

Consumer Information

	<u>Experian</u>	<u>TransUnion</u>	<u>Equifax</u>
Name:	Isabella Langley	Isabella G. Langley	Isabella Langley
Current Address:	101 Hopeful Ave, Anywhere, AZ	101 Hopeful Ave, Anywhere, AZ	101 Hopeful Ave
Previous Address:	695 Parent St, Anywhere, AZ	695 Parent St, Anywhere, AZ	695 Parent St
Current Employer:	Lucky's Restaurant	Lucky's Restaurant	Jane's Daycare

Consumer Statement

Summary Information

Revolving Accounts	<u>Experian</u>	<u>TransUnion</u>	<u>Equifax</u>
Count	4	5	4
Balance (\$)	8967	8235	8235
Payment (\$)	362	342	342
Current	2	2	2
Delinquent	5	5	5
Derogatory	1	1	1
Unknown	0	0	0

Installation Accounts	<u>Experian</u>	<u>TransUnion</u>	<u>Equifax</u>
Count	4	4	4
Balance (\$)	56296	56195	56195
Payment (\$)	583	583	583
Delinquent	2	2	2
Derogatory	1	1	2

Account History Information

Sam's Electronic World	<u>Experian</u>	<u>TransUnion</u>	<u>Equifax</u>
Account Number:	3624****	3624****	0-3624****
Type:	Revolving	Revolving Credit	Revolving
Condition:	Open	Open	Open
Responsibility:	Individual	Individual	Individual
Pay Status:	60 days late	Charge Off	30 days late
Date Opened:	02/01/2009	02/2009	02/2009
Date Reported:	10/01/2012	10/2012	10/2012
Balance and Limit:	\$550; \$500	\$545; \$5,000	\$550; \$500
Payment and Terms:	\$22 minimum	\$590 plus fees	\$22 minimum
High Balance:	\$550	\$545	\$550
Past Due:	\$44 plus late fees	\$590	\$22 plus late fees
Remarks:			

Two Year Payment History:

Experian	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
TransUnion	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
Equifax	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
			2011												2012									

Seven Year Payment History:

	Experian	TransUnion	Equifax
30 Days Late:	1	1	1
60 Days Late:	1	1	0
90 Days Late:	0	1	0

US Dept. of Education

	Experian	TransUnion	Equifax
Account Number:	26871**	26871**	12-26871**
Type:	Installment	Installment	Installment
Condition:	Open	Open	Open
Responsibility:	Individual	Individual	Individual
Pay Status:	Deferred	Deferred	Deferred
Date Opened:	08/01/2008	08/2008	08/2008
Date Reported:	10/01/2012	10/2012	10/2012
Balance and Limit:	Balance of \$41,429	Balance of \$41,429	Balance of \$41,429
Payment and Terms:	\$346 for 120 months	\$346 for 120 months	\$346 for 120 months
High Balance:	\$41,429	\$41,429	\$41,429
Past Due:	\$0	\$0	\$0
Remarks:			

Two Year Payment History:

Experian	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
TransUnion	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
Equifax	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
			2011												2012									

Seven Year Payment History:

	Experian	TransUnion	Equifax
30 Days Late:	0	0	0
60 Days Late:	0	0	0
90 Days Late:	0	0	0

**Depository Institution School
Loan**ExperianTransUnionEquifax

Account Number:	65-8713-**	0-65-8713-**	65-8713-**
Type:	Installment	Installment	Installment
Condition:	Open	Open	Open
Responsibility:	Individual	Individual	Individual
Pay Status:	Deferred	Deferred	Deferred
Date Opened:	08/01/2009	10/2009	08/2009
Date Reported:	10/01/2012	10/2012	10/2012
Balance and Limit:	Balance of \$15,000	Balance of \$14,867	Balance of \$14,867
Payment and Terms:	\$125 for 120 months	\$124 for 120 months	\$124 for 120 months
High Balance:	\$15,000	\$14,867	\$14,867
Past Due:	\$0	\$0	\$0
Remarks:			

Two Year Payment History:

Experian	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
TransUnion	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
Equifax	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
			2011												2012									

Seven Year Payment History:ExperianTransUnionEquifax

30 Days Late:	0	0	0
60 Days Late:	0	0	0
90 Days Late:	0	0	0

**Shop 'Til You Drop Store Credit
Card**ExperianTransUnionEquifax

Account Number:	0-01-35842***	01-35842***	1-35842***
Type:	Revolving	Revolving	Revolving
Condition:	Open	Open	Open
Responsibility:	Individual	Individual	Individual
Pay Status:	Current	Current	30 Days Late
Date Opened:	06/01/2011	06/2011	06/2011
Date Reported:	10/01/2012	10/2012	10/2012
Balance and Limit:	\$750	\$750	\$750
Payment and Terms:	\$732	\$732	\$732
High Balance:	\$763	\$750	\$750
Past Due:	\$0	\$0	\$20
Remarks:			

Two Year Payment History:

Experian	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	30	60	CUR	CUR	CUR	CUR	30	CUR	CUR	CUR	CUR	30	CUR
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
TransUnion	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	30	CUR	CUR	CUR	CUR	30	CUR	CUR	CUR	CUR	30	CUR
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
Equifax	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	30	CUR	CUR	CUR	CUR	30	CUR	CUR	CUR	CUR	30
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
			2011												2012									

Seven Year Payment History:

	Experian	TransUnion	Equifax
30 Days Late:	3	3	3
60 Days Late:	1	0	0
90 Days Late:	0	0	0

The Free Money Credit Card	Experian	TransUnion	Equifax
Account Number:	056-9800***	056-9800***	56-9800***
Type:	Revolving	Revolving	Revolving
Condition:	Open	Open	Open
Responsibility:	Individual	Individual	Individual
Pay Status:	Current	Current	Current
Date Opened:	09/01/2009	08/2009	09/2009
Date Reported:	10/01/2012	10/2012	10/2012
Balance and Limit:	\$7,685; \$8,000	\$7,685; \$8,000	\$7,685; \$8,000
Payment and Terms:	\$320	\$320	\$325
High Balance:	\$9,422	\$9,400	\$9,400
Past Due:	\$0	\$0	\$0
Remarks:	Over credit limit		

Two Year Payment History:

Experian	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
TransUnion	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
Equifax	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
			2011												2012									

Seven Year Payment History:

	Experian	TransUnion	Equifax
30 Days Late:	0	0	0
60 Days Late:	0	0	0
90 Days Late:	0	0	0

Main Collection Agency	Experian	TransUnion	Equifax
Account Number:	000102331***	056-9800***	56-9800***
Type:	Installment	Revolving	Revolving
Condition:	Closed	Open	Open
Responsibility:	Individual	Individual	Individual
Pay Status:	Charge-Off	Current	Current
Date Opened:	08/01/2008	08/2009	09/2009
Date Reported:	10/01/2012	10/2012	10/2012
Balance and Limit:	\$550	\$7,685; \$8,000	\$7,685; \$8,000
Payment and Terms:	\$550 each month	\$320	\$325
High Balance:	\$1,100	\$9,400	\$9,400
Past Due:	\$680	\$0	\$0
Remarks:	Original Creditor: Rent-All Apts.		

Two Year Payment History:

Experian	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
TransUnion	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
Equifax	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR	CUR
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
			2011												2012									

Seven Year Payment History:

	Experian	TransUnion	Equifax
30 Days Late:	0	0	0
60 Days Late:	0	0	0
90 Days Late:	0	0	0

Talk Talk Telephone Service Provider	Experian	TransUnion	Equifax
Account Number:	000050902***	000050902***	50902***
Type:	Installment	Installment	Installment
Condition:	Open	Open	Open
Responsibility:	Individual	Individual	Individual
Pay Status:	60 days late	30 days late	60 days late
Date Opened:	04/01/2007	04/2007	04/2007
Date Reported:	10/01/2012	10/2012	10/2012
Balance and Limit:	\$0	\$0	\$0
Payment and Terms:	\$114	\$114	\$114
High Balance:	\$362	\$342	\$342
Past Due:	\$228 and fees	\$228	\$228
Remarks:			

Two Year Payment History:

Experian	CUR	CUR	30	60	CUR	CUR	CUR	CUR	30	60	CUR	CUR	CUR	CUR	CUR	CUR	30	CUR	CUR	CUR	CUR	CUR	30	60
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
TransUnion	CUR	CUR	CUR	30	60	CUR	CUR	CUR	CUR	30	60	CUR	CUR	CUR	CUR	CUR	30	CUR	CUR	CUR	CUR	CUR	CUR	30
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
Equifax	CUR	CUR	30	60	CUR	CUR	CUR	CUR	30	60	90	CUR	CUR	CUR	CUR	CUR	30	CUR	CUR	CUR	CUR	CUR	30	60
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
			2011												2012									

Seven Year Payment History:

	<u>Experian</u>	<u>TransUnion</u>	<u>Equifax</u>
30 Days Late:	4	4	4
60 Days Late:	3	2	3
90 Days Late:	0	0	1

Public Record Information

Judgment	<u>Experian</u>	<u>TransUnion</u>	<u>Equifax</u>
Type:	Traffic ticket	Traffic ticket	Traffic ticket
Status:	Filed	Filed	Filed
Date File/Reported:	06/01/2012	06/01/2012	06/01/2012
How Filed:	Individual Acct	Individual Account	Individual Acct
Reference Number:	10-11-15	10-11-15	10-11-15
Closing Date:	08/01/2012	08/2012	08/2012
Court:	County Court	County Court	County Court
Liability:	\$716	\$358	\$358
Remarks:	City is pursuing collections	In collections	Collections

Inquiry Information

Creditor Name	Date of Inquiry	Credit Bureau
Shop 'Til You Drop	06/01/2010	TransUnion
A Very Big Bank	08/01/2011	Equifax
Need More Credit? Credit Card Company	04/01/2012	Equifax
Keeping You Insured	12/01/2012	Experian
The Dream Sales Job	12/01/2012	TransUnion

Creditor Information

Creditor Name	Address	Phone Number
Sam's Electronic World	123 Main Street, Anywhere AZ 00000	(800) 000-1234
Shop 'Til You Drop Corporate	333 Garden Street, Anywhere NY 00000	(866) 000-4567