

**Personal Profile**



Below is your personal information as it appears in your credit file. This information includes your legal name, current and previous addresses, employment information and other details.

|                       | Experian                            | Equifax | TransUnion |
|-----------------------|-------------------------------------|---------|------------|
| <b>Name:</b>          |                                     |         |            |
| <b>Also Known As:</b> | Joseph Smith                        |         |            |
| <b>Year of Birth:</b> | 1255 Main St<br>Anytown, USA. 11111 |         |            |

**Address(es):**

**Current Employer:**

**Previous Employer(s):**

**Credit Summary**



Below is an overview of your present and past credit status including open/closed accounts and balance information.

|                              | Experian | Equifax  | TransUnion |
|------------------------------|----------|----------|------------|
| <b>REAL ESTATE ACCOUNTS:</b> |          |          |            |
| <b>Count:</b>                | 0        | 0        | 0          |
| <b>Balance:</b>              | \$0      | \$0      | \$0        |
| <b>Current:</b>              | 0        | 0        | 0          |
| <b>Closed:</b>               | 0        | 0        | 0          |
| <b>REVOLVING ACCOUNTS:</b>   |          |          |            |
| <b>Count:</b>                | 9        | 5        | 9          |
| <b>Balance:</b>              | \$334    | \$334    | \$334      |
| <b>Current:</b>              | 1        | 1        | 1          |
| <b>Closed:</b>               | 8        | 4        | 8          |
| <b>INSTALLMENT ACCOUNTS:</b> |          |          |            |
| <b>Count:</b>                | 7        | 8        | 4          |
| <b>Balance:</b>              | \$44,683 | \$52,073 | \$27,126   |
| <b>Current:</b>              | 6        | 7        | 3          |
| <b>Closed:</b>               | 1        | 1        | 1          |
| <b>OTHER ACCOUNTS:</b>       |          |          |            |
| <b>Count:</b>                | 0        | 2        | 0          |
| <b>Balance:</b>              | \$0      | \$447    | \$0        |
| <b>Current:</b>              | 0        | 1        | 0          |
| <b>Closed:</b>               | 0        | 1        | 0          |

**DEROGATORY SUMMARY:**

Credit Report

|                               |           |           |           |
|-------------------------------|-----------|-----------|-----------|
| <b>Inquiries:</b>             | <b>16</b> | <b>29</b> | <b>12</b> |
| <b>Public Records:</b>        | <b>2</b>  | <b>0</b>  | <b>0</b>  |
| <b>Collections Accounts:</b>  | <b>5</b>  | <b>1</b>  | <b>2</b>  |
| <b>Current Delinquencies:</b> | <b>3</b>  | <b>3</b>  | <b>4</b>  |
| <b>Prior Delinquencies:</b>   | <b>1</b>  | <b>1</b>  | <b>1</b>  |

**Account History**

Below is information on any accounts you may have opened in the past. Positive information regarding your accounts remains on your report indefinitely.

**FIRST PREMIER BANK**

|                         | <b>Experian</b>           | <b>Equifax</b>          | <b>TransUnion</b>   |
|-------------------------|---------------------------|-------------------------|---------------------|
| <b>Account Name:</b>    | <b>FIRST PREMIER BANK</b> | <b>FST PREMIE</b>       | <b>FST PREMIER</b>  |
| <b>Account Number:</b>  | <b>517800614090XXXX</b>   | <b>517800614090XXXX</b> | <b>51780061XXXX</b> |
| <b>Account Type:</b>    | <b>Revolving</b>          | <b>Revolving</b>        | <b>Revolving</b>    |
| <b>Account Status:</b>  | <b>Open</b>               | <b>Open</b>             | <b>Open</b>         |
| <b>Monthly Payment:</b> | <b>\$30</b>               | <b>\$30</b>             | <b>\$30</b>         |
| <b>Date Opened:</b>     | <b>11/2009</b>            | <b>11/2009</b>          | <b>11/2009</b>      |
| <b>Balance:</b>         | <b>\$334</b>              | <b>\$334</b>            | <b>\$334</b>        |
| <b>Terms:</b>           |                           |                         | <b>0</b>            |
| <b>High Balance:</b>    | <b>\$335</b>              | <b>-</b>                | <b>\$335</b>        |
| <b>Limit:</b>           | <b>\$300</b>              | <b>\$300</b>            | <b>\$300</b>        |
| <b>Past Due:</b>        | <b>-</b>                  | <b>-</b>                | <b>\$0</b>          |
| <b>Payment Status:</b>  | <b>Current</b>            | <b>Current</b>          | <b>Current</b>      |
| <b>Comments:</b>        |                           |                         | <b>Credit Card</b>  |

**24-Month Payment History**

| <b>Date:</b>       | Jun 08 | Jul 08 | Aug 08 | Sep 08 | Oct 08 | Nov 08 | Dec 08 | Jan 09 | Feb 09 | Mar 09 | Apr 09 | May 09 | Jun 09 | Jul 09 | Aug 09 | Sep 09 | Oct 09 | Nov 09 | Dec 09 | Jan 10 | Feb 10 | Mar 10 | Apr 10 | May 10 |    |    |
|--------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----|----|
| <b>Experian:</b>   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | OK     | OK     | OK     | OK     | OK     | OK |    |
| <b>Equifax:</b>    |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | OK     | OK     | OK     | OK     | OK | OK |
| <b>TransUnion:</b> |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | OK     | OK     | OK     | OK     | OK | OK |

**BK ND STLN**

|                         | <b>Experian</b>    | <b>Equifax</b>     | <b>TransUnion</b> |
|-------------------------|--------------------|--------------------|-------------------|
| <b>Account Name:</b>    | <b>BK ND STLN</b>  | <b>BK ND STLN</b>  |                   |
| <b>Account Number:</b>  | <b>40039XXXX</b>   | <b>40039XXXX</b>   |                   |
| <b>Account Type:</b>    | <b>Installment</b> | <b>Installment</b> |                   |
| <b>Account Status:</b>  | <b>Open</b>        | <b>Open</b>        |                   |
| <b>Monthly Payment:</b> | <b>-</b>           | <b>\$108</b>       |                   |
| <b>Date Opened:</b>     | <b>10/2009</b>     | <b>10/2009</b>     |                   |
| <b>Balance:</b>         | <b>\$8,530</b>     | <b>\$8,530</b>     |                   |
| <b>Terms:</b>           | <b>108</b>         |                    |                   |
| <b>High Balance:</b>    | <b>\$17,000</b>    | <b>\$17,000</b>    |                   |
| <b>Limit:</b>           | <b>-</b>           | <b>-</b>           |                   |
| <b>Past Due:</b>        | <b>-</b>           | <b>-</b>           |                   |
| <b>Payment Status:</b>  | <b>Current</b>     | <b>Current</b>     |                   |
| <b>Comments:</b>        |                    |                    |                   |

**24-Month Payment History**

Credit Report

BK ND STLN

|                         | Experian    | Equifax     | TransUnion |
|-------------------------|-------------|-------------|------------|
| <b>Account Name:</b>    | BK ND STLN  | BK ND STLN  |            |
| <b>Account Number:</b>  | 40034XXXX   | 40034XXXX   |            |
| <b>Account Type:</b>    | Installment | Installment |            |
| <b>Account Status:</b>  | Open        | Open        |            |
| <b>Monthly Payment:</b> | -           | \$108       |            |
| <b>Date Opened:</b>     | 10/2008     | 10/2008     |            |
| <b>Balance:</b>         | \$9,981     | \$9,981     |            |
| <b>Terms:</b>           | 108         |             |            |
| <b>High Balance:</b>    | \$9,981     | \$9,981     |            |
| <b>Limit:</b>           | -           | -           |            |
| <b>Past Due:</b>        | -           | -           |            |
| <b>Payment Status:</b>  | Current     | Current     |            |
| <b>Comments:</b>        |             |             |            |

24-Month Payment History

| Date:              | May 08 | Jun 08 | Jul 08 | Aug 08 | Sep 08 | Oct 08 | Nov 08 | Dec 08 | Jan 09 | Feb 09 | Mar 09 | Apr 09 | May 09 | Jun 09 | Jul 09 | Aug 09 | Sep 09 | Oct 09 | Nov 09 | Dec 09 | Jan 10 | Feb 10 | Mar 10 | Apr 10 |
|--------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| <b>Experian:</b>   |        |        |        |        | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     |
| <b>Equifax:</b>    |        |        |        |        |        | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     |
| <b>TransUnion:</b> |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |

US DEPT OF EDUCATION

|                         | Experian                        | Equifax     | TransUnion                                    |
|-------------------------|---------------------------------|-------------|---|
| <b>Account Name:</b>    | US DEPT OF EDUCATION            | US DEPT ED  | US DEP ED                                     |
| <b>Account Number:</b>  | 474026XXXX                      | 474026XXXX  | 474026XXXX                                    |
| <b>Account Type:</b>    | Installment                     | Installment | Installment                                   |
| <b>Account Status:</b>  | Open                            | Open        | Open  |
| <b>Monthly Payment:</b> | -                               | \$228       | \$228   |
| <b>Date Opened:</b>     | 09/2008                         | 09/2008     | 09/2008                                       |
| <b>Balance:</b>         | \$18,923                        | \$18,923    | \$18,923                                      |
| <b>Terms:</b>           | 120                             |             | 120   |
| <b>High Balance:</b>    | \$18,923                        | \$18,923    | \$18,923                                      |
| <b>Limit:</b>           | -                               | -           | -   |
| <b>Past Due:</b>        | -                               | \$0         | \$0   |
| <b>Payment Status:</b>  | Current                         | Current     | No Data Provided                              |
| <b>Comments:</b>        | Student loan - payment deferred |             | Student Loan<br>Student loan not in repayment |

24-Month Payment History

| Date:              | May 08 | Jun 08 | Jul 08 | Aug 08 | Sep 08 | Oct 08 | Nov 08 | Dec 08 | Jan 09 | Feb 09 | Mar 09 | Apr 09 | May 09 | Jun 09 | Jul 09 | Aug 09 | Sep 09 | Oct 09 | Nov 09 | Dec 09 | Jan 10 | Feb 10 | Mar 10 | Apr 10 |
|--------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| <b>Experian:</b>   |        |        |        |        | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     |
| <b>Equifax:</b>    |        |        |        |        | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     |
| <b>TransUnion:</b> |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |

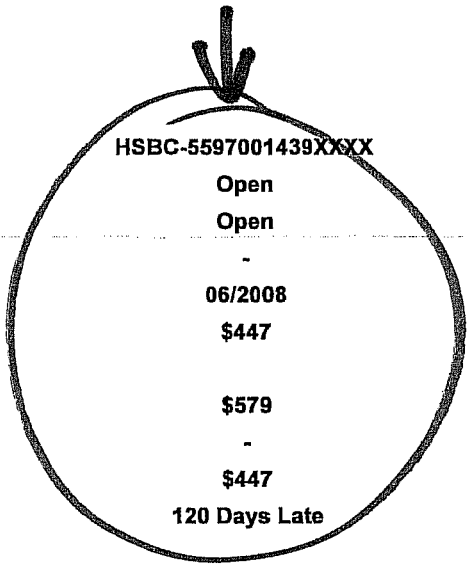
PORTFOLIO

|                      | Experian | Equifax   | TransUnion |
|----------------------|----------|-----------|------------|
| <b>Account Name:</b> |          | PORTFOLIO |            |



Credit Report

Account Number:  
 Account Type:  
 Account Status:  
 Monthly Payment:  
 Date Opened:  
 Balance:  
 Terms:  
 High Balance:  
 Limit:  
 Past Due:  
 Payment Status:  
 Comments:



**HSBC-5597001439XXXX**  
 Open  
 Open  
 -  
 06/2008  
 \$447  
 \$579  
 -  
 \$447  
 120 Days Late

**24-Month Payment History**

|                    |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |  |
|--------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--|
| <b>Date:</b>       | Jul 05 | Aug 05 | Sep 05 | Oct 05 | Nov 05 | Dec 05 | Jan 06 | Feb 06 | Mar 06 | Apr 06 | May 06 | Jun 06 | Jul 06 | Aug 06 | Sep 06 | Oct 06 | Nov 06 | Dec 06 | Jan 07 | Feb 07 | Mar 07 | Apr 07 | May 07 | Jun 07 |  |
| <b>Experian:</b>   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |  |
| <b>Equifax:</b>    |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |  |
| <b>TransUnion:</b> |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |  |

GLELSI/US BANK

|                         | Experian       | Equifax     | TransUnion   |
|-------------------------|----------------|-------------|--------------|
| <b>Account Name:</b>    | GLELSI/US BANK | USB/GLELSI  | USBANK/GLHEC |
| <b>Account Number:</b>  | 83983XXXX      | 83983XXXX   | 83983XXXX    |
| <b>Account Type:</b>    | Installment    | Installment | Installment  |
| <b>Account Status:</b>  | Open           | Open        | Open         |
| <b>Monthly Payment:</b> | -              | -           | -            |
| <b>Date Opened:</b>     | 01/2008        | 01/2008     | 01/2008      |
| <b>Balance:</b>         | \$813          | \$813       | \$813        |
| <b>Terms:</b>           |                |             |              |
| <b>High Balance:</b>    | \$813          | \$813       | \$813        |
| <b>Limit:</b>           | -              | -           | -            |
| <b>Past Due:</b>        | -              | \$0         | \$0          |
| <b>Payment Status:</b>  | Current        | Current     | Current      |

**Comments:** Student loan - payment deferred  
 Student Loan Payment deferred  
 Collateral: DEFERRED TO 08212010

**24-Month Payment History**

|                    |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|--------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| <b>Date:</b>       | May 08 | Jun 08 | Jul 08 | Aug 08 | Sep 08 | Oct 08 | Nov 08 | Dec 08 | Jan 09 | Feb 09 | Mar 09 | Apr 09 | May 09 | Jun 09 | Jul 09 | Aug 09 | Sep 09 | Oct 09 | Nov 09 | Dec 09 | Jan 10 | Feb 10 | Mar 10 | Apr 10 |
| <b>Experian:</b>   | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     |
| <b>Equifax:</b>    | OK     | OK     | OK     | OK     | OK     | OK     |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| <b>TransUnion:</b> | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     |

FIRSTMARK

|                        | Experian    | Equifax     | TransUnion  |
|------------------------|-------------|-------------|-------------|
| <b>Account Name:</b>   | FIRSTMARK   | FIRSTMARK   | FIRSTMARK   |
| <b>Account Number:</b> | 64XXXX      | 64XXXX      | 64XXXX      |
| <b>Account Type:</b>   | Installment | Installment | Installment |

Credit Report

|                         |                |                |
|-------------------------|----------------|----------------|
| <b>Account Status:</b>  | <b>Open</b>    | <b>Open</b>    |
| <b>Monthly Payment:</b> | <b>\$68</b>    | <b>\$68</b>    |
| <b>Date Opened:</b>     | <b>12/2007</b> | <b>12/2007</b> |
| <b>Balance:</b>         | <b>\$7,390</b> | <b>\$7,390</b> |
| <b>Terms:</b>           |                |                |
| <b>High Balance:</b>    | <b>\$7,500</b> | <b>\$7,500</b> |
| <b>Limit:</b>           | <b>-</b>       | <b>-</b>       |
| <b>Past Due:</b>        | <b>-</b>       | <b>\$0</b>     |
| <b>Payment Status:</b>  | <b>Current</b> | <b>Current</b> |

**Comments:**

**Student Loan  
Principal deferred/interest  
payment only**

**24-Month Payment History**

|                    |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |    |
|--------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----|
| <b>Date:</b>       | May 08 | Jun 08 | Jul 08 | Aug 08 | Sep 08 | Oct 08 | Nov 08 | Dec 08 | Jan 09 | Feb 09 | Mar 09 | Apr 09 | May 09 | Jun 09 | Jul 09 | Aug 09 | Sep 09 | Oct 09 | Nov 09 | Dec 09 | Jan 10 | Feb 10 | Mar 10 | Apr 10 |    |
| <b>Experian:</b>   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |    |
| <b>Equifax:</b>    | 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 |
| <b>TransUnion:</b> | 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 |

**TNB - TARGET**

|                         |   |
|-------------------------|---|
|                         | <b>Experian</b>   |
| <b>Account Name:</b>    | <b>TNB - TARGET</b>   |
| <b>Account Number:</b>  | <b>3XXXX</b>  |
| <b>Account Type:</b>    | <b>Revolving</b>  |
| <b>Account Status:</b>  | <b>Settled</b>  |
| <b>Monthly Payment:</b> | <b>-</b>  |
| <b>Date Opened:</b>     | <b>10/2006</b>  |
| <b>Balance:</b>         | <b>-</b>  |
| <b>Terms:</b>           |   |
| <b>High Balance:</b>    | <b>\$305</b>  |
| <b>Limit:</b>           | <b>\$200</b>  |
| <b>Past Due:</b>        | <b>-</b>  |
| <b>Payment Status:</b>  | <b>Current</b>  |
| <b>Comments:</b>        | <b>Election of remedy<br/>Account paid in full for less<br/>than the full balance</b> |

|                         |                |   |
|-------------------------|----------------|---|
|                         | <b>Equifax</b> | <b>TransUnion</b>   |
| <b>Account Name:</b>    |                | <b>TARGET N.B.</b>  |
| <b>Account Number:</b>  |                | <b>3XXXX</b>  |
| <b>Account Type:</b>    |                | <b>Revolving</b>  |
| <b>Account Status:</b>  |                | <b>Settled</b>  |
| <b>Monthly Payment:</b> |                | <b>-</b>  |
| <b>Date Opened:</b>     |                | <b>10/2006</b>  |
| <b>Balance:</b>         |                | <b>\$0</b>  |
| <b>Terms:</b>           |                |   |
| <b>High Balance:</b>    |                | <b>\$305</b>  |
| <b>Limit:</b>           |                | <b>\$200</b>  |
| <b>Past Due:</b>        |                | <b>\$0</b>  |
| <b>Payment Status:</b>  |                | <b>Chargeoff or Collection</b>                            |
| <b>Comments:</b>        |                | <b>Credit Card<br/>Settled less than full<br/>balance</b> |

**24-Month Payment History**

|                    |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|--------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| <b>Date:</b>       | Jun 08 | Jul 08 | Aug 08 | Sep 08 | Oct 08 | Nov 08 | Dec 08 | Jan 09 | Feb 09 | Mar 09 | Apr 09 | May 09 | Jun 09 | Jul 09 | Aug 09 | Sep 09 | Oct 09 | Nov 09 | Dec 09 | Jan 10 | Feb 10 | Mar 10 | Apr 10 | May 10 |
| <b>Experian:</b>   | 180    | 180    | 180    | 180    | 180    | 180    | 180    | 180    | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | CO     |
| <b>Equifax:</b>    |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| <b>TransUnion:</b> |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |

**MIDLAND**

|                         |                 |                   |                   |
|-------------------------|-----------------|-------------------|-------------------|
|                         | <b>Experian</b> | <b>Equifax</b>    | <b>TransUnion</b> |
| <b>Account Name:</b>    |                 | <b>MIDLAND</b>    |                   |
| <b>Account Number:</b>  |                 | <b>852651XXXX</b> |                   |
| <b>Account Type:</b>    |                 | <b>Open</b>       |                   |
| <b>Account Status:</b>  |                 | <b>Paid</b>       |                   |
| <b>Monthly Payment:</b> |                 | <b>-</b>          |                   |

Credit Report

**Date Opened:** 01/2008  
**Balance:** \$0  
**Terms:**  
**High Balance:** \$1,022  
**Limit:** -  
**Past Due:** -  
**Payment Status:** 120 Days Late  
**Comments:**

24-Month Payment History

| Date:       | Jun 05 | Jul 05 | Aug 05 | Sep 05 | Oct 05 | Nov 05 | Dec 05 | Jan 06 | Feb 06 | Mar 06 | Apr 06 | May 06 | Jun 06 | Jul 06 | Aug 06 | Sep 06 | Oct 06 | Nov 06 | Dec 06 | Jan 07 | Feb 07 | Mar 07 | Apr 07 | May 07 |    |
|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----|
| Experian:   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |    |
| Equifax:    | OK     | OK     | OK     | OK     | OK     | OK     | OK     | 120    | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK |
| TransUnion: |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |    |

HSBC BANK

**Experian**  
**Account Name:** HSBC BANK  
**Account Number:** 512025501099XXXX  
**Account Type:** Revolving  
**Account Status:** Paid  
**Monthly Payment:** -  
**Date Opened:** 03/2007  
**Balance:** -  
**Terms:**  
**High Balance:** -  
**Limit:** -  
**Past Due:** \$188  
**Payment Status:** Chargeoff or Collection  
**Comments:** Account in dispute - reported by subscriber (FCBA)  
 Account information disputed by customer  
 Amt Past Due Value is Charge Off Amt; Sold To: SHERMAN 888-665-0374

Equifax

**TransUnion**  
**Account Name:** HSBC BANK  
**Account Number:** 51559700XXXX  
**Account Type:** Revolving  
**Account Status:** Paid  
**Monthly Payment:** -  
**Date Opened:** 03/2007  
**Balance:** \$0  
**Terms:**  
**High Balance:** \$579  
**Limit:** \$0  
**Past Due:** \$0  
**Payment Status:** Chargeoff or Collection  
**Comments:** Credit Card Account information disputed by consumer

24-Month Payment History

| Date:       | May 07 | Jun 07 | Jul 07 | Aug 07 | Sep 07 | Oct 07 | Nov 07 | Dec 07 | Jan 08 | Feb 08 | Mar 08 | Apr 08 | May 08 | Jun 08 | Jul 08 | Aug 08 | Sep 08 | Oct 08 | Nov 08 | Dec 08 | Jan 09 | Feb 09 | Mar 09 | Apr 09 |
|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Experian:   | OK     | OK     | OK     | 90     | 120    | 150    | CO     | ND     | ND     | ND     | ND     | ND     | ND     | ND     | ND     | ND     | ND     | ND     | ND     | ND     | ND     | ND     | ND     | CO     |
| Equifax:    |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| TransUnion: |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |

HSBC BANK

**Experian**  
**Account Name:** HSBC BANK  
**Account Number:** 515597001439XXXX  
**Account Type:** Revolving  
**Account Status:** Paid  
**Monthly Payment:** -

Equifax

**TransUnion**  
**Account Name:** HSBC BANK  
**Account Number:** 51202550XXXX  
**Account Type:** Revolving  
**Account Status:** Paid  
**Monthly Payment:** -

Credit Report

|                        |   |  |
|------------------------|---|--|
| <b>Date Opened:</b>    | 03/2007   | 03/2007  |
| <b>Balance:</b>        | -   | \$0  |
| <b>Terms:</b>          |   |  |
| <b>High Balance:</b>   | -   | \$557  |
| <b>Limit:</b>          | -   | \$0  |
| <b>Past Due:</b>       | \$242   | \$0  |
| <b>Payment Status:</b> | Chargeoff or Collection<br>Account in dispute -<br>reported by subscriber<br>(FCBA)   | Chargeoff or Collection                                    |
| <b>Comments:</b>       | Account information<br>disputed by customer<br>Amt Past Due Value is<br>Charge Off Amt; Sold To:<br>PORTFOLIO RECOVERY 800-<br>772-1413 | Credit Card<br>Account information<br>disputed by consumer |

24-Month Payment History

|                    |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|--------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| <b>Date:</b>       | Jul 06 | Aug 06 | Sep 06 | Oct 06 | Nov 06 | Dec 06 | Jan 07 | Feb 07 | Mar 07 | Apr 07 | May 07 | Jun 07 | Jul 07 | Aug 07 | Sep 07 | Oct 07 | Nov 07 | Dec 07 | Jan 08 | Feb 08 | Mar 08 | Apr 08 | May 08 | Jun 08 |
| <b>Experian:</b>   |        |        |        |        |        |        |        |        |        | OK     | OK     | OK     | 30     | 60     | 90     | 120    | 150    | CO     | ND     | ND     | ND     | ND     | ND     | CO     |
| <b>Equifax:</b>    |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| <b>TransUnion:</b> |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |

CAP ONE

|                         |                 |                |                   |
|-------------------------|-----------------|----------------|-------------------|
|                         | <b>Experian</b> | <b>Equifax</b> | <b>TransUnion</b> |
| <b>Account Name:</b>    | CAP ONE         | CAP ONE        |                   |
| <b>Account Number:</b>  | 48623626XXXX    |                |                   |
| <b>Account Type:</b>    | Revolving       |                |                   |
| <b>Account Status:</b>  | Paid            |                |                   |
| <b>Monthly Payment:</b> | \$10            |                |                   |
| <b>Date Opened:</b>     | 11/2005         |                |                   |
| <b>Balance:</b>         | -               |                |                   |
| <b>Terms:</b>           |                 |                |                   |
| <b>High Balance:</b>    | \$200           |                |                   |
| <b>Limit:</b>           | -               |                |                   |
| <b>Past Due:</b>        | -               |                |                   |
| <b>Payment Status:</b>  | Current         |                |                   |
| <b>Comments:</b>        |                 |                |                   |

24-Month Payment History

|                    |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|--------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| <b>Date:</b>       | Jan 04 | Feb 04 | Mar 04 | Apr 04 | May 04 | Jun 04 | Jul 04 | Aug 04 | Sep 04 | Oct 04 | Nov 04 | Dec 04 | Jan 05 | Feb 05 | Mar 05 | Apr 05 | May 05 | Jun 05 | Jul 05 | Aug 05 | Sep 05 | Oct 05 | Nov 05 | Dec 05 |
| <b>Experian:</b>   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| <b>Equifax:</b>    |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| <b>TransUnion:</b> |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        | OK     | OK     |

GOODMAN JEWELERS

|                        |                  |                |                   |
|------------------------|------------------|----------------|-------------------|
|                        | <b>Experian</b>  | <b>Equifax</b> | <b>TransUnion</b> |
| <b>Account Name:</b>   | GOODMAN JEWELERS | GOODMAN        | GOODMAN JEWEL     |
| <b>Account Number:</b> | 306221XXXX       | 0000306221XXXX | 30XXXX            |
| <b>Account Type:</b>   | Revolving        | Revolving      | Revolving         |
| <b>Account Status:</b> | Paid             | Paid           | Paid              |

Credit Report

|                  |         |         |                |
|------------------|---------|---------|----------------|
| Monthly Payment: | -       | \$25    | -              |
| Date Opened:     | 06/2002 | 06/2002 | 06/2002        |
| Balance:         | -       | \$0     | \$0            |
| Terms:           |         |         |                |
| High Balance:    | \$16    | \$16    | \$16           |
| Limit:           | -       | -       | -              |
| Past Due:        | -       | -       | \$0            |
| Payment Status:  | Current | Current | Current        |
| Comments:        |         |         | Charge Account |

24-Month Payment History

|             |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|-------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Date:       | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Apr |
| Experian:   | OK  | OK  | OK  | OK  | OK  | OK  | OK  | OK  | OK  | OK  | OK  | OK  | OK  | OK  | OK  | OK  | OK  | OK  | OK  | OK  | OK  | OK  | OK  | OK  |
| Equifax:    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
| TransUnion: |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |

CAP ONE

|                  |   |                         |   |
|------------------|---|-------------------------|---|
|                  | <b>Experian</b>   | <b>Equifax</b>          | <b>TransUnion</b>   |
| Account Name:    | CAP ONE   | CAP ONE                 | CAP ONE   |
| Account Number:  | 48623626XXXX  | 48623626XXXX            | 48623626XXXX  |
| Account Type:    | Revolving   | Revolving               | Revolving   |
| Account Status:  | Transferred   | Transferred             | Transferred   |
| Monthly Payment: | -   | -                       | -   |
| Date Opened:     | 11/2005   | 11/2005                 | 11/2005   |
| Balance:         | -   | \$0                     | \$0   |
| Terms:           |   |                         |   |
| High Balance:    | -   | \$300                   | \$607   |
| Limit:           | \$300   | -                       | \$300   |
| Past Due:        | \$608   | -                       | \$0   |
| Payment Status:  | Chargeoff or Collection<br>Account transferred to another lender<br>Purchased by another lender | Chargeoff or Collection | Chargeoff or Collection<br><br>Credit Card<br>Purchased by another lender |
| Comments:        | Amt Past Due Value is Charge Off Amt; Sold To: NORTH STAR ACQUISITIONS                          |                         | Collateral: SLDTO NORTH STAR ACQUISITIONS                                 |

24-Month Payment History

|             |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|-------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Date:       | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb |
| Experian:   | CO  | CO  | CO  | CO  | CO  | CO  | CO  | CO  | CO  | CO  | CO  | CO  | CO  | CO  | CO  | CO  | CO  | CO  | CO  | CO  | CO  | CO  | CO  | ND  |
| Equifax:    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
| TransUnion: |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |

RNB - MFLDS

|                 |                 |                |                   |
|-----------------|-----------------|----------------|-------------------|
|                 | <b>Experian</b> | <b>Equifax</b> | <b>TransUnion</b> |
| Account Name:   | RNB - MFLDS     |                | RNB-FIELD2        |
| Account Number: | 20302670XXXX    |                | 2041XXXX          |
| Account Type:   | Revolving       |                | Revolving         |
| Account Status: | Transferred     |                | Transferred       |



Credit Report

|                         |  |   |
|-------------------------|--|---|
| <b>Monthly Payment:</b> | -  | -   |
| <b>Date Opened:</b>     | 12/2002  | 12/2002                                       |
| <b>Balance:</b>         | -  | \$0   |
| <b>Terms:</b>           |  |   |
| <b>High Balance:</b>    | -  | \$233   |
| <b>Limit:</b>           | \$174  | \$200   |
| <b>Past Due:</b>        | -  | \$0   |
| <b>Payment Status:</b>  | No Data Provided   | No Data Provided                              |
| <b>Comments:</b>        | Account transferred to another lender<br>Purchased by another lender | Charge Account<br>Purchased by another lender |

24-Month Payment History

|                    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|--------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| <b>Date:</b>       | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul |
|                    | 02  | 02  | 02  | 02  | 02  | 03  | 03  | 03  | 03  | 03  | 03  | 03  | 03  | 03  | 03  | 03  | 03  | 04  | 04  | 04  | 04  | 04  | 04  | 04  |
| <b>Experian:</b>   |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     | ND  |
| <b>Equifax:</b>    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
| <b>TransUnion:</b> |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |

RNB - MFLDS

|                         |  |                |   |
|-------------------------|--|----------------|---|
|                         | <b>Experian</b>  | <b>Equifax</b> | <b>TransUnion</b>                             |
| <b>Account Name:</b>    | RNB - MFLDS  |                | RNB-FIELD2                                    |
| <b>Account Number:</b>  | 20414114XXXX   |                | 2030XXXX                                      |
| <b>Account Type:</b>    | Revolving  |                | Revolving                                     |
| <b>Account Status:</b>  | Transferred  |                | Transferred                                   |
| <b>Monthly Payment:</b> | -  |                | -   |
| <b>Date Opened:</b>     | 12/2002  |                | 12/2002                                       |
| <b>Balance:</b>         | -  |                | \$0   |
| <b>Terms:</b>           |  |                |   |
| <b>High Balance:</b>    | -  |                | \$174   |
| <b>Limit:</b>           | \$233  |                | \$200   |
| <b>Past Due:</b>        | -  |                | \$0   |
| <b>Payment Status:</b>  | No Data Provided   |                | No Data Provided                              |
| <b>Comments:</b>        | Account transferred to another lender<br>Purchased by another lender |                | Charge Account<br>Purchased by another lender |

24-Month Payment History

|                    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|--------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| <b>Date:</b>       | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul |
|                    | 02  | 02  | 02  | 02  | 02  | 03  | 03  | 03  | 03  | 03  | 03  | 03  | 03  | 03  | 03  | 03  | 03  | 04  | 04  | 04  | 04  | 04  | 04  | 04  |
| <b>Experian:</b>   |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     | ND  |
| <b>Equifax:</b>    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
| <b>TransUnion:</b> |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |

BESTSOURCE CREDIT UNIO

|                        |                        |                |                   |
|------------------------|------------------------|----------------|-------------------|
|                        | <b>Experian</b>        | <b>Equifax</b> | <b>TransUnion</b> |
| <b>Account Name:</b>   | BESTSOURCE CREDIT UNIO | BESTSOURCE     | BEST SRCE CU      |
| <b>Account Number:</b> | 11401XXXX              | 11401XXXX      | 11401XXXX         |
| <b>Account Type:</b>   | Installment            | Installment    | Installment       |
| <b>Account Status:</b> | Paid                   | Paid           | Closed            |

Credit Report

|                  |         |         |                  |
|------------------|---------|---------|------------------|
| Monthly Payment: | -       | \$47    | \$47             |
| Date Opened:     | 09/2006 | 09/2006 | 09/2006          |
| Balance:         | -       | \$0     | \$0              |
| Terms:           | 12      |         | 12               |
| High Balance:    | \$500   | \$500   | \$500            |
| Limit:           | -       | -       | -                |
| Past Due:        | -       | -       | \$0              |
| Payment Status:  | Current | Current | Current          |
| Comments:        |         |         | Unsecured Closed |

24-Month Payment History

|             |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Date:       | Aug 05 | Sep 05 | Oct 05 | Nov 05 | Dec 05 | Jan 06 | Feb 06 | Mar 06 | Apr 06 | May 06 | Jun 06 | Jul 06 | Aug 06 | Sep 06 | Oct 06 | Nov 06 | Dec 06 | Jan 07 | Feb 07 | Mar 07 | Apr 07 | May 07 | Jun 07 | Jul 07 |
| Experian:   |        |        |        |        |        |        |        |        |        |        |        |        |        | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | ND     |
| Equifax:    |        |        |        |        |        |        |        |        |        |        |        |        |        | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     |        |
| TransUnion: |        |        |        |        |        |        |        |        |        |        |        |        |        | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     |

TARGET N.B.

|                  |                                     |                  |  |
|------------------|-------------------------------------|------------------|--|
|                  | Experian                            | Equifax          | TransUnion                             |
| Account Name:    | TARGET NB                           | TARGET NB        | TARGET N.B.                            |
| Account Number:  | 43523750XXXX                        | 435237502138XXXX | 43523750XXXX                           |
| Account Type:    | Revolving                           | Revolving        | Revolving                              |
| Account Status:  | Closed                              | Closed           | Closed                                 |
| Monthly Payment: | -                                   | -                | -                                      |
| Date Opened:     | 10/2002                             | 10/2002          | 10/2002                                |
| Balance:         | -                                   | \$0              | \$0                                    |
| Terms:           |                                     |                  |  |
| High Balance:    | \$6,334                             | \$6,000          | \$6,333                                |
| Limit:           | \$6,000                             | -                | \$6,000                                |
| Past Due:        | -                                   | -                | \$0                                    |
| Payment Status:  | Current                             | Current          | Current                                |
| Comments:        | Account closed at consumers request |                  | Credit Card Account closed by consumer |

24-Month Payment History

|             |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Date:       | Apr 08 | May 08 | Jun 08 | Jul 08 | Aug 08 | Sep 08 | Oct 08 | Nov 08 | Dec 08 | Jan 09 | Feb 09 | Mar 09 | Apr 09 | May 09 | Jun 09 | Jul 09 | Aug 09 | Sep 09 | Oct 09 | Nov 09 | Dec 09 | Jan 10 | Feb 10 | Mar 10 |
| Experian:   | OK     | OK     | OK     | OK     | OK     | OK     | OK     | ND     |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| Equifax:    |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| TransUnion: | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     | OK     |

Collection (613YC18739)

|                  |          |                         |            |
|------------------|----------|-------------------------|------------|
|                  | Experian | Equifax                 | TransUnion |
| Account Name:    |          | Collection (613YC18739) |            |
| Account Number:  |          | 33XXXX                  |            |
| Account Type:    |          |                         |            |
| Account Status:  |          | Paid                    |            |
| Monthly Payment: |          | -                       |            |
| Date Opened:     |          | 11/2009                 |            |
| Balance:         |          | \$0                     |            |

Credit Report

**Terms:**  
**High Balance:** -  
**Limit:** -  
**Past Due:** -  
**Payment Status:** Chargeoff or Collection  
**Comments:**

24-Month Payment History

|                    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|--------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| <b>Date:</b>       | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Apr | May |
|                    | 08  | 08  | 08  | 08  | 08  | 08  | 08  | 09  | 09  | 09  | 09  | 09  | 09  | 09  | 09  | 09  | 09  | 09  | 09  | 10  | 10  | 10  | 10  | 10  |
| <b>Experian:</b>   |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
| <b>Equifax:</b>    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
| <b>TransUnion:</b> |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |

DEBT EQUITIES LLC

|                         |                         |         |            |
|-------------------------|-------------------------|---------|------------|
|                         | Experian                | Equifax | TransUnion |
| <b>Account Name:</b>    | DEBT EQUITIES LLC       |         |            |
| <b>Account Number:</b>  | D359XXXX                |         |            |
| <b>Account Type:</b>    | Installment             |         |            |
| <b>Account Status:</b>  | Paid                    |         |            |
| <b>Monthly Payment:</b> | -                       |         |            |
| <b>Date Opened:</b>     | 01/2008                 |         |            |
| <b>Balance:</b>         | -                       |         |            |
| <b>Terms:</b>           |                         |         |            |
| <b>High Balance:</b>    | -                       |         |            |
| <b>Limit:</b>           | -                       |         |            |
| <b>Past Due:</b>        | -                       |         |            |
| <b>Payment Status:</b>  | Chargeoff or Collection |         |            |
| <b>Comments:</b>        |                         |         |            |

24-Month Payment History

|                    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|--------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| <b>Date:</b>       | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Apr | May |
|                    | 08  | 08  | 08  | 08  | 08  | 08  | 08  | 09  | 09  | 09  | 09  | 09  | 09  | 09  | 09  | 09  | 09  | 09  | 09  | 10  | 10  | 10  | 10  | 10  |
| <b>Experian:</b>   |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
| <b>Equifax:</b>    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
| <b>TransUnion:</b> |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |

SECURITY CHECK LLC

|                         |                    |         |            |
|-------------------------|--------------------|---------|------------|
|                         | Experian           | Equifax | TransUnion |
| <b>Account Name:</b>    | SECURITY CHECK LLC |         |            |
| <b>Account Number:</b>  | 819XXXX            |         |            |
| <b>Account Type:</b>    | Installment        |         |            |
| <b>Account Status:</b>  | Paid               |         |            |
| <b>Monthly Payment:</b> | -                  |         |            |
| <b>Date Opened:</b>     | 03/2007            |         |            |
| <b>Balance:</b>         | -                  |         |            |
| <b>Terms:</b>           |                    |         |            |
| <b>High Balance:</b>    | -                  |         |            |
| <b>Limit:</b>           | -                  |         |            |
| <b>Past Due:</b>        | -                  |         |            |

Credit Report

Payment Status: Chargeoff or Collection

Comments:

24-Month Payment History

| Date:       | Jun 08 | Jul 08 | Aug 08 | Sep 08 | Oct 08 | Nov 08 | Dec 08 | Jan 09 | Feb 09 | Mar 09 | Apr 09 | May 09 | Jun 09 | Jul 09 | Aug 09 | Sep 09 | Oct 09 | Nov 09 | Dec 09 | Jan 10 | Feb 10 | Mar 10 | Apr 10 | May 10 |  |
|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--|
| Experian:   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |  |
| Equifax:    |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |  |
| TransUnion: |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |  |

MIDLAND CREDIT MGMT

**Experian**

Account Name: MIDLAND CREDIT MGMT  
 Account Number: 852651XXXX  
 Account Type: Installment  
 Account Status:  
 Monthly Payment: -  
 Date Opened: 01/2008  
 Balance: -  
 Terms:  
 High Balance: -  
 Limit: -  
 Past Due: -  
 Payment Status: No Data Provided  
 Account in dispute - reported by subscriber (FCBA)  
 Comments: Account in dispute - reported by subscriber (FCBA)

Equifax

**TransUnion**

MIDLAND CRED  
 852651XXXX  
 Open  
 -  
 01/2008  
 \$0  
 -  
 -  
 -  
 -  
 Chargeoff or Collection  
 Account information disputed by consumer

24-Month Payment History

| Date:       | Jun 08 | Jul 08 | Aug 08 | Sep 08 | Oct 08 | Nov 08 | Dec 08 | Jan 09 | Feb 09 | Mar 09 | Apr 09 | May 09 | Jun 09 | Jul 09 | Aug 09 | Sep 09 | Oct 09 | Nov 09 | Dec 09 | Jan 10 | Feb 10 | Mar 10 | Apr 10 | May 10 |
|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Experian:   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| Equifax:    |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
| TransUnion: |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |

PORTFOLIO RECVRY&AFFIL

**Experian**

Account Name: PORTFOLIO RECVRY&AFFIL  
 Account Number: 515597001439XXXX  
 Account Type: Installment  
 Account Status:  
 Monthly Payment: -  
 Date Opened: 06/2008  
 Balance: \$447  
 Terms:  
 High Balance: -  
 Limit: -  
 Past Due: \$447  
 Payment Status: Chargeoff or Collection

Equifax

**TransUnion**

PORTFOLIO RC  
 515597001439XXXX  
 Open  
 -  
 06/2008  
 \$447  
 -  
 -  
 -  
 -  
 Chargeoff or Collection

**Comments:** Dispute resolved - consumer disagrees  
 Dispute resolved - consumer disagrees  
 Dispute resolved customer disagrees

**24-Month Payment History**

| Date:       | Jun 08 | Jul 08 | Aug 08 | Sep 08 | Oct 08 | Nov 08 | Dec 08 | Jan 09 | Feb 09 | Mar 09 | Apr 09 | May 09 | Jun 09 | Jul 09 | Aug 09 | Sep 09 | Oct 09 | Nov 09 | Dec 09 | Jan 10 | Feb 10 | Mar 10 | Apr 10 | May 10 |  |
|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--|
| Experian:   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |  |
| Equifax:    |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |  |
| TransUnion: |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |  |

SECURITY CHECK LLC

|                         |                         |         |            |
|-------------------------|-------------------------|---------|------------|
|                         | Experian                | Equifax | TransUnion |
| <b>Account Name:</b>    | SECURITY CHECK LLC      |         |            |
| <b>Account Number:</b>  | 570XXXX                 |         |            |
| <b>Account Type:</b>    | Installment             |         |            |
| <b>Account Status:</b>  |                         |         |            |
| <b>Monthly Payment:</b> | -                       |         |            |
| <b>Date Opened:</b>     | 08/2005                 |         |            |
| <b>Balance:</b>         | \$161                   |         |            |
| <b>Terms:</b>           |                         |         |            |
| <b>High Balance:</b>    | -                       |         |            |
| <b>Limit:</b>           | -                       |         |            |
| <b>Past Due:</b>        | \$161                   |         |            |
| <b>Payment Status:</b>  | Chargeoff or Collection |         |            |
| <b>Comments:</b>        |                         |         |            |

**24-Month Payment History**

| Date:       | Jun 08 | Jul 08 | Aug 08 | Sep 08 | Oct 08 | Nov 08 | Dec 08 | Jan 09 | Feb 09 | Mar 09 | Apr 09 | May 09 | Jun 09 | Jul 09 | Aug 09 | Sep 09 | Oct 09 | Nov 09 | Dec 09 | Jan 10 | Feb 10 | Mar 10 | Apr 10 | May 10 |  |
|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--|
| Experian:   |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |  |
| Equifax:    |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |  |
| TransUnion: |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |  |

**LEGEND**

|                             |                          |                              |                                    |
|-----------------------------|--------------------------|------------------------------|------------------------------------|
| <input type="checkbox"/> OK | <b>Current</b>           | <input type="checkbox"/> 120 | <b>120 Days Late</b>               |
| <input type="checkbox"/> ND | <b>No Data Provided*</b> | <input type="checkbox"/> 150 | <b>150 Days Late</b>               |
| <input type="checkbox"/> 30 | <b>30 Days Late</b>      | <input type="checkbox"/> 180 | <b>180 Days Late</b>               |
| <input type="checkbox"/> 60 | <b>60 Days Late</b>      | <input type="checkbox"/> CO  | <b>Chargeoff or Collection</b>     |
| <input type="checkbox"/> 90 | <b>90 Days Late</b>      | <input type="checkbox"/> RF  | <b>Repossession or Foreclosure</b> |
|                             |                          | <input type="checkbox"/> PP  | <b>Payment Plan</b>                |

\*Sometimes the credit bureaus do not have information from a particular month on file.

**Credit Inquiries**



Below are the names of people and/or organizations who have obtained a copy of your credit report. Inquiries such as these can remain on your credit file for up to two years.

Experian    Equifax    TransUnion

# Credit Report

BESTSOURCE CREDIT UNIO

Credit Unions

05/05/2008



## Public Records



Below is an overview of your public records and can include details of bankruptcy filings, court records, tax liens and other monetary judgments. Public records typically remain on your credit report for 7 - 10 years.

|                            | Experian            | Equifax | TransUnion |
|----------------------------|---------------------|---------|------------|
| <b>Public Record Type:</b> | Judgment            |         |            |
| <b>Date Filed:</b>         | 01/2007             |         |            |
| <b>Amount:</b>             | \$345               |         |            |
| <b>Case Number:</b>        | 86CV071371          |         |            |
| <b>Defendant:</b>          |                     |         |            |
| <b>Plaintiff:</b>          | CHECKS AND BALANCES |         |            |
| <b>Line Status:</b>        | Satisfied           |         |            |
| <b>Date Complete:</b>      |                     |         |            |
| <b>ECOA:</b>               | INDIVIDUAL          |         |            |
| <b>Public Record Type:</b> | Judgment            |         |            |
| <b>Date Filed:</b>         | 05/2007             |         |            |
| <b>Amount:</b>             | \$467               |         |            |
| <b>Case Number:</b>        | 86CV074808          |         |            |
| <b>Defendant:</b>          |                     |         |            |
| <b>Plaintiff:</b>          | JNR ADJUSTMENT      |         |            |
| <b>Line Status:</b>        | Satisfied           |         |            |
| <b>Date Complete:</b>      |                     |         |            |
| <b>ECOA:</b>               | INDIVIDUAL          |         |            |

## Credit Score



Your CreditXpert Score is a representation of your overall credit health. Most lenders utilize some form of credit scoring to help determine your credit worthiness.



**CreditXpert Essentials™** Applicant View

Reports available for: Experian TransUnion Equifax

## Results for Experian

Credit Report Date: 05/16/2010

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### Positive Factors

1. **Credit accounts**

You have at least one open bankcard. [[More](#)]

2. **Payment history**

You paid all of your open accounts on time (as of the last time each account was reported). [[More](#)]

3. **Credit history**

On average, your accounts have a payment history that starts 2 years and 1 month ago. [[More](#)]

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## CreditXpert 3-Bureau Comparison™ Applicant View

### Overview

What is the CreditXpert 3-Bureau Comparison™? The CreditXpert 3-Bureau Comparison™ evaluates how the differences in your credit reports affect your ability to get the loans you want. It compares your credit information from each of the three national credit bureaus (Equifax, Experian, and TransUnion). Seeing the similarities and differences helps you ensure that your credit records are accurate at all three bureaus. The CreditXpert 3-Bureau Comparison™ also compares your CreditXpert Credit Scores™ and the types of positive and negative factors influencing these scores. This way, you can better understand how lenders view your credit history no matter which bureau they use to make their decisions.

Your credit reports from Equifax, Experian, and TransUnion are all dated May 16, 2010.

### Your credit scores

The following table lists your CreditXpert Credit Scores(tm) based on the information contained in your credit reports.

| Credit Bureau | CreditXpert Credit Score(tm) | Category  | Remark        |
|---------------|------------------------------|-----------|---------------|
| Experian      | 582                          | Poor      | Highest score |
| TransUnion    | 540                          | Poor      | Middle score  |
| Equifax       | 497                          | Very Poor | Lowest score  |