

Credit Report Prepared For:

CHRIS C KUO

Report as Of: 6/30/2014



CHRIS C KUO Report As Of: 6/30/2014



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Personal Information

Here you will find your personal information, including your legal name(s), year of birth, current and previous addresses, and current and previous employers.

Profile



Name (Also Known As) AKA Year of Birth Address(es) CHRIS C KUO CHINGKUANG KUO 1970 10 WASSERMAN HTS, MERRIMACK, NH 03054-4763

Experian

1241 ADAMS ST APT 504, DORCHESTER CENTER, MA 02124-5770

42 PONDVIEW DR, MERRIMACK, NH 03054-4157

BROOKSTONE

BROOKSTONE INC

Current Employer Previous Employer Equifax

CHRIS C KUO CHINGKUANG C KUO

10 WASSERMAN HTS, MERRIMACK, NH 03054

20 STUYVESANT CIR W, EAST SETAUKET, NY 11733

1241 ADAMS ST APT 504, DORCHESTER, MA 02124

BROOKSTONE SUNY AT STONYBR TransUnion

CHRIS C KUO

1970

10 WASSERMAN HT, MERRIMACK, NH 03054

24 HOWELL AV, CENTEREACH, NY 11720

1241 ADAMS ST 504, DORCHESTER, MA 02124

BJ

Personal Statement

This space is reserved for statements of dispute. For most consumers, no information appears in this section.

Personal Information Page 1 of 1

Report Summary

Bankruptcies

Credit Inquires

Credit Cards & Loans

Credit Score



Report Summary

Here you will find a summary of all your open and closed accounts, including any delinquencies. Open accounts contain current balances at the time the report was pulled. Account totals, including total debt, are found at the end of this section.

	Experian -	Equifax —	TransUnion —
Real Estate Current Account(s) Real Estate Current Account(s) Balance Curre Delinque Oth	nt 4 ce \$211,899.00 nt 3 nt 0	3 \$211,899.00 3 0	4 \$211,899.00 4 0
Revolving Cou Current Account(s) Balance Curre Delinque Oth	ce \$1,612.00 nt 20 nt 0	16 \$1,612.00 16 0	12 \$1,612.00 12 0
Installments Current Account(s) Current Account(s) Curre Delinque Oth	ce \$0.00 nt 2 nt 0	3 \$0.00 3 0	2 \$0.00 2 0
Other Courent Account(s) Balance Current Delinque Oth	ce \$0.00 nt 0 nt 0	1 \$0.00 1 0	3 \$0.00 3 0
Collections Cou Balant Curre Delinque Oth	ce \$0.00 nt 0 nt 0	0 \$0.00 0 0	0 \$0.00 0 0

		Experian -	Equifax —	TransUnion —
All Accounts	Count	27	23	21
Current Account(s)	Balance	\$213,511.00	\$213,511.00	\$213,511.00
· ,	Current	25	23	21
	Delinquent	0	0	0
	Other	2	0	0

Personal Information

Report Summary Page 1 of 1

Bankruptcies

Credit Inquires

Credit Cards & Loans

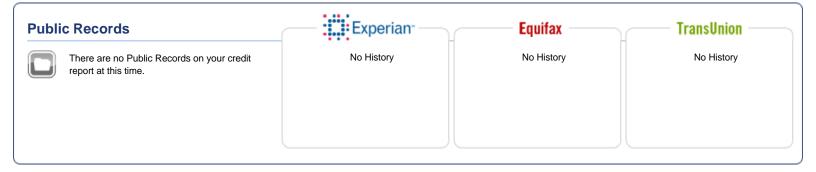
Credit Score

CHRIS C KUO Report As Of: 6/30/2014

Experian Experian

Bankruptcy & Court Judgments

Here you will find any court-related information, including bankruptcies, state and county court records, tax liens, monetary judgments, and in some states, overdue child support payments. Remember, bankruptcies remain on your report for 7-10 years.



Personal Information Report Summary Bankruptcies Page 1 of 1 Credit Inquires Credit Cards & Loans Credit Score

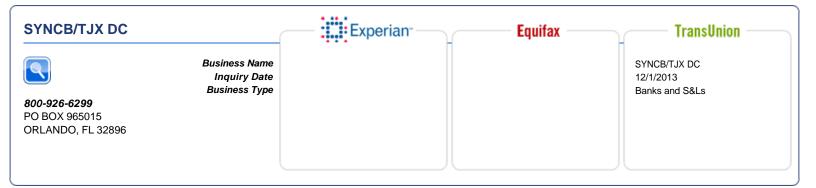


Credit Inquiries

Here you will find the names of those who have obtained a copy of your credit report, including lenders, landlords and employers. Remember, inquiries remain on your report for up to 2 years.









Personal Information

Report Summary

Bankruptcies

Credit Inquires Page 1 of 2

Credit Cards & Loans

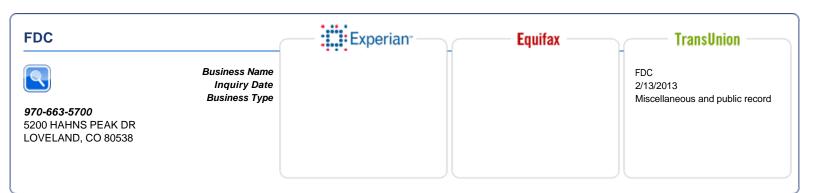
Credit Score



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Personal Information

Report Summary

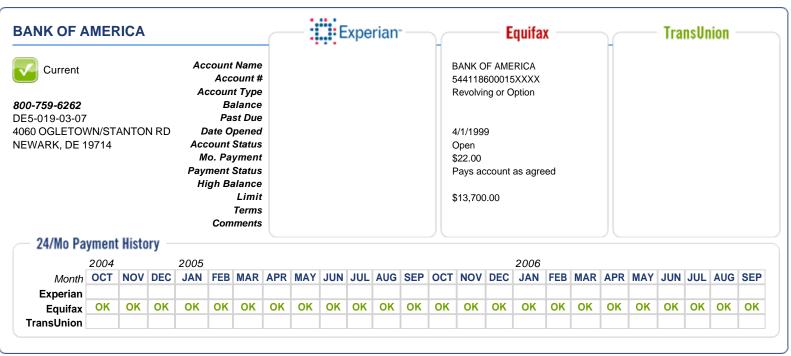
Bankruptcies

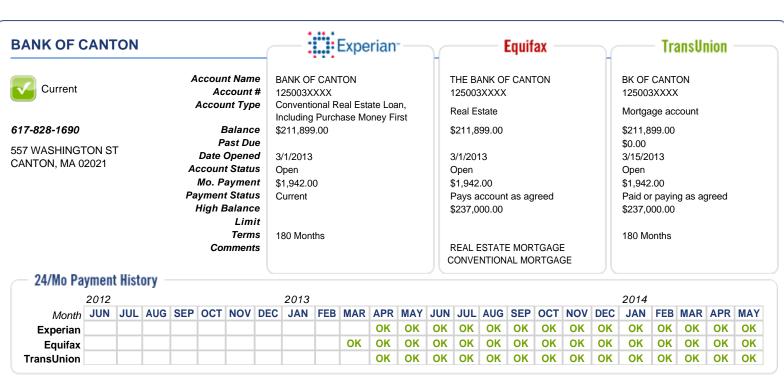
Credit Inquires Page 2 of 2

Credit Cards & Loans

Credit Score

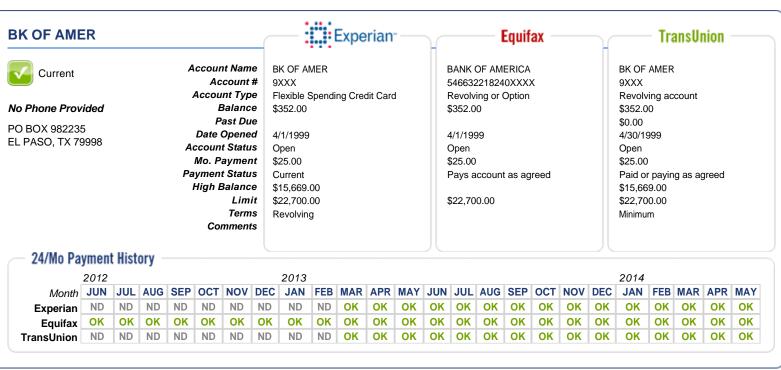








Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.



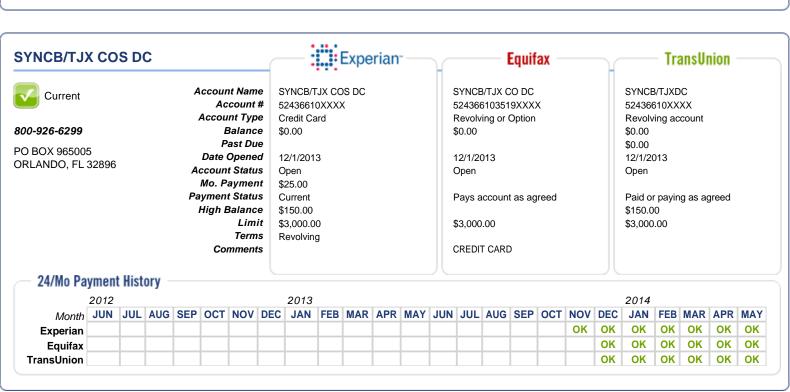
AP ONE								Expe	erian	-	Y	Equifax —							TransUnion —							
Current					ccoun Acc	count	# 5	CAP ONE 54663095XXXX Flexible Spending Credit Card					5	CAPITAL ONE BANK USA 54663095XXXX Revolving or Option							CAP ONE 54663095XXXX Revolving account					
lo Phone Prov	ided					alanc		1.260.0		9 0.0	an oan	•		\$1,260.00						\$1,260.00						
PO BOX 85520 RICHMOND, VA	A 2328	5		Ad Pa	Date (ccount Mo. Pa yment High B	Statu Symen Statu	d 1 s C t \$ s C e \$ it \$ s R	12/1/2011 Open \$25.00 Current \$8,865.00 \$20,000.00 Revolving					Q S	12/1/2011 Open \$25.00 Pays account as agreed \$20,000.00						\$0.00 12/28/2011 Open \$25.00 Paid or paying as agreed \$8,865.00 \$20,000.00 Minimum						
— 24/Mo Pa	yment 2012	t Hist	ory -					2013												2014						
Month	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC		FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	ОСТ	NOV	DEC	JAN	FEB	MAR	APR	MAY		
Experian	ОК	OK	OK	OK	OK.	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	ОК	OK	OK	OK	OK	ОК	ОК		
Equifax	ОК	ОК	ОК	ок	ок	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ОК	ок	ОК	ок	ОК	ОК	ок	ОК	ОК	ок	ОК	ок		
TransUnion	ок	ок	OK	ок	ок	ОК	ок	ок	ок	ок	ОК	ок	ок	ок	ОК	ок	ОК	ОК	ок	ОК	ОК	ОК	ОК	ОК		

Personal Information Report Summary Bankruptcies Credit Inquires Credit Cards & Loans Page 2 of 17 Credit Score



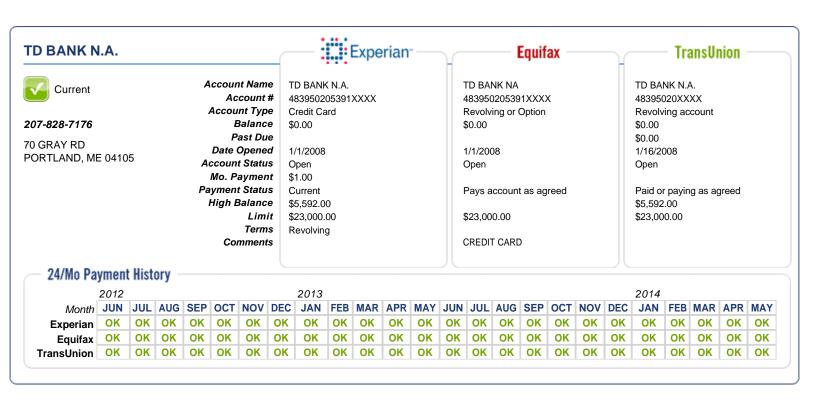
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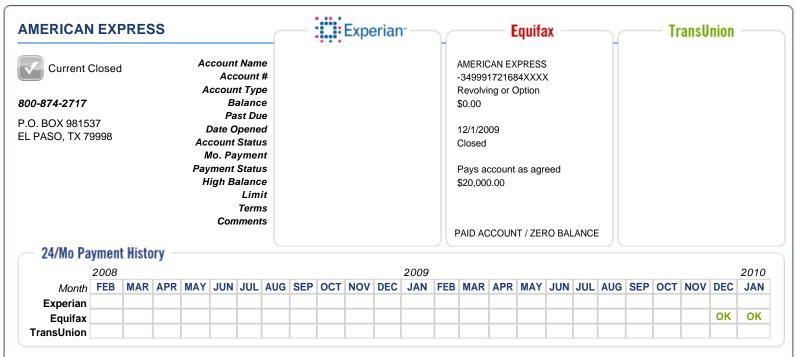
Experian MORTGAGE SERVICE CENTE **TransUnion** Equifax Account Name MORTGAGE SERVICE CENTE MORTGAGE SERVICE CEN MORT SERV CT Current Account # 954002280XXXX 954002280XXXX 954002280XXXX Account Type Conventional Real Estate Loan, Real Estate Mortgage account Including Purchase Money First 800-449-8767 Balance \$0.00 \$0.00 Past Due \$0.00 2001 BISHOPS GATE BLVD **Date Opened** 11/1/2002 11/1/2002 11/25/2002 MOUNT LAUREL, NJ 08054 Account Status Closed Open Closed Mo. Payment \$1,506.00 \$1,506.00 Payment Status Account transferred to another Paid or paying as agreed Pays account as agreed office High Balance \$138,000.00 \$138,000.00 Limit Terms 180 Months 180 Months Comments Transferred to another lender or ACCOUNT TRANSFERRED OR SOLD Transferred to another lender REAL ESTATE MORTGAGE claim purchased 24/Mo Payment History 2002 2003 2004 Month DEC FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV JAN OK OK ND OK OK OK OK OK OK OK OK OK **OK** OK OK Experian **OK** OK **OK** OK OK OK OK OK OK OK **OK** OK OK OK OK **Equifax TransUnion**





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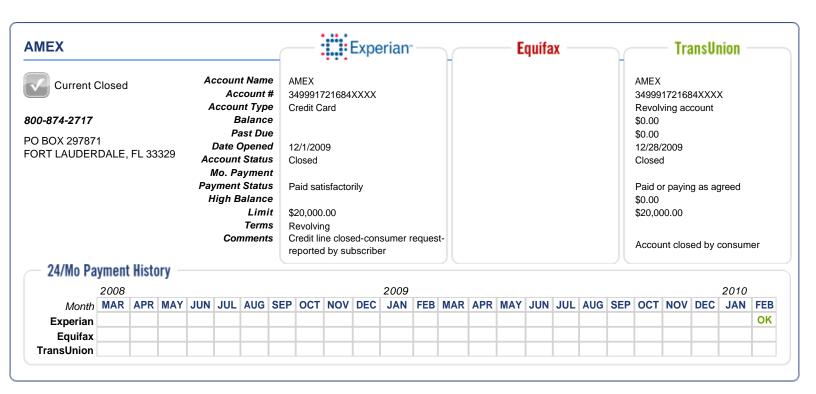


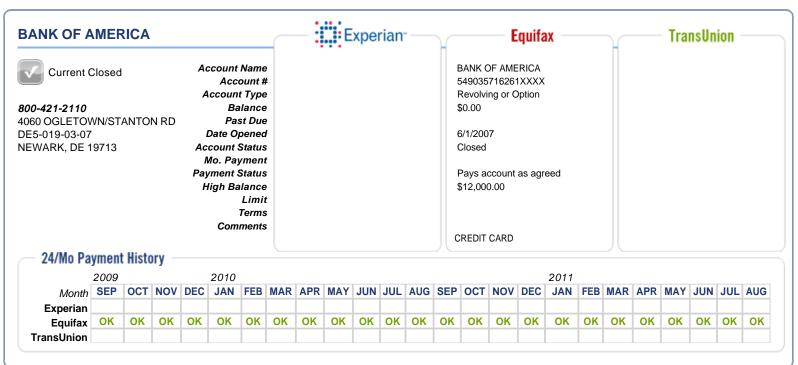


Personal Information Report Summary Bankruptcies Credit Inquires Credit Cards & Loans Page 4 of 17 Credit Score



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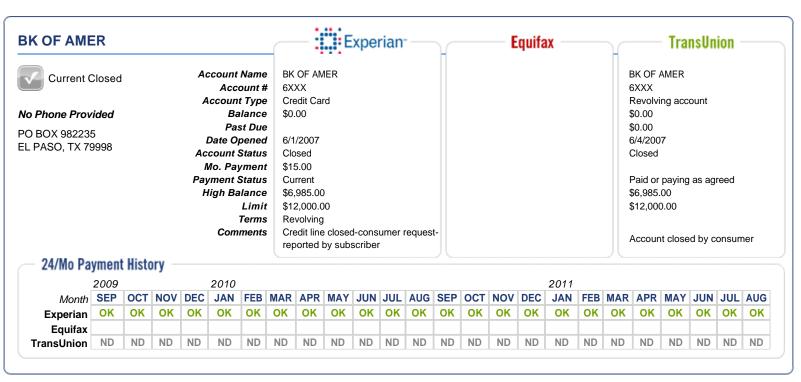
Personal Information Report Summary Bankruptcies Credit Inquires Credit Cards & Loans Page 5 of 17 Credit Score

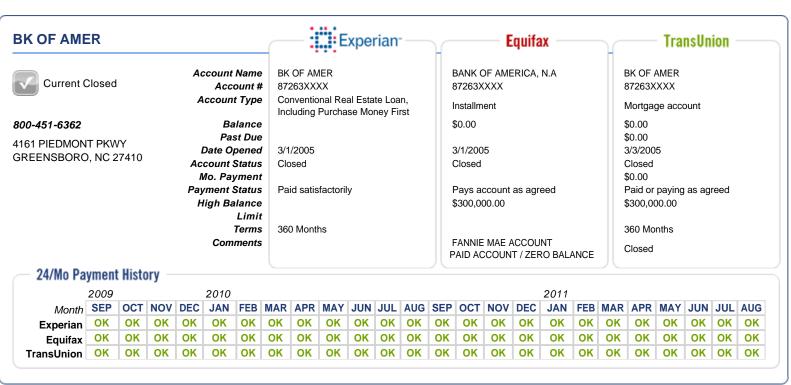


Credit Score

Credit Cards, Loans & Other Debt

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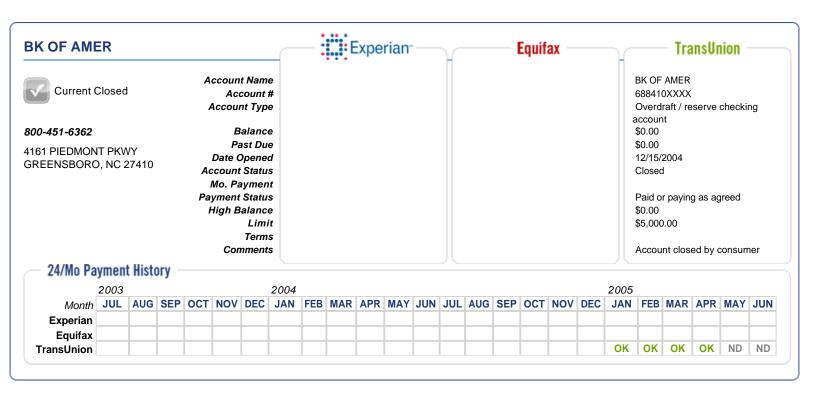


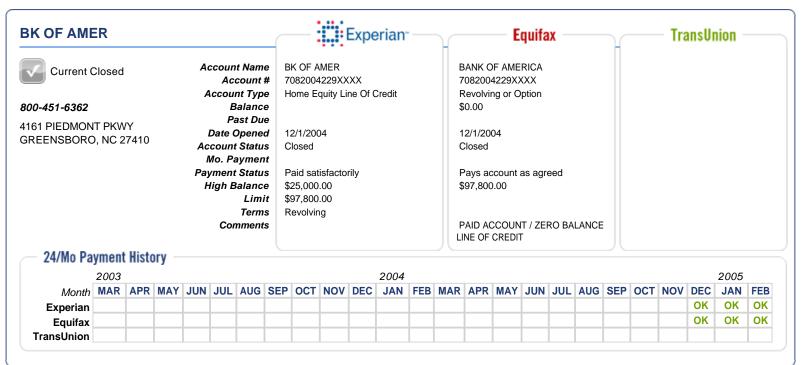


Personal Information Report Summary Bankruptcies Credit Inquires Credit Cards & Loans Page 6 of 17



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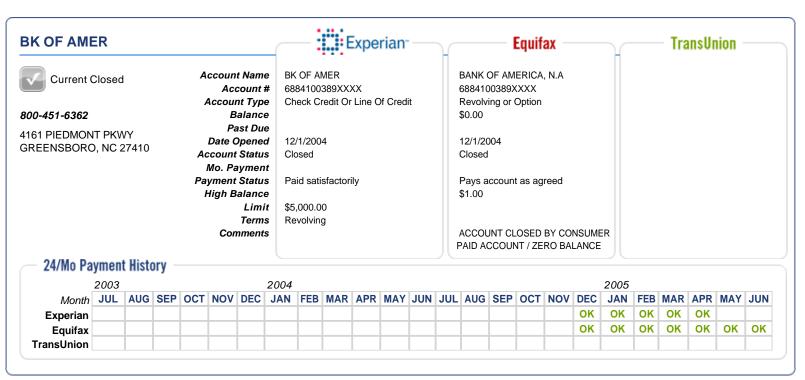




Personal Information Report Summary Bankruptcies Credit Inquires Credit Cards & Loans Page 7 of 17 Credit Score



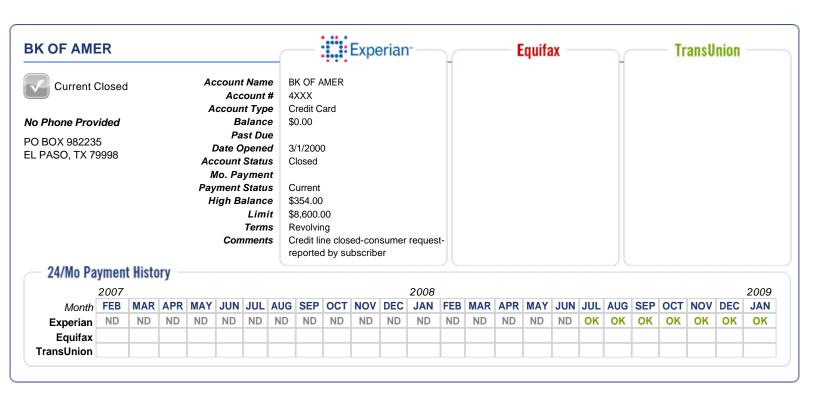
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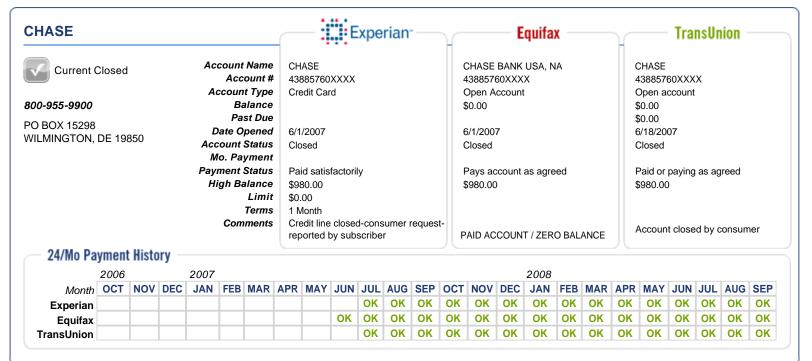




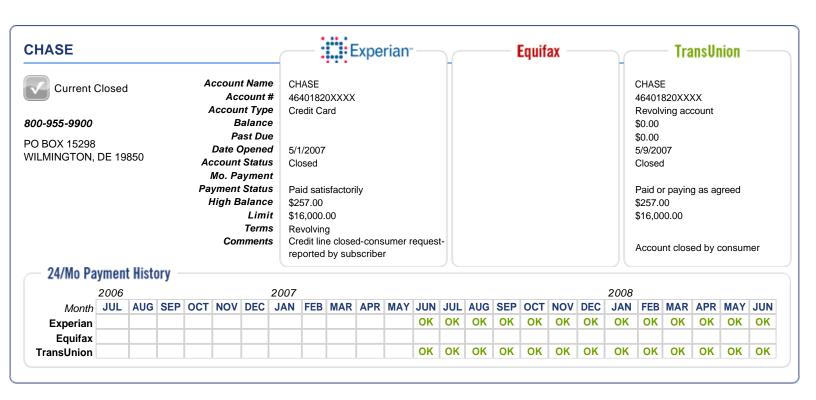
Personal Information Report Summary Bankruptcies Credit Inquires Credit Cards & Loans Page 8 of 17 Credit Score

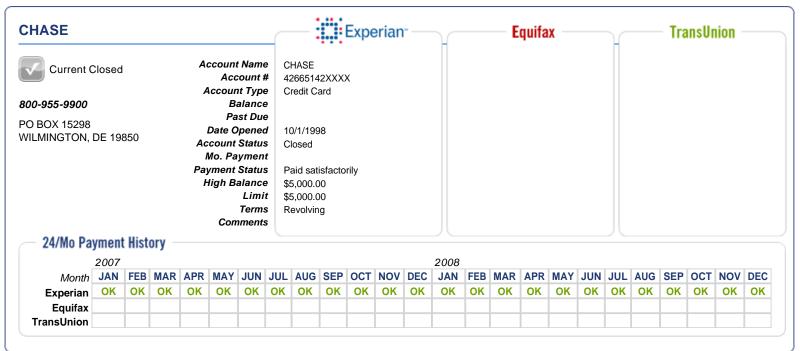




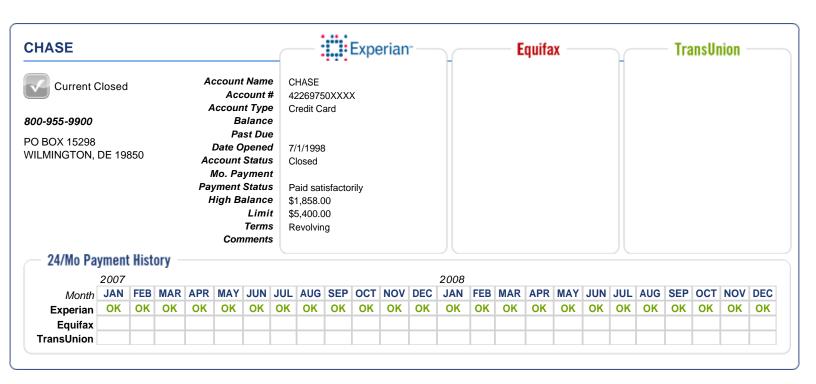


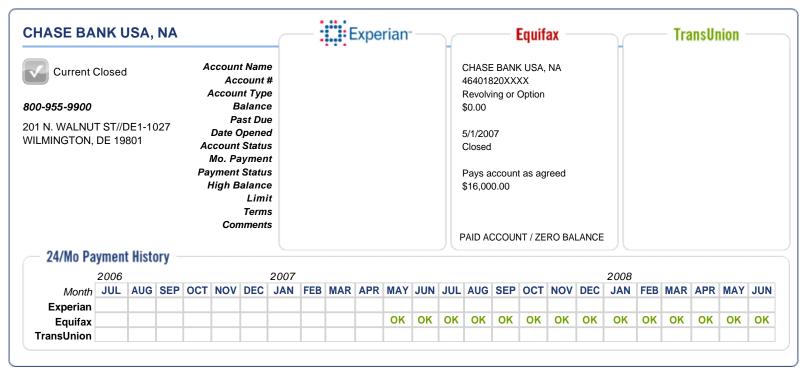








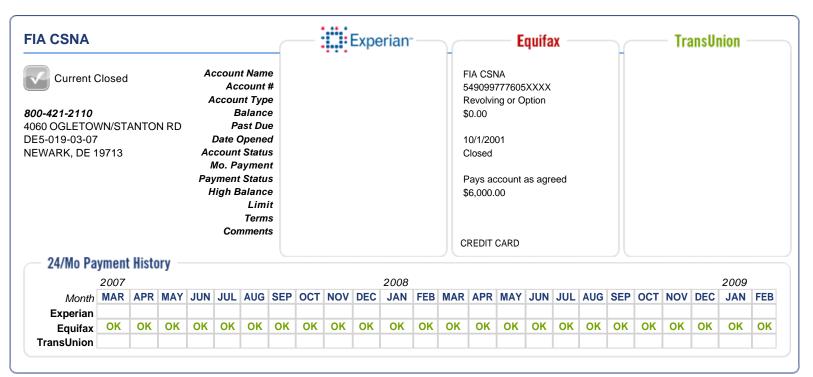






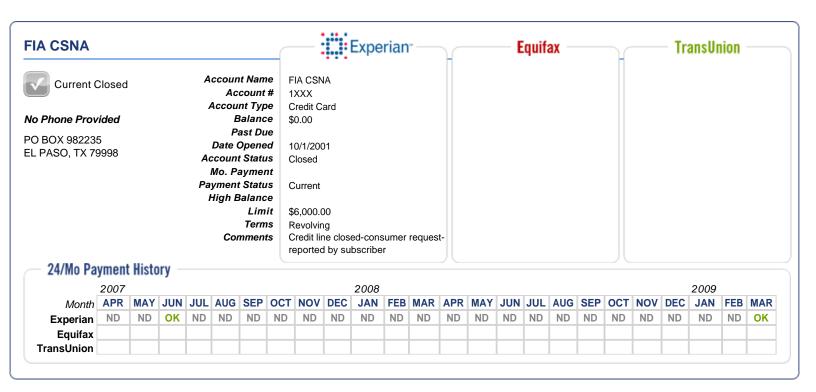
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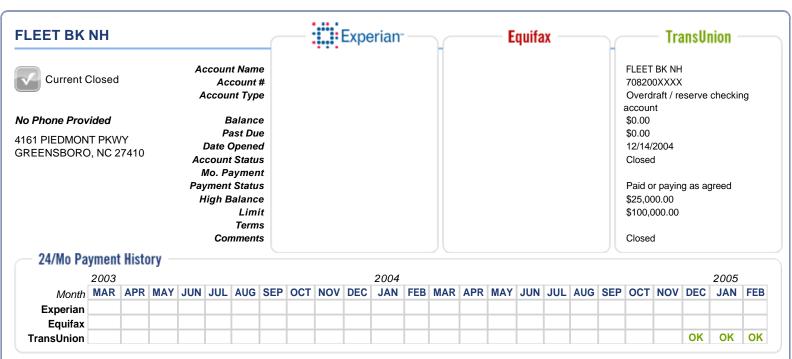




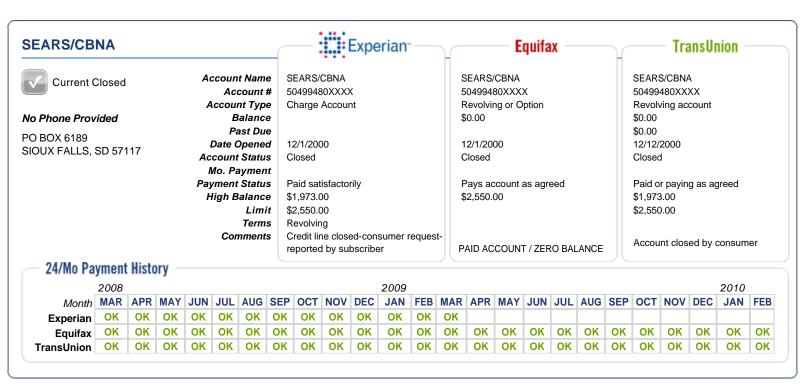
Personal Information Report Summary Bankruptcies Credit Inquires Credit Cards & Loans Page 12 of 17 Credit Score

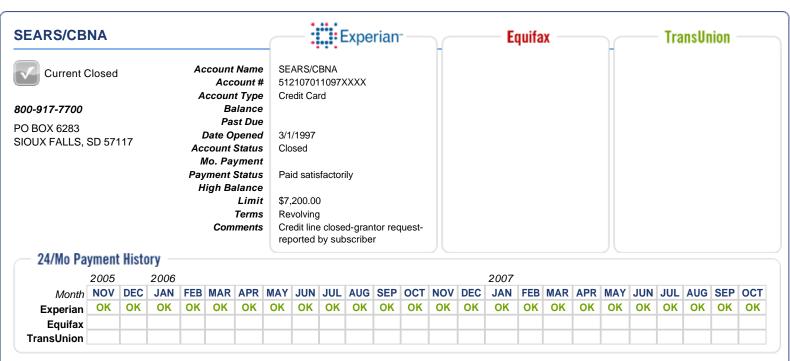




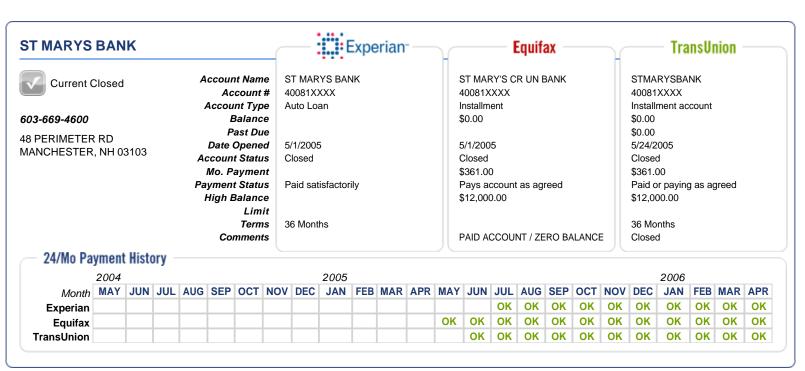


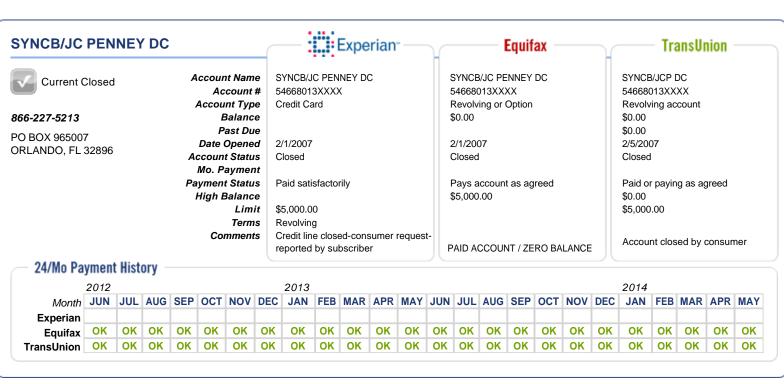




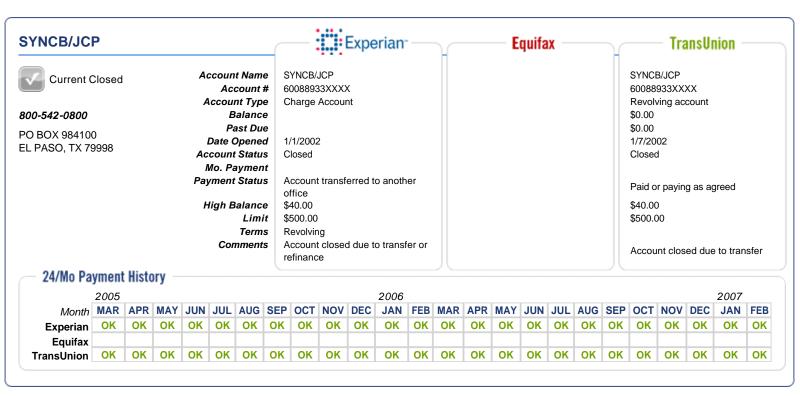


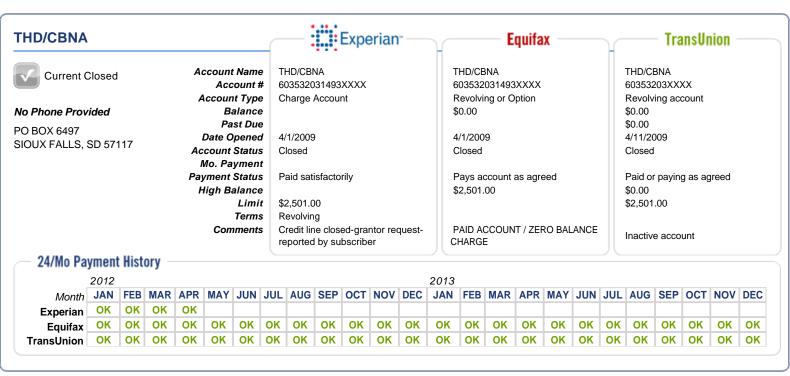






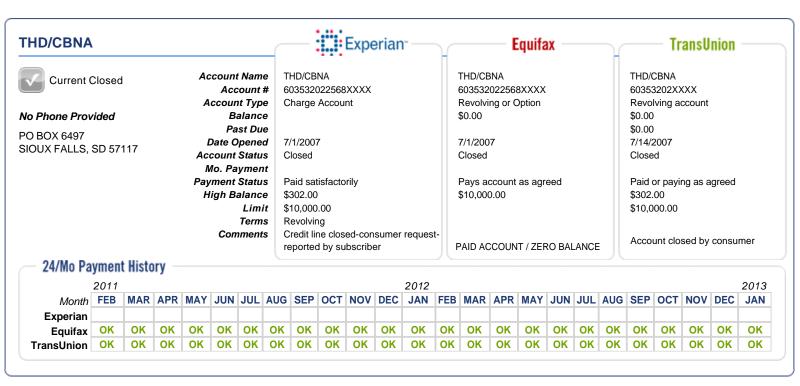


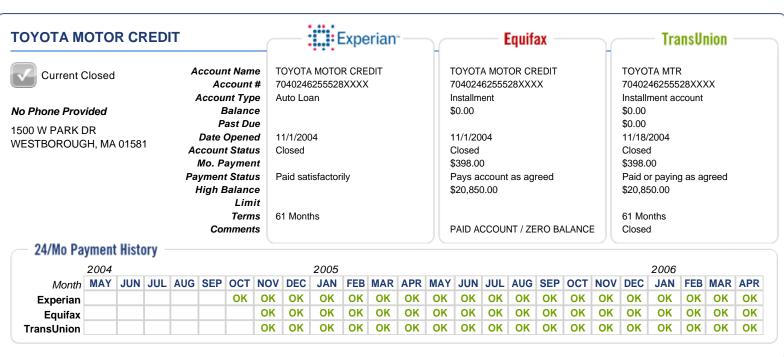






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Personal Information Report Summary

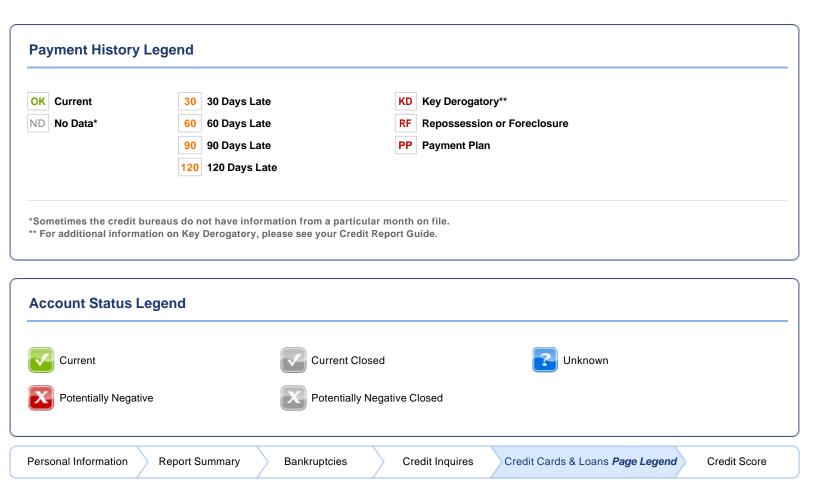
Bankruptcies

Credit Inquires

Credit Cards & Loans Page 17 of 17

Credit Score





CHRIS C KUO Report As Of: 6/30/2014



Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax and TransUnion has its own set of data in your credit file. That's why Credit Scores may vary between bureaus.

About your PLUS Score:

Your PLUS Score is formulated using the information in your credit file. Your PLUS Score can range between 330 and 830, with a higher score indicating a lower risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. While lenders may use different scoring models to determine how you score, and each major credit bureau has its own method for calculating credit scores, the scoring models have been fairly well standardized so that a score at one bureau is roughly equivalent to the same score at another.

DISCLAMER

The PLUS ScoreSM, developed by Experian, is not an endorsement or guarantee of your credit worthiness as seen by lenders. The different risk levels presented here are for educational use only. Your PLUS Score can help you understand what factors impact your credit score.

Please be aware that there are many scoring models used in the marketplace, and each lender's scoring model has its own set of factors. How each lender weighs their chosen factors may vary, but the exact formula used to calculate your score is proprietary. In general, the higher your score, the better your chances are of obtaining favorable rates and terms.

Your PLUS Score was calculated using your actual data from your credit file on the day that you requested your report, making it comparable to most scoring models in the industry. Keep in mind however that other factors, such as length of employment and annual salary, are often taken into consideration by lenders when making decisions about you.

Also note that each bureau has its own set of data, resulting in a separate PLUS Score for each of your credit files.



Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax and TransUnion has its own set of data in your credit file. That's why Credit Scores may vary between bureaus.



What factors RAISE you PLUS Score:

- You have done a great job at making all of your payments on time. The purpose of a credit score is to help lenders predict whether or not you will miss payments in the future, so keeping your record clean is a very positive factor.
- Credit cards are considered "maxed-out" when you have spent 90% or more of the credit limit. Lenders view you as someone who uses their credit responsibly and spends only what they can afford.
- You have spent very little of the credit that has been extended to you. Lenders see this as a sign of responsible credit behavior and are likely to extend you additional credit as a result.
- Lenders recognize that with higher credit limits comes increased responsibility, and that you have managed to build strong relationships with other lenders. Your relatively high credit limits signal to lenders that you are a trustworthy candidate for new lines of credit.

What factors **LOWER** you PLUS Score:

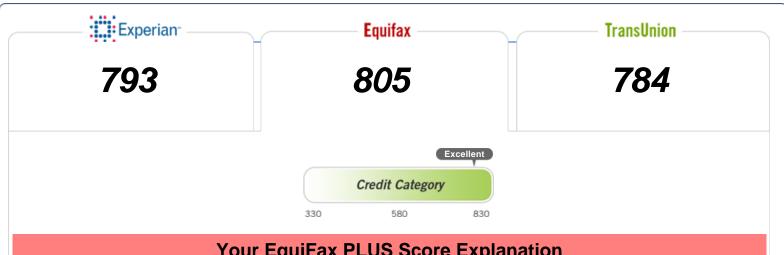
· Credit scores are calculated based on various factors in your credit report. Currently, your credit report does not show any significant negative or derogatory information.

Personal Information Report Summary Bankruptcies Credit Inquires Credit Cards & Loans Credit Score Page 1 of 3



Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax and TransUnion has its own set of data in your credit file. That's why Credit Scores may vary between bureaus.



Your EquiFax PLUS Score Explanation

Percentile: Your credit rating ranks higher than 99.97% of U.S. consumers.

What factors RAISE you PLUS Score:

- You have done a great job at making all of your payments on time. The purpose of a credit score is to help lenders predict whether or not you will miss payments in the future, so keeping your record clean is a very positive factor.
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What factors LOWER you PLUS Score:

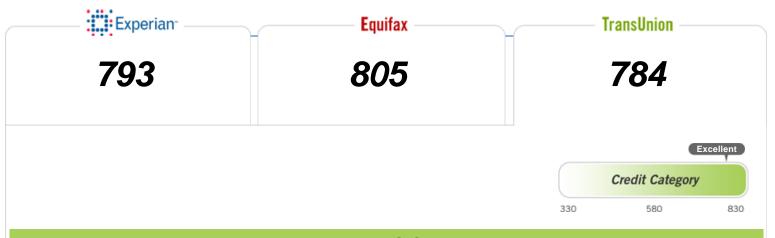
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Personal Information Report Summary Bankruptcies **Credit Inquires** Credit Cards & Loans Credit Score Page 2 of 3



Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax and TransUnion has its own set of data in your credit file. That's why Credit Scores may vary between bureaus.



Your TransUnion PLUS Score Explanation

Percentile: Your credit rating ranks higher than 95.05% of U.S. consumers.

What factors RAISE you PLUS Score:

- You have done a great job at making all of your payments on time. The
 purpose of a credit score is to help lenders predict whether or not you
 will miss payments in the future, so keeping your record clean is a
 very positive factor.
- Credit cards are considered "maxed-out" when you have spent 90% or more of the credit limit. Lenders view you as someone who uses their credit responsibly and spends only what they can afford.
- You have spent very little of the credit that has been extended to you.
 Lenders see this as a sign of responsible credit behavior and are likely to extend you additional credit as a result.
- Lenders recognize that with higher credit limits comes increased responsibility, and that you have managed to build strong relationships with other lenders. Your relatively high credit limits signal to lenders that you are a trustworthy candidate for new lines of credit.

What factors LOWER you PLUS Score:

Every time you apply for a loan, credit card, or retail card an inquiry is
recorded on your credit report. Having a lot of inquiries on your credit
report worries lenders, because it is a sign that you may use credit
and loans to supplement your income, and might be spending beyond
your means.

Personal Information Report Summary Bankruptcies Credit Inquires Credit Cards & Loans Credit Score Page 3 of 3