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Personal Credit Report

JOHN OWEN BRENNAN
Source: TransUnion

March 15, 2013

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you supplied to us in the order process.

File Number: 332570529

You may see that TransUnion has enriched your credit report with additional personal and financial information not previously retained in our production database. This data can enable you and your creditors to see a more complete picture of how you have managed your credit over time.

-Begin Credit Report-

Personal Information

SSN: 146-42-3250

You have been on our files since 08/01/1984

Date of Birth: 09/22/1955

Names Reported: ML. JOHN OWEN BRENNAN

Addresses Reported:

Address

13351 POINT RIDER LN 613, HERNDON, VA 20171-3813
13351 PT RIDERLANE, HERNDON, VA 20171
13251 POINT RIDER LN, HERNDON, VA 20171
6857 LAFAYETTE PARK DR, ANNANDALE, VA 22003-3222

Date Reported

11/01/1999
03/19/2008
09/01/1993

Telephone Numbers Reported:

(703) 435-8772 (703) 738-2877 (703) 435-7720

Employment Data Reported:

Employer Name	Location	Position	Date Hired	Date Verified
WHITE HOUSE		ASSISTANT TO PRESIDE	03/01/2009	03/24/2010
CENTRAL INTELLIG				04/01/1996
US GOVT DEPT OF THE STATE	WASHINGTON, DC	POLITICAL OFFICER		10/01/1984
UNIVERSITY OF TEXAS	TEXAS			

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repo-session	Charge Off	Foreclosure

Remarks Key

Additionally, some creditors may notate your account with comments each month. We refer to these creditor comments as 'Remarks'. The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets > < indicates that this remark is considered adverse.

CLO CLOSED

Satisfactory Accounts

The following accounts are reported with no adverse information. For your protection, your account numbers have been partially masked, and in some cases scrambled.

AES/ EFR #2075237087PA0****

POB 2461
HARRISBURG, PA 17102-2461
(800) 233-0557

Date Opened:	12/20/2004	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	10/20/2006	Terms:	\$138 per month, paid Monthly for 99 months
Account Type:	Installment Account	Last Payment Made:	09/18/2006	Date Closed:	10/20/2006
Loan Type:	STUDENT LOAN	High Balance:	\$11,500		
Remarks: ACCOUNT CLOSED BY CONSUMER					

	09/2006	08/2006	07/2006	06/2006	05/2006	04/2006	03/2006	02/2006	01/2006	12/2005
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	11/2005	10/2005	09/2005	08/2005	07/2005	06/2005	05/2005	04/2005	03/2005	02/2005
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	01/2005
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Rating	OK
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AMERICAN EXPRESS #349990769892****

PO BOX 981537
EL PASO, TX 79998
(800) 874-2717

Date Opened: 06/02/1984
Responsibility: Individual Account
Account Type: Open Account
Loan Type: CREDIT CARD

Date Updated: 03/13/2013
Payment Received: \$0

Pay Status: Current; Paid or Paying as Agreed

	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Balance	\$97	\$131	\$26	\$387	\$131	\$26	\$129	\$167	\$199	\$213

Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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High Balance	\$411	\$411	\$411	\$411	\$411	\$411	\$411	\$411	\$411	\$430
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011
Balance	\$14	\$119	\$411	\$406	\$367	\$294	\$23	\$23	\$20	\$20

Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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High Balance	\$433	\$433	\$433	\$433	\$433	\$433	\$433	\$433	\$433	\$433
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010
Balance	\$20	\$105	\$11	\$11	\$403	\$430	\$433	\$284	\$195	\$213

Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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High Balance	\$702	\$702	\$702	\$742	\$742	\$742	\$742	\$742	\$742	\$742
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009
Balance	\$ 230									
Amount Paid	\$0									
Past Due	\$0									
High Balance	\$ 742									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	07/2006	06/2006	05/2006							
Rating	OK	OK	OK							

AMERICAN EXPRESS #349991535884****

PO BOX 981537
EL PASO, TX 79998
(800) 874-2717

Date Opened: 02/09/1984 **Date Updated:** 03/12/2013 **Pay Status:** Current; Paid or Paying as Agreed
Responsibility: Individual Account **Payment Received:** \$0
Account Type: Open Account
Loan Type: CREDIT CARD

	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Balance	\$2,894	\$6,007	\$5,287	\$3,856	\$4,731	\$4,217	\$6,086	\$9,138	\$3,074	\$3,142
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$9,138	\$9,138	\$9,138	\$9,138	\$9,138	\$9,138	\$9,138	\$9,138	\$7,065	\$7,505
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011
Balance	\$2,600	\$4,165	\$5,120	\$2,564	\$5,396	\$5,939	\$6,020	\$7,065	\$4,275	\$5,004
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$7,505	\$7,505	\$7,505	\$7,505	\$7,505	\$7,505	\$7,505	\$7,505	\$14,271	\$14,271
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010
Balance	\$2,568	\$6,153	\$4,155	\$4,211	\$3,774	\$7,505	\$3,377	\$4,275	\$5,533	\$6,125
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
High Balance	\$14,271	\$14,271	\$14,271	\$14,271	\$14,271	\$23,000	\$23,000	\$23,000	\$23,000	\$23,000
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009
Balance	\$5,653									
Amount Paid	\$0									
Past Due	\$0									
High Balance	\$23,000									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

AMERICAN HONDA FINANCE #6131****

8601 MCALPINE PARK DR
STE 230
CHARLOTTE, NC 28211-6301
(800) 517-9699

Date Opened: 09/04/2004
Responsibility: Individual Account
Account Type: Installment Account
Loan Type: AUTOMOBILE
Remarks: CLOSED

Balance: \$0
Date Updated: 04/04/2007
Payment Received: \$0
Last Payment Made: 04/04/2007
High Balance: \$15,935

Pay Status: Current; Paid or Paying as Agreed
Terms: \$297 per month, paid Monthly for 60 months
Date Closed: 04/04/2007

	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	05/2006	04/2006	03/2006	02/2006
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Rating	OK	OK	OK	OK
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CHASE/BANK ONE CARD SERV #426684115557****

PO BOX 15298
WILMINGTON, DE 19850
(800) 945-2006

Date Opened: 05/19/2005
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: FLEXIBLE
SPENDING
CREDIT CARD

Date Updated: 02/19/2013
Payment Received: \$0
Last Payment Made: 11/13/2012

Pay Status: Current; Paid or Paying as Agreed
Terms: Paid Monthly
Date Paid: 11/13/2012

High Balance: High balance of \$22,161 from 09/2010 to 02/2013

Credit Limit: Credit limit of \$22,200 from 09/2010 to 09/2010; \$22,200 from 11/2011 to 02/2013

	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012
Balance	\$0	\$0	\$0	\$0	\$85	\$0	\$0	\$0	\$0	\$0

Amount Due			\$25	\$25	\$25				\$0	\$0
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Amount Paid	\$0	\$0	\$0	\$85	\$0	\$0	\$0	\$0	\$0	\$0
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Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$85	\$0	\$0	\$0
Amount Due	\$0	\$0	\$0	\$0	\$0	\$0	\$25	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$85	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$29
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	06/2006	05/2006	04/2006
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Rating	OK	OK	OK
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FORD MOTOR CREDIT #3163****

POB 542000
OMAHA, NE 68154
(800) 727-7000

Date Opened: 08/17/2002
Responsibility: Individual Account
Account Type: Installment
Account

Loan Type: AUTOMOBILE

Remarks: CLOSED

Balance: \$0
Date Updated: 03/26/2007
Payment Received: \$637
Last Payment Made: 03/26/2007
High Balance: \$33,332

Pay Status: Current; Paid or Paying as
Agreed
Terms: \$555 per month, paid
Monthly for 60 months
Date Closed: 03/26/2007

	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006	05/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2006	03/2006	02/2006	01/2006	12/2005	11/2005	10/2005	09/2005	08/2005	07/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	06/2005	05/2005	04/2005	03/2005	02/2005	01/2005	12/2004	11/2004	10/2004	09/2004
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	08/2004	07/2004	06/2004	05/2004	04/2004	03/2004	02/2004	01/2004	12/2003	11/2003
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	10/2003	09/2003	08/2003	07/2003	06/2003	05/2003	04/2003	03/2003	02/2003	01/2003
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

GECRB/BANANA REPUBLIC #601859004288****

PO BOX 965005
 ORLANDO, FL 32896-5005
 (800) 234-7455

Date Opened:	03/09/2002	Date Updated:	03/12/2013	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Payment Received:	\$0	Terms:	Paid Monthly
Account Type:	Revolving Account	Last Payment Made:	12/23/2010	Date Closed:	01/11/2013
Loan Type:	CHARGE ACCOUNT			Date Paid:	12/23/2010

High Balance: High balance of \$393 from 09/2010 to 01/2013; \$393 from 03/2013 to 03/2013

Credit Limit: Credit limit of \$124 from 09/2010 to 11/2010; \$700 from 12/2010 to 01/2013; \$700 from 03/2013 to 03/2013

	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Balance	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Amount Due										\$0
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Amount Paid	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Past Due	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Remarks	CLO		CLO							
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Amount Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$169	\$0	\$0
Amount Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10	\$0	\$0
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$169	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009
Balance	\$0									
Amount Due	\$0									
Amount Paid	\$0									
Past Due	\$0									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2006	06/2006	05/2006
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Rating	OK	OK	OK
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GECRB/BROOKS BROS PMC #514862509175****

PO BOX 965005
ORLANDO, FL 32896-5005
(866) 335-6230

Date Opened:	03/18/2008	Date Updated:	03/12/2013	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Payment Received:	\$0	Terms:	Paid Monthly
Account Type:	Revolving Account	Last Payment Made:	04/22/2008	Date Closed:	04/11/2011
Loan Type:	CREDIT CARD			Date Paid:	04/22/2008

High Balance: High balance of \$212 from 09/2010 to 04/2011; \$212 from 03/2013 to 03/2013
Credit Limit: Credit limit of \$9,900 from 09/2010 to 04/2011; \$9,900 from 03/2013 to 03/2013

	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Balance	\$0									

Amount Due										
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Amount Paid	\$0									
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Past Due	\$0									
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Remarks	CLO									
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011
Balance										

Amount Due										
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Amount Paid										
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Past Due										
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Remarks										
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010
Balance				\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Due				\$0	\$0	\$0	\$0	\$0	\$0	\$0
Amount Paid				\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due				\$0	\$0	\$0	\$0	\$0	\$0	\$0
Remarks				CLO						
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009
Balance	\$0									
Amount Due	\$0									
Amount Paid	\$0									
Past Due	\$0									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	03/2008									
Rating	OK									

KOHL'S/CHASE #3332029****

PO 3115

MILWAUKEE, WI 53201-3115

(800) 564-5740

Date Opened: 12/15/2001
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CHARGE
ACCOUNT

Balance: \$0
Date Updated: 02/17/2010
Payment Received: \$213
Last Payment Made: 07/04/2006
High Balance: \$828
Credit Limit: \$1,500

Pay Status: Current; Paid or Paying as
Agreed
Date Closed: 02/16/2010
Date Paid: 07/04/2006

Remarks: INACTIVE ACCOUNT; CLOSED

	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	09/2006	08/2006	07/2006	06/2006	05/2006	04/2006	03/2006	02/2006	01/2006	12/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	11/2005	10/2005	09/2005	08/2005	07/2005	06/2005	05/2005	04/2005	03/2005	02/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	01/2005	12/2004	11/2004	10/2004	09/2004	08/2004	07/2004	06/2004	05/2004	04/2004
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	03/2004	02/2004	01/2004	12/2003	11/2003	10/2003	09/2003	08/2003	07/2003	06/2003
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2003	04/2003								
Rating	OK	OK								

MB FINANCIAL SERVICES #101559****

PO BOX 961
 ROANOKE, TX 76262
 Phone number not available

Date Opened:	03/22/2010	Date Updated:	02/28/2013	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Joint Account	Payment Received:	\$0	Terms:	\$430 per month, paid Monthly for 66 months
Account Type:	Installment Account	Last Payment Made:	02/06/2013		

Loan Type: AUTOMOBILE
High Balance: High balance of \$25,466 from 09/2010 to 07/2011; \$25,466 from 09/2011 to 02/2013

	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012
Balance	\$13,054	\$13,441	\$13,824	\$14,209	\$14,593	\$14,972	\$15,351	\$15,729	\$16,108	\$16,485

Amount Due	\$430	\$430	\$430	\$430	\$430	\$430	\$430	\$430	\$430	\$430
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Amount Paid	\$0	\$1,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011
Balance	\$16,859	\$17,232	\$17,608	\$17,978	\$18,347	\$18,719	\$19,084	\$19,452		\$20,235

Amount Due	\$430	\$430	\$430	\$430	\$430	\$430	\$430	\$430		\$430
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Amount Paid	\$5,000	\$0	\$4,250	\$430	\$430	\$430	\$430	\$430		
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Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010
Balance	\$20,598	\$20,962	\$21,323	\$21,685	\$22,043	\$22,407	\$22,763	\$23,117	\$23,473	\$23,826

Amount Due	\$430	\$430	\$430	\$430	\$430	\$430	\$430	\$430	\$430	\$430
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Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010
Rating	OK	OK	OK	OK	OK	OK

NORDSTROM FSB #426638503101****

PO BOX 13589
SOCTTSDALE, AZ 85267
(800) 964-1800

Date Opened:	02/18/2006	Date Updated:	02/14/2013	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Payment Received:	\$1,762		Agreed
Account Type:	Revolving Account	Last Payment Made:	01/27/2013	Terms:	\$95 per month, paid
Loan Type:	FLEXIBLE				Monthly
	SPENDING				
	CREDIT CARD				

High Balance: High balance of \$9,202 from 09/2011 to 02/2013

Credit Limit: Credit limit of \$6,000 from 09/2011 to 02/2013

	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012
Balance	\$1,884	\$1,762	\$1,696	\$762	\$1,763	\$2,101	\$4,974	\$1,296	\$5,845	\$6,885

Amount Due	\$95	\$89	\$85	\$39	\$87	\$106	\$249	\$98	\$293	\$1,186
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Amount Paid	\$1,762	\$1,696	\$762	\$1,731	\$0	\$5,474	\$0	\$5,500	\$3,000	\$1,600
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Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011
Balance	\$3,465	\$1,606	\$2,828	\$4,470	\$4,156	\$464	\$1,443	\$1,772		

Amount Due	\$174	\$81	\$142	\$224	\$208	\$35	\$73	\$89		
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Amount Paid	\$1,000	\$2,828	\$4,470	\$2,000	\$464	\$1,443	\$1,772	\$1,569		
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Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	06/2006	05/2006	04/2006							
Rating	OK	OK	OK							

NORTHWEST FCU #420253100048****

PO BOX 1229
 HERNDON, VA 22070
 (800) 336-3384 x6004

Date Opened:	01/08/2003	Date Updated:	02/22/2013	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Joint Account	Payment Received:	\$ 750	Terms:	\$326 per month, paid Monthly
Account Type:	Revolving Account	Last Payment Made:	02/14/2013		
Loan Type:	CREDIT CARD				
High Balance:	High balance of \$16,945 from 04/2012 to 02/2013				
Credit Limit:	Credit limit of \$19,000 from 04/2012 to 02/2013				

	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012
Balance	\$10,847	\$10,372	\$10,062	\$9,475	\$7,742	\$7,398	\$8,806	\$9,524	\$10,861	\$13,407

Amount Due	\$326	\$312	\$302	\$285	\$233	\$222	\$265	\$286	\$326	\$403
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Amount Paid	\$750	\$2,000	\$2,500	\$2,000	\$2,000	\$3,000	\$2,000	\$2,500	\$5,000	\$3,000
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Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011
Balance	\$13,357									

Amount Due	\$401									
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Amount Paid	\$5									
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Past Due	\$0									
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	08/2010	07/2010	06/2010	05/2010	04/2010
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Rating	OK	OK	OK	OK	OK
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NORTHWEST FCU #420253000982****

PO BOX 1229
HERNDON, VA 22070
(800) 336-3384 x6004

Date Opened: 01/08/2003 **Date Updated:** 04/24/2012 **Pay Status:** Current; Paid or Paying as Agreed
Responsibility: Joint Account **Payment Received:** \$0
Account Type: Revolving Account **Last Payment Made:** 03/08/2012 **Date Closed:** 04/11/2012
Loan Type: CREDIT CARD **Date Paid:** 03/08/2012
High Balance: High balance of \$16,945 from 09/2010 to 03/2012; \$53 from 04/2012 to 04/2012
Credit Limit: Credit limit of \$19,000 from 09/2010 to 04/2012
Remarks: CREDIT CARD LOST OR STOLEN; CLOSED

	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011
Balance	\$0	\$11,321	\$10,871	\$5,126	\$4,527	\$3,474	\$5,316	\$7,393	\$7,675	\$5,340

Amount Due		\$340	\$327	\$154	\$136	\$105	\$160	\$222	\$231	\$161
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Amount Paid	\$0	\$2,500	\$0	\$2,000	\$2,500	\$2,500	\$3,000	\$3,000	\$2,700	\$2,500
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Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010
Balance	\$4,329	\$4,665	\$3,906	\$2,936	\$797	\$1,151	\$1,017	\$869	\$1,042	\$1,739

Amount Due	\$130	\$140	\$118	\$89	\$35	\$35	\$35	\$35	\$32	\$53
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Amount Paid	\$1,400	\$1,500	\$2,936	\$797	\$1,151	\$1,017	\$869	\$1,042	\$1,739	\$1,991
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Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	06/2006	05/2006	04/2006	03/2006	02/2006	01/2006	12/2005	11/2005	10/2005	09/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	08/2005	07/2005	06/2005							
Rating	OK	OK	OK							

NORTHWEST FCU MORTGAGE #611001****

PO BOX 1229
 200 SPRING ST
 HERNDON, VA 20172-1229
 (703) 709-8900

Date Opened: 05/19/2004
Responsibility: Joint Account
Account Type: Mortgage Account
Loan Type: CONVENTIONAL
 REAL ESTATE
 MTG

Date Updated: 02/28/2013
Payment Received: \$2,329
Last Payment Made: 02/05/2013

Pay Status: Current; Paid or Paying as Agreed
Terms: \$2,329 per month, paid Monthly for 360 months

High Balance: High balance of \$415,000 from 09/2010 to 02/2013

	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012
Balance	\$338,655	\$339,613	\$340,568	\$341,521	\$342,472	\$343,420	\$344,367	\$345,311	\$346,252	\$347,178
Amount Due	\$2,329	\$2,329	\$2,329	\$2,329	\$2,329	\$2,329	\$2,329	\$2,329	\$2,329	\$2,296
Amount Paid	\$2,329	\$2,329	\$2,329	\$2,329	\$2,329	\$2,329	\$2,329	\$2,329	\$2,296	\$2,296
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011
Balance	\$348,101	\$349,021	\$349,940	\$350,856	\$351,769	\$352,681	\$353,590	\$354,497	\$355,402	\$356,304
Amount Due	\$2,296	\$2,296	\$2,296	\$2,296	\$2,296	\$2,296	\$2,296	\$2,296	\$2,296	\$2,296
Amount Paid	\$2,296	\$2,296	\$2,296	\$2,296	\$2,296	\$2,296	\$2,296	\$2,296	\$2,296	\$2,296
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010
Balance	\$357,205	\$358,074	\$358,941	\$359,806	\$360,669	\$361,529	\$362,387	\$363,242	\$364,095	\$364,946
Amount Due	\$2,296	\$2,402	\$2,402	\$2,402	\$2,402	\$2,402	\$2,402	\$2,402	\$2,402	\$2,402
Amount Paid	\$2,402	\$2,402	\$2,402	\$2,402	\$2,402	\$2,402	\$2,402	\$2,402	\$2,402	\$2,402
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	06/2006	05/2006	04/2006							
Rating	OK	OK	OK							

NORTHWEST FCU MORTGAGE #611000****

PO BOX 1229
 200 SPRING ST
 HERNDON, VA 20172-1229
 (703) 709-8900

Date Opened:	02/05/2003	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Joint Account	Date Updated:	05/24/2004	Terms:	\$2,798 per month, paid Monthly for 240 months
Account Type:	Mortgage Account	Last Payment Made:	05/05/2004	Date Closed:	05/24/2004
Loan Type:	CONVENTIONAL REAL ESTATE MTG	High Balance:	\$317,250		

Remarks: CLOSED

	04/2004	03/2004	02/2004	01/2004	12/2003	11/2003	10/2003	09/2003	08/2003	07/2003
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	06/2003	05/2003	04/2003	03/2003						
Rating	OK	OK	OK	OK						

NORTHWEST FEDERAL CREDIT #256075M600554****

PO BOX 1229
 HERNDON, VA 20172-1229
 (800) 336-3384

Date Opened:	07/06/2006	Date Updated:	03/05/2013	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Joint Account	Payment Received:	\$0	Terms:	\$1,097 per month, paid Monthly for 180 months
Account Type:	Mortgage Account	Last Payment Made:	03/01/2013		
Loan Type:	SECOND MORTGAGE				

High Balance: High balance of \$125,000 from 09/2010 to 03/2013

	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012
Balance	\$84,792	\$85,418	\$86,041	\$86,660	\$87,276	\$87,888	\$88,497	\$89,102	\$89,705	\$90,303

Amount Due	\$1,097	\$1,097	\$1,097	\$1,097	\$1,097	\$1,097	\$1,097	\$1,097	\$1,097	\$1,097
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Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011
Balance	\$90,899	\$91,492	\$92,081	\$92,667	\$93,249	\$93,829	\$94,405	\$94,978	\$95,548	\$96,115

Amount Due	\$1,097	\$1,097	\$1,097	\$1,097	\$1,097	\$1,097	\$1,097	\$1,097	\$1,097	\$1,097
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Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010
Balance	\$96,679	\$97,239	\$97,797	\$98,351	\$98,903	\$99,451	\$99,997	\$100,539	\$101,079	\$101,615
Amount Due	\$1,097	\$1,097	\$1,097	\$1,097	\$1,097	\$1,097	\$1,097	\$1,097	\$1,097	\$1,097
Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009
Balance	\$102,149									
Amount Due	\$1,097									
Amount Paid	\$0									
Past Due	\$0									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

NORTHWEST FEDERAL CREDIT #256075L020554****

PO BOX 1229
 HERNDON, VA 20172-1229
 (800) 336-3384

Date Opened: 12/18/2006
Responsibility: Individual Account
Account Type: Installment Account
Loan Type: AUTOMOBILE
Remarks: CLOSED

Balance: \$0
Date Updated: 02/14/2007
Payment Received: \$0
Last Payment Made: 02/14/2007
High Balance: \$39,961

Pay Status: Current; Paid or Paying as Agreed
Terms: \$0 per month, paid Monthly for 60 months
Date Closed: 02/14/2007

	01/2007
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Rating	OK
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NORTHWEST FEDERAL CREDIT #256075L010554****

PO BOX 1229
 HERNDON, VA 20172-1229
 (800) 336-3384

Date Opened: 04/12/2005
Responsibility: Individual Account
Account Type: Installment Account
Loan Type: AUTOMOBILE
Remarks: CLOSED

Balance: \$0
Date Updated: 08/01/2006
Last Payment Made: 08/01/2006
High Balance: \$25,000

Pay Status: Current; Paid or Paying as Agreed
Terms: \$457 per month, paid Monthly
Date Closed: 08/01/2006

	07/2006	06/2006	05/2006	04/2006	03/2006	02/2006	01/2006	12/2005	11/2005	10/2005
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	09/2005	08/2005	07/2005	06/2005	05/2005
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Rating	OK	OK	OK	OK	OK
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SEARS/CBNA #512107185140****

PO BOX 6282
SIOUX FALLS, SD 57117-6282
(800) 917-7700

Date Opened:	08/10/1999	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	02/15/2013	Terms:	Paid Monthly
Account Type:	Revolving Account	Payment Received:	\$0	Date Closed:	08/20/2005
Loan Type:	CREDIT CARD	Last Payment Made:	09/04/2005	Date Paid:	09/04/2005
		High Balance:	\$8,306		
		Credit Limit:	\$8,400		

Remarks: ACCOUNT CLOSED BY CONSUMER; CLOSED

	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	05/2006	04/2006								
Rating	OK	OK								

SPRINGLEAF FORMERLY AGF #905244602674****

EVANSVILLE ACCT RE
 600 N ROYAL AVE
 EVANSVILLE, IN 47715
 (800) 453-2017

Date Opened:	09/14/2005	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	04/30/2007		Agreed
Account Type:	Revolving Account	Payment Received:	\$0	Date Closed:	04/30/2007
Loan Type:	CHARGE	Last Payment Made:	03/28/2006	Date Paid:	03/28/2006
	ACCOUNT	High Balance:	\$4,100		
		Credit Limit:	\$4,100		

Remarks: ACCOUNT CLOSED BY CONSUMER; CLOSED

	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	05/2006	04/2006	03/2006	02/2006	01/2006	12/2005	11/2005
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Rating	OK	OK	OK	OK	OK	OK	OK
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TNB-VISA #435237759583****

POB 673
 MINNEAPOLIS, MN 55440-0673
 (888) 755-5856

Date Opened:	08/22/2008	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Individual Account	Date Updated:	10/16/2011		Agreed
Account Type:	Revolving Account	Payment Received:	\$0	Date Closed:	07/01/2010
Loan Type:	CREDIT CARD	Last Payment Made:	10/30/2008	Date Paid:	10/30/2008
		High Balance:	\$417		
		Credit Limit:	\$200		

Remarks: INACTIVE ACCOUNT; CLOSED

	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008
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Rating	OK	OK	OK	OK	OK	OK	OK
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USAA SAVINGS BANK #549123700382****

10750 MCDERMOTT FWY
FWY
SAN ANTONIO, TX 78288-1600
(800) 922-9092

Date Opened: 08/12/1999
Responsibility: Joint Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Date Updated: 02/21/2013
Payment Received: \$0
Last Payment Made: 03/05/2009

Pay Status: Current; Paid or Paying as Agreed
Terms: Paid Monthly
Date Paid: 03/05/2009

High Balance: High balance of \$17,068 from 09/2010 to 02/2013

Credit Limit: Credit limit of \$20,500 from 09/2010 to 02/2013

	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Amount Due									\$0	\$0
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Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011
Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Amount Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Amount Paid	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010
Balance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount Due	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount Paid	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	06/2006	05/2006	04/2006							
Rating	OK	OK	OK							

USAA SAVINGS BANK #549123703306****

10750 MCDERMOTT FWY
 FWY
 SAN ANTONIO, TX 78288-1600
 (800) 922-9092

Date Opened:	08/12/1999	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Joint Account	Date Updated:	09/23/2009		Agreed
Account Type:	Revolving Account	Payment Received:	\$0	Date Closed:	02/16/2009
Loan Type:	CREDIT CARD	High Balance:	\$17,068		
		Credit Limit:	\$20,500		

Remarks: CLOSED BY CREDIT GRANTOR; CLOSED

	08/2009	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009
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Rating	OK	OK	OK	OK	OK	OK	OK
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USAA SAVINGS BANK #8006****

10750 MCDERMOTT FWY
 SAN ANTONIO, TX 78244
 (800) 531-2265 x68034

Date Opened:	08/24/2001	Balance:	\$0	Pay Status:	Current; Paid or Paying as
Responsibility:	Joint Account	Date Updated:	06/30/2004		Agreed
Account Type:	Line of Credit	Last Payment Made:	05/26/2004	Date Closed:	06/22/2004
	Account	High Balance:	\$50,667	Date Paid:	05/26/2004
Loan Type:	HOME EQUITY	Credit Limit:	\$50,000		
	LOAN				

Remarks: CLOSED

	05/2004	04/2004	03/2004	02/2004	01/2004	12/2003	11/2003	10/2003	09/2003	08/2003
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	07/2003	06/2003	05/2003	04/2003	03/2003	02/2003	01/2003	12/2002	11/2002	10/2002
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	09/2002	08/2002	07/2002	06/2002	05/2002	04/2002	03/2002	02/2002	01/2002	12/2001
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	11/2001	10/2001	09/2001	08/2001
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Rating	OK	OK	OK	X
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VW CREDIT INC #84502****

1401 FRANKLIN BLVD
LIBERTYVILLE, IL 60048
(800) 428-4034

Date Opened: 03/10/2007
Responsibility: Joint Account
Account Type: Installment
Account
Loan Type: AUTOMOBILE

Balance:
Date Updated: 02/28/2010
Payment Received: \$840
Last Payment Made: 02/23/2010
High Balance: \$57,535

Pay Status: Current; Paid or Paying as
Agreed
Terms: \$840 per month, paid
Monthly for 36 months

	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009	04/2009
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008	06/2008
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Rating	OK	OK	OK	N/R	OK	OK	OK	OK	OK	OK
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	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007
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Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
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	07/2007	06/2007	05/2007	04/2007	03/2007
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Rating	OK	OK	OK	OK	OK
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Promotional Inquiries

The companies listed below received your name, address and other limited information about you so they could make a firm offer of credit or insurance. They did not receive your full credit report. These inquiries are not seen by anyone but you and do not affect your score.

ALLSTATE INSURANCE

2775 SANDERS RD
NORTHBROOK, IL 60062-6110
Phone number not available

Requested On: 01/18/2013

BANK OF AMERICA

PO BOX 982235
EL PASO, TX 79998-2235
Phone number not available

Requested On: 11/10/2012, 09/14/2012, 07/01/2012

DISCOVER PERSONAL LOANS

PO BOX 30954
SALT LAKE CITY, UT 84130
(877) 256-2632

Requested On: 10/04/2012, 08/02/2012, 05/10/2012

CHASE MANHATTAN MORTGAGE

3415 VISION DR
COLUMBUS, OH 43219
(800) 848-9136

Requested On: 01/02/2013

THE TRAVELERS COMPANIES

1 TOWER SQ
18CP
HARTFORD, CT 06183-0001
(866) 240-2682

Requested On: 10/04/2012

THE HARTFORD

8 FARM SPRINGS RD
FARMINGTON, CT 06032-2526
Phone number not available

Requested On: 08/15/2012

Account Review Inquiries

The listing of a company's inquiry in this section means that they obtained information from your credit file in connection with an account review or other business transaction with you. These inquiries are not seen by anyone but you and will not be used in scoring your credit file (except insurance companies may have access to other insurance company inquiries and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

CHOICEPOINT/FEDERAL BUREAU OF INVESTIGATION

170 MARCEL DRIVE
WINCHESTER, VA 22602
(540) 868-4801

Requested On: 01/16/2013

Permissible Purpose: EMPLOYMENT

FEDERAL BUREAU OF INVESTIGATION via CHOICEPOINT/FEDERAL BUREAU OF INVESTIGATION

170 MARCEL DRIVE
WINCHESTER, VA 22602
(540) 868-4801

Requested On: 12/04/2012

Permissible Purpose: EMPLOYMENT

NORTHWEST FEDERAL CREDIT UNION

200 SPRINT STREET
HERNDON, VA 20170
Phone number not available

Requested On: 06/29/2012, 06/27/2012, 03/29/2012,
12/23/2011, 12/22/2011, 09/20/2011

GEORGETOWN/BANANA REPUBLIC

PO BOX 965005
ORLANDO, FL 32896-5005
(800) 234-7455

Requested On: 12/26/2012

USAA FEDERAL SAVINGS BANK - SAN ANTONIO

PO BOX 47504
SAN ANTONIO, TX 78265-7504
(800) 531-2265

Requested On: 12/01/2012

GEICO

ONE GEICO DRIVE
WASHINGTON, DC 20046
(301) 986-3042

Requested On: 03/21/2011, 03/21/2011

Permissible Purpose: INSURANCE UNDERWRITING

-End of Credit Report-

Should you wish to contact TransUnion, you may do so,

Online:

To learn about reporting an inaccuracy click here.

For answers to general questions, please visit: www.transunion.com

By Mail:

TransUnion Consumer Relations
P.O. Box 2000
Chester, PA 19022-2000

By Phone:

(800) 916-8800

You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

FREE Credit Score 



* For your convenience we will use the data you supplied to us in the order process.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

FREE Credit Score 



* For your convenience we will use the data you supplied to us in the order process.

Consumer Rights

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA.

For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

You must be told if information in your file has been used against you.

Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment -- or to take another adverse action against you -- must tell you, and must give you the name, address, and phone number of the agency that provided the information.

You have the right to know what is in your file.

You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security Number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

You have the right to ask for a credit score.

Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

You have the right to dispute incomplete or inaccurate information.

If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the

agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.

Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

Consumer reporting agencies may not report outdated negative information.

In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited.

A consumer reporting agency may provide information about you only to people with a valid need - usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

You must give your consent for reports to be provided to employers.

A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.

Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688 (888-5OPTOUT).

You may seek damages from violators.

If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

Identity theft victims and active duty military personnel have additional rights.

For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	Bureau of Consumer Financial Protection 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	Federal Trade Commission Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
2. To the extent not included in item 1 above:	
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	Federal Reserve Consumer Help (FRCH) PO Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations	FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal credit unions	National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590 1-202-366-1306
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor

6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center-FCRA Washington, DC 20580 1-877-382-4357

Information Regarding State Laws Virginia Residents

Virginia Consumers Have the Right to Obtain a Security Freeze

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing your credit report without your express authorization. A security freeze must be requested in writing by certified mail. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to authorize the release of your credit report for a specific period of time or for a specific party after the freeze is in place. To provide that authorization you must contact the consumer reporting agency and provide all of the following:

- 1) The personal identification number or password;
- 2) Proper identification to verify your identity; and
- 3) The proper information regarding the period of time or the specific party for which the report shall be available.

A consumer reporting agency must authorize the release of your credit report no later than three business days after receiving the above information. After September 1, 2008, a consumer reporting agency must authorize the release of your credit report no later than 15 minutes after receiving the request.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account, that requests information in your credit report for the purposes reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

You have a right to bring civil action against anyone, including a consumer reporting agency, who improperly obtains access to a file, knowingly or willfully misuses file data, or fails to correct inaccurate file data.

Unless you are a victim of identity theft with a police report to verify the crimes, a consumer reporting agency has the right to charge you up to \$10 to place a freeze on your credit report.

