



## Equifax Credit Report™ for Sue B. Stewart

As of: 02/13/2012

Available until: 03/14/2012

Confirmation #:2544310315

Report Does Not Update

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

## Credit Summary

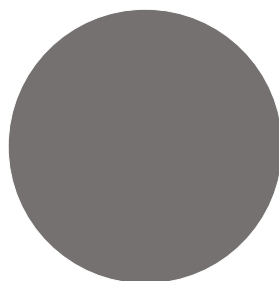
Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

## Accounts

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

Open Accounts	Total Number	Balance	Available	Credit Limit	Debt to Credit Ratio	Monthly Payment Amount	Accounts with a Balance
<a href="#">Mortgage</a>	0	\$0	N/A	N/A	N/A	\$0	0
<a href="#">Installment</a>	0	\$0	N/A	N/A	N/A	\$0	0
<a href="#">Revolving</a>	16	\$6,118	\$162,806	\$168,924	4 %	\$70	2
<a href="#">Other</a>	0	\$0	N/A	N/A	N/A	\$0	0
Total	16	\$6,118	\$162,806	\$168,924	4 %	\$70	2

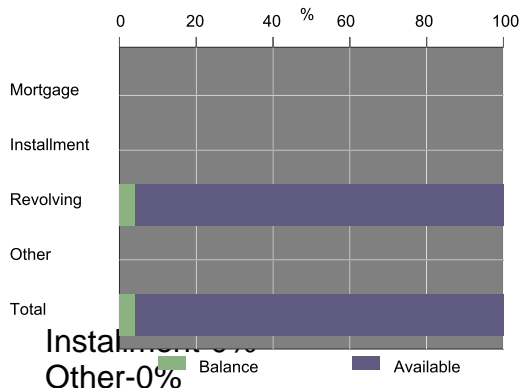
## Debt by Account Type



- Mortgage-0%
- Revolving-100%

NOTE: Total may not equal 100% due to rounding

## Debt to Credit Ratio by Account Type



## Account Age

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

Length of Credit History	25 Years, 10 Months
Average Account Age	9 Years, 3 Months
Oldest Account	DISCOVER FINANCIAL S (Opened 04/1986)
Most Recent Account	GECRB/LOWES (Opened 10/2010)

## Inquiries - Requests for your Credit History

Numerous inquires on your credit file for new credit may cause you to appear risky to lenders, so it is usually better to only seek new credit when you need it. Typically, lenders distinguish between inquiries for a single loan and many new loans in part by the length of time over which the inquiries occur. So, when rate shopping for a loan it's a good idea to do it within a focused period of time.

<a href="#">Inquiries in the Last 2 Years</a>	0
Most Recent Inquiry	N/A

## Potentially Negative Information

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

<a href="#">Public Records</a>	0
<a href="#">Negative Accounts</a>	0
<a href="#">Collections</a>	0

## Mortgage Accounts

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

## Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
FIRST ESSEX BANK	17037XXXX	08/1994	\$0	01/2004		PAYS AS AGREED	

### FIRST ESSEX SAVINGS BANK

296 Essex St  
Lawrence , MA-018401516  
(508) 681-7500

Account Number:	17037XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	\$ 50,000
Type of Account :	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	08/1994	Balance:	\$ 0
Date Reported:	01/2004	Amount Past Due:	
Date of Last Payment:	12/2003	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 474	Date of Last Activity:	12/2003
Date Major Delinquency First Reported:		Months Reviewed:	99
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	

Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Conventional RE Mortgage
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

No 81-Month Payment Data available for display.					
SOVEREIGN BANK	880600XXXX	08/1994	\$0	05/2009	PAYS AS AGREED

SOVEREIGN BANK

PO Box 12646  
 Reading , PA-196122646  
 (215) 320-8400

Account Number:	880600XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	\$ 50,000
Type of Account :	Mortgage	Credit Limit:	
Term Duration:	15 Years	Terms Frequency:	Monthly (due every month)
Date Opened:	08/1994	Balance:	\$ 0
Date Reported:	05/2009	Amount Past Due:	
Date of Last Payment:	03/2009	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 474	Date of Last Activity:	03/2009
Date Major Delinquency First Reported:		Months Reviewed:	61
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	05/2009	Type of Loan:	Conventional RE Mortgage
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

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

2009	*	*	*	*								
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004	*	*	*	*	*	*	*	*	*	*	*	*
2003	*	*	*	*	*	*	*	*	*	*	*	*
2002								*	*	*	*	*

## Installment Accounts

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

You have no installment accounts on file.

## Revolving Accounts

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

## Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
BARCLAYS BANK DELAWA	N/A	07/2008	\$0	02/2012		PAYS AS AGREED	\$7,500

BARCLAYS BANK DELAWARE

PO Box 8803  
Wilmington , DE-198998803  
(866) 370-5931

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 143
Type of Account :	Revolving	Credit Limit:	\$ 7,500
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	07/2008	Balance:	\$ 0
Date Reported:	02/2012	Amount Past Due:	
Date of Last Payment:	02/2012	Actual Payment Amount:	\$ 10
Scheduled Payment Amount:		Date of Last Activity:	02/2012

Date Major Delinquency First Reported:		Months Reviewed:	43
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	*											
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008							*	*	*	*	*	*
BARCLAYS BANK DELAWA		N/A		08/2007		\$0		01/2012		PAYS AS AGREED		\$1,000

BARCLAYS BANK DELAWARE

PO Box 8803  
Wilmington , DE-198998803  
(866) 370-5931

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 99
Type of Account :	Revolving	Credit Limit:	\$ 1,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	08/2007	Balance:	\$ 0
Date Reported:	01/2012	Amount Past Due:	
Date of Last Payment:	08/2010	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	08/2010
Date Major Delinquency First Reported:		Months Reviewed:	53
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Authorized User	High Credit:	\$ 616
Type of Account :	Revolving	Credit Limit:	\$ 1,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	08/2010	Balance:	\$ 572
Date Reported:	02/2012	Amount Past Due:	
Date of Last Payment:	01/2012	Actual Payment Amount:	\$ 109
Scheduled Payment Amount:	\$ 15	Date of Last Activity:	02/2012
Date Major Delinquency First Reported:		Months Reviewed:	18
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		

Comments:

### 81-Month Payment History

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

CAPITAL ONE BANK USA	N/A	08/2009	\$5,546	02/2012	PAYS AS AGREED	\$23,000
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PO Box 30281  
Salt Lake City , UT-841300281

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 6,610
Type of Account :	Revolving	Credit Limit:	\$ 23,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	08/2009	Balance:	\$ 5,546
Date Reported:	02/2012	Amount Past Due:	
Date of Last Payment:	01/2012	Actual Payment Amount:	\$ 5,418
Scheduled Payment Amount:	\$ 55	Date of Last Activity:	02/2012
Date Major Delinquency First Reported:		Months Reviewed:	29
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Flexible Spending Credit Card
Date of First Delinquency:	N/A		
Comments:			

### 81-Month Payment History

[illegible]

2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009								*	*	*	*	*

CAPITAL ONE BANK USA    N/A

06/2007      \$0

01/2012

PAYS AS AGREED

\$20,000

CAPITAL ONE

PO Box 30281  
Salt Lake City , UT-841300281

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Authorized User	High Credit:	\$ 4,517
Type of Account :	Revolving	Credit Limit:	\$ 20,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	06/2007	Balance:	\$ 0
Date Reported:	01/2012	Amount Past Due:	
Date of Last Payment:	01/2012	Actual Payment Amount:	\$ 66
Scheduled Payment Amount:		Date of Last Activity:	01/2012
Date Major Delinquency First Reported:		Months Reviewed:	54
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

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



Chase Card Services

P.O.Box 15298  
Wilmington , DE-19850  
(800) 955-9900

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 396
Type of Account :	Revolving	Credit Limit:	\$ 13,500
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	07/2009	Balance:	\$ 0
Date Reported:	02/2012	Amount Past Due:	
Date of Last Payment:	08/2011	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	08/2011
Date Major Delinquency First Reported:		Months Reviewed:	30
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Flexible Spending Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

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

Chase Card Services

P.O.Box 15298

Wilmington , DE-19850  
(800) 955-9900

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 628
Type of Account :	Revolving	Credit Limit:	\$ 14,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	06/2004	Balance:	\$ 0
Date Reported:	01/2012	Amount Past Due:	
Date of Last Payment:	12/2010	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	12/2010
Date Major Delinquency First Reported:		Months Reviewed:	91
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Flexible Spending Credit Card
Date of First Delinquency:	N/A		
Comments:			

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005				*	*	*	*	*	*	*	*	*

DISCOVER FINANCIAL S	N/A
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09/2004

\$0

02/2012

PAYS AS  
AGREED

\$2,500

DISCOVER FINANCIAL SVCS LL

PO Box 15316  
Wilmington , DE-198505316

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 932
Type of Account :	Revolving	Credit Limit:	\$ 2,500
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	09/2004	Balance:	\$ 0
Date Reported:	02/2012	Amount Past Due:	
Date of Last Payment:	05/2010	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	05/2010
Date Major Delinquency First Reported:		Months Reviewed:	67
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	*											
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005						*	*	*	*	*	*	*

DISCOVER FINANCIAL S	N/A	07/1999	\$0	01/2012	PAYS AS AGREED	\$20,000
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Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 11,491
Type of Account :	Revolving	Credit Limit:	\$ 20,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	07/1999	Balance:	\$ 0
Date Reported:	01/2012	Amount Past Due:	
Date of Last Payment:	11/2011	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	11/2011
Date Major Delinquency First Reported:		Months Reviewed:	85
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005				*	*	*	*	*	*	*	*	*
GECRB/LOWES		N/A		10/2010		\$0		01/2012		PAYS AS AGREED		\$9,500

GECRB/LOWES

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 1,365
Type of Account :	Revolving	Credit Limit:	\$ 9,500
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	10/2010	Balance:	\$ 0
Date Reported:	01/2012	Amount Past Due:	
Date of Last Payment:	10/2010	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	10/2010
Date Major Delinquency First Reported:		Months Reviewed:	15
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010										*	*	*
GECRB/TJX CO		N/A				06/2010	\$0	02/2012		PAYS AS AGREED		\$124

GECRB/TJX CO

4125 Windward Plz  
Alpharetta , GA-300058738  
(800) 926-6299

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 156
Type of Account :	Revolving	Credit Limit:	\$ 124
Term Duration:		Terms Frequency:	Monthly (due every month)

Date Opened:	06/2010	Balance:	\$ 0
Date Reported:	02/2012	Amount Past Due:	
Date of Last Payment:	06/2010	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	06/2010
Date Major Delinquency First Reported:		Months Reviewed:	19
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	*											
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010						*	*	*	*	*	*	*
MACY'S/DSNB		N/A		12/2002		\$0		01/2012		PAYS AS AGREED		

MACY'S/DSNB

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

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	
Type of Account :	Revolving	Credit Limit:	
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	12/2002	Balance:	\$ 0
Date Reported:	01/2012	Amount Past Due:	
Date of Last Payment:	06/2010	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	06/2010
Date Major Delinquency First Reported:		Months Reviewed:	64

Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005				*	*	*	*	*	*	*	*	*

UNIVERSAL CD CBNA

N/A

05/2006

\$0

11/2011

PAYS AS AGREED

\$12,600

UNIVERSAL CD/CBNA

PO Box 6241  
 Sioux Falls , SD-571176241  
 (904) 954-8788

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 7,906
Type of Account :	Revolving	Credit Limit:	\$ 12,600
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	05/2006	Balance:	\$ 0
Date Reported:	11/2011	Amount Past Due:	
Date of Last Payment:	09/2010	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	09/2010
Date Major Delinquency First Reported:		Months Reviewed:	66
Creditor Classification:		Activity Description:	N/A

Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Flexible Spending Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	*	*	*	*	*	*	*	*	*	*		
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006					*	*	*	*	*	*	*	*
UNIVERSAL CD CBNA		N/A		08/2008		\$0		11/2011		PAYS AS AGREED		\$7,400

UNIVERSAL CD/CBNA

PO Box 6241  
Sioux Falls , SD-571176241  
(904) 954-8788

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Authorized User	High Credit:	\$ 0
Type of Account :	Revolving	Credit Limit:	\$ 7,400
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	08/2008	Balance:	\$ 0
Date Reported:	11/2011	Amount Past Due:	
Date of Last Payment:	09/2010	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	09/2010
Date Major Delinquency First Reported:		Months Reviewed:	38
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	



Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	*	*	*	*	*	*	*	*	*	*		
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008								*	*	*	*	*
UNIVERSAL CD CBNA		N/A		06/1990		\$0		06/2007		PAYS AS AGREED		\$13,800

UNIVERSAL CD/CBNA

PO Box 6241  
 Sioux Falls , SD-571176241  
 (904) 954-8788

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	\$ 0
Type of Account :	Revolving	Credit Limit:	\$ 13,800
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	06/1990	Balance:	\$ 0
Date Reported:	06/2007	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	01/2007
Date Major Delinquency First Reported:		Months Reviewed:	99
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

No 81-Month Payment Data available for display.

USAA FEDERAL SAVINGS	N/A	10/2007	\$0	01/2012	PAYS AS AGREED	\$23,000
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USAA SAVINGS BANK

10750 W Ih 10  
San Antonio , TX-782881600

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 5,333
Type of Account :	Revolving	Credit Limit:	\$ 23,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	10/2007	Balance:	\$ 0
Date Reported:	01/2012	Amount Past Due:	
Date of Last Payment:	12/2011	Actual Payment Amount:	\$ 330
Scheduled Payment Amount:		Date of Last Activity:	12/2011
Date Major Delinquency First Reported:		Months Reviewed:	51
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

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

Closed Accounts



BANK OF AMERICA

N/A

11/1997

\$0

02/2003

PAYS AS AGREED

Bank of America

PO Box 52326  
Phoenix , AZ-850722326  
(800) 242-5722

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	\$ 5,000
Type of Account :	Revolving	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	11/1997	Balance:	\$ 0
Date Reported:	02/2003	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	05/2002
Date Major Delinquency First Reported:		Months Reviewed:	63
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	
Date of First Delinquency:	N/A		
Comments:	Account closed by consumer, Closed or paid account zero balance		

81-Month Payment History

No 81-Month Payment Data available for display.

BARCLAYS BANK DELAWA

N/A

08/2006

\$0

01/2012

PAYS AS AGREED

\$1,500

BARCLAYS BANK DELAWARE

PO Box 8803  
Wilmington , DE-198998803  
(866) 370-5931

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 0

Type of Account :	Revolving	Credit Limit:	\$ 1,500
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	08/2006	Balance:	\$ 0
Date Reported:	01/2012	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	12/2007
Date Major Delinquency First Reported:		Months Reviewed:	65
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	01/2009	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request		

81-Month Payment History

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

CITICARDS CBNA

N/A

01/2002

\$0

04/2009

PAYS AS AGREED

\$2,000

CITICARDS CBNA

PO Box 6497  
 Sioux Falls , SD-571176497  
 (800) 533-5600

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Authorized User	High Credit:	\$ 0
Type of Account :	Revolving	Credit Limit:	\$ 2,000
Term Duration:		Terms Frequency:	Monthly (due every month)

Date Opened:	01/2002	Balance:	\$ 0
Date Reported:	04/2009	Amount Past Due:	
Date of Last Payment:	05/2003	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	02/2005
Date Major Delinquency First Reported:		Months Reviewed:	87
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	03/2009	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed by credit grantor		

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2009	*	*	*									
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004	*	*	*	*	*	*	*	*	*	*	*	*
2003	*	*	*	*	*	*	*	*	*	*	*	*
2002							*	*	*	*	*	*

DISCOVER FINANCIAL SVCS LL

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 0
Type of Account :	Revolving	Credit Limit:	\$ 14,500
Term Duration:		Terms Frequency:	Monthly (due every month)

Date Opened:	04/1986	Balance:	\$ 0
Date Reported:	05/2005	Amount Past Due:	
Date of Last Payment:	04/2002	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	04/2002
Date Major Delinquency First Reported:		Months Reviewed:	99
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	09/2004	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request		

81-Month Payment History

No 81-Month Payment Data available for display.						
GECRB/LORD & TAYLOR	N/A	03/2003	\$0	01/2009	PAYS AS AGREED	\$500

GECRB/LORD & TAYLOR

PO BOX 981400

EL PASO , TX-79998-1400

(866) 465-8292

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 151
Type of Account :	Revolving	Credit Limit:	\$ 500
Term Duration:		Terms Frequency:	Monthly (due eve month)
Date Opened:	03/2003	Balance:	\$ 0
Date Reported:	01/2009	Amount Past Due:	
Date of Last Payment:	04/2003	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	04/2003
Date Major Delinquency First Reported:		Months Reviewed:	16
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	





Comments:

## 81-Month Payment History

No 81-Month Payment Data available for display.

GECRB/SAMS CLUB	N/A	03/2000	\$0	01/2012	PAYS AS AGREED	\$124
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PO BOX 981400  
EL PASO , TX-79998  
(800) 964-1917

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 497
Type of Account :	Revolving	Credit Limit:	\$ 124
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	03/2000	Balance:	\$ 0
Date Reported:	01/2012	Amount Past Due:	
Date of Last Payment:	02/2009	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	02/2009
Date Major Delinquency First Reported:		Months Reviewed:	78
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	03/2011	Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			

### 81-Month Payment History

[illegible]

2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005				*	*	*	*	*	*	*	*	*
LORD & TAYLOR	N/A			03/2003		\$0		03/2005		PAYS AS AGREED		

LORD & TAYLOR

424 5th Ave  
New York , NY-100182703  
(212) 391-3344

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 151
Type of Account :	Revolving	Credit Limit:	
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	03/2003	Balance:	\$ 0
Date Reported:	03/2005	Amount Past Due:	
Date of Last Payment:	04/2003	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	04/2003
Date Major Delinquency First Reported:		Months Reviewed:	24
Creditor Classification:		Activity Description:	Transfer/Sold
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

No 81-Month Payment Data available for display.

TARGET NATIONAL BANK	N/A	08/2005	\$0	03/2010	PAYS AS AGREED	\$10,000
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TARGET NATIONAL BANK

C/O TARGET CREDIT SERVICES  
PO BOX 673  
MINNEAPOLIS , MN-55440-0673

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 118
Type of Account :	Revolving	Credit Limit:	\$ 10,000
Term Duration:		Terms Frequency:	
Date Opened:	08/2005	Balance:	\$ 0
Date Reported:	03/2010	Amount Past Due:	
Date of Last Payment:	09/2005	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	05/2007
Date Major Delinquency First Reported:		Months Reviewed:	55
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	05/2007	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

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

UNIVERSAL CD CBNA

N/A

06/1990

\$0

03/2011

PAYS AS AGREED

\$13,800

UNIVERSAL CD/CBNA

PO Box 6241

Sioux Falls , SD-571176241

(904) 954-8788

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	\$ 0

Type of Account :	Revolving	Credit Limit:	\$ 13,800
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	06/1990	Balance:	\$ 0
Date Reported:	03/2011	Amount Past Due:	
Date of Last Payment:	01/2007	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	01/2007
Date Major Delinquency First Reported:		Months Reviewed:	44
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	02/2011	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed by credit grantor		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	*	*										
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004						*	*	*	*	*	*	*
UNIVERSAL CD CBNA			N/A		05/2005		\$0		10/2006		PAYS AS AGREED	
											\$4,200	

UNIVERSAL CD/CBNA

PO Box 6241  
Sioux Falls , SD-571176241  
(904) 954-8788

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Authorized User	High Credit:	\$ 0

Type of Account :	Revolving	Credit Limit:	\$ 4,200
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	05/2005	Balance:	\$ 0
Date Reported:	10/2006	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	08/2006
Date Major Delinquency First Reported:		Months Reviewed:	16
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed by credit grantor		

81-Month Payment History

No 81-Month Payment Data available for display.							
UNIVERSAL CD CBNA	N/A	04/1991	\$0	10/2006	PAYS AS AGREED	\$12,000	

UNIVERSAL CD/CBNA

PO Box 6241  
Sioux Falls , SD-571176241  
(904) 954-8788

Account Number:	XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 0
Type of Account :	Revolving	Credit Limit:	\$ 12,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	04/1991	Balance:	\$ 0
Date Reported:	10/2006	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	07/2006
Date Major Delinquency First Reported:		Months Reviewed:	60
Creditor Classification:		Activity Description:	Paid and Closed

Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed by credit grantor		

### 81-Month Payment History

No 81-Month Payment Data available for display.
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## Other Accounts

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

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

## Payment History Key

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

## Inquiries

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

### Inquiries that do not impact your credit rating

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

Company Information	Date of Inquiry
PRM-AMERICAN EXPRESS	11/07/11, 10/24/11, 08/29/11, 08/01/11, 07/25/11, 06/08/11, 04/25/11, 03/29/11
AR-CAPITAL ONE	10/04/11
PRM-CAPITAL ONE	08/11/11, 06/09/11, 05/12/11, 04/07/11, 03/10/11
PRM-CITIZENS/RBS	07/22/11, 05/26/11
EQUIFAX	02/13/12
ND-EQUIFAX	02/13/12
PRM-ING DIRECT	11/01/11, 08/03/11
AR-MACYS/DSNB	01/27/12, 12/30/11
AR-MACYS/FDSB	08/16/11
AR-UNIVERSAL CARD AT&T/CBNA	01/27/12, 12/30/11

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

## Negative Accounts

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

You have no negative accounts on file.

## Collections

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

You have no Collections on file.

## Public Records

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

You have no Public Records on file

## Personal Information

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

**Name:**Sue B. Stewart  
**Social Security Number:**XXX-XX-2016  
**Age or Date of Birth:**May 30, 1957

## Address Information

Current/Previous	Street City,State Zip	Date Reported
Current	15 MATTHEW DR	

LONDON DERRY, NH, 03053

---

Former Address1 PO BOX 254  
EAST DERRY, NH, 03041

---

Former Address2 11 BROOKVIEW DR  
DERRY, NH, 03038

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## Other Identification

You have no other identification on file.

## Employment History

You have no Employment History on file.

## Alert(s)

You have no Alerts on file.

## Consumer Statement

You have no Consumer Statement on file.

## Dispute File Information

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

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

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

## How to order your score by phone

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

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

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

***Para informacion en espanol, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer 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 file to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number



of the agency that provided the information.

- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit file;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days. In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](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 file 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 file information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.[Equifax Note: Negative information is generally considered delinquent or derogatory accounts on a file disclosure. On an Equifax file disclosure, the seven year time period begins from the Date of First Delinquency associated with the negative account information. *For more information about the date of first delinquency, please visit the Frequently Asked Questions section of Equifax's website located at [www.equifax.com](http://www.equifax.com).*]
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.ftc.gov/credit](http://www.ftc.gov/credit).
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit file.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.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 Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
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 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 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 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

## Remedying the Effects of Identity Theft

Identity theft occurs when someone uses your name, Social Security number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or write to: FTC, Consumer Response Center, Room 130-B, 600 Pennsylvania Avenue, N.W. Washington, D.C., 20580.

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

1. You have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.
  - Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com)
  - Experian: 1-888-397-3742; [www.experian.com](http://www.experian.com)
  - TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com)
2. You have the right to free copies of the information in your file (your "file disclosure"). An initial fraud alert entitles you to a copy of all the information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See [www.ftc.gov/credit](http://www.ftc.gov/credit).
3. You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information. A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).
4. You have the right to obtain information from a debt collector. If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief - like the name of the creditor and the amount of the debt.
5. If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file. An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation, or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer, or place the debt for collection.
6. You also may prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft. To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.

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

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

# Your Rights Under State Law

## State of New Hampshire - Notice to Consumers

### NOTICE TO NEW HAMPSHIRE CONSUMERS

#### Right to Security Freeze on Consumer Credit Report

You have the right to place a "security freeze" on your credit report pursuant to RSA 359-B:24. Under New Hampshire law, what is commonly known as a credit report is referred to as a "consumer report." A security freeze will prohibit a consumer reporting agency from releasing any information in your consumer report without your express authorization. The security freeze must be requested in writing, by certified mail.

You may obtain a security freeze on your consumer report at no charge if you are a victim of identity theft and you submit a copy of the police report, investigative report, or complaint that you filed with a law enforcement agency about unlawful use of your personal information by another person.

The consumer reporting agency may charge you a fee for the security freeze if you are not a victim of identity theft.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gains access to the personal and financial information in your consumer report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding new loans, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, internet credit card transaction, or other services, including an extension of credit at point of sale.

When you place a security freeze on your consumer report, within 10 business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your consumer report or authorize the release of your consumer report for a specific party or period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

- (1) The unique personal identification number or password provided by the consumer reporting agency.
- (2) Proper identification to verify your identity.
- (3) The proper information regarding the third party who will receive the credit report or the period of time for which the report shall be available to users of the credit report.
- (4) Payment of the applicable fee, if any.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a consumer report must comply with the request no later than 3 business days after receiving the request.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity with which you have an existing account that requests information in your consumer report for the purposes of reviewing or collecting the accounts, provided the use of your credit report is for a permissible purpose as provided by the federal Fair Credit Reporting Act. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

You have the right to bring a civil action against anyone who violates your rights under the credit reporting laws.

To place a security freeze on your Equifax credit report, mail your request via certified mail to:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, Georgia 30348

Or, you may contact us on the web at [equifax.com](http://equifax.com) or call 800-685-1111.

The fee to place a security freeze on your credit report is \$10.00. If you are a victim of identity theft and you submit a copy of a valid police report, investigative report, or complaint that you filed with a law enforcement agency about unlawful use of your personal information by another person, no fee will be charged. Include your complete name, complete address, social security number, date of birth and payment, if applicable.

Written confirmation of the security freeze will be sent within 10 business days of receipt of the request via first class mail. It will include your unique personal identification number and instructions for removing the security freeze or authorizing the release of your credit report for a specific party or period of time.







- Your credit score of **820** is based on data in your Equifax credit file as of **February 13, 2012**
- This credit score is an Equifax Risk Score<sup>SM</sup>, which ranges between **280** and **850**. Higher scores generally reflect better credit standing
- This Equifax Risk Score and the credit file on which it was based may be different than the credit file and credit scoring model that may be used by lenders.

## The Bottom Line: What a Score of 820 Means to you

Because your credit score is high, you may qualify for a variety of loan and credit offers at some of the lowest interest rates available. Although the factors listed below may be preventing your score from being even higher, your score is already very high and you have established an excellent credit history. Therefore, you should not consider these factors as a serious blemish on your credit profile.

## Key Factors Affecting Your Score

-  **There is insufficient information, or no account history, for mortgage accounts**
-  **The number of open credit card accounts in your credit file**
-  **The total amount of outstanding balance on credit accounts**
-  **The percentage of department store accounts or charge cards to all of the accounts in your credit file**

Your credit score often determines the credit you receive - both the size of the loan you qualify for and the rate you receive. To check your credit score go to [www.equifax.com](http://www.equifax.com) to get Score Power® - your Equifax Credit Report™ and FICO® credit score - online in seconds.

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