Terms Frequency:	Monthly (due every month)
Date Opened:	07/01/2007	Balance:	\$ 0
Date Reported:	11/01/2010	Amount Past Due:	
Date of Last Payment:	09/2010	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 370	Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	39

Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	11/2010	Type of Loan:	Conventional RE Mortgage
Date of First Delinquency:	10/2010		
Comments:	Fannie Mae account		

81-Month Payment History

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

DISCOVER FINANCIAL S 601100530198XXXX 03/05/2008 \$1,600 05/22/2014 \$1,600 CHARGE-OFF \$1,000

DISCOVER FINANCIAL SVCS LL

PO Box 15316
Wilmington , DE-198505316

Account Number:	601100530198XXXX	Current Status:	CHARGE-OFF
Account Owner:	Individual Account.	High Credit:	\$ 1,678
Type of Account :	Revolving	Credit Limit:	\$ 1,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	03/05/2008	Balance:	\$ 1,600
Date Reported:	05/22/2014	Amount Past Due:	\$ 1,600
Date of Last Payment:	07/2008	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:	02/2009	Months Reviewed:	74
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card

Date of First Delinquency:	04/2008
Comments:	Charged off account

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	CO	CO	CO	CO								
2013	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2012	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2011	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2010	*	*	*	*	*	CO	CO	CO	CO	CO	CO	CO
2009	120	120	*	*	*	*	*	*	*	*	*	*
2008			*	*	*	*	*	*	30	60	90	120

Historical Account Information

	N/A	04/2014	03/2014	02/2014	01/2014	12/2013
Balance		\$1600	\$1600	\$1600	\$1600	\$1600
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment		07/2008	07/2008	07/2008	07/2008	07/2008
High Credit		\$1678	\$1678	\$1678	\$1678	\$1678
Credit Limit		\$1000	\$1000	\$1000	\$1000	\$1000
Amount Past Due		\$1600	\$1600	\$1600	\$1600	\$1600
Type of Loan		Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						
Comments		Charged off account	Charged off account	Charged off account	Charged off account	Charged off account
	11/2013	10/2013	09/2013	08/2013	07/2013	N/A

Balance	\$1600	\$1600	\$1600	\$1600	\$1600	
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment	07/2008	07/2008	07/2008	07/2008	07/2008	
High Credit	\$1678	\$1678	\$1678	\$1678	\$1678	
Credit Limit	\$1000	\$1000	\$1000	\$1000	\$1000	
Amount Past Due	\$1600	\$1600	\$1600	\$1600	\$1600	
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	
Activity Designator						
Comments	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account	

	05/2013	N/A	03/2013	02/2013	01/2013	12/2012
Balance	\$1600		\$1600	\$1600	\$1678	\$1678
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment	07/2008		07/2008	07/2008	07/2008	07/2008
High Credit	\$1678		\$1678	\$1678	\$1678	\$1678
Credit Limit	\$1000		\$1000	\$1000	\$1000	\$1000
Amount Past Due	\$1600		\$1600	\$1600	\$1678	\$1678
Type of Loan	Credit Card		Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						
Comments	Charged off account		Charged off account	Charged off account	Charged off account	Charged off account

	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Balance	\$1678	\$1678	\$1678	\$1678	\$1678	\$1678
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment	07/2008	07/2008	07/2008	07/2008	07/2008	07/2008
High Credit	\$1678	\$1678	\$1678	\$1678	\$1678	\$1678
Credit Limit	\$1000	\$1000	\$1000	\$1000	\$1000	\$1000
Amount Past Due	\$1678	\$1678	\$1678	\$1678	\$1678	\$1678
Type of Loan	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						
Comments	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account	Charged off account

GR LK HGH ED CORP 1229778909788XXXX N/A \$3,234 05/31/2014 \$3,234

GREAT LAKES HIGHER EDUCATI

2401 International Ln
Madison , WI-537043121
(608) 246-1700

Account Number:	1229778909788XXXX	Current Status:	
Account Owner:	Individual Account.	High Credit:	\$ 2,962
Type of Account :	Installment	Credit Limit:	
Term Duration:	1 Months	Terms Frequency:	Single Payment Loan
Date Opened:	N/A	Balance:	\$ 3,234
Date Reported:	05/31/2014	Amount Past Due:	\$ 3,234
Date of Last Payment:	12/2013	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 3,234	Date of Last Activity:	N/A
Date Major Delinquency First Reported:	05/2014	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:	Education Loan
Date of First Delinquency:	11/2012		
Comments:	Collection account		

81-Month Payment History

No 81-Month Payment Data available for display.

HSBC BEST BUY	169607-215790XXXX	03/01/2008	\$0	03/01/2009	120+ DAYS PAST DUE	\$0
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HSBC BEST BUY

PO Box 9
Buffalo , NY-142400009
(888) 385-8916

Account Number:	169607-215790XXXX	Current Status:	120+ DAYS PAST DUE
Account Owner:	Individual Account.	High Credit:	\$ 1,180
Type of Account :	Revolving	Credit Limit:	\$ 0
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	03/01/2008	Balance:	\$ 0
Date Reported:	03/01/2009	Amount Past Due:	
Date of Last Payment:	03/2009	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 78	Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	11
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	03/2009	Type of Loan:	Charge Account
Date of First Delinquency:	08/2008		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
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LVNV FUNDING LLC	702127215790XXXX	03/19/2009	\$1,451	05/12/2014	\$1,451
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PO Box 10497
Ste 110, Ms 576
Greenville , SC-296030497
(866) 464-1183

81-Month Payment History

No 81-Month Payment Data available for display.

	N/A	04/2014	N/A	02/2014	01/2014	12/2013
Balance		\$1585		\$1576	\$1572	\$1568
Scheduled						

Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit		\$1180		\$1180	\$1180	\$1180
Credit Limit						
Amount Past Due		\$1585		\$1576	\$1572	\$1568
Type of Loan		Factoring Company Account (debt buyer)		Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)
Activity Designator						
Comments		Collection account		Collection account	Collection account	Collection account

	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013
Balance	\$1563	\$1523	\$1509	\$1496	\$1491	\$1487
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit	\$1180	\$1180	\$1180	\$1180	\$1180	\$1180
Credit Limit						
Amount Past Due	\$1563	\$1523	\$1509	\$1496	\$1491	\$1487
Type of Loan	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)
Activity Designator						
Comments	Collection account	Collection account	Collection account	Collection account	Collection account	Collection account

	05/2013	N/A	03/2013	02/2013	01/2013	12/2012
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Balance	\$1398		\$1390	\$1387	\$1382	\$1516
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit	\$1180		\$1180	\$1180	\$1180	\$1180
Credit Limit						
Amount Past Due	\$1398		\$1390	\$1387	\$1382	\$1516
Type of Loan	Factoring Company Account (debt buyer)		Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)
Activity Designator						
Comments	Collection account		Collection account	Collection account	Collection account	Collection account

	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Balance	\$1512	\$1510	\$1505	\$1501	\$1497	\$1492
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit	\$1180	\$1180	\$1180	\$1180	\$1180	\$1180
Credit Limit						
Amount Past Due	\$1512	\$1510	\$1505	\$1501	\$1497	\$1492
Type of Loan	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)	Factoring Company Account (debt buyer)
Activity Designator						
Comments	Collection account	Collection account	Collection account	Collection account	Collection account	Collection account

OHIO DEPT OF HUMAN SERVICE

373 S High St Fl 13
Columbus , OH-432154591
(614) 462-3275

Account Number:	704336060612JU07XXXX	Current Status:	
Account Owner:	Individual Account.	High Credit:	
Type of Account :	Open	Credit Limit:	
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	07/09/2013	Balance:	\$ 4,966
Date Reported:	12/31/2013	Amount Past Due:	\$ 4,966
Date of Last Payment:		Actual Payment Amount:	\$ 250
Scheduled Payment Amount:	\$ 399	Date of Last Activity:	N/A
Date Major Delinquency First Reported:	10/2013	Months Reviewed:	2
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Child Support
Date of First Delinquency:	09/2013		
Comments:	Collection account, Customer has now located consumer		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013							*	*	*	CA	CA	

Historical Account Information

	N/A	N/A	N/A	N/A	N/A	12/2013
Balance						\$4966
Scheduled Payment Amount						\$399
Actual Payment Amount						\$250

Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						\$4966
Type of Loan						Child Support
Activity Designator						
Comments						Collection account
Comments						Customer has now located consumer

	11/2013	10/2013	N/A	N/A	N/A	N/A
Balance	\$4807	\$4648				
Scheduled Payment Amount	\$399	\$399				
Actual Payment Amount	\$250	\$250				
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due	\$4807	\$4648				
Type of Loan	Child Support	Child Support				
Activity Designator						
Comments	Collection account	Collection account				
Comments	Customer has now located consumer	Customer has now located consumer				

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						

Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						
Comments						
Comments						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						
Comments						
Comments						

OHIO STATE UNIV STUDENT

Student Loan Svcs
 1800 Cannon Dr Rm 250
 Columbus , OH-432102209
 (614) 292-4806

Account Number:	29778909635XXXX	Current Status:	
Account Owner:	Individual Account.	High Credit:	\$ 2,532
Type of Account :	Installment	Credit Limit:	
Term Duration:	61 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	04/04/2002	Balance:	\$ 1,990
Date Reported:	06/06/2014	Amount Past Due:	\$ 1,990
Date of Last Payment:	04/2012	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 50	Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	97
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:	09/2008		
Comments:	Collection account		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2014	CA	CA	CA	CA	CA							
2013	CA	CA	CA	CA	CA	CA	CA	CA	CA	CA	CA	CA
2012	CA	CA	CA	CA	CA	CA	CA	CA	CA	CA	CA	CA
2011	180	CA	CA	CA	CA	CA	CA	CA	CA	CA	CA	CA
2010	120	120	120	120	120	180	180	180	180	180	180	180
2009	90	120	120	120	120	*	120	120	120	120	120	120
2008	*	*	*	*	*	*	*	*	*	*	30	60
2007									*	*	*	*

Historical Account Information

PNC BANK, NA

448900300904XXXX

03/04/2012 \$0

11/02/2012

PAYS AS
AGREED

\$2,000

PNC BANK

PO Box 3180
Pittsburgh , PA-152303180

Account Number:	448900300904XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 1,972
Type of Account :	Revolving	Credit Limit:	\$ 2,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	03/04/2012	Balance:	\$ 0
Date Reported:	11/02/2012	Amount Past Due:	
Date of Last Payment:	07/2012	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	07/2012
Date Major Delinquency First Reported:		Months Reviewed:	7
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	10/2012	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
2012			*	*	*	*	*	*	*	30		

Historical Account Information

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						

Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						

High Credit						
Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						

	N/A	10/2012	09/2012	08/2012	07/2012	06/2012
Balance		\$1937	\$1869	\$1802	\$1789	\$1591
Scheduled Payment Amount		\$84	\$83	\$49	\$70	\$44
Actual Payment Amount				\$120	\$60	\$343
Date of Last Payment		07/2012	07/2012	07/2012	06/2012	05/2012
High Credit		\$1937	\$1903	\$1903	\$1903	\$1903
Credit Limit		\$2000	\$2000	\$2000	\$2000	\$2000
Amount Past Due		\$132				
Type of Loan		Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
Activity Designator						

SALLIE MAE 9768852180100012XXXX 06/16/2006 \$0 12/31/2013 120+ DAYS PAST DUE

SALLIE MAE

PO Box 9500
Wilkes Barre , PA-187739500

Account Number:	9768852180100012XXXX	Current Status:	120+ DAYS PAST DUE
Account Owner:	Individual Account.	High Credit:	\$ 2,625
Type of Account :	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	

Date Opened:	06/16/2006	Balance:	\$ 0
Date Reported:	12/31/2013	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:	19
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	12/2013	Type of Loan:	Education Loan
Date of First Delinquency:	12/2012		
Comments:	Student loan assigned to government, Variable adjustable Rate		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013	*	90	120	150	180	180	180	180	180	180	180	
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007			*	*	*	*	*	*	*	*	*	*

Historical Account Information

	N/A	N/A	N/A	N/A	N/A	N/A
Balance						
Scheduled Payment Amount						
Actual Payment Amount						
Date of Last Payment						
High Credit						

Credit Limit						
Amount Past Due						
Type of Loan						
Activity Designator						
Comments						
Comments						

	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013
Balance	\$2984	\$2978	\$2972	\$2966	\$2961	\$2955
Scheduled Payment Amount	\$50	\$50	\$50	\$50	\$50	\$50
Actual Payment Amount						
Date of Last Payment						
High Credit	\$2625	\$2625	\$2625	\$2625	\$2625	\$2625
Credit Limit						
Amount Past Due	\$650	\$600	\$550	\$500	\$450	\$400
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate
Comments	180 Days past due	180 Days past due	180 Days past due	180 Days past due	180 Days past due	180 Days past due

	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012
Balance	\$2946	\$2937	\$2929	\$2920	\$2911	\$2903
Scheduled Payment Amount	\$50	\$50	\$50	\$50	\$50	\$50
Actual Payment Amount						

Date of Last Payment						
High Credit	\$2625	\$2625	\$2625	\$2625	\$2625	\$2625
Credit Limit						
Amount Past Due	\$350	\$300	\$250	\$200		
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate
Comments	180 Days past due	150 Days past due	120 Days past due			

	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Balance	\$2894	\$2885	\$2881	\$2881	\$2881	\$2881
Scheduled Payment Amount	\$50	\$50				
Actual Payment Amount						
Date of Last Payment						
High Credit	\$2625	\$2625	\$2625	\$2625	\$2625	\$2625
Credit Limit						
Amount Past Due						
Type of Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan	Education Loan
Activity Designator						
Comments	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate	Variable/adjustable Rate
Comments						

XPRESS LOAN SERVICIN 4183792949EG0XXXX 05/01/2006 \$0 01/01/2011 PAYS AS AGREED

1500 W 3rd St Ste 125
 Deutsche Bank
 Cleveland , OH-441131422
 (888) 811-7101

Account Number:	4183792949EG0XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 9,302
Type of Account :	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	05/01/2006	Balance:	\$ 0
Date Reported:	01/01/2011	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	07/2009
Date Major Delinquency First Reported:		Months Reviewed:	36
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	01/2011	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	90	120	120	*	*	*	*	60	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006					*	*	*	*	*	*	*	*

XPRESS LOAN SERVICIN 4183792949EG0XXXX 05/01/2006 \$0 01/01/2011 PAYS AS AGREED

XPRESS LOAN SERVICING/

1500 W 3rd St Ste 125
 Deutsche Bank
 Cleveland , OH-441131422
 (888) 811-7101

Account Number:	4183792949EG0XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 9,067
Type of Account :	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	05/01/2006	Balance:	\$ 0
Date Reported:	01/01/2011	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	07/2009
Date Major Delinquency First Reported:		Months Reviewed:	36
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	01/2011	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	90	120	120	*	*	*	*	60	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006						*	*	*	*	*	*	*

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.

WILLIAMS & FUDGE INC,	
Agency Address:	PO Box 266 Rock Hill, SC 297316266 (803) 329-9791
Date Reported:	05/2014
Date Assigned:	11/2012
Creditor Classification:	Educational

Creditor Name:	OHIO CHRISTIAN UNIVERSITY AR
Accounts Number:	395XXXX
Account Owner:	Individual Account.
Original Amount Owned:	\$1,806
Date of 1 st Delinquency:	10/2012
Balance Date:	05/2014
Balance Owned:	\$1,806
Last Payment Date :	N/A
Status Date:	05/2014
Status:	D - Unpaid
Comments:	N/A

CONVERGENT OUTSOURCING INC

Agency Address:	800 SW 39th St Renton, WA 980574975 (800) 444-8485
Date Reported:	12/2013
Date Assigned:	04/2013
Creditor Classification:	
Creditor Name:	T MOBILE USA
Accounts Number:	3690XXXX
Account Owner:	Individual Account.
Original Amount Owned:	\$558
Date of 1 st Delinquency:	09/2011
Balance Date:	12/2013
Balance Owned:	\$558
Last Payment Date :	N/A
Status Date:	12/2013
Status:	D - Unpaid
Comments:	N/A

Public Records

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

Bankruptcy

Date Filed:	
Case Number:	
Court Number/Name:	
Court Address:	170 N High St Columbus , OH 432152417
Liabilities:	
Individual/Joint:	
Individual/Business:	
Bankruptcy Disposition:	
Current Disposition Date:	N/A
Asset Amount:	
Exempt Amount:	
Date Verified:	N/A
Date Reported:	N/A
Prior Disposition:	
Comments:	

Judgments

Type:	Judgment
Date Filed:	05/2011
Case Number:	2011CVF02276
Court Number/Name:	
Court Address:	375 S High St Columbus , OH 432154520
Plaintiff:	LVNV FUNDING LLC
Defendant:	EVANS LAMONT
Amount:	\$1,180
Status:	
Date Reported:	N/A
Satisfied Date:	
Verified Date:	
Comments:	

Judgments

Judgments

Type:	Judgment
Date Filed:	04/2011
Case Number:	2011CVF02148
Court Number/Name:	
Court Address:	375 S High St Columbus , OH 432154520
Plaintiff:	UNIFUND CCR PARTNERS
Defendant:	EVANS LAMONT
Amount:	\$3,289
Status:	
Date Reported:	N/A
Satisfied Date:	
Verified Date:	
Comments:	

Judgments

Type:	Judgment
Date Filed:	11/2010
Case Number:	2010CVF36775
Court Number/Name:	
Court Address:	375 S High St Columbus , OH 432154520
Plaintiff:	BMI FEDERAL CREDIT UNION
Defendant:	EVANS LAMONT
Amount:	\$8,159
Status:	
Date Reported:	N/A
Satisfied Date:	
Verified Date:	
Comments:	

Judgments

Judgments

Type:	Judgment
Date Filed:	12/2009
Case Number:	2009CVF30470
Court Number/Name:	
Court Address:	375 S High St Columbus , OH 432154520
Plaintiff:	DISCOVER BANK
Defendant:	EVANS LAMONT T
Amount:	\$1,678
Status:	
Date Reported:	N/A
Satisfied Date:	
Verified Date:	
Comments:	

You have no Tax Liens on file.

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:Lamont Evans
Social Security Number:XXX-XX-9096
Age or Date of Birth:February 16, 1982

Address Information

Current/Previous	Street Address	Date Reported
Current	5696 BEEHCROFT RD APT ECOLUMBUS,OH,43229	First Reported 09/2007Last Reported 06/09/2014
Former Address1	PO BOX 29674 COLUMBUS,OH,43229	First Reported 08/2007Last Reported 03/06/2013
Former Address2	6140 CLEVELAND AVECOLUMBUS,OH,43231	First Reported 03/2014Last Reported 06/03/2014
Former Address3	4215 THOMP SON DR DAYTON,OH,45416	First Reported 07/2006Last Reported 01/12/2011
Former Address4	4600 NORTHTOWNE BLVD APT 215COLUMBUS,OH,43229	First Reported 07/2006Last Reported 01/12/2011
Former Address5	6177 DEEWOOD CT	First Reported 09/2005Last

Former Address6

1940 MARYLAND AVE APT
ACOLUMBUS,OH,43219First Reported 08/2004Last
Reported 01/12/2011

Other Identification

You have no other identification on file.

Employment History

Last Reported Employment:

MGR; ABOVE BEAUTY SALON

Previous Employment(s):

OHIO STATE UNIVERSIT; LONG JOHN SILV

Alert(s)

File Blocked For Promotional Purposes

Consumer Statement

You have no Consumer Statement on file.

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 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>

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.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a Credit Report or another type of Consumer Report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number

of the agency that provided the information.

- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit file;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for 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 file it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to file information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit file.** 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.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB	b. Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer

	Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, SE Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, SW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357

Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe that you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, the victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

1. You have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.

- Equifax: 1-800-525-6285; www.equifax.com
- Experian: 1-888-397-3742; www.experian.com
- TransUnion: 1-800-680-7289; www.transunion.com

An initial fraud alert stays in your file for at least 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an *identity theft report*. An *identity theft report* includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the *identity theft report*, visit www.consumerfinance.gov/learnmore.

2. **You have the right to free copies of the information in your file (your "file disclosure").** An initial fraud alert entitles you to a copy of all the information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.ftc.gov/credit.
3. **You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumer.gov/idtheft.
4. **You have the right to obtain information from a debt collector.** If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief - like the name of the creditor and the amount of the debt.
5. **If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information

about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation, or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer, or place the debt for collection.

6. **You also may prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.

To learn more about identity theft and how to deal with its consequences, visit www.consumer.gov/idtheft, or write to the FTC. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state attorney general.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.ftc.gov/credit.

Your Rights Under State Law

STATE OF OHIO - NOTICE TO CONSUMERS

Ohio Consumers Have the Right to Obtain a Security Freeze

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

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

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

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

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

To place a security freeze on your Equifax credit report, send your request via certified mail or other comparable service where a receipt of delivery is provided to:

Equifax Security Freeze

P.O. Box 105788

Atlanta, Georgia 30348

Or, you may contact us on the web at equifax.com or call 800-685-1111.

The fee to place a security freeze is \$5.00. If you are a victim of identity theft and you submit a copy of a valid police report related to the violation of section 2913.49 of the Revised Code, no fee will be charged. Include your complete name, complete address, social security number, date of birth and payment, if applicable.

Written confirmation of the security freeze will be sent within 5 business days of receipt of the request via first class mail. It will include your unique personal identification number and instructions for removing the security freeze or authorizing the release of your credit report for a specific party or specific period of time.

Equifax offers you personal credit products that enlighten, enable and empower you. Whether you are managing your credit, protecting your identity or preparing for a major purchase, Equifax offers the tools you need to make the smartest choices possible. For more information visit www.Equifax.com.