



Remus E Glaude's
3/8/2014 3-Bureau Credit Report with Scores

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

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Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

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.







Payment Status:

-  Account Paid
-  Late
-  Unknown




Account Status:

-  Open
-  Closed
-  Unclassified

Account Type:

-  Credit Card
-  Retail Card
-  Installment Loan
-  Real Estate Loan
-  Collection Account
-  Unknown

24-Month Payment History

-  OK
-  30 Days Late
-  60 Days Late
-  90 Days Late
-  120 Days Late
-  Failed to Pay
-  Data Unavailable

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

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

	2012									2013												2014		
	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																								

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion

ENHANCED RECOVERY CO L (800) 496-8941

Account Name:	ENHANCED RECOVERY CO L	ENHANCED RECOVERY CO	No match found.
Account #:	8852XXXX	8852XXXX	
Payment Status:	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department	Unpaid	
Account Type:	Collection Account	Collection Account	
Balance:	\$250	\$250	
Date Open:	01/01/2014	01/01/2014	
Last Updated:	03/01/2014	03/01/2014	
Account Status:	-	-	
Terms:	1 Month		
Phone #:	(800) 496-8941	(800) 496-8941	
Address:	8014 BAYBERRY RD	8014 BAYBERRY RD	
Ownership:			
Original Creditor:	TMOBILE	TMOBILE	
Company Sold-to:	-	-	
Credit Limit:	-	-	
Monthly Payment:	-	-	
Past Due Amount:	\$250	-	
High Balance:	-	-	
Balloon Payment:	-	-	
Comments:	-	-	

24-Month Payment History

	2012												2013												2014		
	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																								FP			
Equifax																											
TransUnion																											

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion



Open



BBY/CBNA

Account Name:	No match found.	No match found.	BBY/CBNA
Account #:			60353502XXXX
Payment Status:			Paid or paying as agreed
Account Type:			Retail Card
Balance:			\$703
Date Open:			11/03/2013
Last Updated:			01/01/0001
Account Status:			Open
Terms:			Minimum
Phone #:			No Phone Provided
Address:			PO BOX 6497
Ownership:			
Original Creditor:			-
Company Sold-to:			-
Credit Limit:			\$1000
Monthly Payment:			\$25
Past Due Amount:			\$0
High Balance:			\$822
Balloon Payment:			-
Comments:			-

24-Month Payment History

	2012												2013												2014		
	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																											

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion



Open



BBY/CBNA

Account Name: BBY/CBNA
 Account #: 603535020651XXXX
 Payment Status: Current
 Account Type: Unknown
 Balance: \$703

 Date Open: 11/01/2013
 Last Updated: 02/01/2014
 Account Status: Open
 Terms: Revolving
 Phone #: No Phone Provided
 Address: 50 NORTHWEST POINT ROAD

 Ownership:
 Original Creditor: -
 Company Sold-to: -
 Credit Limit: \$1000
 Monthly Payment: \$25
 Past Due Amount: -
 High Balance: \$822
 Balloon Payment: -
 Comments: -

No match found.

No match found.

24-Month Payment History

	2012												2013												2014		
	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																											

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion



Open



BEST BUY/CBNA

Account Name:	No match found.	BEST BUY/CBNA	No match found.
Account #:		603535020651XXXX	
Payment Status:		Pays account as agreed	
Account Type:		Retail Card	
Balance:		\$703	
Date Open:		11/01/2013	
Last Updated:		01/01/0001	
Account Status:		Open	
Terms:			
Phone #:		No Phone Provided	
Address:		701 EAST 60TH STREET	
Ownership:			
Original Creditor:		-	
Company Sold-to:		-	
Credit Limit:		\$1000	
Monthly Payment:		\$25	
Past Due Amount:		-	
High Balance:		-	
Balloon Payment:		-	
Comments:		CHARGE	

24-Month Payment History

	2012												2013												2014		
	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																											

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion



Open



CAP ONE (800) 955-7070

Account Name:	No match found.	No match found.	CAP ONE
Account #:			51780589XXXX
Payment Status:			Paid or paying as agreed
Account Type:			Credit Card
Balance:			\$80
Date Open:			08/23/2013
Last Updated:			01/01/0001
Account Status:			Open
Terms:			Minimum
Phone #:			(800) 955-7070
Address:			POB 30281
Ownership:			
Original Creditor:			-
Company Sold-to:			-
Credit Limit:			\$2300
Monthly Payment:			\$25
Past Due Amount:			\$0
High Balance:			\$261
Balloon Payment:			-
Comments:			-

24-Month Payment History

	2012												2013												2014		
	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																											

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion



Open



CAP ONE

Account Name:	CAP ONE	CAPITAL ONE BANK USA	No match found.
Account #:	51780589XXXX	51780589XXXX	
Payment Status:	Current	Pays account as agreed	
Account Type:	Credit Card	Credit Card	
Balance:	\$80	\$80	
Date Open:	08/01/2013	08/01/2013	
Last Updated:	02/01/2014	02/01/2014	
Account Status:	Open	Open	
Terms:	Revolving		
Phone #:	No Phone Provided	(800) 955-7070	
Address:	PO BOX 85520	PO BOX 85015	
Ownership:			
Original Creditor:	-	-	
Company Sold-to:	-	-	
Credit Limit:	\$2300	\$2300	
Monthly Payment:	\$25	\$25	
Past Due Amount:	-	-	
High Balance:	\$261	-	
Balloon Payment:	-	-	
Comments:	-	CREDIT CARD	

24-Month Payment History

	2012												2013												2014		
	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																											

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion



Closed



CAP ONE (800) 955-7070

Account Name:	No match found.	No match found.	CAP ONE
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

	2012												2013												2014		
	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																											

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion



Closed



CAP ONE

Account Name:	CAP ONE	CAPITAL ONE BANK USA	No match found.
Account #:	51780577XXXX	51780577XXXX	
Payment Status:	Paid satisfactorily	Pays account as agreed	
Account Type:	Credit Card	Credit Card	
Balance:	-	\$0	
Date Open:	06/01/2012	06/01/2012	
Last Updated:	12/01/2013	12/01/2013	
Account Status:	Closed	Closed	
Terms:	Revolving		
Phone #:	No Phone Provided	(800) 955-7070	
Address:	PO BOX 85520	PO BOX 85015	
Ownership:			
Original Creditor:	-	-	
Company Sold-to:	-	-	
Credit Limit:	\$200	-	
Monthly Payment:	-	-	
Past Due Amount:	-	-	
High Balance:	\$201	\$200	
Balloon Payment:	-	-	
Comments:	-	PAID ACCOUNT / ZERO BALANCE	

24-Month Payment History

	2012												2013												2014		
	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																											

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion



Open



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:			-

24-Month Payment History

	2012												2013												2014		
	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																											

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

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:			\$0
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:			-

24-Month Payment History

	2012												2013												2014		
	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																											

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion



04 SEATTLE (888) 456-8838

Account Name:	No match found.	No match found.	04 SEATTLE
Account #:			2469XXXX
Payment Status:			
Account Type:			Collection Account
Balance:			\$0
Date Open:			09/23/2010
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:			-

24-Month Payment History

	2012									2013												2014		
	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																								

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion



04 SNOHOMISH COUNTY (888) 456-8838

Account Name:	No match found.	No match found.	04 SNOHOMISH COUNTY
Account #:			2385XXXX
Payment Status:			
Account Type:			Collection Account
Balance:			\$0
Date Open:			06/10/2010
Last Updated:			01/01/0001
Account Status:			-
Terms:			
Phone #:			(888) 456-8838
Address:			PO BOX 2449
Ownership:			
Original Creditor:			04 SNOHOMISH COUNTY 201
Company Sold-to:			-
Credit Limit:			-
Monthly Payment:			-
Past Due Amount:			-
High Balance:			-
Balloon Payment:			-
Comments:			-

24-Month Payment History

	2012									2013												2014		
	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																								

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion

ALLIANCEONE RECEIVABLE (800) 456-8838

Account Name:	ALLIANCEONE RECEIVABLE	No match found.	No match found.
Account #:	2385XXXX		
Payment Status:	Paid, was a collection account, insurance claim or government claim or was terminated for default		
Account Type:	Collection Account		
Balance:	-		
Date Open:	06/01/2010		
Last Updated:	01/01/2011		
Account Status:	-		
Terms:	1 Month		
Phone #:	(800) 456-8838		
Address:	6565 KIMBALL DR		
Ownership:			
Original Creditor:	SNOHOMISH COUNTY		
Company Sold-to:	-		
Credit Limit:	-		
Monthly Payment:	-		
Past Due Amount:	-		
High Balance:	-		
Balloon Payment:	-		
Comments:	-		

24-Month Payment History

	2012									2013												2014		
	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																								

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

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:			\$0
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

	2012												2013												2014		
	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																											

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion

ENHANCED RECOVERY CO L (800) 496-8941

Account Name:	ENHANCED RECOVERY CO L	ENHANCED RECOVERY CO	No match found.
Account #:	3105XXXX	3105XXXX	
Payment Status:	Paid, was a collection account, insurance claim or government claim or was terminated for default	Paid	
Account Type:	Collection Account	Collection Account	
Balance:	-	\$0	
Date Open:	05/01/2010	05/01/2010	
Last Updated:	01/01/2014	01/01/2014	
Account Status:	-	-	
Terms:	1 Month		
Phone #:	(800) 496-8941	(800) 496-8941	
Address:	8014 BAYBERRY RD	8014 BAYBERRY RD	
Ownership:			
Original Creditor:	SPRINT	SPRINT	
Company Sold-to:	-	-	
Credit Limit:	-	-	
Monthly Payment:	-	-	
Past Due Amount:	-	-	
High Balance:	-	-	
Balloon Payment:	-	-	
Comments:	-	-	

24-Month Payment History

	2012												2013												2014		
	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																											

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion



04 PIERCE COUNTY DISTRICT COURT (888) 289-0907

Account Name:	No match found.	No match found.	04 PIERCE COUNTY DISTRICT COURT
Account #:			1079XXXX
Payment Status:			
Account Type:			Collection Account
Balance:			\$0
Date Open:			03/16/2010
Last Updated:			01/01/0001
Account Status:			-
Terms:			
Phone #:			(888) 289-0907
Address:			2920 PROSPECT PARK
Ownership:			
Original Creditor:			04 PIERCE COUNTY DISTRICT COURT 201
Company Sold-to:			-
Credit Limit:			-
Monthly Payment:			-
Past Due Amount:			-
High Balance:			-
Balloon Payment:			-
Comments:			-

24-Month Payment History

	2012												2013												2014		
	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																											

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion

NCO FINANCIAL SRVS INC (888) 289-0907

Account Name:	NCO FINANCIAL SRVS INC	No match found.	No match found.
Account #:	1079XXXX		
Payment Status:	Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department		
Account Type:	Collection Account		
Balance:	\$121		
Date Open:	03/01/2010		
Last Updated:	05/01/2010		
Account Status:	-		
Terms:	1 Month		
Phone #:	(888) 289-0907		
Address:	2920 PROSPECT PARK DR ST		
Ownership:			
Original Creditor:	PIERCE COUNTY DISTRICT COURT		
Company Sold-to:	-		
Credit Limit:	-		
Monthly Payment:	-		
Past Due Amount:	\$121		
High Balance:	-		
Balloon Payment:	-		
Comments:	-		

24-Month Payment History

	2012									2013												2014		
	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		FP	FP	FP	FP	FP	FP	FP	FP															
Equifax																								
TransUnion																								

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion



04 KING COUNTY (888) 456-8838

Account Name:	No match found.	No match found.	04 KING COUNTY
Account #:			1745XXXX
Payment Status:			
Account Type:			Collection Account
Balance:			\$0
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

	2012									2013												2014			
	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																								

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion

ALLIANCEONE RECEIVABLE (800) 456-8838

Account Name:	ALLIANCEONE RECEIVABLE	No match found.	No match found.
Account #:	1745XXXX		
Payment Status:	Paid, was a collection account, insurance claim or government claim or was terminated for default		
Account Type:	Collection Account		
Balance:	-		
Date Open:	07/01/2008		
Last Updated:	04/01/2009		
Account Status:	-		
Terms:	1 Month		
Phone #:	(800) 456-8838		
Address:	6565 KIMBALL DR		
Ownership:			
Original Creditor:	KING COUNTY		
Company Sold-to:	-		
Credit Limit:	-		
Monthly Payment:	-		
Past Due Amount:	-		
High Balance:	-		
Balloon Payment:	-		
Comments:	-		

24-Month Payment History

	2012									2013												2014		
	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																								

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion



Closed



DEPTEDNELNET (888) 486-4722

Account Name:	No match found.	No match found.	DEPTEDNELNET
Account #:			90000031115XXXX
Payment Status:			Paid or paying as agreed
Account Type:			Installment Loan
Balance:			\$0
Date Open:			06/26/2007
Last Updated:			01/01/0001
Account Status:			Closed
Terms:			180 Months
Phone #:			(888) 486-4722
Address:			3015 PARKER RD SUITE 400
Ownership:			
Original Creditor:			-
Company Sold-to:			-
Credit Limit:			-
Monthly Payment:			\$0
Past Due Amount:			\$0
High Balance:			\$10740
Balloon Payment:			-
Comments:			-

24-Month Payment History

	2012									2013												2014		
	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																								

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion



Closed



DEPT OF EDUCATION/NELN (888) 303-7818

Account Name:	DEPT OF EDUCATION/NELN	DEPARTMENT OF EDUCAT	No match found.
Account #:	90000031115XXXX	90000031115XXXX	
Payment Status:	Paid satisfactorily	Pays account as agreed	
Account Type:	Installment Loan	Installment Loan	
Balance:	-	\$0	
Date Open:	06/01/2007	06/01/2007	
Last Updated:	08/01/2012	08/01/2012	
Account Status:	Closed	Closed	
Terms:	180 Months		
Phone #:	(888) 303-7818	(800) 303-7818	
Address:	PO BOX 173904	TPD SERVICING 3015 S PARKER ROAD SUITE 400	
Ownership:			
Original Creditor:	-	-	
Company Sold-to:	-	-	
Credit Limit:	-	-	
Monthly Payment:	-	-	
Past Due Amount:	-	-	
High Balance:	-	\$10740	
Balloon Payment:	-	-	
Comments:	-	PAID ACCOUNT / ZERO BALANCE STUDENT LOAN	

24-Month Payment History

	2012												2013												2014		
	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																											

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion



Closed



STU LN TRUST (800) 967-2400

Account Name:	No match found.	No match found.	STU LN TRUST
Account #:			563XXXX
Payment Status:			
Account Type:			Installment Loan
Balance:			\$0
Date Open:			06/29/2006
Last Updated:			01/01/0001
Account Status:			Closed
Terms:			180 X
Phone #:			(800) 967-2400
Address:			701 EAST 60TH STRE
Ownership:			
Original Creditor:			-
Company Sold-to:			-
Credit Limit:			-
Monthly Payment:			\$42
Past Due Amount:			\$0
High Balance:			\$5505
Balloon Payment:			-
Comments:			-

24-Month Payment History

	2012												2013												2014		
	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																											

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion



Closed



CITIBANK N.A. (800) 967-2400

Account Name:	No match found.	CITIBANK N.A.	No match found.
Account #:		5630403XXXX	
Payment Status:		Pays account as agreed	
Account Type:		Installment Loan	
Balance:		-	
Date Open:		06/01/2006	
Last Updated:		01/01/0001	
Account Status:		Closed	
Terms:			
Phone #:		(800) 967-2400	
Address:		701 E. 60TH ST NORTH	
Ownership:			
Original Creditor:		-	
Company Sold-to:		-	
Credit Limit:		-	
Monthly Payment:		\$42	
Past Due Amount:		-	
High Balance:		\$5505	
Balloon Payment:		-	
Comments:		STUDENT LOAN	

24-Month Payment History

	2012												2013												2014		
	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																											

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion



CITIBANK STU (800) 967-2400

Account Name:	No match found.	No match found.	CITIBANK STU
Account #:			563XXXX
Payment Status:			Paid or paying as agreed
Account Type:			Installment Loan
Balance:			\$0
Date Open:			10/31/2005
Last Updated:			01/01/0001
Account Status:			-
Terms:			120 X
Phone #:			(800) 967-2400
Address:			701 EAST 60TH STRE
Ownership:			
Original Creditor:			-
Company Sold-to:			-
Credit Limit:			-
Monthly Payment:			\$60
Past Due Amount:			\$0
High Balance:			\$5278
Balloon Payment:			-
Comments:			-

24-Month Payment History

	2012												2013												2014		
	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																											

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion



CITIBANK N A (800) 967-2400

Account Name:	CITIBANK N A	CITIBANK N.A.	No match found.
Account #:	5630403XXXX	5630403XXXX	
Payment Status:	Account renewed or refinanced	Pays account as agreed	
Account Type:	Installment Loan	Installment Loan	
Balance:	-	\$0	
Date Open:	10/01/2005	10/01/2005	
Last Updated:	07/01/2007	07/01/2007	
Account Status:	-	-	
Terms:	120 Months		
Phone #:	(800) 967-2400	(800) 967-2400	
Address:	701 E 60TH ST N	701 E. 60TH ST NORTH	
Ownership:			
Original Creditor:	-	-	
Company Sold-to:	-	-	
Credit Limit:	-	-	
Monthly Payment:	-	\$63	
Past Due Amount:	-	-	
High Balance:	-	\$5222	
Balloon Payment:	-	-	
Comments:	-	REFINANCED	

24-Month Payment History

	2012									2013												2014		
	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																								

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion



Closed



EVERGREEN CU (206) 943-3284

Account Name:	No match found.	No match found.	EVERGREEN CU
Account #:			7840000271710XXXX
Payment Status:			Paid or paying as agreed
Account Type:			Installment Loan
Balance:			\$0
Date Open:			12/13/2002
Last Updated:			01/01/0001
Account Status:			Closed
Terms:			96 Months
Phone #:			(206) 943-3284
Address:			1066 S FRANKLIN
Ownership:			
Original Creditor:			-
Company Sold-to:			-
Credit Limit:			-
Monthly Payment:			\$378
Past Due Amount:			\$0
High Balance:			\$11628
Balloon Payment:			-
Comments:			-

24-Month Payment History

	2012									2013												2014		
	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																								

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion



Closed



EVERGREEN CU (800) 327-4286

Account Name:	No match found.	No match found.	EVERGREEN CU
Account #:			2717XXXX
Payment Status:			
Account Type:			Installment Loan
Balance:			\$0
Date Open:			12/13/2002
Last Updated:			01/01/0001
Account Status:			Closed
Terms:			96 Months
Phone #:			(800) 327-4286
Address:			POB 408
Ownership:			
Original Creditor:			-
Company Sold-to:			-
Credit Limit:			-
Monthly Payment:			\$378
Past Due Amount:			\$0
High Balance:			\$11629
Balloon Payment:			-
Comments:			-

24-Month Payment History

	2012									2013												2014		
	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																								

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion



Closed



EVERGREEN DIRECT CU (360) 943-7676

Account Name:	EVERGREEN DIRECT CU	EVERGREEN DIRECT CRE	No match found.
Account #:	2717XXXX	2717XXXX	
Payment Status:	Paid, zero balance	Pays account as agreed	
Account Type:	Installment Loan	Installment Loan	
Balance:	-	\$0	
Date Open:	12/01/2002	12/01/2002	
Last Updated:	09/01/2006	09/01/2006	
Account Status:	Closed	Closed	
Terms:	96 Months		
Phone #:	(360) 943-7676	(360) 943-7676	
Address:	1018 E UNION	PO BOX 408	
Ownership:			
Original Creditor:	-	-	
Company Sold-to:	-	-	
Credit Limit:	-	-	
Monthly Payment:	-	\$378	
Past Due Amount:	-	-	
High Balance:	-	\$11629	
Balloon Payment:	-	-	
Comments:	-	PAID ACCOUNT / ZERO BALANCE	

24-Month Payment History

	2012												2013												2014		
	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																											

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion



EVERGREEN FEDERAL CR (360) 943-3284

Account Name:	No match found.	EVERGREEN FEDERAL CR	No match found.
Account #:		7840000271710XXXX	
Payment Status:		Pays account as agreed	
Account Type:		Installment Loan	
Balance:		\$0	
Date Open:		12/01/2002	
Last Updated:		01/01/0001	
Account Status:		-	
Terms:			
Phone #:		(360) 943-3284	
Address:		PO BOX 2879	
Ownership:			
Original Creditor:		-	
Company Sold-to:		-	
Credit Limit:		-	
Monthly Payment:		\$378	
Past Due Amount:		-	
High Balance:		\$11628	
Balloon Payment:		-	
Comments:		ACCOUNT TRANSFERRED OR SOLD	

24-Month Payment History

	2012												2013												2014		
	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																											

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion



EVERGREEN FEDERAL CR (360) 943-3284

Account Name:	No match found.	EVERGREEN FEDERAL CR	No match found.
Account #:		7840000271710XXXX	
Payment Status:		Pays account as agreed	
Account Type:		Installment Loan	
Balance:		\$0	
Date Open:		12/01/2001	
Last Updated:		01/01/0001	
Account Status:		-	
Terms:			
Phone #:		(360) 943-3284	
Address:		PO BOX 2879	
Ownership:			
Original Creditor:		-	
Company Sold-to:		-	
Credit Limit:		-	
Monthly Payment:		\$202	
Past Due Amount:		-	
High Balance:		\$2025	
Balloon Payment:		-	
Comments:		ACCOUNT TRANSFERRED OR SOLD	

24-Month Payment History

	2012												2013												2014		
	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																											

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion



ALAMEDA COUN (800) 809-2955

Account Name:	No match found.	No match found.	ALAMEDA COUN
Account #:			10000000XXXX
Payment Status:			Paid or paying as agreed
Account Type:			Unknown
Balance:			\$0
Date Open:			10/03/1983
Last Updated:			01/01/0001
Account Status:			-
Terms:			
Phone #:			(800) 809-2955
Address:			5669 GIBRALTER DRI
Ownership:			
Original Creditor:			-
Company Sold-to:			-
Credit Limit:			-
Monthly Payment:			-
Past Due Amount:			\$0
High Balance:			\$0
Balloon Payment:			-
Comments:			-

24-Month Payment History

	2012									2013												2014		
	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																								

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Accounts (cont.)

Experian

Equifax

TransUnion

ALAMEDA COUNTY FAMIL (510) 639-3020

Account Name:	No match found.	ALAMEDA COUNTY FAMIL	No match found.
Account #:		100000002531XXXX	
Payment Status:		Pays account as agreed	
Account Type:		Unknown	
Balance:		\$0	
Date Open:		10/01/1983	
Last Updated:		01/01/0001	
Account Status:		-	
Terms:		25 s	
Phone #:		(510) 639-3020	
Address:		2901 PERALTA OAKS CT	
Ownership:			
Original Creditor:		-	
Company Sold-to:		-	
Credit Limit:		-	
Monthly Payment:		-	
Past Due Amount:		-	
High Balance:		-	
Balloon Payment:		-	
Comments:		ACCOUNT TRANSFERRED OR SOLD	

24-Month Payment History




	2012												2013												2014		
	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																											

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Score

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			
Credit Score	631	634	608
Risk Level:	Medium	Medium	High

	Experian	Equifax	TransUnion
What's Helping My Score			
 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.

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Score (cont.)

Experian	Equifax	TransUnion
Experian	Equifax	TransUnion

What's Hurting My Score

	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.

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Inquiries

10% of the credit score calculation is based on how often you try to apply for new lines of credit. Inquiries are records of these applications, and stay on your report for 25 months. If someone checks your credit for another reason, like when you check your own, or when you apply for a job, it will not affect your credit score.

	Experian	Equifax	TransUnion
MBIRA/ZZOUNDS MUSIC 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	-
Type:	-	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	-	-
Type:	Bank Credit Cards	-	-
Phone #:	-	-	-
Address:	PO BOX 30281	-	-

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Inquiries (cont.)

10% of the credit score calculation is based on how often you try to apply for new lines of credit. Inquiries are records of these applications, and stay on your report for 25 months. If someone checks your credit for another reason, like when you check your own, or when you apply for a job, it will not affect your credit score.

	Experian	Equifax	TransUnion
CHASE			
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 USA			
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

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Inquiries (cont.)

10% of the credit score calculation is based on how often you try to apply for new lines of credit. Inquiries are records of these applications, and stay on your report for 25 months. If someone checks your credit for another reason, like when you check your own, or when you apply for a job, it will not affect your credit score.

	Experian	Equifax	TransUnion
GECRB			
Inquiry Date:	No match found.	No match found.	07/07/2012
Company Name:	-	-	GECRB
Type:	-	-	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
Type:	-	-	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	-	-

Remus E Glaude's

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

Inquiries (cont.)

10% of the credit score calculation is based on how often you try to apply for new lines of credit. Inquiries are records of these applications, and stay on your report for 25 months. If someone checks your credit for another reason, like when you check your own, or when you apply for a job, it will not affect your credit score.

	Experian	Equifax	TransUnion
MBIRA/ZZOUNDS MUSIC 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 FINANCE			
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	-

Remus E Glaude's

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

Inquiries (cont.)

10% of the credit score calculation is based on how often you try to apply for new lines of credit. Inquiries are records of these applications, and stay on your report for 25 months. If someone checks your credit for another reason, like when you check your own, or when you apply for a job, it will not affect your credit score.

	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
Type:	-	-	Miscellaneous and public record
Phone #:	-	-	8007829094
Address:	-	-	225 S MAIN
	Experian	Equifax	TransUnion
JPMORGAN CHASE BANK, 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	-	-

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Inquiries (cont.)

10% of the credit score calculation is based on how often you try to apply for new lines of credit. Inquiries are records of these applications, and stay on your report for 25 months. If someone checks your credit for another reason, like when you check your own, or when you apply for a job, it will not affect your credit score.

	Experian	Equifax	TransUnion
CAPITAL ONE AUTO FIN			
Inquiry Date:	08/13/2013	No match found.	No match found.
Company Name:	CAPITAL ONE AUTO FIN	-	-
Type:	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	-	-
Type:	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	-

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Inquiries (cont.)

10% of the credit score calculation is based on how often you try to apply for new lines of credit. Inquiries are records of these applications, and stay on your report for 25 months. If someone checks your credit for another reason, like when you check your own, or when you apply for a job, it will not affect your credit score.

	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	-	-

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Inquiries (cont.)

10% of the credit score calculation is based on how often you try to apply for new lines of credit. Inquiries are records of these applications, and stay on your report for 25 months. If someone checks your credit for another reason, like when you check your own, or when you apply for a job, it will not affect your credit score.

	Experian	Equifax	TransUnion
CAPITAL ONE BANK USA			
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	TransUnion
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	TransUnion
NOWCOM/AUTO CHAMPS			
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	-	-

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Inquiries (cont.)

10% of the credit score calculation is based on how often you try to apply for new lines of credit. Inquiries are records of these applications, and stay on your report for 25 months. If someone checks your credit for another reason, like when you check your own, or when you apply for a job, it will not affect your credit score.

	Experian	Equifax	TransUnion
CITIBANK 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
CAPITAL 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	TransUnion
CHASE			
Inquiry Date:	11/15/2013	No match found.	No match found.
Company Name:	CHASE	-	-
Type:	Mortgage Companies	-	-
Phone #:	8008489136	-	-
Address:	PO BOX 24696	-	-

Remus E Glaude's

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

Inquiries (cont.)

10% of the credit score calculation is based on how often you try to apply for new lines of credit. Inquiries are records of these applications, and stay on your report for 25 months. If someone checks your credit for another reason, like when you check your own, or when you apply for a job, it will not affect your credit score.

	Experian	Equifax	TransUnion
CHASE HOME FINANCE			
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 FIN			
Inquiry Date:	01/30/2014	No match found.	No match found.
Company Name:	CAPITAL ONE AUTO FIN	-	-
Type:	Personal Loan Companies	-	-
Phone #:	8009460332	-	-
Address:	3901 DALLAS PKWY	-	-

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Inquiries (cont.)

10% of the credit score calculation is based on how often you try to apply for new lines of credit. Inquiries are records of these applications, and stay on your report for 25 months. If someone checks your credit for another reason, like when you check your own, or when you apply for a job, it will not affect your credit score.

	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

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

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
Tax Lien			
Date Date:	No match found.	08/01/2008	No match found.
Reference #:	-	4027329	-
Court:	-	-	-
Plaintiff #:	-	-	-
Amount:	-	17473	-
	Experian	Equifax	TransUnion
Fed 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	-	-

Remus E Glaude's

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

Summary

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 95405-5403 PO BOX 781 GUERNEVILLE, CA 95446-0781	605 SUMMERFIELD RD SANTA ROSA, CA 95405 1721 BRAWNE AVE NW OLYMPIA, WA 98502 PO BOX 8131 SANTA ROSA, CA 95407	8131 PO BOX 8131 SANTA ROSA, CA 95407 426 SAWYER ST OLYMPIA, WA 98501 1721 BRAWNE AV OLYMPIA, WA 98502
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

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

Summary (cont.)

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

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

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 matters, 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...

Remus E Glaude's 3/8/2014 3-Bureau Credit Report with Scores

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.