

Intelliscore Plus and BPR and BOP - CROCKER INDUSTRIES

Subcode: 563736 Ordered: 11/03/2009 14:10:22 CST
 Transaction number: C604995499
 Search inquiry: crocker industries / phoenix / AZ / evelyn arpe / 1419 center dr / stephenville / TX / 76401



Intelliscore PlusSM

Identifying Information

CROCKER INDUSTRIES 100 MAIN ST PHOENIX, AZ 85032 (602) 555-1234	Business Identification Number: 800914632 Years on File: 32+ (FILE ESTABLISHED PRIOR TO 01/1977) SIC Code: NATIONAL BANKS - 6021
See business statement on file details	
EVELYN ARPE 1419 CENTER DR STEPHENVILLE, TX 76401	Owner/Guarantor SSN:
See consumer statement / FCRA alert on Business Owner Profile report details	

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: 6

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

Factors Lowering the Score

- NUMBER OF DELINQUENT COMMERCIAL ACCOUNTS
- BALANCE OF COMMERCIAL ACCOUNTS RECENTLY DELINQUENT
- NUMBER OF COMMERCIAL ACCOUNTS WITH HIGH UTILIZATION
- HISTORICAL COMMERCIAL ACCOUNT PAYMENT BEHAVIOR

All Industry Risk Comparison

When compared to all businesses, 5% 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 - CROCKER INDUSTRIES			
Business Credit Information	Business Legal Filings and Collections		
Current Days Beyond Terms (DBT):	8	Bankruptcy filings:	Closed
Monthly average DBT:	8	Tax lien filings: details (FILED 08/08)	1
Highest DBT previous 6 months:	8	Judgment filings: details (FILED 01/03-03/05)	2
Highest DBT previous 5 quarters:	8	Total collections:	0
Total continuous trades:	6	Sum of legal filings:	\$2,345
Current continuous trade balance:	\$30,300	UCC filings: details (FILED 11/05-12/06)	8
Trade balance of all trades (8):	\$30,300	Cautionary UCC filings present?	Yes**
Average balance previous 5 quarters:	\$19,000		
Highest credit amount extended: details	\$17,700		
6 month balance range:	\$30,300 - \$32,100		

* Days Beyond Terms (DBT) is a dollar weighted calculation of the average number of days that payment was made beyond the invoice due date based on trades on file that have been updated in the previous 3 months.

** Cautionary UCC Filings include one or more of the following collateral:

Owner/Guarantor Information - EVELYN ARPE

Consumer statement: 04& 08-01-08 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**

CREDIT LIMIT: _____

TERMS: _____

COMMENTS: _____

SIGNATURE: _____

Business Statement

BUSINESS REQUESTS CONTACT PRIOR TO GRANTING CREDIT

Business Profile

Company Information

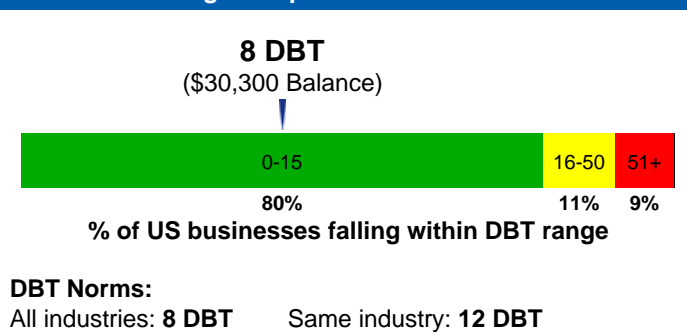
CROCKER INDUSTRIES
 100 MAIN ST
 PHOENIX, AZ 85032
 (602) 555-1234

Business Identification Number: 800914632
Experian File Established: PRIOR TO 01/1977
SIC code: NATIONAL BANKS - 6021

[Business Statement on File](#) details

Executive Summary

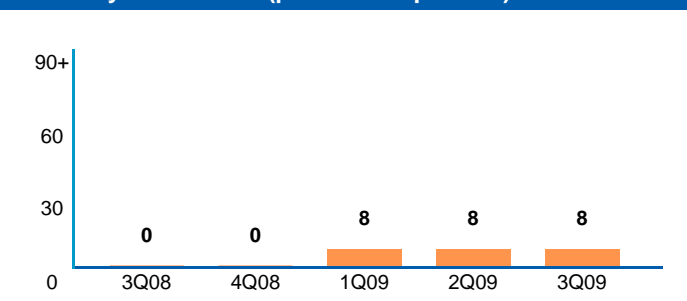
Current DBT range compared to all industries*



Legal Filings and Collections

Bankruptcy filings:	Closed
Tax lien filings: details (FILED 08/08)	1
Judgment filings: details (FILED 01/03-03/05)	2
Total collections:	0
Sum of legal filings:	\$2,345
UCC filings: details (FILED 11/05-12/06)	8
Cautionary UCC filings present?	Yes**

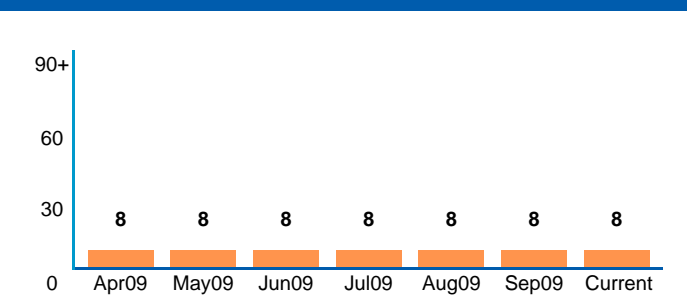
Quarterly DBT trends (previous 5 quarters)



Trade Information

Monthly average DBT:	8
Highest DBT previous 6 months:	8
Highest DBT previous 5 quarters:	8
Total continuous trades:	6
Current continuous trade balance:	\$30,300
Trade balance of all trades (8):	\$30,300
Average balance previous 5 quarters:	\$19,000
Highest credit amount extended: details	\$17,700
6 month balance range:	\$30,300 - \$32,100

7 month DBT trends



Performance Analysis

Predicted DBT for 12/30/2009: 8 DBT

Payment Trend Indication:
 Are Stable

Industry payment comparison:
 Has paid the same as similar firms

Most Frequent Industry Purchasing Terms:
 NET 30, CONTRCT, and REVOLVE

* Days Beyond Terms (DBT) is a dollar weighted calculation of the average number of days that payment was made beyond the invoice due date based on trades on file that have been updated in the previous 3 months.

** Cautionary UCC Filings include one or more of the following collateral:
 Accounts, Accounts Receivables, Contract Rights, Hereafter Acquired Property, Inventory, Leases, Notes Receivable or Proceeds.

Legal Filings and Collections

Bankruptcy								
File Date	Filing Type	Status	Liability Amount	Asset Amount	Exempt Amount	Owner	Filing Number	Jurisdiction
10/30/2008	Bankruptcy	Chapter 7 Dismissed	\$0	\$0	\$0		000000009803629	
04/04/2006	Bankruptcy	Chapter 7 Dismissed	\$0	\$123,123	\$0		000000009803629	

Tax Liens					
File Date	Filing Type	Status	Amount	Filing Number	Jurisdiction
08/01/2008	State Tax Lien	Filed	\$1,058	01JK7182	FRANKLIN COUNTY COMM

Judgments						
File Date	Filing Type	Status	Amount	Plaintiff	Filing Number	Jurisdiction
03/02/2006	Judgment	Satisfied	\$10		55555555	WAUKESHA COUNTY RECO
03/02/2005	Judgment	Filed	\$10		55555555	WAUKESHA COUNTY RECO
01/30/2003	Judgment	Filed	\$1,277	PHILLIP BROWN	00006432	PHOENIX JUST COURT

Trade Payment Information

Trade Payment Experiences (Trade Lines With an (*) after date are newly reported)					Account Status Days Beyond Terms						
Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments
AIR TRANS	08/2009	09/2006	NET 30		\$0						ACCTCLOSED
BANK	08/2009	07/2009	MONTHLY	\$17,700	\$15,300	100%					PROMPT
BANK	08/2009	07/2009	CREDIT	\$9,300	\$300	100%					PROMPT
COMMUN EQP	08/2009	07/2009	NET10TH	\$3,500	\$3,000			40%	13%	47%	PAYING DEL
PRNTG&PUBL	08/2009	02/2008	NET 30		\$0						CHARGE OFF
WHLSE TRAD	08/2009		VARIOUS	\$12,400	\$11,700	99%				1%	

Trade Payment Totals

Trade Payment Experiences					Account Status Days Beyond Terms					
Type	Lines Reported	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments	
Continuously Reported	6	\$42,900	\$30,300	90%		4%	1%	5%	DBT: 8	
Newly Reported	0								DBT:	
Trade Lines Totals	6	\$42,900	\$30,300	90%		4%	1%	5%	DBT: 8	

Additional Payment Experiences

Trade Payment Experiences (Trade Lines With an (*) after date are newly reported)					Account Status Days Beyond Terms						
Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments
CRED CARD	08/2009	06/2007	REVOLVE	\$21,200	\$0						CHARGE OFF
MACH DISTR	05/2008		NET 30		\$0						

Monthly Payment Trends

Payment Trends Analysis NATIONAL BANKS INDUSTRY SIC: 6021						Account Status Days Beyond Terms			
Date Reported	Industry Cur	DBT	Business DBT	Balance	Cur	1-30	31-60	61-90	91+
CURRENT	N/A	N/A	8	\$30,300	90%		4%	1%	5%
SEP09	77%	12	8	\$30,300	90%		4%	1%	5%
AUG09	83%	9	8	\$30,300	90%		4%	1%	5%
JUL09	86%	8	8	\$30,400	90%		4%	1%	5%
JUN09	86%	7	8	\$30,800	89%		5%	1%	5%
MAY09	85%	6	8	\$31,000	90%		4%	1%	5%
APR09	75%	8	8	\$32,100	89%		5%	1%	5%

Quarterly Payment Trends

Payment History - Quarterly Averages					Account Status Days Beyond Terms			
Quarter	Months	DBT	Balance	Cur	1-30	31-60	61-90	91+
Q3 - 09	JUL-SEP	8	\$30,300	90%		4%	1%	5%
Q2 - 09	APR-JUN	8	\$31,300	89%		5%	1%	5%
Q1 - 09	JAN-MAR	8	\$33,400	89%		6%		5%
Q4 - 08	OCT-DEC	0	\$0					
Q3 - 08	JUL-SEP	0	\$0					

Inquiries

Summary of Inquiries									
Business Category	OCT09	SEP09	AUG09	JUL09	JUN09	MAY09	APR09	MAR09	FEB09
BUREAU	1	2		1	1	3	1	3	3
CREDTUNION		1					1		
EQUIP LEAS						1			
FINCL SVCS	6	6	7	6	8	11	5	7	5
GENERAL	3	7	3	4	6	9	4	4	4
Totals		1	3		1	2	5	5	4

UCC Profile

The UCC Filings are summarized and listed below.

UCC Summary			Filings			
Date Range	Year	Cautionary UCCs**	Total Filed	Released/ Term'd	Cont	Amended/ Assigned
JUL - PRESENT	2009					
JAN - JUN	2009					
JUL - DEC	2008					
JAN - JUN	2008					
JUL - DEC	2007					
PRIOR TO JUL	2007	4	8			
Total		4	8			

** Cautionary UCC Filings include one or more of the following collateral:

Accounts, Accounts Receivables, Contract Rights, Hereafter Acquired Property, Inventory, Leases, Notes Receivable or Proceeds.

UCC Filings

UCC FILED Date: 12/07/2006
Filing Number: OH00078736313
Jurisdiction: SEC OF STATE OHIO
Secured Party: NATIONAL CREDIT CORPORATION NJ NJ PARSIPPANY 07054
Collateral:

UCC FILED Date: 10/19/2006
Filing Number: 22113040 0
Jurisdiction: SECRETARY OF STATE O
Secured Party: EMPIRE BUSINESS CREDIT, LLC IL CHICAGO 60606 151 NORTH CENT
Collateral: EQUIP, HEREAFTER AQUIRED PROP

UCC FILED Date: 09/08/2006
Filing Number: OH00069165413
Jurisdiction: SEC OF STATE OHIO
Secured Party: NEW ENGLAND TECHNOLOGY ASSOCIATES MA BOSTON 02210 176 SOUTH
Collateral:

UCC FILED Date: 02/27/2006
Filing Number: OH00054892352
Jurisdiction: SEC OF STATE OHIO
Secured Party: EMPIRE BUSINESS CREDIT, LLC IL CHICAGO 60606 151 NORTH CREN
Collateral:

UCC FILED Date: 01/30/2006
Filing Number: 4077177 8
Jurisdiction: SECRETARY OF STATE O
Secured Party: NEW ENGLAND TECHNOLOGY ASSOCIATES MA BOSTON 02210 176 SOUTH
Collateral: EQUIP, HEREAFTER AQUIRED PROP, UNDEFINED

UCC FILED Date: 12/05/2005
Filing Number: 3046189 3
Jurisdiction: SECRETARY OF STATE O
Secured Party: UNITED BUSINESS EQUIPMENT COMPANY NJ MONTVALE 07645 6359 WE
Collateral: EQUIP, HEREAFTER AQUIRED PROP, UNDEFINED

UCC FILED Date: 11/20/2005
Filing Number: 200232560240
Jurisdiction: SEC OF STATE CALIFOR
Secured Party: JONATHAN RUIZ CA COSTA MESA 92626 PO BOX 33213
Collateral: EQUIP, FURN & FIX, HEREAFTER AQUIRED PROP, UNDEFINED

UCC FILED Date: 11/20/2005
Filing Number: 200235C0404
Jurisdiction: SEC OF STATE CALIFOR
Secured Party: JONATHAN RUIZ CA COSTA MESA 92626 PO BOX 33213
Collateral: UNDEFINED

Company Background Information

Additional Company Background Information

Key Personnel

Principal(s): JOHN DOE

Primary SIC Code: NATIONAL BANKS - 6021

Secondary SIC Code: CEREAL BREAKFAST FOODS - 2043

Business Statement

BUSINESS REQUESTS CONTACT PRIOR TO GRANTING CREDIT

Business Owner Profile

Identifying Information

EVELYN ARPE 1419 CENTER DR STEPHENVILLE, TX 76401-2105 1419 CN DR STEPHENVILLE, TX 76401 226 ROSEBUD DR STEPHENVILLE, TX 76401-6077	SSN: YOB:	1958	Employer: MUNA Last Updated: 06/2006 SELF COMP Last Updated: 12/2003
*CROCKER INDUSTRIES PHOENIX , AZ			
*Business name and address reflect the inquiry information and have not been verified by Experian.			

Executive Summary

ScorexPLUS SM score		
ScorexPLUSSM 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		

Trade Payment Status	
Oldest trade opened	12/1989
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

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& 08-01-08 0000000 CONSUMER COMMENT TEXT PRESENT	

Legal Filings

Bankruptcies					
Date Filed	Reference No	Court	Amount	Plaintiff	Status
07/21/2007	0421054DSK	US BKPT CT TN MEMPHIS			Bankruptcy chapter 7-discharged
11/07/2005	0227606	US BKPT CT TN MEMPHIS			Bankruptcy Chapter 13-petition filed
06/13/2005	0139459	US BKPT CT TN MEMPHIS			Bankruptcy Chapter 13-petition filed

Judgments					
Date Filed	Reference No	Court	Amount	Plaintiff	Status
07/01/2007	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	05/28/2009
HSBC NV	Unknown - Credit Extension, Review, Or Collection	05/21/2009
WFNNB/VICTORIAS SECRET	Unknown - Credit Extension, Review, Or Collection	01/08/2009
CREDIT ONE BANK	Unknown - Credit Extension, Review, Or Collection	10/28/2008
PHILLIPS & COHEN ASSOC	Collection Department/Agency/Attorney	02/03/2008
KROLL FACTUAL DATA	Real Estate Specific Type Unknown	09/28/2007

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	05/2002	Closed	11/15/2005	\$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 11/2005): 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	
05	05	05	05	05	05	05	05	05	05	04	04	04	04	04	04	04	04	04	04	04	04	04	03	03
-	-	-	-	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	
Name CAP ONE Revolving / Installment Revolving Date Opened 03/2005 Open / Closed Closed Balance / As of 11/15/2005 Historical High Balance \$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 11/2005): 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
05	05	05	05	05	05	05	05	05	05	04	04	04	04	04	04	04	04	04	04	04	04	03	03
-	-	-	-	C	C	C	C																

Name CHASE BANK USA, NA **Revolving / Installment** Revolving **Date Opened** 04/2004 **Open / Closed** Closed **Balance / As of** 07/21/2007 **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 07/2007): 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
07	07	07	07	07	07	06	06	06	06	06	06	06	06	06	06	06	06	05	05	05	05	05	05
-	B	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	B	-	-	-	-	-	C

Name CAP ONE **Revolving / Installment** Revolving **Date Opened** 04/2002 **Open / Closed** Closed **Balance / As of** 01/08/2009 **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 01/2009): 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
08	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Name CAP ONE **Revolving / Installment** Revolving **Date Opened** 12/2004 **Open / Closed** Closed **Balance / As of** 01/08/2009 **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 01/2009): 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
08	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Name APPLIED BANK **Revolving / Installment** Revolving **Date Opened** 03/2002 **Open / Closed** Closed **Balance / As of** 12/07/2005 **Historical High Balance** **Monthly Payment** **Date of Last Payment** 05/15/2005 **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 12/2005): Chapter 13 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)

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
05	05	05	05	05	05	05	05	05	05	05	04	04	04	04	04	04	04	04	04	04	04	04	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	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
HSBC BANK	Revolving	07/2004	Closed	06/08/2005	\$521			
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 06/2005): Chapter 13 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)								

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
05	05	05	05	05	04	04	04	04	04	04	04	04	04	04	04	04	03	03	03	03	03	03	03
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
WM FINANCE	Installment	04/1998	Closed	05/28/2007				
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 05/2007): Account condition change, payment code not applicable								

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
07	07	07	07	06	06	06	06	06	06	06	06	06	06	06	06	05	05	05	05	05	05	05	05

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
WM FINANCE	Installment	04/1998	Closed	11/28/2003				
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 11/2003): Account condition change, payment code not applicable								

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
03	03	03	03	03	03	03	03	03	03	02	02	02	02	02	02	02	02	02	02	02	02	01	01

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
COLONY SHOP	Revolving	07/1996	Closed	03/20/2005			12/26/1996	
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 03/2005): 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
05	05	04	04	04	04	04	04	04	04	04	04	04	04	03	03	03	03	03	03	03	03	03	03
0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	-

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
CAPITAL ONE AUTO FINAN	Installment	02/2008	Closed	06/28/2009			06/08/2009	
Original Loan Amount: \$7,923								
Transactional Relationship: Individual								
Trade Category: Automobile Financing Company								
Payment Status: Account/paid satisfactorily								
Special Comments:								
Payment Indicator (current month 06/2009): 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
09	09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07
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
AMERICREDIT	Installment	05/2009	Open	\$17,022 10/01/2009		\$442	09/09/2009	
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 10/2009): Current								

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
09	09	09	09	09	09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	08	07	07	07
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
TNB - TARGET	Revolving	11/2008	Open	\$395 09/25/2009	\$485	\$40	09/23/2009	
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 09/2009): Current								

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
09	09	09	09	09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07
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
CREDIT ONE BANK	Revolving	11/2008	Open	\$409 09/10/2009	\$450	\$20	09/06/2009	
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 09/2009): Current								

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
09	09	09	09	09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07
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	05/2009	Open	\$1,296 08/28/2009	\$1,434	\$39	08/14/2009	
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 08/2009): 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
09	09	09	09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07
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	05/2009	Open	\$492 08/28/2009	\$547	\$15	07/20/2009	
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 08/2009): 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
09	09	09	09	09	09	09	08	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07
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	12/1989	Open	11/19/1999			10/22/1993	
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 11/1999): Current account/Zero balance - no update received								

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
99	99	99	99	99	99	99	99	99	99	98	98	98	98	98	98	98	98	98	98	98	98	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	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	01/1997	Open	11/01/1999	\$821		05/01/1997	
Transactional Relationship: Individual Trade Category: Retail, Not Elsewhere Classified Payment Status: This is an account in good standing Special Comments: Payment Indicator (current month 11/1999): Current account/Zero balance - no update received								

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
99	99	99	99	99	99	99	99	99	99	98	98	98	98	98	98	98	98	98	98	98	98	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 |

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End of report

1 of 1 report

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