

Equifax Credit Report™ for Kimberly Guzman

As of: 03/20/2008

Available until: 04/20/2008

Confirmation #: 123456789

Section Title	Section Description
1. Credit Summary	Summary of account activity
2. Account Information	Detailed account information
3. Inquiries	Companies that have requested or viewed your credit information
4. Negative Information	Bankruptcies, liens, garnishments and other judgments
5. Personal Information	Personal data, addresses, employment history
6. Dispute File Information	How to dispute information found on this credit report

Credit Summary: Accounts

Open Accounts	Total Number	Balance	Available	Credit Limit	Debt to Credit Ratio	Monthly Payment Amount	Accounts with a Balance
<u>Mortgage</u>	2	\$253,433	\$27,817	\$281,250	90%	\$1,825	2
<u>Installment</u>	1	\$17,087	\$2,756	\$19,843	86%	\$377	1
<u>Revolving</u>	2	\$0	\$13,400	\$13,400	0%	\$0	0
<u>Other</u>	0	\$0	N/A	N/A	N/A	\$0	0
Total	6	\$270,520	\$43,973	\$314,493	86%	\$2,202	3

Length of Credit History - 9 Years , 6 Months

Average Account Age - 5 Years, 1 Months / **Oldest Account** - ABC LOANS (Opened 09/1997)

Most Recent Account - XYZ INSTALLMENT LOANS (Opened 04/2006)

Inquiries - Requests for your Credit History

Inquiries in the Last 2 Years – 3 / **Most Recent Inquiry** - XYZ INSTALLMENT LOANS (03/05/07)

Potentially Negative Information: Public Records, 2 Negative Accounts, 2 Collections, 1

Mortgage Accounts

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

Open Mortgage Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
123 Mortgage Company	642889XXXX	12/2003	\$210,075	02/2007		PAYS AS AGREED	\$0

123 Mortgage Company

123 Sumter Rd Albany, NY-12201 (518) 555-8843

Account Number: 642889XXXX Current Status: PAYS AS AGREED

Account Owner:	Joint Account	High Credit:	\$225,000
Type of Account :	Mortgage	Credit Limit:	\$0
Term Duration:	360 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	12/2003	Balance:	\$210,075
Date Reported:	02/2007	Amount Past Due:	
Date of Last Payment:	02/2007	Actual Payment Amount:	\$0
Scheduled Payment Amount:	\$1,475	Date of Last Activity:	01/2004
Date Major Delinquency First Reported:		Months Reviewed:	50
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Conventional
Date of First Delinquency:	N/A		
Comments:	Freddie Mac Account		

Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2007	*											
2006	*	*	*	*	*	*	*	*	*	*	*	*
ABC HOME EQUITY		745XXXX		12/2003		\$43,358		01/2007		PAYS AS AGREED		\$56,250

ABC HOME EQUITY

123 Homewood Blvd Catskill, NY-12414 (518) 555-3367

Account Number:	745XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	\$56,250
Type of Account :	Line of Credit	Credit Limit:	\$56,250
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	12/2003	Balance:	\$43,358
Date Reported:	01/2007	Amount Past Due:	
Date of Last Payment:	01/2007	Actual Payment Amount:	\$750
Scheduled Payment Amount:	\$350	Date of Last Activity:	01/2004
Date Major Delinquency First Reported:		Months Reviewed:	50
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Home Equity Line of Credit
Date of First Delinquency:	N/A		
Comments:			

Payment History

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

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.

Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
XYZ INSTALLMENT LOANS	33699568XXXX	04/2006	\$17,087	01/2007		PAYS AS AGREED	\$0

XYZ INSTALLMENT LOANS

123 Kendall Rd Birmingham, AL-35204 (205) 555-3345

Account Number:	33699568XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account	High Credit:	\$19,843
Type of Account :	Installment	Credit Limit:	\$0
Term Duration:	999 Months	Terms Frequency:	Biweekly (due every 2 weeks)
Date Opened:	04/2006	Balance:	\$17,087
Date Reported:	01/2007	Amount Past Due:	
Date of Last Payment:	01/2007	Actual Payment Amount:	\$174
Scheduled Payment Amount:	\$377	Date of Last Activity:	01/2007
Date Major Delinquency First Reported:		Months Reviewed:	9
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Auto
Date of First Delinquency:	N/A		
Comments:			

Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2006				*	*	*	*	*	*	*	*	*

Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
123 LENDING CO	8433XXXX	10/1997	\$0	02/2003		PAYS AS AGREED	\$0

123 LENDING CO

123 Tilly Mill Rd Atlanta, GA-30339 (770) 555-5578

Account Number:	8433XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account	High Credit:	\$1,000
Type of Account :	Installment	Credit Limit:	\$0
Term Duration:		Terms Frequency:	
Date Opened:	10/1997	Balance:	\$0
Date Reported:	02/2003	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:	\$50	Date of Last Activity:	02/2003
Date Major Delinquency First Reported:		Months Reviewed:	1
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:	Closed or paid account zero balance, Student loan		

Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2003	*											
2002	*	*	*	*	*	*	*	*	*	*	*	*

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	Account Status	Credit Limit
ABC BANKCARD	433298986100XX XX	12/1998	\$0	01/2007		PAYS AS AGREED	\$8,800

ABC BANKCARD

PO Box 123 Oklahoma City, OK-73101 (405) 555-8100

Account Number:	433298986100XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account	High Credit:	\$5,021
Type of Account:	Revolving	Credit Limit:	\$8,800
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	12/1998	Balance:	\$0
Date Reported:	01/2007	Amount Past Due:	
Date of Last Payment:	08/2005	Actual Payment Amount:	

Scheduled Payment Amount:		Date of Last Activity:	08/2005
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:			

Payment History

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

ABC CREDIT CARDS	422366351233XX	03/2003	\$0	01/2007	\$0	PAYS AS AGREED	\$4,600
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ABC CREDIT CARDS

123 W 43rd St Baltimore, MD-21075 (410) 555-0075

Account Number:	422366351233XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	\$439
Type of Account:	Revolving	Credit Limit:	\$4,600
Term Duration:		Terms Frequency:	
Date Opened:	03/2003	Balance:	\$0
Date Reported:	01/2007	Amount Past Due:	\$0
Date of Last Payment:	01/2007	Actual Payment Amount:	
Scheduled Payment Amount:	\$0	Date of Last Activity:	01/2007
Date Major Delinquency First Reported:		Months Reviewed:	1
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:			

Payment History

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

Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
ABC LOANS	31667XXXX	09/1997	\$0	09/2003		CHARGE-OFF	\$0

ABC LOANS

123 Martin Ave Olympia, WA-98503 (206) 555-1237

Account Number:	31667XXXX	Current Status:	CHARGE-OFF
Account Owner:	Individual Account	High Credit:	\$2,625
Type of Account :	Open	Credit Limit:	\$0
Term Duration:		Terms Frequency:	
Date Opened:	09/1997	Balance:	\$0
Date Reported:	09/2003	Amount Past Due:	
Date of Last Payment:	03/2003	Actual Payment Amount:	\$0
Scheduled Payment Amount:	\$0	Date of Last Activity:	03/2003
Date Major Delinquency First Reported:		Months Reviewed:	70
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	04/2003	Type of Loan:	
Date of First Delinquency:	N/A		
Comments:	Paid Charge-Off		

Payment History

No Payment Data available for display.

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.

Inquiries that may impact your credit rating

These inquiries are made by companies with whom you have applied for a loan or credit.

Name of Company	Date of Inquiry
123 UTILITY	03/05/07
Creditor Contact Information	
123 UTILITY 123 Perry St Boston, MA 02101	
ABC LENDING CO	02/06/07
Creditor Contact Information	
ABC LENDING CO 123 Millbrook Ave Birmingham, AL 35201 (205) 555-5252	

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
ND-Promotional Inquiry	07/11/06
EFX-Equifax Consumer Services	01/17/07
PRM-ECAS	12/03/06, 12/15/06

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)
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 twelve months.)
ND MR	Inquiries with this prefix indicate the reissue of a mortgage credit report containing information from your Equifax credit file to another company in connection with a mortgage loan. (ND MR 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.)

Negative Accounts Accounts that contain a negative account status.

Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
XYZ BANKCARD	487366480316XX	08/2001	\$0	01/2007	\$287	PAYS 91-120	\$8,000

XYZ BANKCARD

123 Riverside Ave Tuscon, AZ-85701 (520) 555-1244

Account Number:	487366480316XXXX	Current Status:	PAYS 91-120 DAYS
Account Owner:	Individual Account	High Credit:	\$7,215
Type of Account :	Revolving	Credit Limit:	\$8,000
Term Duration:		Terms Frequency:	
Date Opened:	08/2001	Balance:	\$0
Date Reported:	01/2007	Amount Past Due:	\$287
Date of Last Payment:	01/2007	Actual Payment Amount:	
Scheduled Payment Amount:	\$0	Date of Last Activity:	01/2007
Date Major Delinquency First Reported:		Months Reviewed:	1
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:	11/2006		
Comments:			

Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2006	*	*	*	*	*	*	*	*	*	30	60	90

Collections A collection is an account that has been turned over to a collection agency by one of your creditors.

ABC Collections

Agency Address:	7754 W 84th St Chicago, IL 60601 (318) 555-4549
Date Reported:	10/2006
Date Assigned:	03/2005
Creditor Classification:	
Creditor Name:	321 INSTALLMENT LOANS
Account Number:	25XXXX
Account Owner:	Individual Account.
Original Amount Owed:	\$35
Date of 1 st Delinquency:	12/2004
Balance Date:	10/2006
Balance Owed:	\$35
Last Payment Date:	N/A
Status Date:	10/2006
Status:	D - Unpaid

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

Bankruptcy

Date Filed:	08/2004
Case Number:	1A223344567
Court Number/Name:	12-Anywhere Court House
Court Address:	123 Easy Street Anytown, GA 33333 (555) 555-5555
Liabilities:	\$25,000
Individual/Joint:	Joint
Individual/Business:	Business
Bankruptcy Disposition:	A-DISCHARGED CH-11
Current Disposition Date:	15/06/2005
Asset Amount:	\$36,000
Exempt Amount:	\$23,000
Date Verified:	13/05/2005
Date Reported:	15/06/2005
Prior Disposition:	
Comments:	Discharged

Judgment

Type:	Judgment
Date Filed:	10/13/2005
Case Number:	334456567878
Court Number/Name:	11-Anytime Court House
Court Address:	123 Easy Street Anytown, GA 33333 (555) 555-5555
Plaintiff:	Mr. Plaintiff
Defendant:	Mr. Defendant
Amount:	\$2,500
Status:	T - Satisfied
Satisfied Date:	11/2005
Verified Date:	11/2005
Comments:	Consumer Disputes

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: Kimberly Guzman **Social Security Number:** XXX-XX-6789 **Age or Date of Birth:** March 8, 1977

Address Information

Current/Previous	Street	City	State	Zip	Date Reported
Current	123 PEACHTREE CIRCLE	ATLANTA	GA	30303	07/2006
Former Address 1	123 WYANDHAM CT	BIRMINGHAM	AL	35226	05/2005

Other Identification - You have no other identification on file.

Employment History - Last Reported Employment: FIELD CONSULTANT; LMNOP COMPANY; GA;

Alert(s) File Blocked For Promotional Purposes, Fraud Alert

Consumer Statement: The following Consumer Statement was added on 05/2007 and will expire on 05/2008:

CONSUMER HAS REQUESTED AN ALERT BE PLACED ON THEIR CREDIT FILE. DAYTIME (206) 555-5555 EVENING (206) 555-6666

EXPERIAN - SAMPLE CREDIT REPORT

Joseph Wallace

Report number: 1234-5678-90

Report date: 10/15/10

Potentially Negative Items**Credit Items****SECOND LIFE USED AUTOS**

Address:
65 CARBURETOR RD
SUN BEACH, CA 93409
(877) 662-8888

Account Number:
77754

Status: Open/Past due 30 days.

Date Opened:	Type:	Credit Limit/Original Amt:
08/2010	Installment	\$18,000
Reported Since:	Terms:	High Balance:
09/2010	60 Months	NA
Date of Status:	Monthly Payment:	Recent Balance:
10/2010	\$348	\$18,090 as of 10/2010
Last Reported:	Responsibility:	Recent Payment:
10/2010	Individual	\$0

Balance History:
10/2010 \$18,090
09/2010 \$18,000

Accounts in Good Standing**ASTRO LOAN SERVICES**

Address:
10000 PARKVIEW DR STE 100
MOUNTAIN, CO 80122
(555) 555-1111

Account Number:
5551111999922

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

Date Opened:	Type:	Credit Limit/Original Amt:
06/2004	Mortgage	\$220,000
Reported Since:	Terms:	High Balance:
07/2004	30 Years	NA
Date of Status:	Monthly Payment:	Recent Balance:
11/2008	\$0	NA
Last Reported:	Responsibility:	Recent Payment:
11/2008	Joint with Clara Brown	NA

BANK OF ATLANTIS

Address:
1400 ISLAND WAY
ATLANTIC CITY, NJ 04321
(123) 999-0000

Account Number:
6886522531139009

Status: Open/Never late.

Date Opened:	Type:	Credit Limit/Original Amt:
09/2009	Revolving	\$4,500
Reported Since:	Terms:	High Balance:
11/2009	1 Months	\$3,923
Date of Status:	Monthly Payment:	Recent Balance:
09/2010	\$10	\$784 as of 10/2010
Last Reported:	Responsibility:	Recent Payment:
09/2010	Joint with Clara Brown	\$504

Balance History:

09/2010 \$504	03/2010 \$471
08/2010 \$1,200	02/2010 \$447
07/2010 \$363	01/2010 \$375
06/2010 \$573	12/2009 \$3,923
05/2010 \$362	11/2009 \$358
04/2010 \$442	10/2009 \$358

FORD MOTOR CREDIT

PO BOX 2121
MOTOR CITY, MI 39322
(866) 544-0000

Account Number:
543099932

Status: Open/Never late.

Date Opened:	Type:	Credit Limit/Original Amt:
03/2006	Installment	\$30,000
Reported Since:	Terms:	High Balance:
03/2006	60 Months	NA
Date of Status:	Monthly Payment:	Recent Balance:
08/2010	\$500	\$3,000 as of 8/2010
Last Reported:	Responsibility:	Recent Payment:
08/2010	Joint with Clara Brown	\$500

Balance History:

08/2010 \$3,000	02/2010 \$7,000
07/2010 \$3,500	01/2010 \$7,500
06/2010 \$4,000	12/2009 \$8,000
05/2010 \$4,500	11/2009 \$8,500
04/2010 \$5,500	10/2009 \$9,000
03/2010 \$6,500	09/2009 \$9,500

LEXINGTON DEPARTMENT STORE

PO BOX 98000

Account Number:
6677543209871234

STYLEVILLE, KY 25435
(777) 222-1111

Status: Open/Never late.

Date Opened:	Type:	Credit Limit/Original Amt:
02/2010	Revolving	\$2,000
Reported Since:	Terms:	High Balance:
4/2010	NA	\$392
Date of Status:	Monthly Payment:	Recent Balance:
09/2010	\$15	\$142 as of 9/2010
Last Reported:	Responsibility:	Recent Payment:
09/2010	Individual	\$142

Balance History:

09/2010	\$142	05/2010	\$241
08/2010	\$0	04/2010	\$392
07/2010	\$0		
06/2010	\$0		

SAFEHOME MORTGAGE

Address:	Account Number:
11111 SAM HILL BLVD, STE 300	6987043
PLEASANTVILLE, ID 68431	
(800) 555-5555	

Status: Open/Never late.

Date Opened:	Type:	Credit Limit/Original Amt:
10/2008	Mortgage	\$211,000
Reported Since:	Terms:	High Balance:
12/2008	15 Years	NA
Date of Status:	Monthly Payment:	Recent Balance:
10/2010	\$1,752	\$191,366 as of 10/2010
Last Reported:	Responsibility:	Recent Payment:
10/2010	Joint with Clara Brown	\$1,752

Balance History:

09/2010	\$192,197	03/2010	\$197,102
08/2010	\$193,024	02/2010	\$197,906
07/2010	\$193,848	01/2010	\$198,706
06/2010	\$194,667	12/2009	\$199,502
05/2010	\$195,483	11/2009	\$200,294
04/2010	\$196,294	10/2009	\$201,083

SAFEHOME MORTGAGE

Address:	Account Number:
11111 SAM HILL BLVD, STE 300	6987043
PLEASANTVILLE, ID 68431	
(800) 555-5555	

Status: Open/Never late.

Date Opened: 01/2010	Type: Revolving	Credit Limit/Original Amt: \$40,000
Reported Since: 02/2010	Terms: NA	High Balance: \$14,268
Date of Status: 10/2010	Monthly Payment: \$131	Recent Balance: \$13,113 as of 10/2010
Last Reported: 10/2010	Responsibility: Joint with Clara Brown	Recent Payment: \$200

Balance History:

09/2010 \$13,182	05/2010 \$14,268
08/2010 \$13,314	04/2010 \$1,226
07/2010 \$13,625	03/2010 \$1,244
06/2010 \$13,948	02/2010 \$350

Requests for Your Credit History

Requests Viewed by Others

The section below lists all who have requested in the recent past to review your credit history as a result of actions involving you, such as the completion of a credit application or the transfer of an account to a collection agency, application for insurance, mortgage or loan application, etc. Creditors may view these requests when evaluating your creditworthiness. Also called "inquiries," requests for your credit

Lexington Dept Store
PO BOX 98000
STYLEVILLE, KY 25435
(777) 222-1111

Date of Request:
02/05/2010

Comments:

Permissible purpose. This inquiry is scheduled to continue on record until 3-2012.

Safelink Mortgage
11111 SAM HILL BLVD, STE 300
PLEASANTVILLE, ID 68431
(800) 555-5555

Date of Request:
12/27/2009

Comments:

Real estate loan. This inquiry is scheduled to continue on record until 1-2011.

Bank of Atlantis
1400 ISLAND WAY
ATLANTIC CITY, NJ 04321
(123) 999-0000

Date of Request:
09/11/2009

Comments:

Permissible purpose. This inquiry is scheduled to continue on record until 10-2011.

Requests Viewed Only by You:

The section below lists all who have a permissible purpose by law and have requested in the

recent past to review your information. You may not have initiated these requests, so you may not recognize each source. We offer information about you to those with a permissible purpose, for example, to:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian or other credit reporting agencies to process a report for you;
- your existing creditors to monitor your credit activity (date listed may reflect only the most recent request).

We report these requests **only to you** as a record of activities. We **do not** provide this information to other creditors who evaluate your creditworthiness.

CARDS R US
33 SEAVIEW, STE 1
BIG SKY, MO 43433

Date of Request:
12/20/2009

Personal Information:

Names:

Joseph Wallace
Joe Wallace
Joseph L Wallace

Address: 123 NW 43rd Street
San Antonio, TX 75849
Type of Residence: Single family

Year of birth:

1974

Address: 123 W 43rd Street
New York, NY 10045
Type of Residence: Apartment

Spouse or co-applicant:

Clara Brown

Telephone numbers:

(555) 555-5555

Employers:

Continental Airlines
JetBlue
Self-employed

SOCIAL SECURITY NUMBER: 333-62-4567 TRANS UNION FILE NUMBER:
93DJ4160-607

MACYW/GECCCC UPDATED 11/10 #575720583320 REVOLVING ACCOUNT
CHARGE ACCOUNT
UPDATED 02/2010 BALANCE: \$0 AUTHORIZED ACCOUNT
MOST OWED: \$0 CREDIT LIMIT: \$500
CLOSED 02/2010
STATUS AS OF 02/2010: PAID OR PAYING AS AGREED
IN PRIOR 1 MONTH FROM DATE CLOSED NEVER LATE

BROADWAY # 246813579 REVOLVING ACCOUNT
VERIF'D 01/2010 BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED 12/2000
STATUS AS OF 01/2010: PAID OR PAYING AS AGREED

SEARS # 987654321 REVOLVING ACCOUNT
VERIF'D 01/2010 BALANCE: \$250 INDIVIDUAL ACCOUNT
OPENED 05/1998
STATUS AS OF 01/2010: PAID OR PAYING AS AGREED

THE FOLLOWING COMPANIES HAVE RECEIVED YOUR CREDIT REPORT. THEIR
INQUIRIES REMAIN ON YOUR CREDIT REPORT FOR TWO YEARS. (NOTE: "TU
CONSUMER DISCLOSURE" INQUIRIES ARE NOT VIEWED BY CREDITORS).

INQUIRY TYPE	DATE	SUBSCRIBER NAME
INDIVIDUAL	01/10/2010	TU CONSUMER DISCLOSURE
INDIVIDUAL	12/01/2009	TU CONSUMER DISCLOSURE
INDIVIDUAL	06/26/2009	GECS
INDIVIDUAL	06/22/2009	GECS
INDIVIDUAL	03/23/2009	VERIZON CELLULAR
INDIVIDUAL	11/22/2008	TU CONSUMER DISCLOSURE
INDIVIDUAL	07/23/2008	TU CONSUMER DISCLOSURE
INDIVIDUAL	05/28/2008	TU CONSUMER DISCLOSURE

THE COMPANIES LISTED BELOW OBTAINED INFORMATION FROM YOUR CONSUMER
REPORT FOR THE PURPOSE OF AN ACCOUNT REVIEW OR OTHER BUSINESS
TRANSACTION WITH YOU. THESE INQUIRIES ARE NOT DISPLAYED TO ANYONE BUT
YOU AND WILL NOT AFFECT ANY CREDITOR'S DECISION OR ANY SCORE.

DATE	SUBSCRIBER NAME
10/2008	SEARS CA & UT ACCOUNTS F

CONSUMER STATEMENT: ADDING CONSUMER STATEMENTS IS EASY

SPECIAL MESSAGES:

INPUT SSN HAS BEEN USED (081) TIMES IN THE LAST (30) DAYS ON DIFFERENT INQUIRIES

SOCIAL SECURITY NUMBER: 333-62-4567
93DJ4160-607

TRANS UNION FILE NUMBER:

IF YOU BELIEVE ANY OF THE INFORMATION IN YOUR CREDIT REPORT IS INCORRECT, PLEASE LET US KNOW. FOR YOUR CONVENIENCE, AN INVESTIGATION FORM IS INCLUDED. PLEASE COMPLETE IT AND MAIL TO:

TRANS UNION CONSUMER RELATIONS
1561 E. ORANGETHORPE AVENUE
FULLERTON, CA 92831-5207
1-800-916-8800

OUR BUSINESS HOURS IN YOUR TIME ZONE ARE:
8:30 A.M. TO 4:30 P.M. EXCEPT MAJOR HOLIDAYS.
MONDAY THRU FRIDAY