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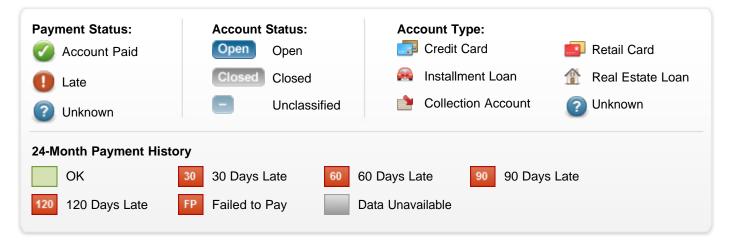
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Accounts

90% of the credit score calculation is based on how you manage your different accounts. Accounts include credit cards, retail cards, real estate loans, installment loans, and collection accounts. This information is reported to the credit bureaus from your creditors. When available, contact information for your creditors has been provided.

Your accounts will begin on the next page, please refer to these legends to help understand the information on your report.





Accounts (cont.) Experian **Equifax TransUnion** 11 TMOBILE (904) 680-2591 Account Name: No match found. No match found. 11 TMOBILE Account #: 8852XXXX Payment Status: Account Type: Collection Account Balance: \$250 Date Open: 01/13/2014 Last Updated: 01/01/0001 Account Status: Terms: Phone #: (904) 680-2591 Address: 8014 BAYBERRY RD Ownership: Original Creditor: 11 TMOBILE 201 Company Sold-to: Credit Limit: Monthly Payment: Past Due Amount: High Balance: Balloon Payment: Comments: 24-Month Payment History 2013 2014 2012 Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Experian **Equifax**

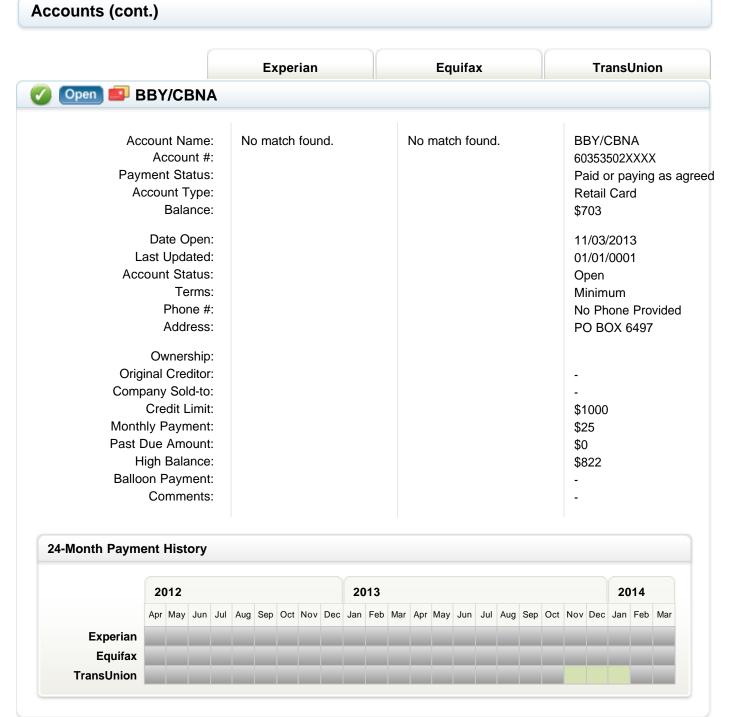
TransUnion



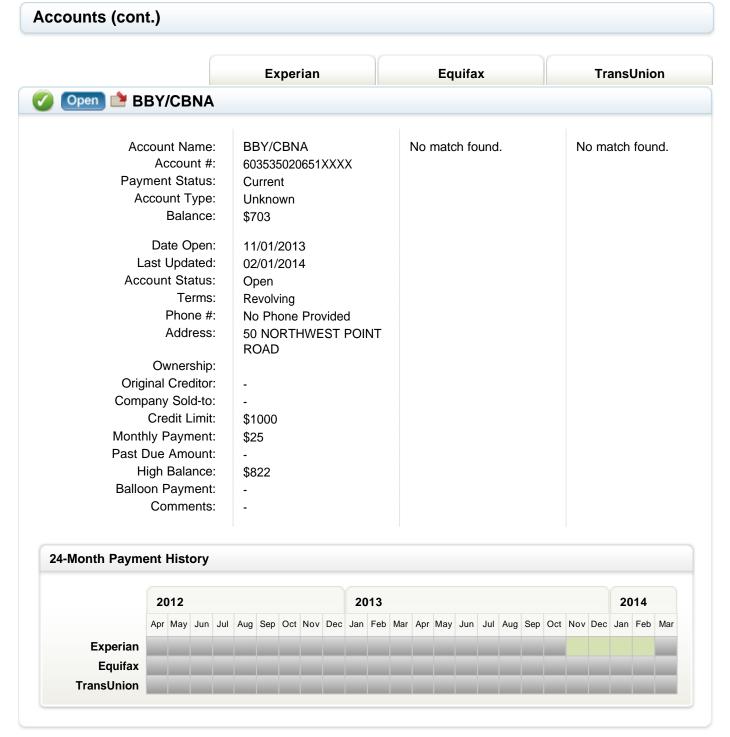
Accounts (cont.)

		Ex	perian				Equifa	ax					Tra	ansl	Inion
ENHANCED	RECOVE	RY CO L	(800) 4	96-894	1										
Aco	count Name:	ENHAN	NCED REC	COVERY	, E	ENH.	ANCE	D RE	CO	VEF	RΥ	N	o ma	atch 1	found
		CO L			(CO									
	Account #:	8852XX	XX		8	852	XXXX								
Payr	nent Status:	assigne collecti credit g	sly past dued to attorion agency rantor's in on departr	ney, ⁄, or ternal	l	Jnpa	aid								
Ac	count Type: Balance:	Collect	ion Accou												
	Date Open:	2014		()1/0 <i>°</i>	1/2014									
La	ast Updated:	03/01/2	2014		(3/0									
Acc	ount Status:	-			-										
	Terms:	1 Mont	h												
	Phone #:	(800) 4	96-8941		(800)	496-8	941							
	Address:	8014 B	AYBERR\	/ RD	8	8014 BAYBERRY RD									
	Ownership:														
Origi	nal Creditor:	TMOBI	LE		7	TMOBILE									
Comp	any Sold-to:	-			-										
	Credit Limit:	-													
Month	ly Payment:	-			-										
Past D	ue Amount:	\$250			-										
Н	igh Balance:	-			-										
Balloo	on Payment:	-			-										
	Comments:	-			-										
4-Month Payme	ent History														
	2012			2042										20.	4.4
	2012	Int. Aug Og	Ort New 5	2013	Mari	۸	4	J1	Δ	C	0-1	NI	D	20	
E	Apr May Jun	Jui Aug Sep	OCT NOV Dec	Jan Feb	iviar	Apr I	viay Jur	Jul	Aug	Sep	Oct	NOV	Dec	Jan	
Experian															F
Equifax				-											

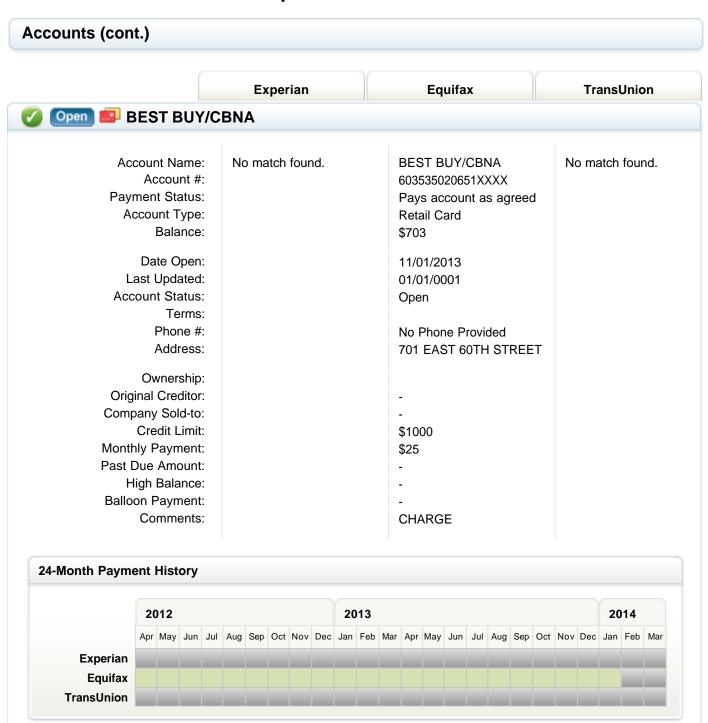




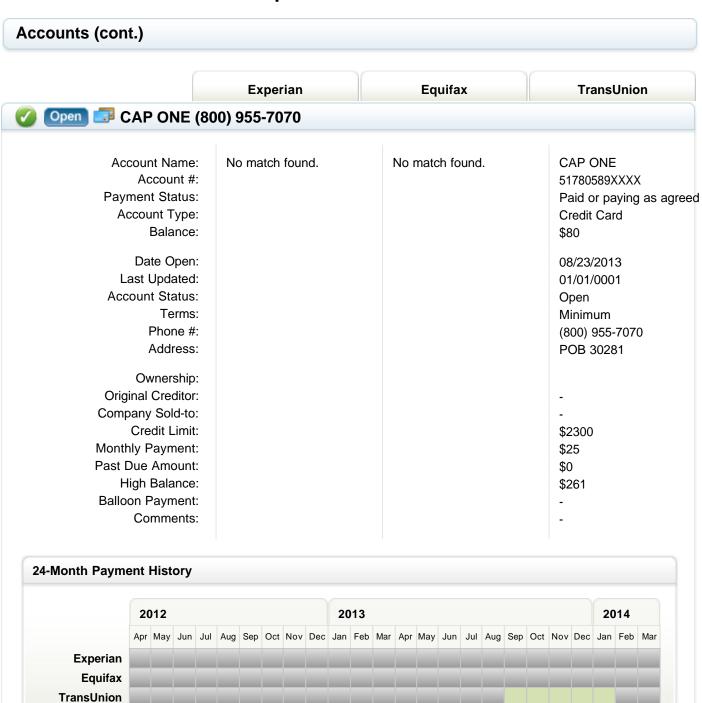




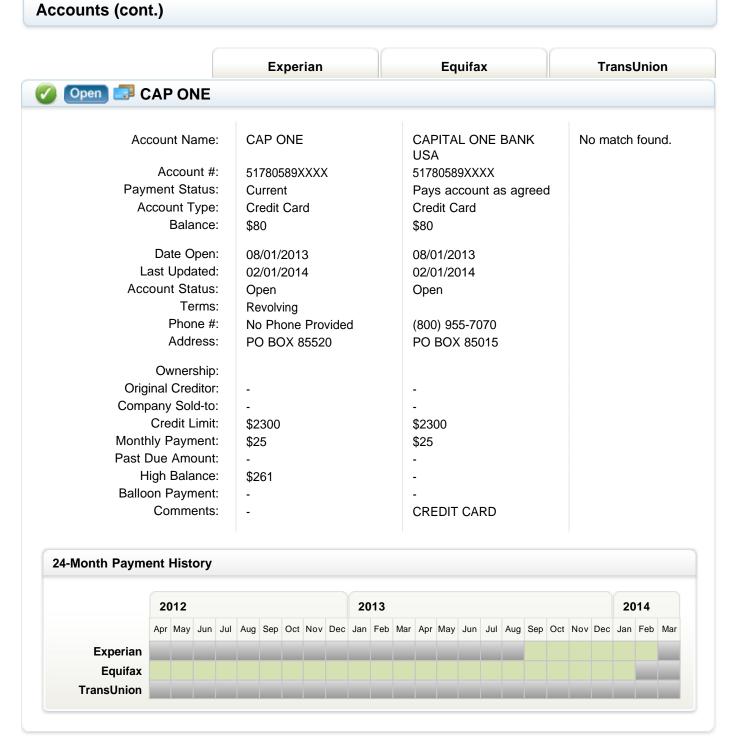










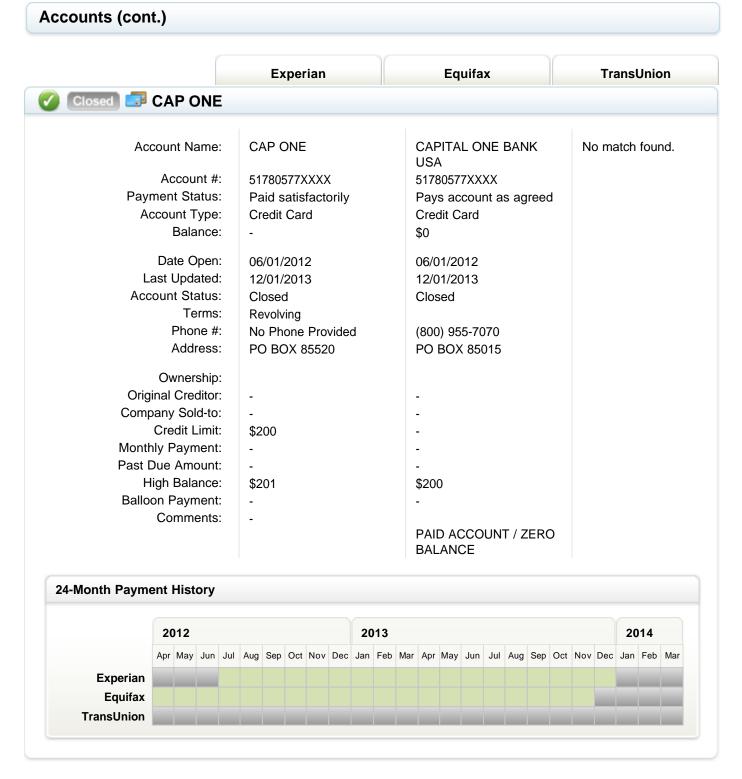




Accounts (cont.) Experian **Equifax TransUnion** No match found. No match found. CAP ONE Account Name: Account #: 51780577XXXX Payment Status: Paid or paying as agreed Account Type: Credit Card Balance: \$0 Date Open: 06/13/2012 Last Updated: 01/01/0001 Account Status: Closed Terms: Phone #: (800) 955-7070 Address: POB 30281 Ownership: Original Creditor: Company Sold-to: Credit Limit: \$200 Monthly Payment: Past Due Amount: \$0 High Balance: \$201 **Balloon Payment:** Comments: 24-Month Payment History 2013 2014 2012 Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Experian **Equifax**

TransUnion







Accounts (cont.) Experian **Equifax TransUnion MEDICAL** Account Name: No match found. No match found. **MEDICAL** Account #: 11579761151XXXX Payment Status: Paid or paying as agreed Account Type: Installment Loan Balance: \$70 Date Open: 05/17/2012 Last Updated: 01/01/0001 Account Status: Open Terms: Phone #: No Phone Provided Address: 530 S MAIN STREET Ownership: Original Creditor: Company Sold-to: Credit Limit: Monthly Payment: Past Due Amount: \$0 High Balance: \$830 Balloon Payment: Comments:

	20	012								20	13											2014			
	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mai	
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Equifax																									
TransUnion																									

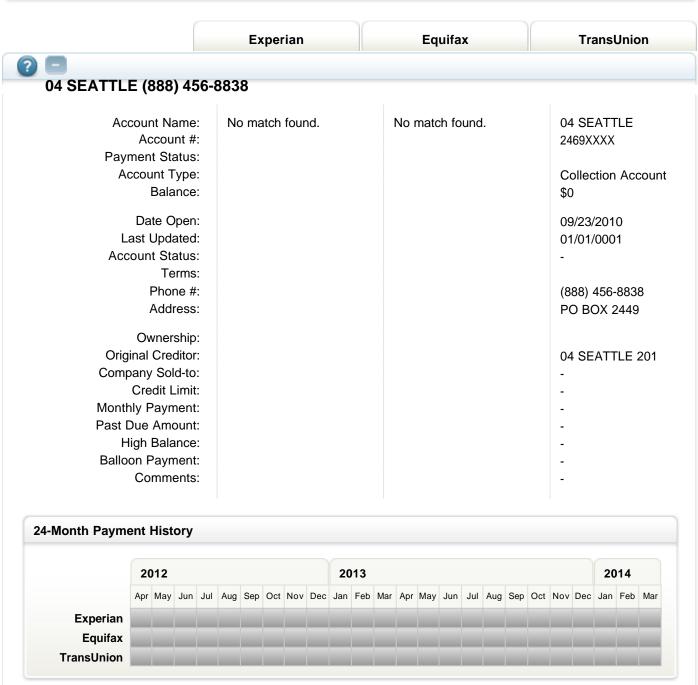


Accounts (cont.) Experian **Equifax TransUnion** 04 SEATTLE (888) 456-8838 Account Name: No match found. No match found. 04 SEATTLE Account #: 2494XXXX Payment Status: Account Type: Collection Account Balance: Date Open: 11/11/2010 Last Updated: 01/01/0001 Account Status: Terms: Phone #: (888) 456-8838 Address: PO BOX 2449 Ownership: Original Creditor: 04 SEATTLE 201 Company Sold-to: Credit Limit: Monthly Payment: Past Due Amount: High Balance: Balloon Payment: Comments:

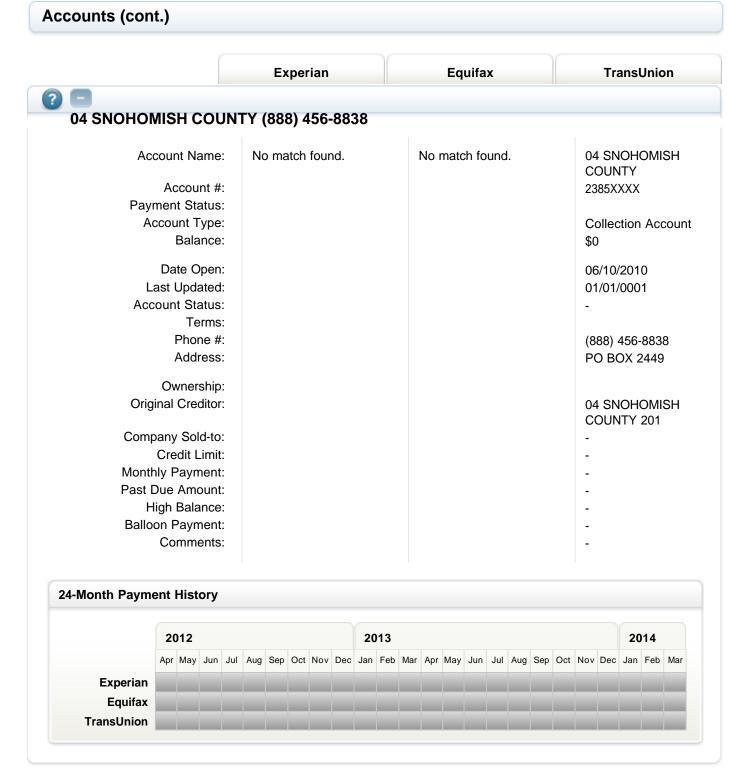
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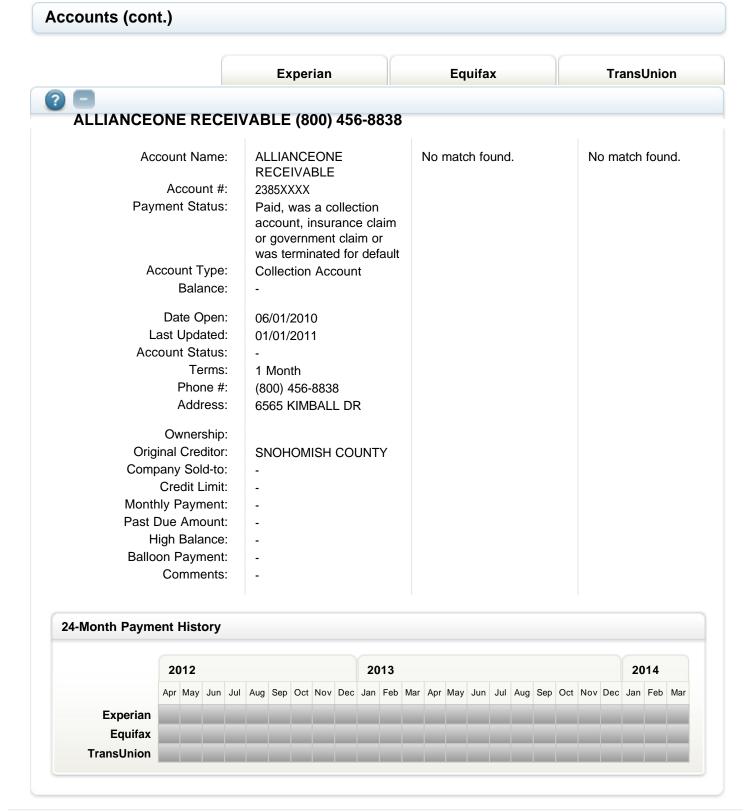
3/8/2014 3-Bureau Credit Report with Scores Accounts (cont.)













Accounts (cont.) Experian **Equifax TransUnion** 11 SPRINT (904) 680-2591 Account Name: No match found. No match found. 11 SPRINT Account #: 3105XXXX Payment Status: Account Type: Collection Account Balance: Date Open: 05/10/2010 Last Updated: 01/01/0001 Account Status: Terms: Phone #: (904) 680-2591 Address: 8014 BAYBERRY RD Ownership: Original Creditor: 11 SPRINT 201 Company Sold-to: Credit Limit: Monthly Payment: Past Due Amount: High Balance: Balloon Payment: Comments: 24-Month Payment History 2013 2014 2012 Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Experian

Equifax TransUnion

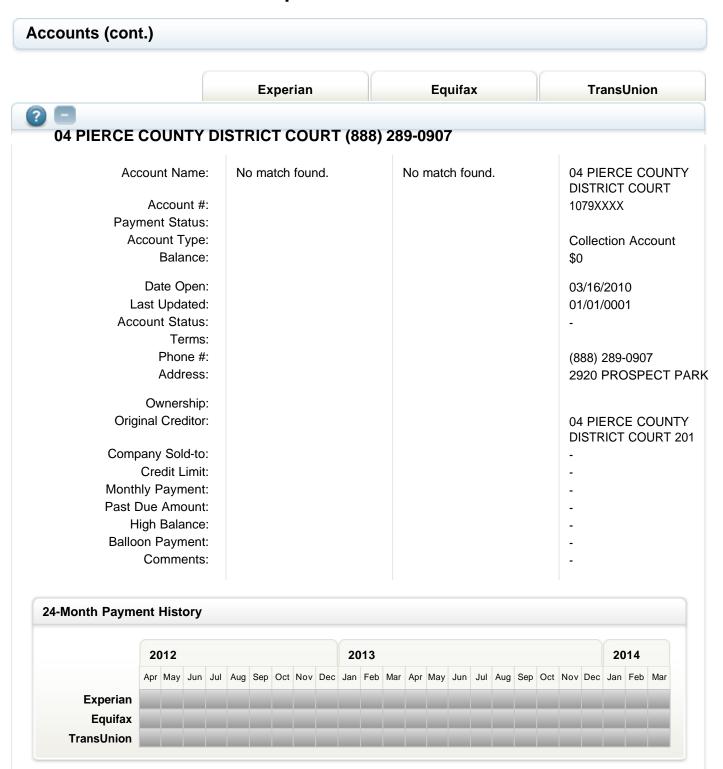


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3/8/2014 3-Bureau Credit Report with Scores

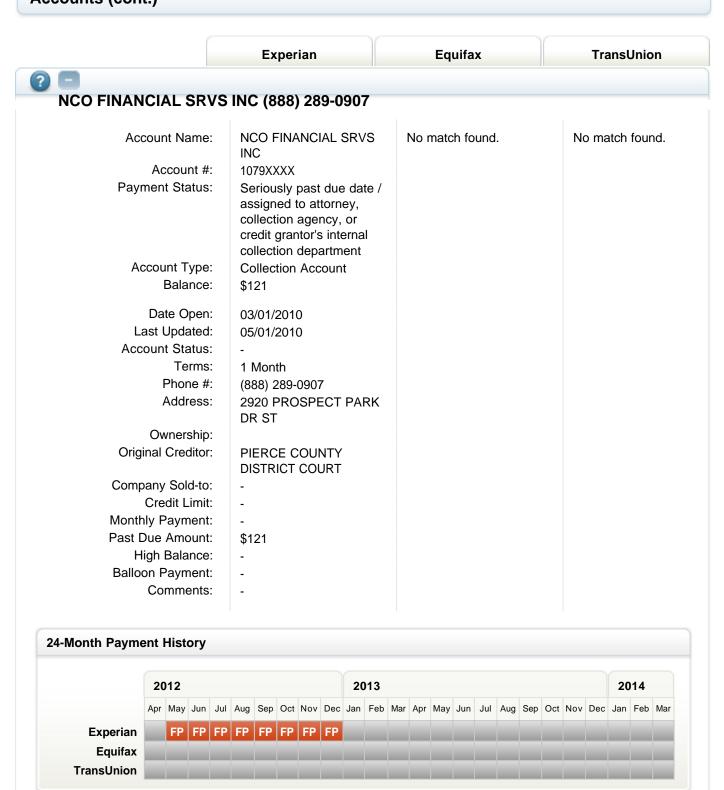
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Ac	count Nam	e:		NHAN D L	NCE	REC	COV	ERY		ENF CO	HAN	CED	RE	CO	VEF	RY	N	o m	atch 1	found.
	Account	#-		o5XX	XX						5XX>	ſΧ								
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	Date Ope	n:	05	/01/2	2010					05/0)1/2(010								
L	ast Update			/01/2)1/2(
Account Status: Terms: Phone #:										-										
				Mont	h															
				00) 4	96-89	941				(800) 49	6-89	41							
	Address:				8014 BAYBERRY RD							AYBI	ERR	Y R	D					
	Ownershi	p:																		
Orig	inal Credito		SF	PRIN		SPR	RINT													
Comp	oany Sold-t	o:	-			.	-													
	Credit Lim	it:	-						.	-										
Month	nly Paymer	nt:	-							-										
Past [Due Amour	nt:	-						.	-										
Н	ligh Balanc	e:	-							-										
Ballo	on Paymer		-						-	-										
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4-Month Payme	ent Histor	,																		
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	2012						20	013											20	14
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Experian																				
Equifax TransUnion					_															







Accounts (cont.)



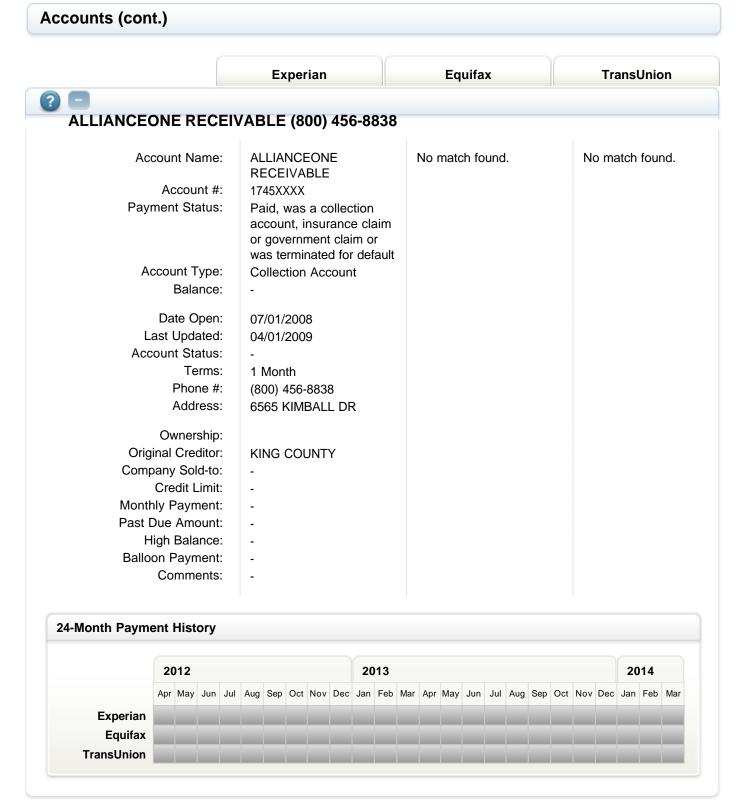


Accounts (cont.) Experian **Equifax TransUnion** 04 KING COUNTY (888) 456-8838 04 KING COUNTY Account Name: No match found. No match found. Account #: 1745XXXX Payment Status: Account Type: Collection Account Balance: Date Open: 07/17/2008 Last Updated: 01/01/0001 Account Status: Terms: Phone #: (888) 456-8838 Address: PO BOX 2449 Ownership: Original Creditor: 04 KING COUNTY 200 Company Sold-to: Credit Limit: Monthly Payment: Past Due Amount: High Balance: Balloon Payment: Comments: 24-Month Payment History 2013 2014 2012 Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Experian **Equifax TransUnion**

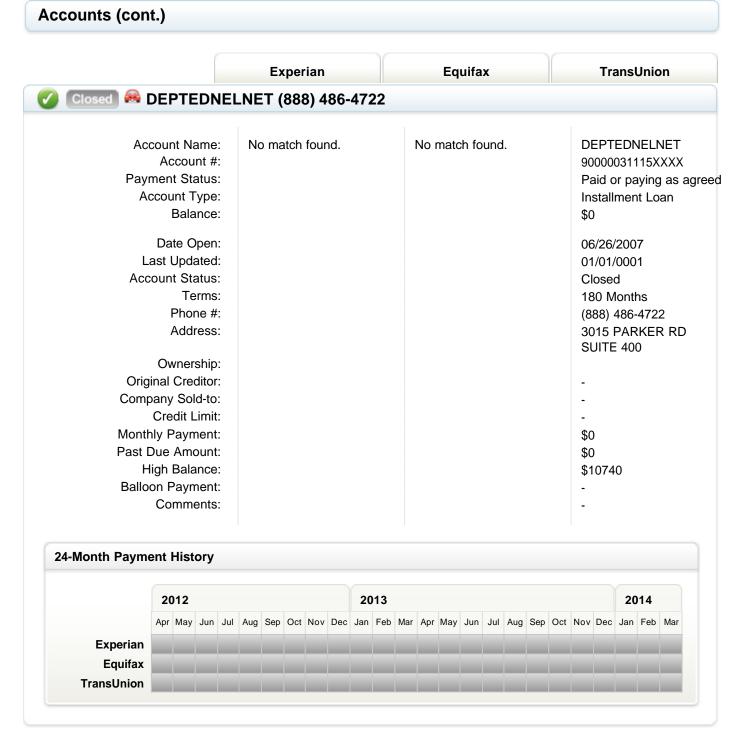


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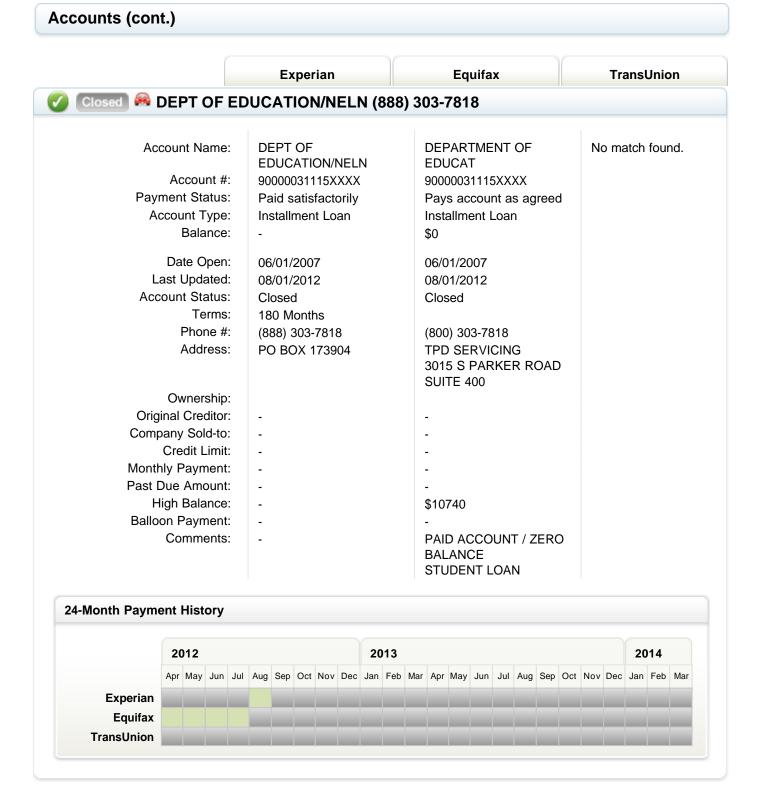
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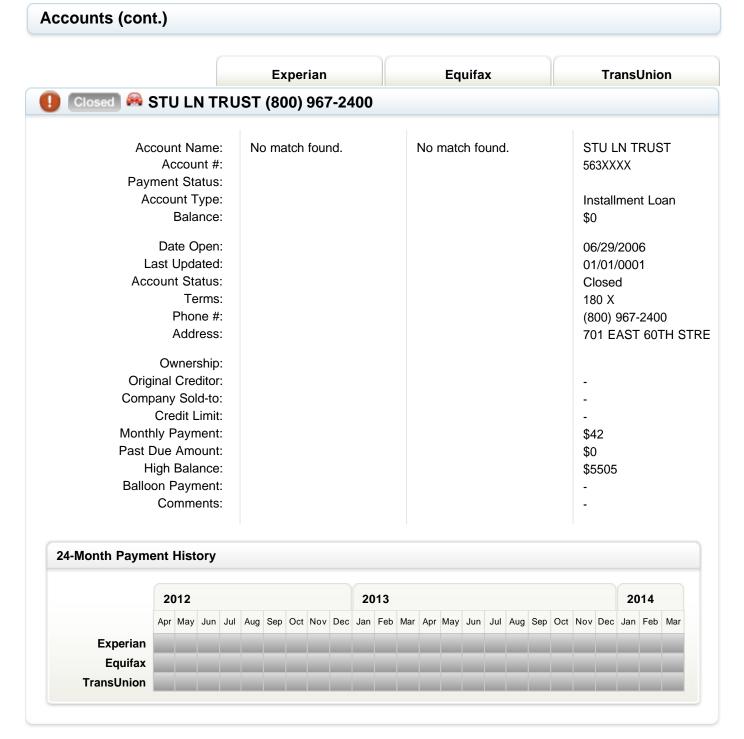








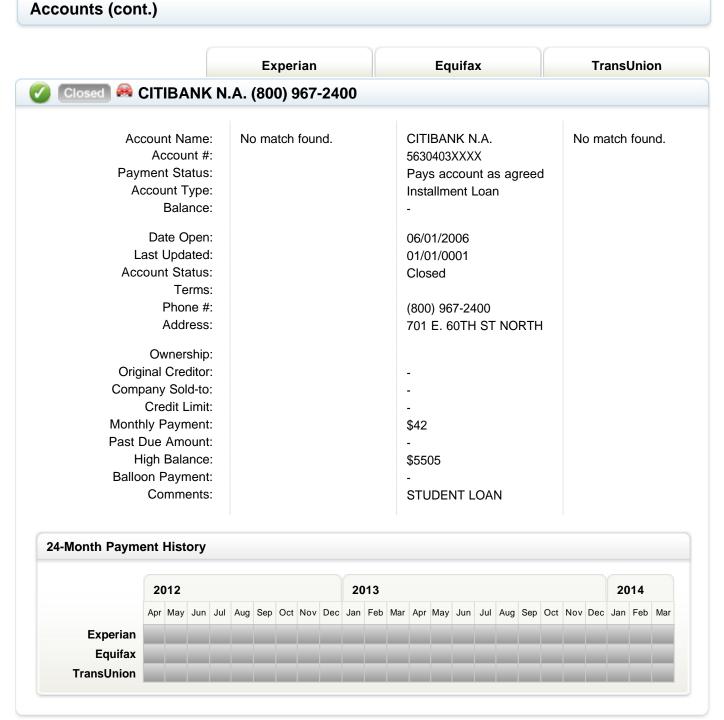




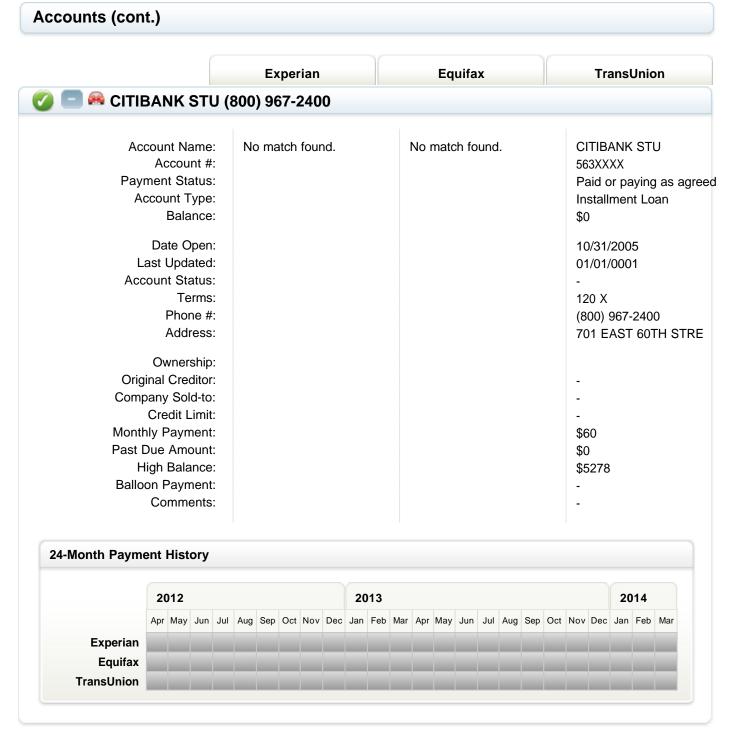


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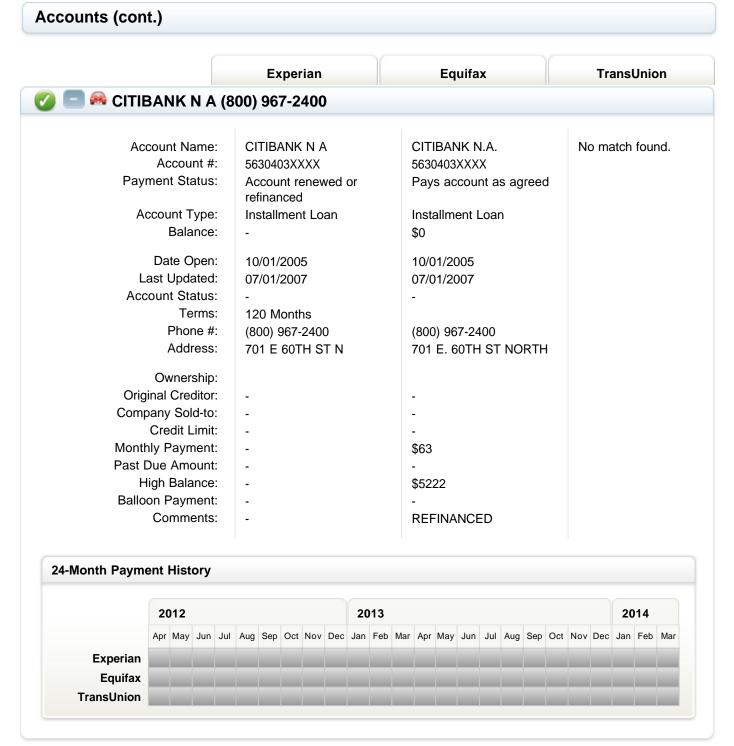
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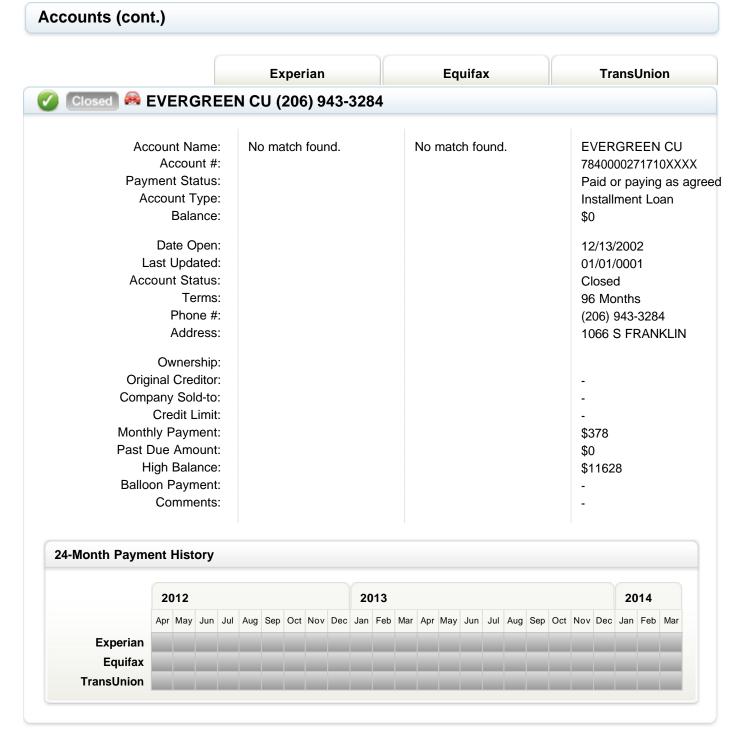




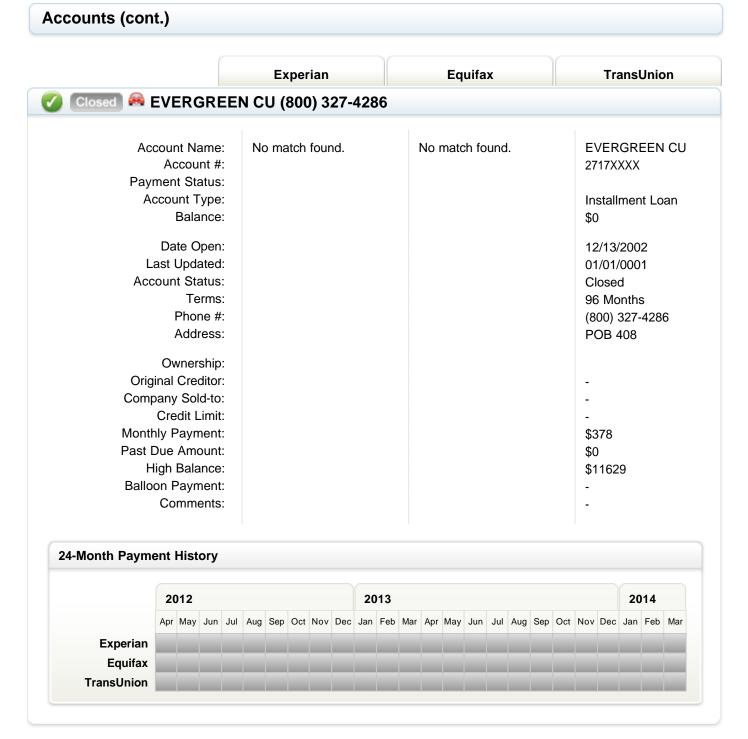




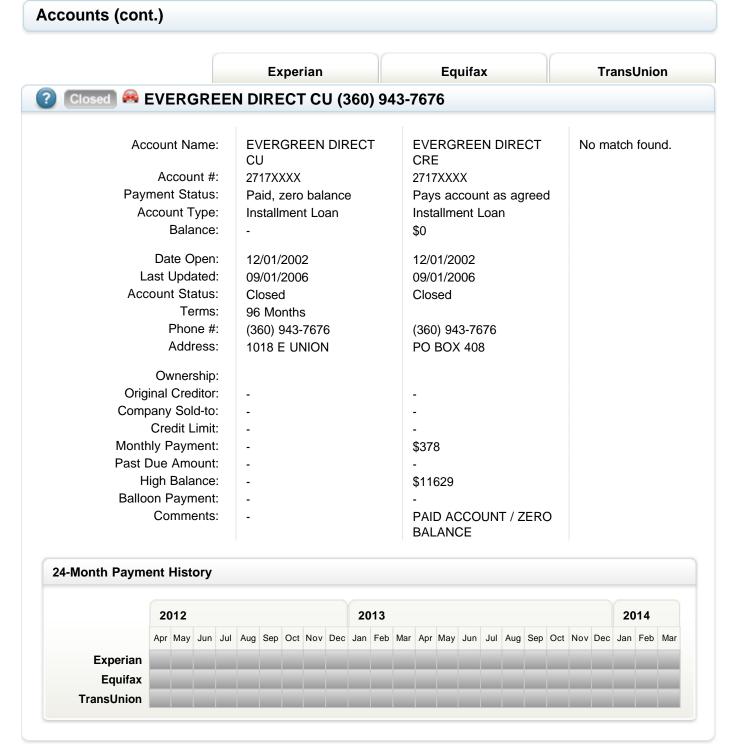




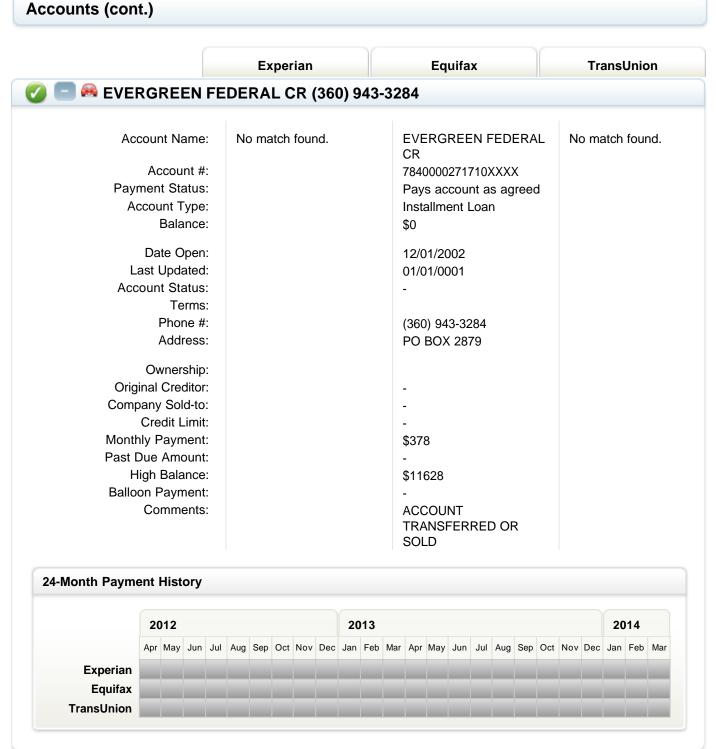




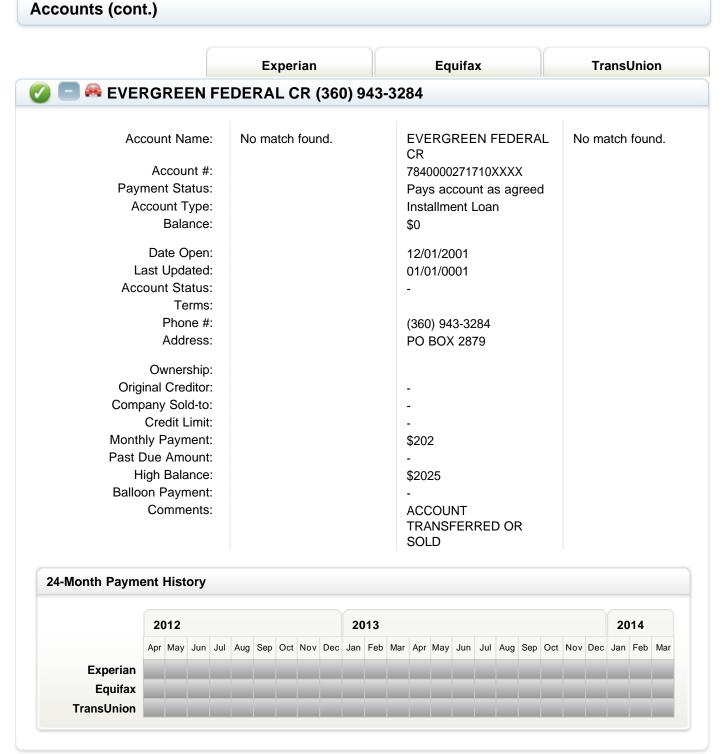




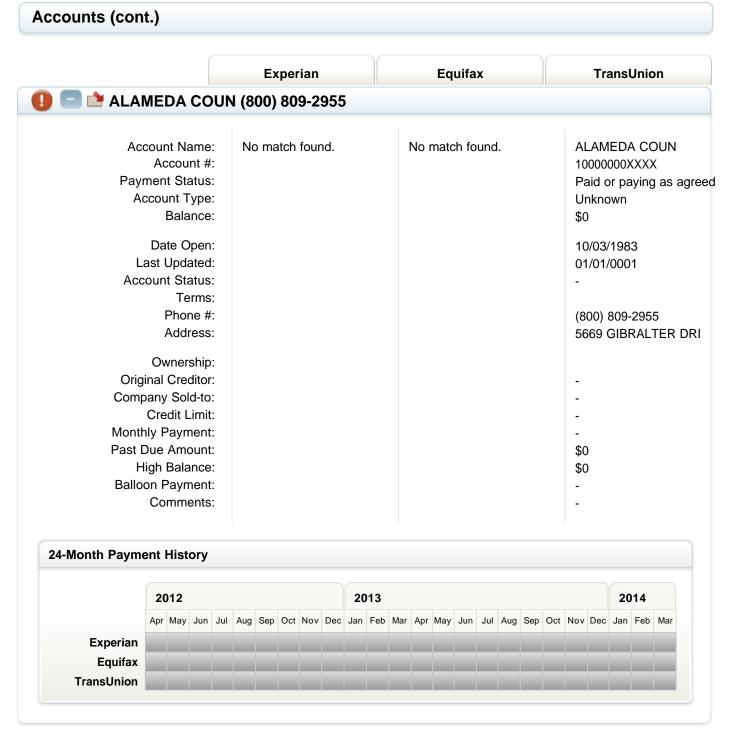




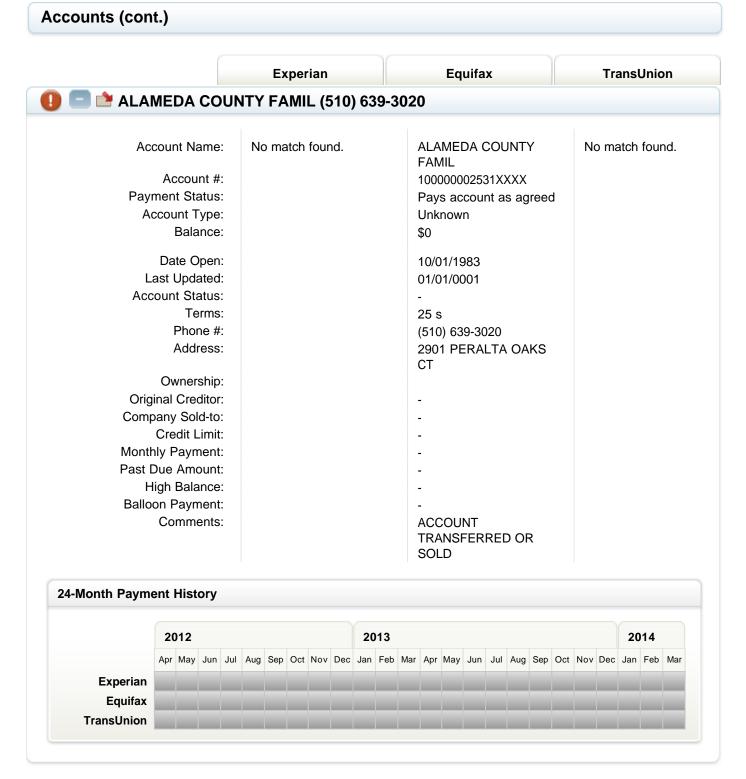














Score

Printed: 3/24/2014

Your credit score is the result of a calculation based on information about your accounts, inquiries, and public records included in your credit report. Credit Scores are used by lenders to predict your ability to make payments in the future, based upon your history of managing your finances.

	Experian	Equifax	TransUnion
Credit Score		100	
Credit Score Risk Level:	631 Medium	634 Medium	608 High
Nisk Level.	Experian	Equifax	TransUnion
What's Helping My Sco	re		
1.	You do not have any maxed-out credit cards.	You do not have any maxed-out credit cards.	You do not have any maxed-out credit cards.
2.	You do not have any Public Records.	You do not have any Public Records.	You do not have any Public Records.
3.	No Score Factor available.	Your average age of accounts is more than 7 years and 8 months.	Your average age of accounts is more than 7 years and 8 months.

Calculated on the PLUS Score model, your Experian Credit Score indicates your relative credit risk level for education purposes and is not the score used by lenders.



Score (cont.)

		Experian	Equifax	TransUnion
		Experian	Equifax	TransUnion
What's Hurting My S	cor	е		
•	1.	You have one or more missed payments.	You have one or more missed payments.	You have one or more missed payments.
•	2.	You have five or more inquiries.	You have five or more inquiries.	You have five or more inquiries.



Inquiries

	Experian	Equifax	TransUnion
MBIRA/ZZOUNDS MUS	IC LL		
Inquiry Date:	03/01/2012	No match found.	No match found.
Company Name:	MBIRA/ZZOUNDS MUSIC LL	-	-
Type:	Wholesale - non specific	-	-
Phone #:	8009968637	-	-
Address:	435 N LASALLE ST STE 400	-	-
	Experian	Equifax	TransUnion
RPI-LD			
Inquiry Date:	No match found.	04/05/2012	No match found.
Company Name:	-	RPI-LD	-
Туре:	-	Miscellaneous Reptg. Agencies	-
Phone #:	-	-	-
Address:	-		-
	Experian	Equifax	TransUnion
CAP ONE			
Inquiry Date:	05/04/2012	No match found.	No match found.
Company Name:	CAP ONE	-	-
Туре:	Bank Credit Cards	-	-
Phone #:	-	-	-
Address:	PO BOX 30281	_	_



Inquiries (cont.)

	Experian	Equifax	TransUnion
HASE			
Inquiry Date:	05/04/2012	No match found.	No match found.
Company Name:	CHASE	-	-
Type:	Bank Credit Cards	-	-
Phone #:	8009559900	-	-
Address:	PO BOX 15298	-	-
	Experian	Equifax	TransUnion
CAPITAL ONE BANK U	SA		
Inquiry Date:	No match found.	05/04/2012	No match found.
Company Name:	-	CAPITAL ONE BANK USA	-
Type:	-	All Banks	-
Phone #:	-	-	-
Address:	-	15000 CAPITAL ONE	-
		DRIVE	
		PO# 12000-0000130428	
	Experian	Equifax	TransUnion
CAP ONE			
Inquiry Date:	No match found.	No match found.	05/04/2012
Company Name:	-	-	CAP ONE
Type:	-	-	Banks and S&Ls
Phone #:	-	-	8009557070
Address:	-	-	PO BOX 30281



Inquiries (cont.)

	Experian	Equifax	TransUnion
GECRB			
Inquiry Date:	No match found.	No match found.	07/07/2012
Company Name:	-	-	GECRB
Туре:	-	-	Credit card and travel / entertainment companies
Phone #:	-	-	8664194096
Address:	-	-	C/O PO BOX 965037
	Experian	Equifax	TransUnion
SALLIE MAE			
Inquiry Date:	No match found.	No match found.	08/31/2012
Company Name:	-	-	SALLIE MAE
Туре:	-	-	Finance, personal
Phone #:	-	-	3175707397
Address:	-	-	1002 ARTHUR DRIVE
	Experian	Equifax	TransUnion
CHASE			
Inquiry Date:	09/05/2012	No match found.	No match found.
Company Name:	CHASE	-	-
Type:	Bank Credit Cards	-	-
Phone #:	8009559900	-	-
Address:	PO BOX 15298	-	-



Inquiries (cont.)

	Experian	Equifax	TransUnion
MBIRA/ZZOUNDS MUS	IC LL		
Inquiry Date:	03/02/2013	No match found.	No match found.
Company Name:	MBIRA/ZZOUNDS MUSIC LL	-	-
Type:	Wholesale - non specific	-	-
Phone #:	8009968637	-	-
Address:	435 N LASALLE ST STE 400	-	-
	Experian	Equifax	TransUnion
JPMORGAN CHASE			
Inquiry Date:	04/01/2013	No match found.	No match found.
Company Name:	JPMORGAN CHASE	-	-
Type:	Mortgage Companies	-	-
Phone #:	-	-	-
Address:	1111 POLARIS PKWY FL 4	-	-
	Experian	Equifax	TransUnion
CHASE HOME FINANC	E		
Inquiry Date:	No match found.	04/01/2013	No match found.
Company Name:	-	CHASE HOME FINANCE	-
Type:	-	Mortgage Cos.	-
Phone #:	-	-	-
Address:	_	201 NORTH CENTRAL AVENUE FLOOR 23 MAILCODE AZ1-1354	-



Inquiries (cont.)

	Experian	Equifax	TransUnion
JPMORGANBK			
Inquiry Date:	No match found.	No match found.	04/01/2013
Company Name:	-	-	JPMORGANBK
Type:	-	-	Banks and S&Ls
Phone #:	-	-	-
Address:	-	-	1111 POLARIS PARKW FLOOR 4
	Experian	Equifax	TransUnion
CREDIT INFO			
Inquiry Date:	No match found.	No match found.	04/30/2013
Company Name:	-	-	CREDIT INFO
Туре:	-	-	Miscellaneous and public record
Phone #:	-	-	8007829094
Address:	-	-	225 S MAIN
	Experian	Equifax	TransUnion
JPMORGAN CHASE BA	ANK, N		
Inquiry Date:	07/31/2013	No match found.	No match found.
Company Name:	JPMORGAN CHASE BANK, N	-	-
Type:	All Banks - non specific	-	-
Phone #:	3172885218	-	-
Address:	1515 W 14TH ST # AZ12511	-	-



Inquiries (cont.)

	Experian	Equifax	TransUnion
CAPITAL ONE AUTO F	IN		
Inquiry Date:	08/13/2013	No match found.	No match found.
Company Name:	CAPITAL ONE AUTO FIN	-	-
Туре:	Personal Loan Companies	-	-
Phone #:	8009460332	-	-
Address:	3901 DALLAS PKWY	-	-
	Experian	Equifax	TransUnion
ROADLOANS.COM			
Inquiry Date:	08/13/2013	No match found.	No match found.
Company Name:	ROADLOANS.COM	-	-
Туре:	Auto Financing Companies	-	-
Phone #:	8669239282	-	-
Address:	8585 N STEMMONS FWY	-	-
	Experian	Equifax	TransUnion
CAPITAL ONE			
Inquiry Date:	No match found.	08/13/2013	No match found.
Company Name:	-	CAPITAL ONE	-
Type:	-	Auto Financing	-
Phone #:	-	-	-
Address:	-	15000 CAPITAL ONE DRIVE PO # EPUS2- 0000396454 DIRECT	-



Inquiries (cont.)

	Experian	Equifax	TransUnion
COAF			
Inquiry Date:	No match found.	No match found.	08/13/2013
Company Name:	-	-	COAF
Type:	-	-	Finance, personal
Phone #:	-	-	8883962623
Address:	-	-	3905 N. DALLAS PAR PO #COAF1-222
	Experian	Equifax	TransUnion
WEBBANK/BML			
Inquiry Date:	No match found.	08/15/2013	No match found.
Company Name:	-	WEBBANK/BML	-
Type:	-	National Credit Card Cos.	-
Phone #:	-	8665283733	-
Address:	-	9690 DEERCO ROAD	-
	Experian	Equifax	TransUnion
CAP ONE		·	·
Inquiry Date:	08/16/2013	No match found.	No match found.
Company Name:	CAP ONE	-	-
Type:	Bank Credit Cards	-	-
Phone #:	-	-	-
Address:	PO BOX 30281	-	-



Inquiries (cont.)

	Experian	Equifax	TransUnion
CAPITAL ONE BANK U	SA		
Inquiry Date:	No match found.	08/16/2013	No match found.
Company Name:	-	CAPITAL ONE BANK USA	-
Type:	-	All Banks	-
Phone #:	-	-	-
Address:	-	15000 CAPITAL ONE DRIVE PO# 12000-0000130428	-
	Experian	Equifax	TransUnior
CAP ONE			
Inquiry Date:	No match found.	No match found.	08/16/2013
Company Name:	-	-	CAP ONE
Type:	-	-	Banks and S&Ls
Phone #:	-	-	8009557070
Address:	-	-	PO BOX 30281
	Experian	Equifax	TransUnior
NOWCOM/AUTO CHAM	1PS		
Inquiry Date:	08/26/2013	No match found.	No match found.
Company Name:	NOWCOM/AUTO CHAMPS	-	-
Type:	Automobile Dealers, Used	-	-
Phone #:	7076360202	-	-
Address:	711 SANTA ROSA AVE	-	-



Inquiries (cont.)

	Experian	Equifax	TransUnion
ITIBANK NA., BEST B			
Inquiry Date:	No match found.	11/03/2013	No match found.
Company Name:	-	CITIBANK NA., BEST B	-
Type:	-	Television & Radio	-
Phone #:	-	-	-
Address:	-	701 EAST 60TH STREET	-
	Experian	Equifax	TransUnion
APITAL ONE			
Inquiry Date:	No match found.	11/04/2013	No match found.
Company Name:	-	CAPITAL ONE	-
Type:	-	All Banks	-
Phone #:	-	8006956950	-
Address:	-	26525 NORTH RIVERWOODS BLVD	-
	Experian	Equifax	TransUnior
HASE			
Inquiry Date:	11/15/2013	No match found.	No match found.
Company Name:	CHASE	-	-
Туре:	Mortgage Companies	-	-
Phone #:	8008489136	-	-



Inquiries (cont.)

	Experian	Equifax	TransUnion
CHASE HOME FINANC	E		
Inquiry Date:	No match found.	11/15/2013	No match found.
Company Name:	-	CHASE HOME FINANCE	-
Type:	-	Mortgage Cos.	-
Phone #:	-	-	-
Address:	-	201 NORTH CENTRAL AVENUE FLOOR 23 MAILCODE AZ1-1354	-
	Experian	Equifax	TransUnion
CHASE			
Inquiry Date:	No match found.	No match found.	11/15/2013
Company Name:	-	-	CHASE
Type:	-	-	Banks and S&Ls
Phone #:	-	-	8008365650
Address:	-	-	P O BOX 24696
	Experian	Equifax	TransUnion
CAPITAL ONE AUTO FI	N		
Inquiry Date:	01/30/2014	No match found.	No match found.
Company Name:	CAPITAL ONE AUTO FIN	-	-
Туре:	Personal Loan Companies	-	-
Phone #:	8009460332	-	-
Address:	3901 DALLAS PKWY	-	-



Inquiries (cont.)

	Experian	Equifax	TransUnion
CAPITAL ONE			
Inquiry Date:	No match found.	01/30/2014	No match found.
Company Name:	-	CAPITAL ONE	-
Type:	-	Auto Financing	-
Phone #:	-	-	-
Address:	-	15000 CAPITAL ONE DRIVE PO # EPUS2- 0000396454 DIRECT	-
	Experian	Equifax	TransUnion
COAF			
Inquiry Date:	No match found.	No match found.	01/30/2014
Company Name:	-	-	COAF
Type:	-	-	Finance, personal
Phone #:	-	-	8883962623
Address:	-	-	3905 N. DALLAS PAR PO #COAF1-222



Public Records

Public Records are financial accounts attributed to public actions such as bankruptcies, tax liens, and court judgments. They do not include information like arrests, misdemeanors, or other non-financial situations. Having a public record on your credit report damages your credit score.

	Experian	Equifax	TransUnion		
Гах Lien					
Date Date:	No match found.	08/01/2008	No match found.		
Reference #:	-	4027329	-		
Court:	-	-	-		
Plaintiff #:	-	-	-		
Amount:	-	17473	-		
	Experian	Equifax	TransUnion		
ed tax lien					
Date Date:	08/04/2008	No match found.	08/04/2008		
Reference #:	SQ4027329	-	4027329		
Court:	THURSTON CNTY AUDITOR	-	Recorder of Deeds		
Plaintiff #:	-	-	-		
Amount:	17473	-	-		



Summary

Printed: 3/24/2014

Your Summary includes the information that identifies this report as yours, and summaries of the other sections of the report. If you have a personal statement as a result of a dispute, it will appear here as well. Most people do not have personal statements, and they have no impact on your credit score.

	Experian	Equifax	TransUnion
Personal Information			
Name:	REMUS E GLAUDE	REMUS EDWARD GLAUDE	REMUS E GLAUDE
Also Known As:	REMUS E GLAUDE	REMUS YAKOVAC	GLAUDE,REMUS,EDWARD
Year of Birth:	1953	1953	1953
Address(es):	PO BOX 8131 SANTA ROSA, CA 95407-1131	605 SUMMERFIELD RD SANTA ROSA, CA 95405	8131 PO BOX 8131 SANTA ROSA, CA 95407
	605 SUMMERFIELD RD SANTA ROSA, CA	1721 BRAWNE AVE NW OLYMPIA, WA 98502	426 SAWYER ST OLYMPIA, WA 98501
	95405-5403	PO BOX 8131 SANTA ROSA, CA 95407	1721 BRAWNE AV OLYMPIA, WA 98502
	PO BOX 781 GUERNEVILLE, CA 95446-0781		
Personal Statement:	No Statement(s) present at this time	No Statement(s) present at this time	No Statement(s) present at this time
	Experian	Equifax	TransUnion
Accounts Summary			
Accounts Ever Late:	0	0	0
Collection Accounts:	2	1	2
Real Estate and Other Debt:	\$0	\$0	\$0
Installment Debt:	\$0	\$0	\$70
Credit and Retail Card Debt:	\$783	\$783	\$783
Credit Used:	76%	76%	76%
	Experian	Equifax	TransUnion
Score Summary			
Credit Score:	631	634	608
Risk Level:	Medium	Medium	High



Summary (cont.)

	Experian	Equifax	TransUnion
Inquiries Summary			
Inquiries:	13	10	9
	Experian	Equifax	TransUnion
Public Records Summa	ry		
Public Records:	1	1	1



Glossary

These are definitions for the terms found in your credit report.

Average Account Age: Average age of all the accounts on your credit report.

Accounts Ever Late: Total number of accounts reporting any late payments or other delinquencies.

Collection Accounts: Accounts handled by a collection agency.

Credit and Retail Card Debt: The total balance of all your credit and retail cards.

Credit Available: The total you have available to spend on credit and retail cards. For example, if you had a total credit limit of \$100 and carried a \$10 balance, then your credit available would be \$90.

Credit Cards: Credit Cards are credit accounts that you can use anywhere (such as Visa or MasterCard).

Credit Limit: The amount of money available to borrow on a credit or retail card account.

Credit Used %: The percentage of your total credit limit across all credit and retail cards that has been spent. For example, if you had a total credit limit of \$100 and carried a \$10 balance, then your Credit Used would be 10%.

Inquiries: Every time you apply for credit, a "hard inquiry" is placed on your Credit Report. Having too many hard inquiries could indicate to lenders that you're trying to overspend. Hard inquiries stay on your report for two years.

Installment Debt: The total balance of all your installment loans.

Installment Loans: Installment Loans are loans with fixed amounts that you pay over time (such as Student Loans or Auto Loans) Mortgages are an exception and are not considered Installment Loans.

Legal Records: Information reported by government agencies about debts associated with legal mattters, i.e. bankruptcies, tax liens, etc.

Oldest Account: Length of time since the oldest account on your credit report has been opened.

Real Estate Debt: The total balance of all your real estate loans. This number may include some other accounts that are not classified as specifically installment loans, credit cards, or retail cards.

Real Estate Loans: Real Estate Loans, like Installment Loans, are loans with fixed amounts that you pay over time. Real Estate Loans deal specifically with mortgages, refinancing mortgages, and home equity loans.

Retail Cards: Retail Cards are credit accounts that you can use in one place only (such as Gas Cards or Department Store Cards).

Total Debt: The total balance of all your accounts.

Continued on next page...

Printed: 3/24/2014



Glossary (cont.)

These are definitions for the terms found in your credit report.

Worst Current Status: The worst payment status of any account right now.

Worst Status: The worst payment status of any account, even if it happened in the past.