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## Online Personal Credit Report from Experian for

Experian credit report prepared for

**SUE STEWART**

Your report number is

**3538-6259-56**

Report date:

**02/13/2012**

Index:

- [Contact us](#)
- [Accounts in good standing](#)
- [Requests for your credit history](#)
- [Personal information](#)
- [Important message from Experian](#)
- [Know your rights](#)

 [Print report](#)

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## Accounts in Good Standing

[back to top](#)

These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years.

### Payment history legend

Current/Terms of agreement met      Voluntarily surrendered

30	Account 30 days past due	R	Repossession
60	Account 60 days past due	PBC	Paid by creditor
90	Account 90 days past due	IC	Insurance claim
120	Account 120 days past due	G	Claim filed with government
150	Account 150 days past due	D	Defaulted on contract
180	Account 180 days past due	C	Collection
CRD	Creditor received deed	CO	Charge off
FS	Foreclosure proceedings started	CLS	Closed
F	Foreclosed	ND	No data for this time period

**BANK OF AMERICA****Address:**

PO BOX 982238  
EL PASO, TX 79998  
(800) 421-2110

**Account Number:**

435633000411....

**Address Identification Number:**

0005739122

**Status:** Paid,Closed/Never late.

**Status Details:** This account is scheduled to continue on record until Feb 2013.

**Date Opened:**

11/1995

**Type:**

Credit card

**Credit Limit/Original Amount:**

\$7,500

**Reported Since:**

11/1995

**Terms:**

NA

**High Balance:**

\$1,143

**Date of Status:**

02/2003

**Monthly Payment:**

\$0

**Recent Balance:**

NA

**Last Reported:**

02/2003

**Responsibility:**

Individual

**Recent Payment:**

NA

**Your Statement:**

Account closed at consumer's request.

**Payment History:**

2003		2002																2001								
FEb	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEb	JAN	DEC	NOV	OCT	SEP	AUG	JUL	FEb	JAN	DEC	NOV	OCT	SEP	
CLS																										
2000																										
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	1999	NA	
CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	CLS	
1998																										
OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
1997																										
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	1996	NA	NA	NA	NA	NA	
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
1996																										
JUN	MAY	APR	MAR																							
OK	OK	OK	OK																							

**BANK OF AMERICA****Address:**

PO BOX 982238  
EL PASO, TX 79998  
(800) 421-2110

**Account Number:**

426429314475....

**Address Identification Number:**

0005739122

**Status:** Closed/Never late.

<b>Date Opened:</b>	Type:	Credit card	<b>Credit Limit/Original Amount:</b>
11/1996		\$24,900	
<b>Reported Since:</b>	<b>Terms:</b>	NA	<b>High Balance:</b>
01/1999			\$4,690
<b>Date of Status:</b>	<b>Monthly Payment:</b>		<b>Recent Balance:</b>
01/2009	\$5		\$0 as of 01/2009
<b>Last Reported:</b>	<b>Responsibility:</b>	Individual	<b>Recent Payment:</b>
01/2009			\$0

BANK OF AMERICA

**Address:** 4161 PIEDMONT PKWY  
GREENSBORO, NC 27410  
(800) 451-6362

**Account Number**  
488860325199....

**Address Identification Number:**

**Status:** Paid,Closed/Never late.

**Status Details:** This account is scheduled to continue on record until Feb 2013

**Date Opened:** 11/1997    **Type:** Credit card  
**Reported Since:** 11/1997    **Terms:** NA  
**Date of Status:** 02/2003    **Monthly Payment:** \$0  
**Last Reported:** 02/2003    **Responsibility:** Joint w ith HARRY T STEWART

**Credit Limit/Original Amount:**  
\$5,000  
**High Balance:**  
\$426  
**Recent Balance:**  
NA  
**Recent Payment:**  
NA

Account closed at consumer's request

## Payment History:



Betw een Feb 2010 and Jan 2012, your credit limit/high balance  
w as \$7,500

**BARCLAYS BANK DELAWARE**

**Address:** **Account Number:**  
700 PRIDES CROSSING 514887000161....  
NEWARK, DE 19713  
(302) 255-8029

**Address Identification Number:**  
0005739122

**Status:** Paid,Closed/Never late.

**Status Details:** This account is scheduled to continue on record until Jan 2019.

**Date Opened:** **Type:**

08/2006 Credit card

**Reported Since:** **Terms:**

08/2006 NA

**Date of Status:** **Monthly Payment:**

01/2009 \$0

**Last Reported:** **Responsibility:**

01/2009 Individual

**Credit Limit/Original Amount:**

\$1,500

**High Balance:**

NA

**Recent Balance:**

NA

**Recent Payment:**

NA

**Your Statement:**

Account closed at consumer's request.

**Payment History:**

2009 2008												2007											
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN				
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK											
2006																							
MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG														
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK														

**BARCLAYS BANK DELAWARE**

**Address:** **Account Number:**  
700 PRIDES CROSSING 515665000114....  
NEWARK, DE 19713  
(302) 255-8029

**Address Identification Number:**  
0005739122

**Status:** Open/Never late.

**Date Opened:** **Type:** **Credit Limit/Original Amount:**  
08/2007 Credit card \$1,000

**Reported Since:** **Terms:** **High Balance:**  
08/2007 NA \$99

**Date of Status:** **Monthly Payment:** **Recent Balance:**  
01/2012 \$15 \$0 /paid as of 01/2012

**Last Reported:** **Responsibility:** **Recent Payment:**  
01/2012 Individual \$0

**Payment History:**

2012 2011												2010											
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN				
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2009																							
MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	OK	OK	OK	OK
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2007

SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG
OK													

**Balance History -** The following data will appear in the following format:

*account balance / date payment received / scheduled payment amount / actual amount paid*

Dec 2011: \$0 / August 30, 2010 / \$15 / no data  
 Nov 2011: \$0 / August 30, 2010 / \$15 / no data  
 Oct 2011: \$0 / August 30, 2010 / \$15 / no data  
 Sep 2011: \$0 / August 30, 2010 / \$15 / no data  
 Aug 2011: \$0 / August 30, 2010 / \$15 / no data  
 Jul 2011: \$0 / August 30, 2010 / \$15 / no data  
 Jun 2011: \$0 / August 30, 2010 / \$15 / no data  
 May 2011: \$0 / August 30, 2010 / \$15 / no data  
 Apr 2011: \$0 / August 30, 2010 / \$15 / no data  
 Mar 2011: \$0 / August 30, 2010 / \$15 / no data  
 Feb 2011: \$0 / August 30, 2010 / \$15 / no data  
 Jan 2011: \$0 / August 30, 2010 / \$15 / no data  
 Dec 2010: \$0 / August 30, 2010 / \$15 / no data  
 Nov 2010: \$0 / August 30, 2010 / \$15 / no data  
 Oct 2010: \$0 / August 30, 2010 / \$15 / no data  
 Sep 2010: \$0 / August 30, 2010 / \$15 / \$75  
 Aug 2010: \$75 / May 7, 2010 / \$15 / no data  
 Jul 2010: \$0 / May 7, 2010 / \$15 / no data  
 Jun 2010: \$0 / May 7, 2010 / \$15 / no data  
 May 2010: \$0 / no data / no data / no data  
 Apr 2010: \$0 / no data / no data / no data  
 Mar 2010: \$0 / no data / no data / no data  
 Feb 2010: \$0 / no data / no data / no data

Betw een Feb 2010 and Dec 2011, your credit limit/high balance  
w as \$1,000

**CAPITAL ONE**

**Address:** **Account Number:**

PO BOX 30281  
 SALT LAKE CITY, UT 84130  
 (800) 955-7070

**Address Identification Number:**

0005739122

**Status:** Open/Never late.

**Date Opened:**

06/2007 Credit card

**Reported Since:**

08/2007 NA

**Date of Status:**

01/2012 Monthly Payment:

\$15

**Last Reported:**

01/2012 Responsibility:

Authorized user

**Credit Limit/Original Amount:**

\$20,000

**High Balance:**

\$4,517

**Recent Balance:**

\$0 /paid as of 01/2012

**Recent Payment:**

\$66

**Payment History:**

2012 2011												2010											
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN				
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
2009																							
MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT				
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
2008																							
SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	SEP	DEC	NOV	OCT					
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
2007																							
SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	SEP	DEC	NOV	OCT					
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				

**Balance History -** The following data will appear in the following format:

*account balance / date payment received / scheduled payment amount / actual amount paid*

Dec 2011: \$0 / October 17, 2011 / \$15 / no data  
 Nov 2011: \$0 / October 17, 2011 / \$15 / no data  
 Oct 2011: \$211 / January 25, 2011 / \$15 / \$3,890  
 Sep 2011: \$0 / January 25, 2011 / \$38 / \$3,890  
 Aug 2011: \$0 / January 25, 2011 / \$38 / \$3,890  
 Jul 2011: \$0 / January 25, 2011 / \$38 / \$3,890  
 Jun 2011: \$0 / January 25, 2011 / \$38 / \$3,890  
 May 2011: \$0 / January 25, 2011 / \$38 / \$3,890  
 Apr 2011: \$0 / January 25, 2011 / \$38 / \$3,890  
 Mar 2011: \$0 / January 25, 2011 / \$38 / \$3,890  
 Feb 2011: \$0 / January 25, 2011 / \$38 / \$3,890  
 Jan 2011: \$3,890 / November 20, 2010 / \$38 / \$7  
 Dec 2010: \$0 / November 20, 2010 / \$15 / \$7  
 Nov 2010: \$39 / November 1, 2010 / \$15 / \$32  
 Oct 2010: \$34 / August 30, 2010 / \$15 / \$33  
 Sep 2010: \$0 / August 30, 2010 / \$15 / \$33  
 Aug 2010: \$0 / August 2, 2010 / \$15 / \$33  
 Jul 2010: \$0 / June 30, 2010 / \$15 / \$34  
 Jun 2010: \$0 / no data / no data / no data  
 May 2010: \$0 / no data / no data / no data  
 Apr 2010: \$0 / no data / no data / no data  
 Mar 2010: \$138 / no data / no data / no data  
 Feb 2010: \$0 / no data / no data / no data

Betw een Feb 2010 and Dec 2011, your credit limit/high balance  
w as \$20,000

## CAPITAL ONE

**Address:** **Account Number:**  
 PO BOX 30281 517805897023....  
 SALT LAKE CITY, UT 84130  
 (800) 955-7070

**Address Identification Number:**  
 0005739122

**Status:** Open/Never late.

<b>Date Opened:</b>	<b>Type:</b>	<b>Credit Limit/Original Amount:</b>
08/2010	Credit card	\$1,000
<b>Reported Since:</b>	<b>Terms:</b>	<b>High Balance:</b>
09/2010	NA	\$616
<b>Date of Status:</b>	<b>Monthly Payment:</b>	<b>Recent Balance:</b>
02/2012	\$15	\$572 as of 02/2012
<b>Last Reported:</b>	<b>Responsibility:</b>	<b>Recent Payment:</b>
02/2012	Authorized user	\$109

### Payment History:

2012	2011	2010																
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

### Balance History - The following data will appear in the following format:

*account balance / date payment received / scheduled payment amount / actual amount paid*

Jan 2012: \$109 / November 21, 2011 / \$15 / \$12  
 Dec 2011: \$0 / November 21, 2011 / \$5 / \$12  
 Nov 2011: \$5 / August 23, 2011 / \$5 / \$19  
 Oct 2011: \$0 / August 23, 2011 / \$15 / \$19  
 Sep 2011: \$0 / August 23, 2011 / \$15 / \$19  
 Aug 2011: \$0 / July 27, 2011 / \$15 / \$20  
 Jul 2011: \$0 / June 23, 2011 / \$15 / \$35  
 Jun 2011: \$86 / May 24, 2011 / \$15 / \$86  
 May 2011: \$0 / February 17, 2011 / \$15 / \$28  
 Apr 2011: \$0 / February 17, 2011 / \$15 / \$28

Mar 2011: \$0 / February 17, 2011 / \$15 / \$28  
 Feb 2011: \$0 / January 7, 2011 / \$15 / \$95  
 Jan 2011: \$95 / December 6, 2010 / \$15 / \$166  
 Dec 2010: \$166 / November 9, 2010 / \$15 / \$166  
 Nov 2010: \$55 / November 1, 2010 / \$15 / \$301  
 Oct 2010: \$206 / September 7, 2010 / \$15 / \$114  
 Sep 2010: \$114 / no data / \$15 / no data

Betweeen Sep 2010 and Jan 2012, your credit limit/high balance was \$1,000

## CAPITAL ONE

**Address:** PO BOX 30281      **Account Number:** 546630875223....

SALT LAKE CITY, UT 84130  
 (800) 955-7070

**Address Identification Number:**

0005739122

**Status:** Open/Never late.

**Date Opened:**

08/2009      **Type:** Flex Spending

**Reported Since:**

09/2009      **Terms:** NA

**Date of Status:**

02/2012      **Monthly Payment:** \$55

**Last Reported:**

02/2012      **Responsibility:** Individual

**Payment History:**

2012												2011												2010						
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL			
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK			
2009																														
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				

**Balance History -** The following data will appear in the following format:

account balance / date payment received / scheduled payment amount / actual amount paid

Jan 2012: \$5,418 / December 6, 2011 / \$54 / \$4,624  
 Dec 2011: \$4,624 / November 8, 2011 / \$46 / \$4,624  
 Nov 2011: \$2,543 / October 10, 2011 / \$25 / \$4,563  
 Oct 2011: \$4,563 / September 9, 2011 / \$45 / \$4,566  
 Sep 2011: \$5,466 / August 8, 2011 / \$54 / \$4,505  
 Aug 2011: \$4,835 / July 11, 2011 / \$48 / \$4,005  
 Jul 2011: \$4,005 / June 6, 2011 / \$40 / \$4,352  
 Jun 2011: \$4,352 / May 6, 2011 / \$43 / \$4,352  
 May 2011: \$4,179 / April 11, 2011 / \$41 / \$4,179  
 Apr 2011: \$1,561 / March 30, 2011 / \$15 / \$3,000  
 Mar 2011: \$4,509 / February 11, 2011 / \$45 / \$5,112  
 Feb 2011: \$5,112 / January 7, 2011 / \$51 / \$5,104  
 Jan 2011: \$5,104 / December 6, 2010 / \$51 / \$2,964  
 Dec 2010: \$2,964 / November 8, 2010 / \$29 / \$2,964  
 Nov 2010: \$2,689 / October 15, 2010 / \$26 / \$5,083  
 Oct 2010: \$5,083 / September 10, 2010 / \$50 / \$2,579  
 Sep 2010: \$2,579 / August 13, 2010 / \$25 / \$3,759  
 Aug 2010: \$3,759 / July 16, 2010 / \$37 / \$3,321  
 Jul 2010: \$3,321 / June 7, 2010 / \$33 / \$3,633  
 Jun 2010: \$3,633 / no data / no data / no data  
 May 2010: \$2,005 / no data / no data / no data  
 Apr 2010: \$3,921 / no data / no data / no data  
 Mar 2010: \$2,509 / no data / no data / no data  
 Feb 2010: \$3,491 / no data / no data / no data

Betw een Dec 2011 and Jan 2012, your credit limit/high balance

w as \$23,000

Betw een Jul 2010 and Nov 2011, your credit limit/high balance

w as \$20,000

Betw een May 2010 and Jun 2010, your credit limit/high balance

w as \$0

Betw een Feb 2010 and Apr 2010, your credit limit/high balance

w as \$6,610

## CHASE BANK USA

**Address:** **Account Number:**  
PO BOX 15298 546626400639....

WILMINGTON, DE 19850  
(800) 955-9900

**Address Identification Number:**

0005739122

**Status:** Open/Never late.

**Date Opened:** **Type:** **Credit Limit/Original Amount:**  
07/2009 Flex Spending \$13,500

**Reported Since:** **Terms:**

08/2009 NA

**Date of Status:** **Monthly Payment:** **Recent Balance:**  
02/2012 \$10 \$0 /paid as of 02/2012

**Last Reported:** **Responsibility:** **Recent Payment:**  
02/2012 Individual \$0

### Payment History:

2012												2011												2010						
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL			
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK			
2009																														
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG																				
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK																				

### Balance History - The following data will appear in the following format:

account balance / date payment received / scheduled payment amount / actual amount paid

Jan 2012: \$0 / August 2, 2011 / \$10 / no data

Dec 2011: \$0 / August 2, 2011 / \$10 / no data

Nov 2011: \$0 / August 2, 2011 / \$10 / no data

Oct 2011: \$0 / August 2, 2011 / \$10 / no data

Sep 2011: \$0 / August 2, 2011 / \$10 / no data

Aug 2011: \$0 / August 2, 2011 / \$10 / \$425

Jul 2011: \$29 / July 26, 2010 / \$10 / no data

Jun 2011: \$0 / July 26, 2010 / \$10 / no data

May 2011: \$0 / July 26, 2010 / \$10 / no data

Apr 2011: \$0 / July 26, 2010 / \$10 / no data

Mar 2011: \$0 / July 26, 2010 / \$10 / no data

Feb 2011: \$0 / July 26, 2010 / \$10 / no data

Jan 2011: \$0 / July 26, 2010 / \$10 / no data

Dec 2010: \$0 / July 26, 2010 / \$10 / no data

Nov 2010: \$0 / July 26, 2010 / \$10 / no data

Oct 2010: \$0 / July 26, 2010 / \$10 / no data

Sep 2010: \$0 / July 26, 2010 / \$10 / no data

Aug 2010: \$0 / July 26, 2010 / \$10 / \$29

Jul 2010: \$29 / August 12, 2009 / \$10 / no data

Jun 2010: \$0 / no data / no data / no data

May 2010: \$0 / no data / no data / no data

Apr 2010: \$0 / no data / no data / no data

Mar 2010: \$0 / no data / no data / no data

Feb 2010: \$0 / no data / no data / no data

Between Nov 2011 and Jan 2012, your credit limit/high balance

was \$13,500

Between Feb 2010 and Oct 2011, your credit limit/high balance

was \$0

### CHASE BANK USA

**Address:** PO BOX 15298      **Account Number:** 464018801078....

WILMINGTON, DE 19850  
(800) 955-9900

**Address Identification Number:**  
0005739122

**Status:** Open/Never late.

**Date Opened:**

06/2004      **Type:** Flex Spending

**Reported Since:**

06/2004      **Terms:** NA

**Date of Status:**

01/2012      **Monthly Payment:** \$10

**Last Reported:**

01/2012      **Responsibility:** Individual

**Credit Limit/Original Amount:**

\$14,000

**High Balance:**

\$628

**Recent Balance:**

\$0 /paid as of 01/2012

**Recent Payment:**

\$0

### Payment History:

		2012												2011											
		JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN				
		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2009																									
MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	2008	
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
2007																									
SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT		
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
2006																									
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	2005					
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
MAY	APR	MAR	FEB																						
OK	OK	OK	OK																						

### Balance History - The following data will appear in the following format:

account balance / date payment received / scheduled payment amount / actual amount paid

Dec 2011: \$0 / December 10, 2010 / \$10 / no data

Nov 2011: \$0 / December 10, 2010 / \$10 / no data

Oct 2011: \$0 / December 10, 2010 / \$10 / no data

Sep 2011: \$0 / December 10, 2010 / \$10 / no data

Aug 2011: \$0 / December 10, 2010 / \$10 / no data

Jul 2011: \$0 / December 10, 2010 / \$10 / no data

Jun 2011: \$0 / December 10, 2010 / \$10 / no data

May 2011: \$0 / December 10, 2010 / \$10 / no data

Apr 2011: \$0 / December 10, 2010 / \$10 / no data

Mar 2011: \$0 / December 10, 2010 / \$10 / no data

Feb 2011: \$0 / December 10, 2010 / \$10 / no data

Jan 2011: \$0 / December 10, 2010 / \$10 / no data

Dec 2010: \$0 / December 10, 2010 / \$10 / \$79

Nov 2010: \$79 / November 17, 2009 / \$10 / no data

Oct 2010: \$0 / November 17, 2009 / \$10 / no data

Sep 2010: \$0 / November 17, 2009 / \$10 / no data

Aug 2010: \$0 / November 17, 2009 / \$10 / no data

Jul 2010: \$0 / November 17, 2009 / \$10 / no data

Jun 2010: \$0 / November 17, 2009 / \$10 / no data

May 2010: \$0 / no data / no data / no data



**Date Opened:** 06/1996 **Type:** Credit card **Credit Limit/Original Amount:** \$14,500  
**Reported Since:** 05/2001 **Terms:** NA **High Balance:** \$3,949  
**Date of Status:** 06/2005 **Monthly Payment:** \$0 **Recent Balance:** NA  
**Last Reported:** 06/2005 **Responsibility:** Authorized user **Recent Payment:** NA  
**Your Statement:**

Account closed at consumer's request.

#### Payment History:

2005					2004												2003				
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV		
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2002																					
OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR		
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2001																					
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL		
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
1999																					
JUN	MAY	APR	MAR	FEB	JAN	DEC															
OK	OK	OK	OK	OK	OK	OK															

#### DISCOVER FINANCIAL SVCS LLC

**Address:** PO BOX 15316 **Account Number:** 601100108950....  
 WILMINGTON, DE 19850  
 (800) 347-2683

**Address Identification Number:** 0005739122

**Status:** Paid,Closed/Never late.

**Status Details:** This account is scheduled to continue on record until May 2015.

**Date Opened:** 04/1986 **Type:** Credit card **Credit Limit/Original Amount:** \$14,500  
**Reported Since:** 12/1999 **Terms:** NA **High Balance:** \$4,935  
**Date of Status:** 05/2005 **Monthly Payment:** \$0 **Recent Balance:** NA  
**Last Reported:** 05/2005 **Responsibility:** Individual **Recent Payment:** NA  
**Your Statement:**

Account closed at consumer's request.

#### Payment History:

2005					2004												2003				
MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT		
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2002																					
SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB		
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2001																					
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN		
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK





Feb 2010: \$155 / no data / no data / no data

Betw een Feb 2010 and Jan 2012, your credit limit/high balance  
w as \$2,500

### FIRST ESSEX BANK FSB

**Address:** Account Number:  
296 ESSEX ST 17037....  
LAWRENCE, MA 01840

No phone number available

**Address Identification Number:**  
0005739122

**Status:** Transferred,closed/Never late.

**Status Details:** This account is scheduled to continue on record until Jan 2014.

<b>Date Opened:</b>	<b>Type:</b>	<b>Credit Limit/Original Amount:</b>
08/1994	Mortgage	\$50,000
<b>Reported Since:</b>	<b>Terms:</b>	<b>High Balance:</b>
08/1994	15 Years	NA
<b>Date of Status:</b>	<b>Monthly Payment:</b>	<b>Recent Balance:</b>
01/2004	\$0	NA
<b>Last Reported:</b>	<b>Responsibility:</b>	<b>Recent Payment:</b>
01/2004	Joint w ith HARRY T STEWART	NA

**Creditor's Statement:** Account closed due to transfer.

### Payment History:

		2002																								
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN							
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2001																										
MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN			
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
1999																										
SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
1998																										
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
1997																										
MAY	APR	MAR	FEB																							
OK	OK	OK	OK																							

### GE MONEY BANK/GAP

**Address:** Account Number:  
PO BOX 965005 601859509328....  
ORLANDO, FL 32896

(800) 887-1198

**Address Identification Number:**  
0005739122

**Status:** Paid,Closed/Never late.

**Status Details:** This account is scheduled to continue on record until Sep 2018.

<b>Date Opened:</b>	<b>Type:</b>	<b>Credit Limit/Original Amount:</b>
11/2001	Revolving	\$300
<b>Reported Since:</b>	<b>Terms:</b>	<b>High Balance:</b>
11/2001	NA	\$75

**Date of Status:**

09/2008

**Monthly Payment:**

\$0

**Recent Balance:**

NA

**Last Reported:**

09/2008

**Responsibility:**

Individual

**Recent Payment:**

NA

**Payment History:**

2008												2007												
SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB					
CLS	OK	OK	OK	OK	OK	OK	OK	OK																
2006																								
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
2004																								
MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	OK	OK	OK	OK	
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
2002																								
SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB					
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	ND											
2001																								
JAN	DEC	NOV	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK									

**GE MONEY BANK/LOWES****Address:**

PO BOX 965005  
ORLANDO, FL 32896  
(800) 444-1408

**Account Number:**

798192430034....

**Address Identification Number:**

0005739122

**Status:** Credit card reported lost or stolen/closed/Never late.**Status Details:** This account is scheduled to continue on record until Nov 2012.**Date Opened:**

10/2010

**Type:**

Revolving

**Credit Limit/Original Amount:**

\$9,500

**Reported Since:**

10/2010

**Terms:**

NA

**High Balance:**

\$1,365

**Date of Status:**

11/2010

**Monthly Payment:**

\$0

**Recent Balance:**

NA

**Last Reported:**

11/2010

**Responsibility:**

Individual

**Recent Payment:**

NA

**Creditor's Statement:** Credit card lost or stolen.**Payment History:**

2010  
NOV OCT  
CLS OK

**Balance History -** The following data will appear in the following format:

account balance / date payment received / scheduled payment amount / actual amount paid  
Oct 2010: \$1,365 / no data / \$41 / no data

As of Oct 2010 your credit limit/high balance was \$9,500

**GE MONEY BANK/LOWES****Address:**

PO BOX 965005  
ORLANDO, FL 32896

**Account Number:**

798192430902....

(800) 444-1408

**Address Identification Number:**

0005739122

**Status:** Open/Never late.

<b>Date Opened:</b>	<b>Type:</b>	<b>Credit Limit/Original Amount:</b>
10/2010	Revolving	\$9,500
<b>Reported Since:</b>	<b>Terms:</b>	<b>High Balance:</b>
10/2010	NA	\$1,365
<b>Date of Status:</b>	<b>Monthly Payment:</b>	<b>Recent Balance:</b>
01/2012	\$0	\$0 /paid as of 01/2012
<b>Last Reported:</b>	<b>Responsibility:</b>	<b>Recent Payment:</b>
01/2012	Individual	\$0

**Payment History:**

2012	2011	2010													
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

**Balance History -** The following data will appear in the following format:*account balance / date payment received / scheduled payment amount / actual amount paid*

Dec 2011: \$0 / October 29, 2010 / Unknow n / no data  
 Nov 2011: \$0 / October 29, 2010 / Unknow n / no data  
 Oct 2011: \$0 / October 29, 2010 / Unknow n / no data  
 Sep 2011: \$0 / October 29, 2010 / Unknow n / no data  
 Aug 2011: \$0 / October 29, 2010 / Unknow n / no data  
 Jul 2011: \$0 / October 29, 2010 / Unknow n / no data  
 Jun 2011: \$0 / October 29, 2010 / Unknow n / no data  
 May 2011: \$0 / October 29, 2010 / Unknow n / no data  
 Apr 2011: \$0 / October 29, 2010 / Unknow n / no data  
 Mar 2011: \$0 / October 29, 2010 / Unknow n / no data  
 Feb 2011: \$0 / October 29, 2010 / Unknow n / no data  
 Jan 2011: \$0 / October 29, 2010 / Unknow n / no data  
 Dec 2010: \$0 / October 29, 2010 / Unknow n / no data

Betw een Dec 2010 and Dec 2011, your credit limit/high balance  
 w as \$9,500

**GECRB/LORD & TAY**

**Address:** PO BOX 965015  
 ORLANDO, FL 32896  
 (866) 465-8292

**Account Number:**  
 604584094516....

**Address Identification Number:**

0005739122

**Status:** Paid,Closed/Never late.**Status Details:** This account is scheduled to continue on record until Oct 2018.

<b>Date Opened:</b>	<b>Type:</b>	<b>Credit Limit/Original Amount:</b>
03/2003	Revolving	NA
<b>Reported Since:</b>	<b>Terms:</b>	<b>High Balance:</b>
09/2007	NA	\$151
<b>Date of Status:</b>	<b>Monthly Payment:</b>	<b>Recent Balance:</b>
10/2008	\$0	NA
<b>Last Reported:</b>	<b>Responsibility:</b>	<b>Recent Payment:</b>
10/2008	Individual	NA

**Payment History:**

2008	2007												
OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

**GECRB/SAMS CLUB**

**Address:** PO BOX 965005  
ORLANDO, FL 32896  
(800) 964-1917

**Account Number:**  
771410041340....

**Address Identification Number:**

0005739122

**Status:** Paid,Closed/Never late.**Status Details:** This account is scheduled to continue on record until Mar 2021.

**Date Opened:** 03/2000  
**Type:** Revolving

**Reported Since:** 07/2005  
**Terms:** NA

**Date of Status:** 03/2011  
**Monthly Payment:** \$0

**Last Reported:** 03/2011  
**Responsibility:** Individual

**Credit Limit/Original Amount:**  
\$124

**High Balance:**  
\$497

**Recent Balance:**  
NA

**Recent Payment:**  
NA

**Payment History:**

2011												2010												2009	
MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	MAR	FEB	JAN	DEC		
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK												
2008																								2007	
JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG		
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		
2006																									
NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	JUL	JUN	MAY	APR		
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK			
2005																									
MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL																	
OK	OK	OK	OK	OK	OK	OK	OK	OK																	

**Balance History -** The following data will appear in the following format:

account balance / date payment received / scheduled payment amount / actual amount paid

Feb 2011: \$0 / February 20, 2009 / \$15 / no data

Jan 2011: \$0 / February 20, 2009 / \$15 / no data

Dec 2010: \$0 / February 20, 2009 / \$15 / no data

Nov 2010: \$0 / February 20, 2009 / \$15 / no data

Oct 2010: \$0 / February 20, 2009 / \$15 / no data

Sep 2010: \$0 / February 20, 2009 / \$15 / no data

Aug 2010: \$0 / February 20, 2009 / \$15 / no data

Jul 2010: \$0 / February 20, 2009 / \$15 / no data

Jun 2010: \$0 / no data / no data / no data

May 2010: \$0 / no data / no data / no data

Apr 2010: \$0 / no data / no data / no data

Mar 2010: \$0 / no data / no data / no data

Feb 2010: \$0 / no data / no data / no data

Between Sep 2010 and Feb 2011, your credit limit/high balance was \$124

Between Feb 2010 and Aug 2010, your credit limit/high balance was \$3,500

**GECRB/TJX COS**

**Address:** PO BOX 965005  
ORLANDO, FL 32896  
(800) 926-6299

**Account Number:**  
604585201589....

**Address Identification Number:**

0005739122

**Status:** Open/Never late.**Date Opened:**

06/2010

**Type:**

Revolving

**Credit Limit/Original Amount:**

\$124

**Reported Since:**

07/2010

**Terms:**

NA

**High Balance:**

\$156

**Date of Status:**

02/2012

**Monthly Payment:**

\$0

**Recent Balance:**

\$0 /paid as of 02/2012

**Last Reported:**

02/2012

**Responsibility:**

Individual

**Recent Payment:**

\$0

**Payment History:**

2011												2010											
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL				
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	

**Balance History -** The following data will appear in the following format:

account balance / date payment received / scheduled payment amount / actual amount paid

Jan 2012: \$0 / June 16, 2010 / Unknown / no data  
 Dec 2011: \$0 / June 16, 2010 / Unknown / no data  
 Nov 2011: \$0 / June 16, 2010 / Unknown / no data  
 Oct 2011: \$0 / June 16, 2010 / Unknown / no data  
 Sep 2011: \$0 / June 16, 2010 / Unknown / no data  
 Aug 2011: \$0 / June 16, 2010 / Unknown / no data  
 Jul 2011: \$0 / June 16, 2010 / Unknown / no data  
 Jun 2011: \$0 / June 16, 2010 / Unknown / no data  
 May 2011: \$0 / June 16, 2010 / Unknown / no data  
 Apr 2011: \$0 / June 16, 2010 / Unknown / no data  
 Mar 2011: \$0 / June 16, 2010 / Unknown / no data  
 Feb 2011: \$0 / June 16, 2010 / Unknown / no data  
 Jan 2011: \$0 / June 16, 2010 / Unknown / no data  
 Dec 2010: \$0 / June 16, 2010 / Unknown / no data  
 Nov 2010: \$0 / June 16, 2010 / Unknown / no data  
 Oct 2010: \$0 / June 16, 2010 / Unknown / no data  
 Sep 2010: \$0 / June 16, 2010 / Unknown / no data  
 Aug 2010: \$0 / June 16, 2010 / Unknown / no data  
 Jul 2010: \$0 / June 16, 2010 / Unknown / \$156

Between Dec 2011 and Jan 2012, your credit limit/high balance was \$124

Between Jul 2010 and Nov 2011, your credit limit/high balance was \$1,500

**MACYS****Address:**

PO BOX 8218  
 MASON, OH 45040  
 (800) 243-6552

**Account Number:**

412341493....

**Address Identification Number:**

0005739122

**Status:** Open/Never late.**Date Opened:**

12/2002

**Type:**

Revolving

**Credit Limit/Original Amount:**

NA

**Reported Since:**

09/2006

**Terms:**

NA

**High Balance:**

NA

**Date of Status:**

01/2012

**Monthly Payment:**

\$0

**Recent Balance:**

\$0 /paid as of 01/2012

**Last Reported:**

01/2012

**Responsibility:**

Individual

**Recent Payment:**

\$0

**Payment History:**

2012 2011												2010												
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN					
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
2009												2008												
MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT					
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
2007												2006												
SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB					
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
2006												2005												
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN					
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
2005												2004												
MAY	APR																							
OK	OK																							

**SOVEREIGN BANK FSB**

**Address:**  
525 LANCASTER AVE  
READING, PA 19611  
(610) 320-8400

**Account Number:**  
880600....

**Address Identification Number:**  
0005739122

**Status:** Paid,Closed/Never late.

**Status Details:** This account is scheduled to continue on record until May 2019.

**Date Opened:** 08/1994      **Type:** Mortgage  
**Reported Since:** 04/2004      **Terms:** 15 Years  
**Date of Status:** 05/2009      **Monthly Payment:** \$0  
**Last Reported:** 05/2009      **Responsibility:** Joint w/ith HARRY T STEWART

**Credit Limit/Original Amount:** \$50,000  
**High Balance:** NA  
**Recent Balance:** NA  
**Recent Payment:** NA

**Payment History:**

2009												2008												2007											
MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT																
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK															
2006												2005												2004											
SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB																
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
2005												2004												2003											
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN				
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK			

**TARGET NATIONAL BANK**

**Address:**  
PO BOX 673  
MINNEAPOLIS, MN 55440  
(888) 755-5856

**Account Number:**  
435237672793....

**Address Identification Number:**  
0005739122

**Status:** Paid,Closed/Never late.

**Status Details:** This account is scheduled to continue on record until Jun 2019.

**Date Opened:**

**Type:**

**Credit Limit/Original Amount:**

**08/2005** Credit card \$10,000  
**Reported Since:** **Terms:** **High Balance:**  
**08/2005** NA \$118  
**Date of Status:** **Monthly Payment:** **Recent Balance:**  
**06/2009** \$0 NA  
**Last Reported:** **Responsibility:** **Recent Payment:**  
**06/2009** Individual NA

**Creditor's Statement:** Account closed at credit grantor's request.

#### Payment History:

2009					2008												2007				
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV		
CLS	CLS	CLS	CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2006																					
OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR		
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2005																					
FEB	JAN	DEC	NOV	OCT	SEP	AUG															
OK	OK	OK	OK	OK	OK	OK															

#### UNIVERSAL CARD/CITIBANK

**Address:** **Account Number:**

PO BOX 6241 449228000015....

SIOUX FALLS, SD 57117

No phone number available

#### Address Identification Number:

0005739122

**Status:** Inactive/Never late.

**Status Details:** This account is scheduled to continue on record until Jun 2017.

<b>Date Opened:</b>	<b>Type:</b>	<b>Credit Limit/Original Amount:</b>
06/1990	Credit card	\$13,800
<b>Reported Since:</b>	<b>Terms:</b>	<b>High Balance:</b>
04/1994	NA	\$1,735
<b>Date of Status:</b>	<b>Monthly Payment:</b>	<b>Recent Balance:</b>
06/2007	\$15	\$0 as of 06/2007
<b>Last Reported:</b>	<b>Responsibility:</b>	<b>Recent Payment:</b>
06/2007	Joint w ith HARRY T STEWART	\$0

#### Payment History:

2007					2006												2005				
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV		
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2004																					
OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR		
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2003																					
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL		
OK	OK	OK	ND	ND	OK	OK	OK	OK	OK	OK	ND	ND	ND	ND	ND	OK	OK	OK	OK	OK	OK
2001																					
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV		
OK	OK	OK	ND	OK	ND	ND	OK	OK	OK	OK	OK										
OCT	SEP	AUG	JUL																		
OK	OK	OK	OK																		

**UNIVERSAL CARD/CITIBANK**

**Address:** **Account Number:**  
 PO BOX 6241 449228025868....  
 SIOUX FALLS, SD 57117

*No phone number available*

**Address Identification Number:**  
 0005739122

**Status:** Paid,Closed/Never late.

**Status Details:** This account is scheduled to continue on record until Feb 2021.

<b>Date Opened:</b> 06/1990	<b>Type:</b> Credit card	<b>Credit Limit/Original Amount:</b> \$13,800
<b>Reported Since:</b> 07/2007	<b>Terms:</b> NA	<b>High Balance:</b> NA
<b>Date of Status:</b> 02/2011	<b>Monthly Payment:</b> \$0	<b>Recent Balance:</b> NA
<b>Last Reported:</b> 02/2011	<b>Responsibility:</b> Joint w ith HARRY T STEWART	<b>Recent Payment:</b> NA

**Creditor's Statement:** Account closed at credit grantor's request.

**Payment History:**

2010												2009															
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK											
2008																											
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	2007			
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		
OCT	SEP	AUG	JUL																								
OK	OK	OK	OK																								

**Balance History -** The following data will appear in the following format:

*account balance / date payment received / scheduled payment amount / actual amount paid*

Jun 2010: \$0 / January 10, 2007 / Unknow n / no data

May 2010: \$0 / no data / no data / no data

Apr 2010: \$0 / no data / no data / no data

Between Apr 2010 and Jun 2010, your credit limit/high balance was \$13,800

**UNIVERSAL CARD/CITIBANK**

**Address:** **Account Number:**  
 PO BOX 6241 515735003054....  
 SIOUX FALLS, SD 57117

*No phone number available*

**Address Identification Number:**  
 0005739122

**Status:** Open/Never late.

<b>Date Opened:</b> 05/2006	<b>Type:</b> Flex Spending	<b>Credit Limit/Original Amount:</b> \$12,600
<b>Reported Since:</b> 05/2006	<b>Terms:</b> NA	<b>High Balance:</b> \$7,906
<b>Date of Status:</b> 11/2011	<b>Monthly Payment:</b> \$20	<b>Recent Balance:</b> \$0 /paid as of 11/2011
<b>Last Reported:</b> 11/2011	<b>Responsibility:</b> Individual	<b>Recent Payment:</b> \$0

**Payment History:**

2010																			
2011	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR
NOV	OK																		
2009																			
MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	OK
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2007																			
AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2006																			
DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	OK											

**Balance History -** The following data will appear in the following format:

account balance / date payment received / scheduled payment amount / actual amount paid

Oct 2011: \$0 / September 27, 2010 / \$20 / no data

Sep 2011: \$0 / September 27, 2010 / \$20 / no data

Aug 2011: \$0 / September 27, 2010 / \$20 / no data

Jul 2011: \$0 / September 27, 2010 / \$20 / no data

Jun 2011: \$0 / September 27, 2010 / \$20 / no data

May 2011: \$0 / September 27, 2010 / \$20 / no data

Apr 2011: \$0 / September 27, 2010 / \$20 / no data

Dec 2010: \$0 / September 27, 2010 / \$20 / no data

Nov 2010: \$0 / September 27, 2010 / \$20 / no data

Oct 2010: \$0 / September 27, 2010 / \$20 / no data

Sep 2010: \$135 / August 26, 2010 / \$20 / no data

Aug 2010: \$292 / July 27, 2010 / \$20 / no data

Jul 2010: \$354 / June 28, 2010 / \$20 / no data

Jun 2010: \$276 / June 2, 2010 / \$20 / no data

May 2010: \$316 / no data / no data / no data

Apr 2010: \$265 / no data / no data / no data

Mar 2010: \$225 / no data / no data / no data

Feb 2010: \$280 / no data / no data / no data

Between Apr 2011 and Oct 2011, your credit limit/high balance was \$12,600

Between Jul 2010 and Dec 2010, your credit limit/high balance was \$0

Between Feb 2010 and Jun 2010, your credit limit/high balance was \$12,600

**UNIVERSAL CARD/CITIBANK****Address:** PO BOX 6241      **Account Number:** 549113018565....

SIOUX FALLS, SD 57117

No phone number available

**Address Identification Number:**

0005739122

**Status:** Paid,Closed/Never late.**Status Details:** This account is scheduled to continue on record until Oct 2016.**Date Opened:** 04/1991      **Type:** Credit card**Reported Since:** 05/2000      **Terms:** NA**Date of Status:** 10/2006      **Monthly Payment:** \$0**Last Reported:** 10/2006      **Responsibility:** Individual**Credit Limit/Original Amount:**

\$12,000

**High Balance:**

\$2,252

**Recent Balance:**

NA

**Recent Payment:**

NA

**Creditor's Statement:** Account closed at credit grantor's

request.

### Payment History:

2006																				2005																			
OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR												
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK																							
2004																				2003																			
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	ND	ND	ND					
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND			
2002																				2001																			
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	OK	OK	OK		
ND	ND	ND	ND	ND	ND	OK	OK	OK	ND	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK										

OCT  
OK

### UNIVERSAL CARD/CITIBANK

**Address:** PO BOX 6241  
SIOUX FALLS, SD 57117

*No phone number available*

**Address Identification Number:**  
0005739122

**Status:** Paid, Closed/Never late.

**Status Details:** This account is scheduled to continue on record until Oct 2016.

**Date Opened:** 05/2005  
**Reported Since:** 06/2005  
**Date of Status:** 10/2006  
**Last Reported:** 10/2006

**Type:**  
Credit card

**Terms:**  
NA

**Monthly Payment:**  
\$0

**Responsibility:**  
Authorized user

**Credit Limit/Original Amount:**

\$4,200

**High Balance:**

\$2,331

**Recent Balance:**

NA

**Recent Payment:**

NA

**Creditor's Statement:** Account closed at credit grantor's request.

### Payment History:

2006																				2005																			
OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR												
CLS	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK																						

### UNIVERSAL CARD/CITIBANK

**Address:** PO BOX 6241  
SIOUX FALLS, SD 57117

*No phone number available*

**Address Identification Number:**  
0005739122

**Status:** Open/Never late.

**Date Opened:** 08/2008  
**Reported Since:** 09/2008  
**Date of Status:** 11/2011

**Type:**  
Credit card

**Terms:**  
NA

**Monthly Payment:**  
\$20

**Credit Limit/Original Amount:**

\$7,400

**High Balance:**

\$643

**Recent Balance:**

\$0 /paid as of 11/2011

**Last Reported:**

11/2011

**Responsibility:**

Authorized user

**Recent Payment:**

\$0

**Payment History:**

2011												2010											
NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR				
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
2009												2008											
MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

**Balance History** - The following data will appear in the following format:

account balance / date payment received / scheduled payment amount / actual amount paid

Oct 2011: \$0 / September 7, 2010 / \$20 / no data  
 Sep 2011: \$0 / September 7, 2010 / \$20 / no data  
 Aug 2011: \$0 / September 7, 2010 / \$20 / no data  
 Jul 2011: \$0 / September 7, 2010 / \$20 / no data  
 Jun 2011: \$0 / September 7, 2010 / \$20 / no data  
 May 2011: \$0 / September 7, 2010 / \$20 / no data  
 Apr 2011: \$0 / September 7, 2010 / \$20 / no data  
 Dec 2010: \$0 / September 7, 2010 / \$20 / no data  
 Nov 2010: \$0 / September 7, 2010 / \$20 / no data  
 Oct 2010: \$0 / September 7, 2010 / \$20 / no data  
 Sep 2010: \$152 / August 9, 2010 / \$20 / no data  
 Aug 2010: \$265 / July 14, 2010 / \$20 / no data  
 Jul 2010: \$312 / June 11, 2010 / \$20 / no data  
 Jun 2010: \$322 / no data / no data / no data  
 May 2010: \$643 / no data / no data / no data  
 Apr 2010: \$196 / no data / no data / no data  
 Mar 2010: \$104 / no data / no data / no data  
 Feb 2010: \$320 / no data / no data / no data

Betw een Feb 2010 and Oct 2011, your credit limit/high balance  
was \$7,400

**USAA FEDERAL SAVINGS BANK****Address:**

PO BOX 33009

SAN ANTONIO, TX 78265

No phone number available

**Account Number:**

541630043603....

**Address Identification Number:**

0005739122

**Status:** Open/Never late.**Date Opened:**

06/1988

**Type:**

Credit card

**Credit Limit/Original Amount:**

\$6,500

**Reported Since:**

04/1994

**Terms:**

NA

**High Balance:**

\$20

**Date of Status:**

02/2012

**Monthly Payment:**

\$0

**Recent Balance:**

\$0 /paid as of 02/2012

**Last Reported:**

02/2012

**Responsibility:**

Individual

**Recent Payment:**

\$0

**Payment History:**

2012												2011												2010											
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	NOV	OCT	SEP	AUG	JUL	NOV	OCT	SEP	AUG	JUL						
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK							
2009												2008												2007											
JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR								
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK							
2007												2006												2005											
OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	MAR							
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK							

2006												2005											
FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL				
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK				
JUN	MAY	APR	MAR																				
OK	OK	OK	OK																				

**Balance History** - The following data will appear in the following format:*account balance / date payment received / scheduled payment amount / actual amount paid*

Jan 2012: \$0 / February 24, 1998 / no data / no data  
 Dec 2011: \$0 / February 24, 1998 / no data / no data  
 Nov 2011: \$0 / February 24, 1998 / no data / no data  
 Oct 2011: \$0 / February 24, 1998 / no data / no data  
 Sep 2011: \$0 / February 24, 1998 / no data / no data  
 Aug 2011: \$0 / February 24, 1998 / no data / no data  
 Jul 2011: \$0 / February 24, 1998 / no data / no data  
 Jun 2011: \$0 / February 24, 1998 / no data / no data  
 May 2011: \$0 / February 24, 1998 / no data / no data  
 Apr 2011: \$0 / February 24, 1998 / no data / no data  
 Mar 2011: \$0 / February 24, 1998 / no data / no data  
 Feb 2011: \$0 / February 24, 1998 / no data / no data  
 Jan 2011: \$0 / February 24, 1998 / no data / no data  
 Dec 2010: \$0 / February 24, 1998 / no data / no data  
 Nov 2010: \$0 / February 24, 1998 / no data / no data  
 Oct 2010: \$0 / February 24, 1998 / no data / no data  
 Sep 2010: \$0 / February 24, 1998 / no data / no data  
 Aug 2010: \$0 / February 24, 1998 / no data / no data  
 Jul 2010: \$0 / February 24, 1998 / no data / no data  
 Jun 2010: \$0 / no data / no data / no data  
 May 2010: \$0 / no data / no data / no data  
 Apr 2010: \$0 / no data / no data / no data  
 Mar 2010: \$0 / no data / no data / no data  
 Feb 2010: \$0 / no data / no data / no data

Betw een Feb 2010 and Jan 2012, your credit limit/high balance  
w as \$6,500

**USAA SAVINGS BANK**

**Address:** PO BOX 33009  
SAN ANTONIO, TX 78265  
(800) 531-8722

**Account Number:**  
374355012224....

**Address Identification Number:**

0005739122

**Status:** Open/Never late.

<b>Date Opened:</b> 10/2007	<b>Type:</b> Credit card	<b>Credit Limit/Original Amount:</b> \$23,000
<b>Reported Since:</b> 10/2007	<b>Terms:</b> NA	<b>High Balance:</b> \$5,333
<b>Date of Status:</b> 01/2012	<b>Monthly Payment:</b> \$15	<b>Recent Balance:</b> \$0 /paid as of 01/2012
<b>Last Reported:</b> 01/2012	<b>Responsibility:</b> Individual	<b>Recent Payment:</b> \$330

**Payment History:**

2012 2011												2010											
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN				
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2009																							
MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

2007

SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT
OK											

**Balance History** - The following data will appear in the following format:*account balance / date payment received / scheduled payment amount / actual amount paid*

Dec 2011: \$0 / December 5, 2011 / \$15 / \$330

Nov 2011: \$0 / October 31, 2011 / \$15 / \$330

Oct 2011: \$0 / September 23, 2011 / \$15 / \$96

Sep 2011: \$0 / August 22, 2011 / \$15 / \$96

Aug 2011: \$0 / March 28, 2011 / \$15 / no data

Jul 2011: \$0 / March 28, 2011 / \$15 / no data

Jun 2011: \$0 / March 28, 2011 / \$15 / no data

May 2011: \$0 / March 28, 2011 / \$15 / no data

Apr 2011: \$0 / March 28, 2011 / \$15 / \$1,157

Mar 2011: \$0 / March 1, 2011 / \$15 / \$336

Feb 2011: \$0 / January 27, 2011 / \$15 / \$322

Jan 2011: \$0 / January 4, 2011 / \$15 / \$336

Dec 2010: \$0 / December 1, 2010 / \$15 / \$325

Nov 2010: \$0 / October 24, 2010 / \$15 / \$344

Oct 2010: \$0 / September 30, 2010 / \$15 / \$94

Sep 2010: \$0 / August 22, 2010 / \$15 / \$94

Aug 2010: \$0 / July 14, 2010 / \$15 / no data

Jul 2010: \$0 / July 14, 2010 / \$15 / \$243

Jun 2010: \$0 / no data / no data / no data

May 2010: \$0 / no data / no data / no data

Apr 2010: \$0 / no data / no data / no data

Mar 2010: \$0 / no data / no data / no data

Feb 2010: \$0 / no data / no data / no data

Betw een Feb 2010 and Dec 2011, your credit limit/high balance  
was \$23,000

**Record of Requests for Your Credit History**[back to top](#)**Inquiries Shared With Others**

We make your credit history available to your current and prospective creditors and employers as allowed by law . Experian may list these inquiries for up to two years.

The section below lists all of the companies that have requested your credit history as a result of action you took, such as applying for credit or financing or as a result of a collection. The inquiries in this section are shared w ith companies that receive your credit history.

**US BANK CONSOLIDATED****Address:**

PO BOX 108  
SAINT LOUIS MO 63166  
(800) 481-9057

**Date of Request:**

09/01/2010

**Address Identification Number:**

0005739122

**Comments:**

Permissible purpose. This inquiry is scheduled to continue on record until Oct 2012.

## CHASE

**Address:**

PO BOX 15298  
WILMINGTON DE 19850  
(800) 955-9900

**Date of Request:**

06/09/2010

**Address Identification Number:**

0005739122

**Comments:**

Permissible purpose. This inquiry is scheduled to continue on record until Jul 2012.

## Inquiries Shared Only With You

You may not have initiated the following inquiries, so you may not recognize each source. We report these requests to you only as a record of activities, and we do not include any of these requests on credit reports to others.

We offer credit information about you to those with a permissible purpose, for example to:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian Consumer Assistance to process a report for you;
- your current creditors to monitor your accounts (date listed may reflect only the most recent request);
- an end user to complete your mortgage loan application.

These inquiries do not affect your credit score.

## USAA FEDERAL SAVINGS BANK

**Address:**

PO BOX 33009  
SAN ANTONIO TX 78265  
*No phone number available*

**Date of Request:**

02/01/2012

## CHASE

**Address:**

PO BOX 15298  
WILMINGTON DE 19850  
(800) 955-9900

**Date of Request:**

01/19/2012, 06/11/2010, 05/05/2010,  
04/13/2010, 03/08/2010

## CAPITAL ONE

**Address:**

PO BOX 30281  
SALT LAKE CITY UT 84130

**Date of Request:**

01/17/2012

No phone number available

## TD BANK

**Address:**

PO BOX 84037  
COLUMBUS GA 31908  
(888) 561-8861

**Date of Request:**

01/12/2012, 09/28/2011, 12/30/2010,  
10/05/2010, 06/28/2010, 04/26/2010,  
03/12/2010, 02/05/2010

## CAP ONE

**Address:**

PO BOX 30281  
SALT LAKE CITY UT 84130  
*No phone number available*

**Date of Request:**

12/20/2011, 08/20/2011, 07/08/2011,  
05/26/2011, 04/28/2011, 03/30/2011,  
02/24/2011, 01/22/2011, 12/25/2010

## BARCLAYS BANK DELAWARE

**Address:**

100 SOUTH WEST AVE  
WILMINGTON DE 19801  
*No phone number available*

**Date of Request:**

12/14/2011

## AT&T/CITI

**Address:**

8787 BAYPINE RD  
JACKSONVILLE FL 32256  
(904) 954-7500

**Date of Request:**

11/30/2011

## TOYOTA MOTOR CREDIT CORP

**Address:**

19001 S WESTERN AVE  
TORRANCE CA 90501  
*No phone number available*

**Date of Request:**

11/04/2011

## AMEX

**Address:**

20022 NORTH 31ST STREET  
PHOENIX AZ 85027  
*No phone number available*

**Date of Request:**

09/27/2011, 08/30/2011, 07/27/2011,  
06/23/2011, 06/01/2011, 05/04/2011,  
02/16/2011, 12/16/2010, 11/23/2010,  
10/28/2010, 10/14/2010, 08/27/2010,

## LEXISNEXIS/INS/P&C

**Address:**  
1000 ALDERMAN DR  
ALPHARETTA GA 30005  
*No phone number available*

**Comments:**  
On behalf of USAA for Insurance underwriting

**Date of Request:**  
08/06/2011, 05/14/2011

## PROGRESSIVE INSURANCE

**Address:**  
6300 WILSON MILLS RD  
CLEVELAND OH 44143  
*No phone number available*

**Date of Request:**  
05/27/2011

## LEXISNEXIS/INS/P&C

**Address:**  
1000 ALDERMAN DR  
ALPHARETTA GA 30005  
*No phone number available*

**Comments:**  
On behalf of USAA for Insurance underwriting

**Date of Request:**  
05/14/2011

## BANK OF AMERICA

**Address:**  
PO BOX 982238  
EL PASO TX 79998  
(800) 421-2110

**Date of Request:**  
04/01/2011, 05/28/2010

## CHASE

**Address:**  
2500 WESTFIELD DR  
ELGIN IL 60124  
*No phone number available*

**Date of Request:**  
01/07/2011

## CHASE CARD SERVICES

**Address:**  
PO BOX 15298  
WILMINGTON DE 19850  
*No phone number available*

**Date of Request:**  
01/07/2011

## SOVEREIGN BANK FSB

**Address:**  
525 LANCASTER AVE  
READING PA 19611  
(610) 320-8400

**Date of Request:**  
12/06/2010, 09/16/2010

## FNB OMAHA

**Address:**  
1620 DODGE ST  
OMAHA NE 68102  
*No phone number available*

**Date of Request:**  
11/04/2010

## SOVEREIGN BANK FSB

**Address:**  
525 LANCASTER AVE  
READING PA 19611  
(610) 320-8400

**Date of Request:**  
09/16/2010

## CIC/EXPERIAN CREDIT RPT

**Address:**  
PO BOX 19729  
IRVINE CA 92623  
*No phone number available*

**Date of Request:**  
09/10/2010

## EXPERIAN

**Address:**  
PO BOX 9600  
ALLEN TX 75013  
*No phone number available*

**Date of Request:**  
09/10/2010, 02/13/2009, 01/09/2007

## MACYS

**Address:**  
9111 DUKE BLVD

**Date of Request:**  
03/10/2010

MASON OH 45040  
*No phone number available*

## EXPERIAN

**Address:**  
 PO BOX 9600  
 ALLEN TX 75013  
*No phone number available*

**Date of Request:**  
 01/09/2007

## Personal Information

[back to top](#)

The following information is reported to us by you, your creditors and other sources. Each source may report your personal info differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud prevention efforts, a notice with additional information may appear. As a security precaution, we did not list the Social Security number that you provided when you contacted us. If any Social Security number variations were reported to us, only the last four digits of each are displayed. Numbers that appear here vary from the number you used to generate this report. Actual differences in these numbers may be part of the displayed portion or part of the hidden portion. The names are listed in no particular order and may include variations of your legal name. The Name identification number is how our system identifies the names associated with respective accounts on your credit report. These addresses are listed in no particular order and may include previous addresses where you received mail. The Address identification number is how our system identifies the address. The Geographical Code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address.

**Names:**

SUE B STEWART

**Name identification number:** 32627

SUE STEWART

**Name identification number:** 4228

SUE BALLOW STEWART

**Name identification number:** 16497

STEWART SUE

**Name identification number:** 19506

**Year of birth:**

1957

**Telephone numbers:**

(603) 434-7186 Residential

**Address:** 15 MATTHEW DR

LONDONDERRY, NH 03053-2276

**Address identification number:** 0005739122

**Type of Residence:** Single family

**Geographical Code:** 0-370010-15-4760

**Address:** 11 BROOKVIEW DR

DERRY, NH 03038-3914

**Address identification number:** 0005676709

**Type of Residence:** Single family

**Geographical Code:** 0-330210-15-4160

**Address:** PO BOX 254

EAST DERRY, NH 03041-0254

**Address identification number:** 0005687368

**Type of Residence:** Post office box

**Geographical Code:** 0-330110-15-4160

## Important Message From Experian

[back to top](#)

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

## Know your rights

[back to top](#)

### FCRA Rights

Para informacion en español, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

#### A Summary of Your Rights under the Fair Credit Reporting Act

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

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identify theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

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.ftc.gov/credit](http://www.ftc.gov/credit) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

- Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.ftc.gov/credit](http://www.ftc.gov/credit).
- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1 888 5OPTOUT (1 888 567 8688).
- You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.ftc.gov/credit](http://www.ftc.gov/credit).

**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:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1 877 382 4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Consumer Help PO Box 1200 Minneapolis, MN 55480
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 1 800 842 6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 1 703 519 4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1 877 275 3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 1 202 366 1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 1 202 720 7051

## States Rights

[Notification of rights for Alaska consumers](#)

[Notification of rights for Arkansas consumers](#)  
[Notification of rights for California consumers](#)  
[California notice of your rights to request and obtain your credit score](#)  
[Notification of rights for Colorado consumers](#)  
[Notification of rights for Connecticut consumers](#)  
[Notification of rights for Delaware consumers](#)  
[Notification of rights for District of Columbia consumers](#)  
[Notification of rights for Florida consumers](#)  
[Notification of rights for Georgia consumers](#)  
[Notification of rights for Indiana consumers](#)  
[Notification of rights for Maryland consumers](#)  
[Notification of rights for Massachusetts consumers](#)  
[Notification of rights for Missouri consumers](#)  
[Notification of rights for Montana consumers](#)  
[Notification of rights for Nevada consumers](#)  
[Notification of rights for New Hampshire consumers](#)  
[Notification of rights for New Jersey consumers](#)  
[Notification of rights for New Mexico consumers](#)  
[Notification of rights for New York consumers](#)  
[Notification of rights for North Carolina consumers](#)  
[Notification of rights for North Dakota consumers](#)  
[Notification of rights for Ohio consumers](#)  
[Notification of rights for Oklahoma consumers](#)  
[Notification of rights for Rhode Island consumers](#)  
[Notification of rights for Tennessee consumers](#)  
[Notification of rights for Texas consumers](#)  
[Notification of rights for Vermont consumers](#)  
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[Notification of rights for West Virginia consumers](#)  
[Notification of rights for Wisconsin consumers](#)

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