

Subcode: 999333

Ordered: 08/26/2011 16:52:28 CST

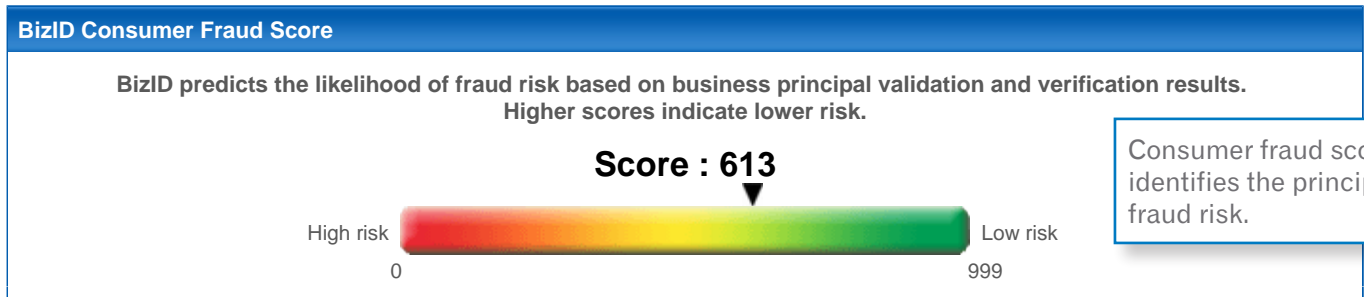
Transaction Number: C3300465892

Search Inquiry: JOHN CONSUMER 475 ANTON BLVD COSTA MESA, CA 92626-7037



Identifying Information	
Business Principal Names	
JOHN CONSUMER	YOB: 1954 AGE: 57
JOHN P. CONSUMER JR.	
JOHN PHILLIP CONSUMER	
Principal Addresses	
475 ANTON BLVD COSTA MESA, CA 92626-7037	Reported: 07/2011
100 MAIN STREET PHOENIX, AZ 85016-788	Reported: 05/2011
102 MAIN STREET PHOENIX, AZ 85016-788	Reported: 02/2011

Consumer identification data including up to five of the owner's most recent addresses helps you to quickly verify application information.



Consumer fraud score identifies the principal's fraud risk.

Fraud Alerts	
BizID alerts identified for: JOHN CONSUMER / SSN: XXX-XX-XXXX	
* Input SSN has not been issued	
* Inquiry address: Non-residential	
Results for Office of Foreign Assets Control Specially Designated National list	
* No Match	

Fraud alerts identify possible fraud indicators associated with the principal's credit file or personal information or matches to the Office of Foreign Assets Control Specially Designated Nationals list.

Executive Summary	
Current affiliations - title indicates financial responsibility:	2
Current affiliations - title does not indicate financial responsibility:	
Previous business affiliations:	
Unique business affiliations:	
Fraud alerts:	
Best score performance - current affiliations:	11
Worst score performance - current affiliations:	2
Best DBT - current affiliations:	1
Worst DBT - current affiliations:	105
Total outstanding balance - current affiliations:	\$24,986
Total recent high credit - current affiliations:	\$38,100
Number of business affiliations with corporate linkage:	1

Executive summary provides quick reference to isolate potential areas of concern.

### Owner Current and Former Business Affiliations

Business Name	SIC Code	Affiliation Title	Affiliation Dates	Link Confidence	Last Affiliation Score*
✓ POCKET PROTECTOR, LLC	8711 - Engineering-Job Shops	OFFICER	09/15/1999 - Present	High	2 - High Risk
✓ ACME TRUCKING	4212 - Trucking Without Storage, Local	CO-OWNER	07/01/2010 - Present	High	11 - Medium-High Risk
✓ DIE AND MOLD	3544 - Special Dies, Tools, Die Set/Jigs/Mold	PARTNER	06/11/2008 - Present		
FABRICATING AND FINISHING INC	3089 - Plastics-Fabricating/Finish/Decor-Mfrs	PRESIDENT	07/11/2010 - 12/01/2010		
KLASSY FINISHES	5231 - Paint, Glass & Wallpaper Stores	OFFICER	11/11/2009 - 10/12/2010		
COUNTER TOP EMPORIUM	5712 - Counter Tops	UCC DEBTOR	05/17/2008 - 10/09/2010	High	N/A

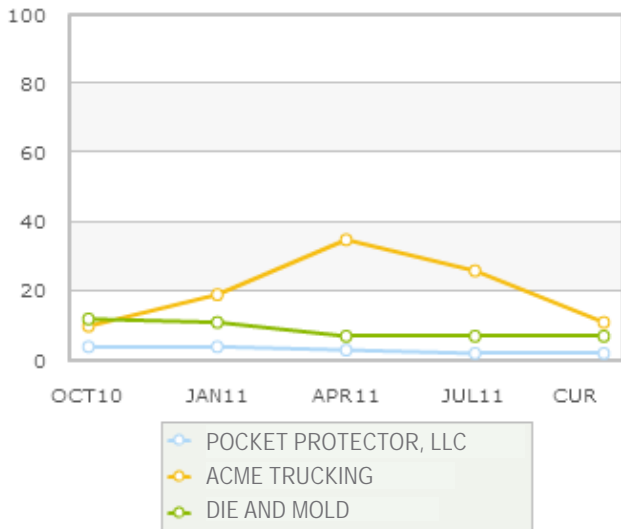
Up to 10 the principal's current and previous business affiliations are summarized for quick reference.

✓ indicates current affiliate. Others are former affiliates

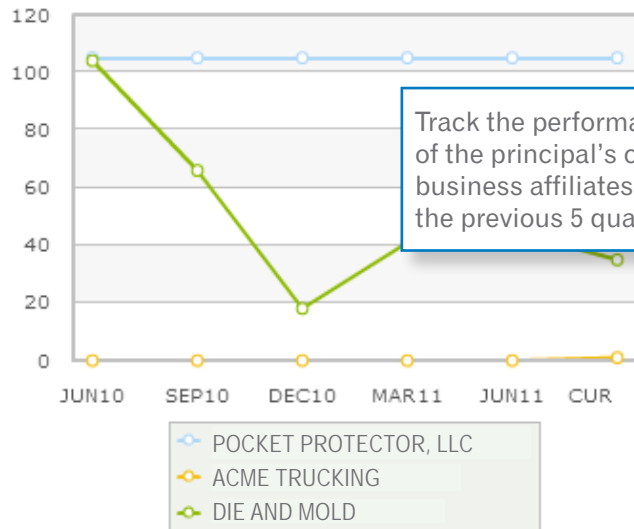
### Current Business Affiliate Score and Payment Trends

Graphs illustrate the Intelliscore Plus performance of businesses affiliated with the business owner for the previous quarters and current.

**Intelliscore Plus Score Trends**



**Days Beyond Terms (DBT)**



Track the performance of the principal's current business affiliates over the previous 5 quarters.

### Current Business Affiliate Details

#	Business Name	BIN	Years on File	Current Balance	Recent High credit	Credit Score*	DBT
1	POCKET PROTECTOR, LLC	700341221	26	\$576	\$600	2 - High Risk	105
	<b>Address</b> 100 MAIN STREET PHOENIX, AZ 85016-788 (602)999-9999						
2	ACME TRUCKING	70022466	23	\$22,639	\$27,900		
	<b>Address</b> 123 BLACKTOP LANE, NEWPORT BEACH, CA 92626 (714)999-9999						
3	DIE AND MOLD	700998433	32	\$1,771	\$9,600	7 - High Risk	35
	<b>Address</b> 888 INDUSTRIAL PARKWAY, COSTA MESA, CA 92626 (714) 811-1111						
<b>Average Values</b>				\$8,329	\$12,700	7 - High Risk	47
<b>Current Total Exposure</b>				<b>\$24,986</b>			
<b>Total Potential Exposure</b>				<b>\$38,100</b>			

Business Identification Number and Key Commercial Credit metrics are provided for each affiliated business to assess global risk.

### Former Business Affiliate Details

#	Business Name	BIN	Affiliation Title	Affiliation Dates
1	FABRICATING AND FINISHING, INC	700143556	PRESIDENT	07/11/2010 - 12/01/2010
	<b>Address</b> 153 ZEPHYR RIDGE LN, PHOENIX, AZ 85016 45367 WILD JAVALINA CT, PHOENIX, AZ 85016			
2	KLASSY FINISHES	873455691	OFFICER	
	<b>Address</b> 45367 WILD JAVALINA CT, PHOENIX, AZ 85016			
3	COUNTER TOP EMPORIUM	700324140	UCC DEBTOR	05/17/2008 - 10/09/2010
	<b>Address</b> 18223 RUSTLERS RANGE AVE, PHOENIX, AZ 85016			

Details of previous business affiliations may uncover potential credit or fraud risk associated with "serial entrepreneurs."

+ indicates presence of corporate linkage  
 \* credit score represents Intelliscore Plus commercial score for businesses affiliated with the owner

### Current and Former Business Associates

Affiliate Company	Associate Name	Title	Dates of Association	Link Confidence
SONIC ENVIRONMENTAL SYST	RICHARD HURD	PRESIDENT	06/18/2010 - 07/15/2010	High
SONIC ENVIRONMENTAL SYST	SHAYLA EDWARDS	OFFICER	09/15/1999 - Present	High
ENVIRO EXPRESS, INC	SHAYLA EDWARDS	CO-OWNER	01/01/2010 - 10/19/2010	High
DOVER	MICHAEL TOWNSEND	PRESIDENT	04/22/2010 - 12/01/2010	High
DOVER	ERIC MCGOURTY	TREASURER	04/22/2010 - 12/01/2010	High
DOVER	SHAYLA EDWARDS	PARTNER	06/11/2008 - 09/21/2009	High
PLASTIC DISTRIBUTORS & FABRICATORS, INC	JAMEC ABARE	DIRECTOR	12/01/2010 - Pre	
PLASTIC DISTRIBUTORS & FABRICATORS, INC	MARK ABARE	PRESIDENT	12/01/2010 - Pre	
PLASTIC DISTRIBUTORS & FABRICATORS, INC	SHAYLA EDWARDS	SECRETARY	07/11/2010 - Pre	
LVC INC	VINCENT CALL	OFFICER	05/12/2010 - 05/12/2010	High
LVC INC	ELLIOT DVORIN	OFFICER	11/11/2009 - 10/12/2010	High
BERNARD MILLER FABRICATORS	SHAYLA EDWARDS	UCC DEBTOR	07/11/2010 - Present	Medium

Identifies up to 30 potential high-risk individuals that were key contacts during the principal's affiliation their current and previous businesses.

### Individuals Listed at Input Address - 8439 BARNSTABLE PL, ORLANDO, FL

Individuals Listed	Phone	High Risk Alerts
KRISTY RAPP		

Identifies individuals and high-risk conditions associated with the input address.

### Alert Details

OFAC Results : 1 - No Match

**Identifying Information**

<b>EVELYN ARPE</b> 1419 CENTER DR STEPHENVILLE, TX 76401-2105	<b>SSN:</b> <b>YOB:</b>	1958	<b>Employer:</b> MUNA <b>Last Updated:</b> 10/2005
1419 CN DR STEPHENVILLE, TX 76401			SELF COMP <b>Last Updated:</b> 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 <sup>SM</sup> score		
ScorexPLUS <sup>SM</sup> 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			
<b>11</b>	<b>1</b>	<b>0</b>	<b>0</b>
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																		
<b>Transactional Relationship:</b> Individual <b>Trade Category:</b> Bank Credit Cards <b>Payment Status:</b> Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12 <b>Special Comments:</b> ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST <b>Payment Indicator (current month 03/2005):</b> Collections, charge-off or bankruptcy																							
<b>24 Month Payment History</b>																				<a href="#">Click here for legend</a>			
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																		
<b>Transactional Relationship:</b> Individual <b>Trade Category:</b> Bank Credit Cards <b>Payment Status:</b> Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12 <b>Special Comments:</b> 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																					<a href="#">Click here for legend</a>		
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

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

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

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