

Intelliscore Plus - TEST INC

Subcode: 912345

Ordered: 09/09/2008 13:40:41 PDT



Transaction number: C888777666

Search inquiry: Business ID Number: 712345678 / JOHN DOE / 123 CENTER DR / HOUSTON / TX / 76401 /

JANE DOE / 123 FIRST AVE / BALTIMORE / MA / 02188 / LISA DOE / 123 MAIN CT / LOS ANGELES / CA / 92374

Intelliscore PlusSM

Identifying Information

TEST INC 123 22ND ST COSTA MESA, CA 62626-3132 (714) 555-1122	Business Identification Number: 712345678 Full Report Number: FR-1999888777 Years on File: 22 (FILE ESTABLISHED 12/1986) SIC Code: SURGICAL & MEDICAL INSTRUMENTS - 3841
JOHN DOE 123 CENTER DR HOUSTON, TX 76401 See consumer statement / FCRA alert on Business Owner Profile report details	Owner/Guarantor SSN:
JANE DOE 123 FIRST AVE BALTIMORE, MA 02188 See consumer statement / FCRA alert on Business Owner Profile report details	Owner/Guarantor SSN:
LISA DOE 123 MAIN CT LOS ANGELES, CA 92374 See consumer statement / FCRA alert on Business Owner Profile report details	Owner/Guarantor SSN:

Blended Model

Intelliscore Plus predicts the likelihood of serious credit delinquency within the next 12 months based on business and/or owner/guarantor risk factors. Higher scores indicate lower risk.

Intelliscore Plus: 17

High risk
0
Based on business and owner credit
100
Low risk

Factors Lowering the Score

- NUMBER OF CURRENT COMMERCIAL ACCOUNTS
- AVERAGE AGE OF ALL PERSONAL ACCOUNTS
- NUMBER OF GOOD COMMERCIAL ACCOUNTS
- HISTORICAL COMMERCIAL ACCOUNT PAYMENT BEHAVIOR

All Industry Risk Comparison

When compared to all businesses, 16% of businesses indicate a higher likelihood of severe delinquency than this business.

Based on your company's action or risk threshold, this business falls within the following category:

HIGH RISK

Business Information - TEST INC			
Business Credit Information		Business Legal Filings and Collections	
Current Days Beyond Terms (DBT):	0	Bankruptcy filings:	0
Monthly average DBT:	0	Tax lien filings:	0
Highest DBT previous 6 months:	0	Judgment filings:	0
Highest DBT previous 5 quarters:	0	Total collections:	0
Total continuous trades:	5	Sum of legal filings:	\$0
Current continuous trade balance:	\$500	UCC filings:	0
Trade balance of all trades (8):	\$500	Cautionary UCC filings present?	No
Average balance previous 5 quarters:	\$700		

Highest credit amount extended:	\$3,800
6 month balance range:	\$0 - \$0

*** Owner/Guarantor Information - JOHN DOE**

Consumer statement: 04& 06-01-07 0000000 CONSUMER COMMENT TEXT PRESENT

Owner Account Information

Open bank card trades reported previous 6 months:	2
Bank card balance to limit ratio previous 6 months:	94%
Open revolving trades:	6
Available revolving credit reported previous 6 months:	\$358
Percentage of auto lease trades 30+ days delinquent:	0%
Percentage of real estate trades 30+ days delinquent:	0%
Credit inquiries previous 6 months:	2

Owner Legal Filings and Payment Status

Age of oldest trade:	19 YRS 11 MO
Satisfactory trades previous 24 months:	6
Trades presently delinquent previous 6 months:	0
Collections, legal filings, or derogatory accounts:	8
Derogatory public records filed within 24 months:	0
Derogatory public record greater than \$250:	1

Owner/Guarantor Information - JANE DOE

Consumer statement: 06& 12-28-06 0000000 FRAUD VICTIM ALERT FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICATION INFORMATION AT DAY 555- 555- 5555 OR EVENING 555- 555- 5555. THIS VICTIM ALERT WILL BE MAINTAINED FOR 7 YEARS BEGINNING 02/17/04.

Owner Account Information

Open bank card trades reported previous 6 months:	0
Bank card balance to limit ratio previous 6 months:	0%
Open revolving trades:	0
Available revolving credit reported previous 6 months:	\$0
Percentage of auto lease trades 30+ days delinquent:	100%
Percentage of real estate trades 30+ days delinquent:	0%
Credit inquiries previous 6 months:	0

Owner Legal Filings and Payment Status

Age of oldest trade:	10 YRS 2 MO
Satisfactory trades previous 24 months:	0
Trades presently delinquent previous 6 months:	2
Collections, legal filings, or derogatory accounts:	6
Derogatory public records filed within 24 months:	1
Derogatory public record greater than \$250:	0

Owner/Guarantor Information - LISA DOE

Consumer statement: 04& 01-05-08 0000000 CONSUMER COMMENT TEXT PRESENT

Owner Account Information

Open bank card trades reported previous 6 months:	1
Bank card balance to limit ratio previous 6 months:	100%
Open revolving trades:	1
Available revolving credit reported previous 6 months:	\$0
Percentage of auto lease trades 30+ days delinquent:	100%
Percentage of real estate trades 30+ days delinquent:	0%
Credit inquiries previous 6 months:	1

Owner Legal Filings and Payment Status

Age of oldest trade:	10 YRS 10 MO
Satisfactory trades previous 24 months:	1
Trades presently delinquent previous 6 months:	4
Collections, legal filings, or derogatory accounts:	14
Derogatory public records filed within 24 months:	1
Derogatory public record greater than \$250:	0

** Asterisk denotes the owner or guarantor information used to calculate the score.*

CREDIT LIMIT: _____

TERMS: _____

COMMENTS: _____

SIGNATURE: _____

Business Owner Profile

Identifying Information

JOHN DOE 123 CENTER DR HOUSTON, TX 76401-2105 123 CN DR HOUSTON, TX 76401 123 CENTER HOUSTON, TX 76401-6077	SSN: YOB:	1958	Employer: MUNA Last Updated: 04/2005 SELF COMP Last Updated: 10/2002
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Executive Summary

ScorexPLUS SM score	
ScorexPLUSSM score: 415	
Risk Category	Score Range
Low	780 - 900
Low - Medium	681 - 779
Medium	620 - 680
Medium - High	521 - 619
High	300 - 520
Negative Score Factors	
<input type="checkbox"/> Number Of Accounts With High Balance-To-Limit Ratios	
<input type="checkbox"/> Available Credit On Open Revolving Accounts	
<input type="checkbox"/> Number Of Delinquent Or Derogatory Accounts	
<input type="checkbox"/> Balances On Public Record Information	

Trade Payment Status	
Oldest trade opened	10/1988
Paid trades	4
Satisfactory trades	11
Previously delinquent/derogatory	5
Presently delinquent/derogatory	2
Total trades	18

Delinquency Detail			
11	1	0	0
Satisfactory	30 days past due	60 days past due	90+ days past due

Legal Filings

Total legal filings: **4**

Delinquent Payment Information

Past due amount: **\$0**

In dispute: **0**

Payment Information

Monthly payments: **\$556**

Installment loan balance: (4) **\$17,022**

Revolving charge balance: (14) **\$2,592**

Revolving credit percent available: **44%**

Real Estate loan balance: **N/A**

Inquiries

Total number of inquiries: **6**

Inquiries previous 6 months: **2**

Consumer Statement

Disputes and Supplemental Data Related to Transactional Information

04& 06-01-07 0000000 CONSUMER COMMENT TEXT PRESENT

Legal Filings

Bankruptcies

Date Filed	Reference No	Court	Amount	Plaintiff	Status
05/21/2006	9876543	US BKPT CT TN MEMPHIS			Bankruptcy chapter 7-discharged
09/07/2004	8765432	US BKPT CT TN MEMPHIS			Bankruptcy Chapter 13-petition filed
04/13/2004	7654321	US BKPT CT TN MEMPHIS			Bankruptcy Chapter 13-petition filed

Judgments

Date Filed	Reference No	Court	Amount	Plaintiff	Status
05/01/2006	1002641	SHELBY CO GEN SESSIONS	\$3,544	DILLARD NATIONAL BANK	Judgment

Inquiries

Inquiry Details

Name	Account Type	Date of Inquiry
CIT BANK/DFS	Unknown - Credit Extension, Review, Or Collection	03/28/2008
HSBC NV	Unknown - Credit Extension, Review, Or Collection	03/21/2008
WFNNB/VICTORIAS SECRET	Unknown - Credit Extension, Review, Or Collection	11/08/2007
CREDIT ONE BANK	Unknown - Credit Extension, Review, Or Collection	08/28/2007
PHILLIPS & COHEN ASSOC	Collection Department/Agency/Attorney	12/03/2006
KROLL FACTUAL DATA	Real Estate Specific Type Unknown	07/28/2006

Trade Information

Trade Payment Experience

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due																		
CAP ONE	Revolving	03/2001	Closed	09/15/2004	\$1,148																					
Transactional Relationship: Individual Trade Category: Bank Credit Cards Payment Status: Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12 Special Comments: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST Payment Indicator (current month 09/2004): Collections, charge-off or bankruptcy																										
24 Month Payment History																							Click here for legend			
Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep			
04	04	04	04	04	04	04	04	03	03	03	03	03	03	03	03	03	03	03	03	02	02	02	02			
-	-	-	-	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C			
Name CAP ONE Transactional Relationship: Individual Trade Category: Bank Credit Cards Payment Status: Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12 Special Comments: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST																										

Payment Indicator (current month 09/2004): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
04	04	04	04	04	04	04	04	03	03	03	03	03	03	03	03	03	03	03	03	02	02	02	02
-	-	-	-	C	C	C	C																

Name WASH MUTUAL/PROVIDIAN **Revolving / Installment** Revolving **Date Opened** 02/2003 **Open / Closed** Closed **Balance / As of** 05/21/2006 **Historical High Balance** \$1,240 **Monthly Payment** **Date of Last Payment** **Amount Past Due**

Credit Limit: \$1,182
Transactional Relationship: Individual
Trade Category: Bank Credit Cards
Payment Status: Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12
Special Comments: ACCOUNT TRANSFERRED TO ANOTHER LENDER
Payment Indicator (current month 05/2006): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
06	06	06	06	05	05	05	05	05	05	05	05	05	05	05	05	04	04	04	04	04	04	04	04
-	B	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	B	-	-	-	-	-	C

Name CAP ONE **Revolving / Installment** Revolving **Date Opened** 02/2001 **Open / Closed** Closed **Balance / As of** 11/08/2007 **Historical High Balance** \$1,164 **Monthly Payment** **Date of Last Payment** **Amount Past Due**

Transactional Relationship: Individual
Trade Category: Bank Credit Cards
Payment Status: Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12
Special Comments: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST
Payment Indicator (current month 11/2007): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov
07	07	07	07	07	07	07	07	07	07	06	06	06	06	06	06	06	06	06	06	06	06	05	05
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Name CAP ONE **Revolving / Installment** Revolving **Date Opened** 10/2003 **Open / Closed** Closed **Balance / As of** 11/08/2007 **Historical High Balance** \$326 **Monthly Payment** **Date of Last Payment** **Amount Past Due**

Transactional Relationship: Individual
Trade Category: Bank Credit Cards
Payment Status: Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12
Special Comments: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST
Payment Indicator (current month 11/2007): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov
07	07	07	07	07	07	07	07	07	07	06	06	06	06	06	06	06	06	06	06	06	06	05	05
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Name APPLIED BANK **Revolving / Installment** Revolving **Date Opened** 01/2001 **Open / Closed** Closed **Balance / As of** 10/07/2004 **Historical High Balance** **Monthly Payment** **Date of Last Payment** 03/15/2004 **Amount Past Due**

Credit Limit: \$1,750
Transactional Relationship: Individual
Trade Category: Bank Credit Cards
Payment Status: Debt included in or discharged through Bankruptcy Chapter 13
Special Comments:
Payment Indicator (current month 10/2004): Chapter 13 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)

24 Month Payment History

[Click here for legend](#)

Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	
04	04	04	04	04	04	04	04	04	03	03	03	03	03	03	03	03	03	03	03	03	03	02	02	02
9	9	9	9	9	1	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Name HSBC BANK
Revolving / Installment Revolving
Date Opened 05/2003
Open / Closed Closed
Balance / As of 04/08/2004
Historical High Balance \$521
Monthly Payment
Date of Last Payment
Amount Past Due

Credit Limit: \$521
Transactional Relationship: Individual
Trade Category: Bank Credit Cards
Payment Status: Debt included in or discharged through Bankruptcy Chapter 13
Special Comments: ACCOUNT TRANSFERRED TO ANOTHER LENDER
Payment Indicator (current month 04/2004): Chapter 13 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)

24 Month Payment History

[Click here for legend](#)

Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
04	04	04	03	03	03	03	03	03	03	03	03	03	03	03	02	02	02	02	02	02	02	02	02
C	C	C	C	C	C	C	C	C	C														

Name WM FINANCE
Revolving / Installment Installment
Date Opened 02/1997
Open / Closed Closed
Balance / As of 03/28/2006
Historical High Balance
Monthly Payment
Date of Last Payment
Amount Past Due

Original Loan Amount: \$2,268
Transactional Relationship: Individual
Trade Category: Personal Loan Companies
Payment Status: Account transferred to another office
Special Comments: ACCOUNT CLOSED DUE TO TRANSFER OR REFINANCE
Payment Indicator (current month 03/2006): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
06	06	05	05	05	05	05	05	05	05	05	05	05	05	04	04	04	04	04	04	04	04	04	04

Name WM FINANCE
Revolving / Installment Installment
Date Opened 02/1997
Open / Closed Closed
Balance / As of 09/28/2002
Historical High Balance
Monthly Payment
Date of Last Payment
Amount Past Due

Original Loan Amount: \$2,268
Transactional Relationship: Individual
Trade Category: Personal Loan Companies
Payment Status: Account transferred to another office
Special Comments:
Payment Indicator (current month 09/2002): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
02	02	02	02	02	02	02	02	01	01	01	01	01	01	01	01	01	01	01	01	00	00	00	00

Name COLONY SHOP
Revolving / Installment Revolving
Date Opened 05/1995
Open / Closed Closed
Balance / As of 01/20/2004
Historical High Balance
Monthly Payment
Date of Last Payment 10/26/1995
Amount Past Due

Credit Limit: \$482
Transactional Relationship: Individual
Trade Category: Department And Variety Stores -- Non-Specific
Payment Status: This is an account in good standing
Special Comments: ACCOUNT CLOSED AT CONSUMER'S REQUEST
Payment Indicator (current month 01/2004): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
03	03	03	03	03	03	03	03	03	03	03	03	02	02	02	02	02	02	02	02	02	02	02	02
0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	-

Name CAPITAL ONE AUTO FINAN **Revolving / Installment** Installment **Date Opened** 12/2006 **Open / Closed** Closed **Balance / As of** 04/28/2008 **Historical High Balance** **Monthly Payment** **Date of Last Payment** 04/08/2008 **Amount Past Due**

Original Loan Amount: \$7,923
Transactional Relationship: Individual
Trade Category: Automobile Financing Company
Payment Status: Account/paid satisfactorily
Special Comments:
Payment Indicator (current month 04/2008): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06	06	06	06	06	06	06	06	06
C	C	C	C	C	C	C	C	-	-	C	C	C	C	C	C								

Name AMERICREDIT **Revolving / Installment** Installment **Date Opened** 03/2008 **Open / Closed** Open **Balance / As of** \$17,022 08/01/2008 **Historical High Balance** **Monthly Payment** \$442 **Date of Last Payment** 07/09/2008 **Amount Past Due**

Original Loan Amount: \$17,186
Transactional Relationship: Individual
Trade Category: Automobile Financing Company
Payment Status: This is an account in good standing
Special Comments:
Payment Indicator (current month 08/2008): Current

24 Month Payment History

[Click here for legend](#)

Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
08	08	08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06	06	06	06	06
C	C	C	C																				

Name TNB - TARGET **Revolving / Installment** Revolving **Date Opened** 09/2007 **Open / Closed** Open **Balance / As of** \$395 07/25/2008 **Historical High Balance** \$485 **Monthly Payment** \$40 **Date of Last Payment** 07/23/2008 **Amount Past Due**

Credit Limit: \$500
Transactional Relationship: Individual
Trade Category: Variety Stores
Payment Status: This is an account in good standing
Special Comments:
Payment Indicator (current month 07/2008): Current

24 Month Payment History

[Click here for legend](#)

Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
08	08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06	06	06	06	06	06
C	C	C	C	C	C	C	C	C	C														

Name CREDIT ONE BANK **Revolving / Installment** Revolving **Date Opened** 09/2007 **Open / Closed** Open **Balance / As of** \$409 07/10/2008 **Historical High Balance** \$450 **Monthly Payment** \$20 **Date of Last Payment** 07/06/2008 **Amount Past Due**

Credit Limit: \$450
Transactional Relationship: Individual
Trade Category: Bank Credit Cards
Payment Status: This is an account in good standing
Special Comments:
Payment Indicator (current month 07/2008): Current

24 Month Payment History

[Click here for legend](#)

Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
08	08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06	06	06	06	06	06
C	C	C	C	C	C	C	C	C	C														

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
CIT BANK/DFS	Revolving	03/2008	Open	\$1,296 06/28/2008	\$1,434	\$39	06/14/2008	
Credit Limit: \$1,500 Transactional Relationship: Individual Trade Category: Sales Financing Company Payment Status: This is an account in good standing Special Comments: Payment Indicator (current month 06/2008): Current								

24 Month Payment History

[Click here for legend](#)

May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06	06	06	06	06	06	06
C	C	0																					

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
HSBC BANK	Revolving	03/2008	Open	\$492 06/28/2008	\$547	\$15	05/20/2008	
Credit Limit: \$500 Transactional Relationship: Individual Trade Category: Bank Credit Cards Payment Status: This is an account in good standing Special Comments: Payment Indicator (current month 06/2008): Current								

24 Month Payment History

[Click here for legend](#)

May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06	06	06	06	06	06	06
C	C																						

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
WFNNB/LERNER	Revolving	10/1988	Open	09/19/1998			08/22/1992	
Credit Limit: \$900 Transactional Relationship: Individual Trade Category: Specialty Clothing Store Payment Status: This is an account in good standing Special Comments: Payment Indicator (current month 09/1998): Current account/Zero balance - no update received								

24 Month Payment History

[Click here for legend](#)

Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
98	98	98	98	98	98	98	98	97	97	97	97	97	97	97	97	97	97	97	97	96	96	96	96
-	-	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
HAVERTYS FURNITURE CO	Revolving	11/1995	Open	09/01/1998	\$821		03/01/1996	
Transactional Relationship: Individual Trade Category: Retail, Not Elsewhere Classified Payment Status: This is an account in good standing Special Comments: Payment Indicator (current month 09/1998): Current account/Zero balance - no update received								

24 Month Payment History

[Click here for legend](#)

Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
98	98	98	98	98	98	98	98	97	97	97	97	97	97	97	97	97	97	97	97	96	96	96	96
N	N	N	N	N	N	N	N	N	-	N	N	N	N	-	N	N	N	-	N	N	N	N	N

- | | | |
|--|---|--|
| 1 30 days past the due date | 2 60 days past the due date | 3 90 days past the due date |
| 4 120 days past the due date | 5 150 days past the due date | 6 180 days past the due date |
| 7 Chapter 13 Bankruptcy (Petitioned, discharged, Reaffirmation of debt rescinded) | 8 Foreclosure, voluntary surrender or repossession | 9 Collections, charge-off or bankruptcy |
| B Account condition change, payment code not applicable | C Current | 0 Current with zero balance - update received |
| N Current account/Zero balance - no update received | - No history reported for that month | █ No history maintained; see payment status comment |

Business Owner Profile

Identifying Information

JANE DOE 123 FIRST AVE BALTIMORE, MA 02188-2106 123 FIRST BALTIMORE, MA 02189-1324 123 FIRST ROAD UNIT 307 BALTIMORE, NH 03251	SSN: YOB: 1967	Employer: SOME ASSOCIATES 123 MAIN LANE SUITE 100 REDWOOD CA Last Updated: 04/2006 HCIT Last Updated: 04/2003
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Executive Summary

ScorexPLUS SM score	
ScorexPLUSSM score: 502	
Risk Category	Score Range
Low	780 - 900
Low - Medium	681 - 779
Medium	620 - 680
Medium - High	521 - 619
High	300 - 520
Negative Score Factors	
<input type="checkbox"/> Lack Of Open Revolving Accounts	
<input type="checkbox"/> Number Of Recently Delinquent Accounts	
<input type="checkbox"/> Number Of Delinquent Or Derogatory Accounts	
<input type="checkbox"/> Number Of Collection Accounts	

Trade Payment Status	
Oldest trade opened	07/1998
Paid trades	10
Satisfactory trades	9
Previously delinquent/derogatory	1
Presently delinquent/derogatory	5
Total trades	15

Delinquency Detail			
9	9	5	1
Satisfactory	30 days past due	60 days past due	90+ days past due

Legal Filings

Total legal filings: **1**

Delinquent Payment Information

Past due amount: **\$10,767**

In dispute: **0**

Payment Information

Monthly payments: **\$0**

Installment loan balance: (15) **\$9,939**

Revolving charge balance: (0) **N/A**

Revolving credit percent available: **N/A**

Real Estate loan balance: **N/A**

Inquiries

Total number of inquiries: **3**

Inquiries previous 6 months: **0**

Consumer Statement

Disputes and Supplemental Data Related to Transactional Information

06& 12-28-06 0000000 FRAUD VICTIM ALERT FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICATION INFORMATION AT DAY 555- 555- 5555 OR EVENING 555- 555- 5555. THIS VICTIM ALERT WILL BE MAINTAINED FOR 7 YEARS BEGINNING 02/17/04.

Fraud Shield

Fraud Shield Summary

Security statement present on report

Legal Filings

Bankruptcies

Date Filed	Reference No	Court	Amount	Plaintiff	Status
01/28/2007	0461368BP	US BKPT CT TX TYLER			Bankruptcy Chapter 13-petition filed

Inquiries

Inquiry Details

Name	Account Type	Date of Inquiry
EQUIFAX MORTGAGE SERVI	Conventional Real Estate Loan, Including Purchase Money First	12/24/2006
TRANSUNION CREDIT INFO	Real Estate Specific Type Unknown	12/20/2006
SETTLEMENTONE	Real Estate Specific Type Unknown	10/26/2006

Trade Information

Trade Payment Experience

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
COMMUNITY NAT BK & TRU	Installment	07/2003	Closed	\$2,505 10/28/2007			05/28/2005	\$3,333

Original Loan Amount: \$6,976

Transactional Relationship: Joint Account

Trade Category: All Banks -- Non-Specific

Payment Status: Unpaid balance reported as a loss by credit grantor

Special Comments:

Payment Indicator (current month 10/2007): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
07	07	07	07	07	07	07	07	07	06	06	06	06	06	06	06	06	06	06	06	06	05	05	05
9	9	-	-	-	-	-	-	-	-	-	-	9	-	9	9	9	9	9	-	9	9	9	9

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
VALOR TELECOM	Installment	05/2008	Closed	\$202 07/17/2008				\$202

Original Loan Amount: \$202

Transactional Relationship: Individual

Trade Category: Other Collection Agencies

Payment Status: Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department

Special Comments:

Payment Indicator (current month 07/2008): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
08	08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06	06	06	06	06	06
9	9	9	9	9	9	9	9																

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
MEDICAL PAYMENT DATA	Installment	05/2008	Closed	\$150 07/15/2008				\$150

Original Loan Amount: \$150

Transactional Relationship: Individual

Trade Category: Other Collection Agencies

Payment Status: Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department

Special Comments:

Payment Indicator (current month 07/2008): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
08	08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06	06	06	06	06	06
9	9	9	9	9	9																		

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
MEDICAL PAYMENT DATA	Installment	07/2003	Closed	\$6,825 01/07/2008				\$6,825

Original Loan Amount: \$6,825

Transactional Relationship: Individual

Trade Category: Other Collection Agencies

Payment Status: Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department

Special Comments:

Payment Indicator (current month 01/2008): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
07	07	07	07	07	07	07	07	07	07	07	07	06	06	06	06	06	06	06	06	06	06	06	06
-	-	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
MEDICAL PAYMENT DATA	Installment	03/2004	Closed	\$257 09/21/2004				\$257

Transactional Relationship: Individual

Trade Category: Other Collection Agencies

Payment Status: Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department

Special Comments:

Payment Indicator (current month 09/2004): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
04	04	04	04	04	04	04	04	03	03	03	03	03	03	03	03	03	03	03	03	02	02	02	02
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
B & F FINANCE	Installment	07/2001	Closed	\$198 02/05/2002				

Original Loan Amount: \$198

Transactional Relationship: Individual

Trade Category: Personal Loan Companies

Payment Status: Paid account/was delinquent 90 days past due date

Special Comments:

Payment Indicator (current month 02/2002): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
02	01	01	01	01	01	01	01	01	01	01	01	01	00	00	00	00	00	00	00	00	00	00	00
3	2	1	C	C	C																		

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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B & F FINANCE Installment 07/2000 Closed 09/03/2000

Original Loan Amount: \$198

Transactional Relationship: Joint Account

Trade Category: Personal Loan Companies

Payment Status: Paid account/zero balance

Special Comments:

Payment Indicator (current month 09/2000): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
00	00	00	00	00	00	00	00	99	99	99	99	99	99	99	99	99	99	99	99	98	98	98	98

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
------	----------------------------	----------------	------------------	--------------------	-------------------------------	--------------------	----------------------------	--------------------

B & F FINANCE Installment 02/2000 Closed 07/03/2000

Original Loan Amount: \$198

Transactional Relationship: Joint Account

Trade Category: Personal Loan Companies

Payment Status: Paid account/zero balance

Special Comments:

Payment Indicator (current month 07/2000): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
00	00	00	00	00	00	99	99	99	99	99	99	99	99	99	99	99	99	98	98	98	98	98	98

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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B & F FINANCE Installment 10/1999 Closed 02/28/2000

Original Loan Amount: \$198

Transactional Relationship: Joint Account

Trade Category: Personal Loan Companies

Payment Status: Paid account/zero balance

Special Comments:

Payment Indicator (current month 02/2000): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
00	99	99	99	99	99	99	99	99	99	99	99	99	98	98	98	98	98	98	98	98	98	98	98

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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B & F FINANCE Installment 06/1999 Closed 10/24/1999

Original Loan Amount: \$198

Transactional Relationship: Joint Account

Trade Category: Personal Loan Companies

Payment Status: Paid account/zero balance

Special Comments:

Payment Indicator (current month 10/1999): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
99	99	99	99	99	99	99	99	99	98	98	98	98	98	98	98	98	98	98	98	98	97	97	97

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
------	----------------------------	----------------	------------------	--------------------	-------------------------------	--------------------	----------------------------	--------------------

B & F FINANCE Installment 03/1999 Closed 06/27/1999
Original Loan Amount: \$198
Transactional Relationship: Joint Account
Trade Category: Personal Loan Companies
Payment Status: Paid account/zero balance
Special Comments:
Payment Indicator (current month 06/1999): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
99	99	99	99	99	98	98	98	98	98	98	98	98	98	98	98	98	97	97	97	97	97	97	97

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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B & F FINANCE Installment 01/1999 Closed 03/05/1999
Original Loan Amount: \$198
Transactional Relationship: Joint Account
Trade Category: Personal Loan Companies
Payment Status: Paid account/zero balance
Special Comments:
Payment Indicator (current month 03/1999): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
99	99	98	98	98	98	98	98	98	98	98	98	98	98	97	97	97	97	97	97	97	97	97	97

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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B & F FINANCE Installment 12/1998 Closed 01/14/1999
Original Loan Amount: \$198
Transactional Relationship: Joint Account
Trade Category: Personal Loan Companies
Payment Status: Paid account/zero balance
Special Comments:
Payment Indicator (current month 01/1999): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
98	98	98	98	98	98	98	98	98	98	98	98	97	97	97	97	97	97	97	97	97	97	97	97

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
------	----------------------------	----------------	------------------	--------------------	-------------------------------	--------------------	----------------------------	--------------------

B & F FINANCE Installment 10/1998 Closed 12/13/1998
Original Loan Amount: \$198
Transactional Relationship: Joint Account
Trade Category: Personal Loan Companies
Payment Status: Paid account/zero balance
Special Comments:
Payment Indicator (current month 12/1998): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
98	98	98	98	98	98	98	98	98	98	98	97	97	97	97	97	97	97	97	97	97	97	97	96

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
B & F FINANCE	Installment	07/1998	Closed	10/09/1998				
Original Loan Amount: \$198								
Transactional Relationship: Joint Account								
Trade Category: Personal Loan Companies								
Payment Status: Paid account/zero balance								
Special Comments:								
Payment Indicator (current month 10/1998): Account condition change, payment code not applicable								

24 Month Payment History

[Click here for legend](#)

Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
98	98	98	98	98	98	98	98	98	97	97	97	97	97	97	97	97	97	97	97	97	96	96	96

- | | | |
|--|---|---|
| 1 30 days past the due date | 2 60 days past the due date | 3 90 days past the due date |
| 4 120 days past the due date | 5 150 days past the due date | 6 180 days past the due date |
| 7 Chapter 13 Bankruptcy (Petitioned, discharged, Reaffirmation of debt rescinded) | 8 Foreclosure, voluntary surrender or repossession | 9 Collections, charge-off or bankruptcy |
| B Account condition change, payment code not applicable | C Current | 0 Current with zero balance - update received |
| N Current account/Zero balance - no update received | - No history reported for that month | No history maintained; see payment status comment |

Business Owner Profile

Identifying Information

LISA DOE 123 MAIN CT LOS ANGELES, CA 92374-2416 1176 E MAIN CT APT 17 LOS ANGELES, CA 92374-2661 527 MAIN AVE SAN FRANCISCO, CA 92374-2478	SSN: YOB:	1974	Employer: TIGGER PLC Last Updated: 12/2007 FUN DESIGNS SOMEWHERE VT Last Updated: 07/2004
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Executive Summary

ScorexPLUS SM score		
ScorexPLUSSM score: 628		
Risk Category	Score Range	
Low	780 - 900	
Low - Medium	681 - 779	
Medium	620 - 680	
Medium - High	521 - 619	
High	300 - 520	
Negative Score Factors		
<input type="checkbox"/> Available Credit On Open Revolving Accounts		
<input type="checkbox"/> Number Of Delinquent Or Derogatory Accounts		
<input type="checkbox"/> Number Of Recently Delinquent Accounts		
<input type="checkbox"/> Number Of Accounts With High Balance-To-Limit Ratios		

Trade Payment Status	
Oldest trade opened	11/1997
Paid trades	3
Satisfactory trades	2
Previously delinquent/derogatory	3
Presently delinquent/derogatory	14
Total trades	20

Delinquency Detail			
2	4	5	85
Satisfactory	30 days past due	60 days past due	90+ days past due

Legal Filings

Total legal filings: **2**

Delinquent Payment Information

Past due amount: **\$4,164**

In dispute: **0**

Payment Information

Monthly payments: **\$175**

Installment loan balance: (16) **\$7,202**

Revolving charge balance: (4) **\$1,004**

Revolving credit percent available: **0%**

Real Estate loan balance: **N/A**

Inquiries

Total number of inquiries: **3**

Inquiries previous 6 months: **1**

Consumer Statement

Disputes and Supplemental Data Related to Transactional Information

04& 01-05-08 0000000 CONSUMER COMMENT TEXT PRESENT

Legal Filings

Bankruptcies

Date Filed	Reference No	Court	Amount	Plaintiff	Status
11/12/2006	0412250DWH	US BKPT CT MS ABERDEEN			Bankruptcy chapter 13-dismissed

Tax Liens

Date Filed	Reference No	Court	Amount	Plaintiff	Status
07/01/2003		YALOBUSHA CIRCUIT	\$114		State tax lien

Inquiries

Inquiry Details

Name	Account Type	Date of Inquiry
CB&T	Unknown - Credit Extension, Review, Or Collection	05/28/2008
DISCOVER FINANCIAL SER	Unknown - Credit Extension, Review, Or Collection	05/14/2007
CAP ONE	Unknown - Credit Extension, Review, Or Collection	01/16/2007

Trade Information

Trade Payment Experience

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
FRIEDMANS JEWELERS	Installment	03/2006	Closed	\$440 07/08/2008				\$440

Original Loan Amount: \$405

Transactional Relationship: Individual

Trade Category: Jewelers

Payment Status: Unpaid balance reported as a loss by credit grantor

Special Comments:

Payment Indicator (current month 07/2008): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
08	08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06	06	06	06	06	06
-	9	-	9	9	9	-	-	9	9	9	9	9	9	9	9	9	9	9	9	-	4	2	1

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
APPLIED BANK	Revolving	09/2002	Closed	\$702 10/11/2007				\$702

Credit Limit: \$350

Transactional Relationship: Individual

Trade Category: Bank Credit Cards

Payment Status: Unpaid balance reported as a loss by credit grantor

Special Comments: ACCOUNT TRANSFERRED TO ANOTHER LENDER

Payment Indicator (current month 10/2007): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
07	07	07	07	07	07	07	07	07	06	06	06	06	06	06	06	06	06	06	06	06	05	05	05
9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	-

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
DIVERSIFIED ADJUSTMENT	Installment	05/2008	Closed	\$281 07/21/2008				\$281

Original Loan Amount: \$281

Transactional Relationship: Individual

Trade Category: Other Collection Agencies

Payment Status: Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department

Special Comments:

Payment Indicator (current month 07/2008): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
08	08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06	06	06	06	06	06
9	9	9	9	9	9																		

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
ISLAND NATIONAL GROUP	Installment	03/2008	Closed	\$215 06/04/2008				\$215

Original Loan Amount: \$215

Transactional Relationship: Individual

Trade Category: Other Collection Agencies

Payment Status: Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department

Special Comments:

Payment Indicator (current month 06/2008): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	06	06	06	06	06	06	06	06
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
MSCB INC	Installment	04/2006	Closed	\$458 10/22/2006				\$458

Original Loan Amount: \$458

Transactional Relationship: Individual

Trade Category: Credit Report Brokers

Payment Status: Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department

Special Comments:

Payment Indicator (current month 10/2006): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
06	06	06	06	06	06	06	06	06	05	05	05	05	05	05	05	05	05	05	05	05	04	04	04

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
MSCB INC	Installment	01/2004	Closed	\$252 08/19/2006				\$252

Original Loan Amount: \$252

Transactional Relationship: Individual

Trade Category: Credit Report Brokers

Payment Status: Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department

Special Comments:

Payment Indicator (current month 08/2006): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
06	06	06	06	06	06	06	05	05	05	05	05	05	05	05	05	05	05	05	04	04	04	04	04
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9		

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
MSCB INC	Installment	08/2005	Closed	\$222 08/19/2006			10/11/2005	\$222

Original Loan Amount: \$247

Transactional Relationship: Individual

Trade Category: Credit Report Brokers

Payment Status: Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department

Special Comments:

Payment Indicator (current month 08/2006): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
06	06	06	06	06	06	06	05	05	05	05	05	05	05	05	05	05	05	05	04	04	04	04	04
-	-	-	-	9																			

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
MSCB INC	Installment	10/2003	Closed	\$121 08/19/2006				\$121

Original Loan Amount: \$121

Transactional Relationship: Individual

Trade Category: Credit Report Brokers

Payment Status: Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department

Special Comments:

Payment Indicator (current month 08/2006): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
06	06	06	06	06	06	06	05	05	05	05	05	05	05	05	05	05	05	05	04	04	04	04	04
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9		

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
MSCB INC	Installment	11/2003	Closed	\$349 08/19/2006				\$349

Original Loan Amount: \$349

Transactional Relationship: Individual

Trade Category: Credit Report Brokers

Payment Status: Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department

Special Comments:

Payment Indicator (current month 08/2006): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
06	06	06	06	06	06	06	05	05	05	05	05	05	05	05	05	05	05	05	04	04	04	04	04
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9		

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
CREDIT PROTECTION ASSO	Installment	02/2004	Closed	\$102 12/29/2004				\$102

Original Loan Amount: \$102

Transactional Relationship: Individual

Trade Category: All others not classified elsewhere

Payment Status: Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department

Special Comments:

Payment Indicator (current month 12/2004): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
04	04	04	04	04	04	04	04	04	04	04	03	03	03	03	03	03	03	03	03	03	03	03	02

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
MSCB INC	Installment	01/2004	Closed	\$252 05/19/2004				\$252

Original Loan Amount: \$252
Transactional Relationship: Individual
Trade Category: Credit Report Brokers
Payment Status: Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department
Special Comments:
Payment Indicator (current month 05/2004): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
04	04	04	04	03	03	03	03	03	03	03	03	03	03	03	03	02	02	02	02	02	02	02	02

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
MSCB INC	Installment	10/2003	Closed	\$121 03/20/2004				\$121

Original Loan Amount: \$121
Transactional Relationship: Individual
Trade Category: Credit Report Brokers
Payment Status: Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department
Special Comments:
Payment Indicator (current month 03/2004): Collections, charge-off or bankruptcy

24 Month Payment History

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Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
04	04	03	03	03	03	03	03	03	03	03	03	03	03	02	02	02	02	02	02	02	02	02	02

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
MSCB INC	Installment	11/2003	Closed	\$349 03/20/2004				\$349

Original Loan Amount: \$349
Transactional Relationship: Individual
Trade Category: Credit Report Brokers
Payment Status: Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department
Special Comments:
Payment Indicator (current month 03/2004): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
04	04	03	03	03	03	03	03	03	03	03	03	03	03	02	02	02	02	02	02	02	02	02	02

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
1ST FRANKLIN FINANCIAL	Installment	09/2006	Closed	\$2,538 06/28/2008		\$105	06/28/2008	

Original Loan Amount: \$3,690
Transactional Relationship: Individual
Trade Category: Personal Loan Companies
Payment Status: Current account/was delinquent 180 days or more past due date
Special Comments:
Payment Indicator (current month 06/2008): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06	06	06	06	06	06	06
6	6	6	6	5	4	3	2																

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
GNB/STAGE	Revolving	01/2002	Closed	04/01/2006	\$253			
Transactional Relationship: Individual Trade Category: Complete Department Stores Payment Status: Account transferred to another office Special Comments: ACCOUNT TRANSFERRED TO ANOTHER LENDER Payment Indicator (current month 04/2006): Collections, charge-off or bankruptcy								

24 Month Payment History

[Click here for legend](#)

Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
06	06	06	05	05	05	05	05	05	05	05	05	05	05	05	04	04	04	04	04	04	04	04	04
9	9	9	9	9	-	-	-	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
FINGERHUT CREDIT ADVAN	Revolving	04/2003	Closed	08/24/2005	\$215			
Credit Limit: \$215 Transactional Relationship: Individual Trade Category: Mail Order Houses -- Non-Specific Payment Status: Account transferred to another office Special Comments: ACCOUNT TRANSFERRED TO ANOTHER LENDER Payment Indicator (current month 08/2005): Account condition change, payment code not applicable								

24 Month Payment History

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Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug
05	05	05	05	05	05	05	04	04	04	04	04	04	04	04	04	04	04	04	03	03	03	03	03
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	4	4	-	1

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
UNION PLANTERS OF MS	Installment	11/1997	Closed	10/04/1999				
Original Loan Amount: \$1,069 Transactional Relationship: Individual Trade Category: All Banks -- Non-Specific Payment Status: Account/paid satisfactorily Special Comments: Payment Indicator (current month 10/1999): Account condition change, payment code not applicable								

24 Month Payment History

[Click here for legend](#)

Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
99	99	99	99	99	99	99	99	99	98	98	98	98	98	98	98	98	98	98	98	98	97	97	97
C	C	C	C	C	C	C	C	C	-	-	-	-	-	-	-	-	C						

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
OTHER MISC EDUCATION	Installment	09/2001	Open	\$300 06/27/2008				\$300
Original Loan Amount: \$300 Transactional Relationship: Individual Trade Category: Education -- Non-Specific Payment Status: Account delinquent 180 days past due date Special Comments: Payment Indicator (current month 06/2008): 180 days past the due date								

24 Month Payment History

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May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06	06	06	06	06	06	06
6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
MOHELA	Installment	10/2004	Open	\$1,202 06/28/2008		\$50		
Original Loan Amount: \$1,140 Transactional Relationship: Individual Trade Category: Student Loans Payment Status: Current account/was delinquent 120 days past due date Special Comments: STUDENT LOAN - PAYMENT DEFERRED Payment Indicator (current month 06/2008): Current								

24 Month Payment History

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May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06	06	06	06	06	06	06
C	C	C	C	4	3	2	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
ASPIRE/CB&T	Revolving	05/2008	Open	\$302 07/07/2008	\$302	\$20	06/15/2008	
Credit Limit: \$300 Transactional Relationship: Individual Trade Category: Bank Credit Cards Payment Status: This is an account in good standing Special Comments: Payment Indicator (current month 07/2008): Current								

24 Month Payment History

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Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
08	08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06	06	06	06	06	06
C																							

- | | | |
|--|---|--|
| 1 30 days past the due date | 2 60 days past the due date | 3 90 days past the due date |
| 4 120 days past the due date | 5 150 days past the due date | 6 180 days past the due date |
| 7 Chapter 13 Bankruptcy (Petitioned, discharged, Reaffirmation of debt rescinded) | 8 Foreclosure, voluntary surrender or repossession | 9 Collections, charge-off or bankruptcy |
| B Account condition change, payment code not applicable | C Current | 0 Current with zero balance - update received |
| N Current account/Zero balance - no update received | - No history reported for that month | █ No history maintained; see payment status comment |

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End of report

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