

Identifying Information

EVELYN ARPE 1419 CENTER DR STEPHENVILLE, TX 76401-2105	SSN: YOB:	1958	Employer: MUNA Last Updated: 10/2005
1419 CN DR STEPHENVILLE, TX 76401			SELF COMP Last Updated: 04/2003
226 ROSEBUD DR STEPHENVILLE, TX 76401-6077			
*SOCIALSOFT MOUNTAIN VIEW , CA			
*Business name and address reflect the inquiry information and have not been verified by Experian.			

Executive Summary

ScorexPLUS SM score		
ScorexPLUS SM score: 615		
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		

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**

Trade Payment Status	
Oldest trade opened	04/1989
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

Consumer Statement

Disputes and Supplemental Data Related to Transactional Information

04& 12-01-07 0000000 CONSUMER COMMENT TEXT PRESENT

Legal Filings

Bankruptcies

Date Filed	Reference No	Court	Amount	Plaintiff	Status
11/21/2006	0421054DSK	US BKPT CT TN MEMPHIS			Bankruptcy chapter 7-discharged
03/07/2005	0227606	US BKPT CT TN MEMPHIS			Bankruptcy Chapter 13-petition filed
10/13/2004	0139459	US BKPT CT TN MEMPHIS			Bankruptcy Chapter 13-petition filed

Judgments

Date Filed	Reference No	Court	Amount	Plaintiff	Status
11/01/2006	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	09/28/2008
HSBC NV	Unknown - Credit Extension, Review, Or Collection	09/21/2008
WFNNB/VICTORIAS SECRET	Unknown - Credit Extension, Review, Or Collection	05/08/2008
CREDIT ONE BANK	Unknown - Credit Extension, Review, Or Collection	02/28/2008
PHILLIPS & COHEN ASSOC	Collection Department/Agency/Attorney	06/03/2007
KROLL FACTUAL DATA	Real Estate Specific Type Unknown	01/28/2007

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															
CAP ONE	Revolving	09/2001	Closed	03/15/2005	\$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 03/2005): 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
05	05	04	04	04	04	04	04	04	04	04	04	04	04	03	03	03	03	03	03	03	03	03	03
-	-	-	-	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C
CAP ONE	Revolving	07/2004	Closed	03/15/2005	\$274																		
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 03/2005): 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
05	05	04	04	04	04	04	04	04	04	04	04	04	04	03	03	03	03	03	03	03	03	03	03
-	-	-	-	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
CHASE BANK USA, NA	Revolving	08/2003	Closed	11/21/2006	\$1,240			

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 11/2006): 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
06	06	06	06	06	06	06	06	06	06	05	05	05	05	05	05	05	05	05	05	05	05	04	04
-	B	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	B	-	-	-	-	-	C

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	08/2001	Closed	05/08/2008	\$1,164			

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 05/2008): 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
08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06	06	06	06	06	06	06	06
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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	04/2004	Closed	05/08/2008	\$326			

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 05/2008): 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
08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06	06	06	06	06	06	06	06
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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	07/2001	Closed	04/07/2005			09/15/2004	

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 04/2005): 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
05	05	05	04	04	04	04	04	04	04	04	04	04	04	04	03	03	03	03	03	03	03	03	03
9	9	9	9	9	1	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 11/2003
Open / Closed Closed
Balance / As of 10/08/2004
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 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	02	02	02
C	C	C	C	C	C	C	C	C	C														

Name WM FINANCE
Revolving / Installment Installment
Date Opened 08/1997
Open / Closed Closed
Balance / As of 09/28/2006
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 09/2006): 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
06	06	06	06	06	06	06	06	05	05	05	05	05	05	05	05	05	05	05	05	04	04	04	04

Name WM FINANCE
Revolving / Installment Installment
Date Opened 08/1997
Open / Closed Closed
Balance / As of 03/28/2003
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 03/2003): 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
03	03	02	02	02	02	02	02	02	02	02	02	02	02	01	01	01	01	01	01	01	01	01	01

Name COLONY SHOP
Revolving / Installment Revolving
Date Opened 11/1995
Open / Closed Closed
Balance / As of 07/20/2004
Historical High Balance
Monthly Payment
Date of Last Payment 04/26/1996
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 07/2004): 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
04	04	04	04	04	04	03	03	03	03	03	03	03	03	03	03	03	03	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** 06/2007 **Open / Closed** Closed **Balance / As of** 10/28/2008 **Historical High Balance** **Monthly Payment** **Date of Last Payment** 10/08/2008 **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 10/2008): 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
08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06	06	06
C	C	C	C	C	C	C	C	-	-	C	C	C	C	C	C								

Name AMERICREDIT **Revolving / Installment** Installment **Date Opened** 09/2008 **Open / Closed** Open **Balance / As of** \$17,022
02/01/2009 **Historical High Balance** **Monthly Payment** \$442 **Date of Last Payment** 01/09/2009 **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 02/2009): Current

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
09	08	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07
C	C	C	C																				

Name TNB - TARGET **Revolving / Installment** Revolving **Date Opened** 03/2008 **Open / Closed** Open **Balance / As of** \$395
01/25/2009 **Historical High Balance** \$485 **Monthly Payment** \$40 **Date of Last Payment** 01/23/2009 **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 01/2009): Current

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
08	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07
C	C	C	C	C	C	C	C	C	C														

Name CREDIT ONE BANK **Revolving / Installment** Revolving **Date Opened** 03/2008 **Open / Closed** Open **Balance / As of** \$409
01/10/2009 **Historical High Balance** \$450 **Monthly Payment** \$20 **Date of Last Payment** 01/06/2009 **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 01/2009): Current

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
08	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07
C	C	C	C	C	C	C	C	C	C														

Name CIT BANK/DFS
Revolving / Installment Revolving
Date Opened 09/2008
Open / Closed Open
Balance / As of \$1,296
 12/28/2008
Historical High Balance \$1,434
Monthly Payment \$39
Date of Last Payment 12/14/2008
Amount Past Due

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 12/2008): Current

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
08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06
C	C	0																					

Name HSBC BANK
Revolving / Installment Revolving
Date Opened 09/2008
Open / Closed Open
Balance / As of \$492
 12/28/2008
Historical High Balance \$547
Monthly Payment \$15
Date of Last Payment 11/20/2008
Amount Past Due

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 12/2008): Current

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
08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06
C	C																						

Name WFNNB/LERNER
Revolving / Installment Revolving
Date Opened 04/1989
Open / Closed Open
Balance / As of 03/19/1999
Historical High Balance
Monthly Payment
Date of Last Payment 02/22/1993
Amount Past Due

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 03/1999): Current account/Zero balance - no update received

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
-	-	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N

Name HAVERTYS FURNITURE CO
Revolving / Installment Revolving
Date Opened 05/1996
Open / Closed Open
Balance / As of 03/01/1999
Historical High Balance \$821
Monthly Payment
Date of Last Payment 09/01/1996
Amount Past Due

Transactional Relationship: Individual
Trade Category: Retail, Not Elsewhere Classified
Payment Status: This is an account in good standing
Special Comments:
Payment Indicator (current month 03/1999): Current account/Zero balance - no update received

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
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 |

For further details on Experian products, please call **Business Credit Information Inc.** at

1.800.382.1735

The information herein is furnished in confidence for your exclusive use for legitimate business purposes and shall not be reproduced. Neither Experian Information Solutions, Inc., nor their sources or distributors warrant such information nor shall they be liable for your use or reliance upon it.

© Experian 2009. All rights reserved.
 Experian and the Experian marks herein are service marks or registered trademarks of Experian.