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Equifax Credit Report TM for Melissa Carson

As of: 03/20/2008
 Available until: 04/20/2008
 Confirmation #: 123456789

Report Does Not Update

| Section Title | Section Description |
|---|---|
| 1. Credit Summary | Summary of account activity |
| 2. Account Information | Detailed account information |
| 3. Inquiries | Companies that have requested or viewed your credit information |
| 4. Negative Information | Bankruptcies, liens, garnishments and other judgments |
| 5. Personal Information | Personal data, addresses, employment history |
| 6. Dispute File Information | How to dispute information found on this credit report |

Credit Summary

Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

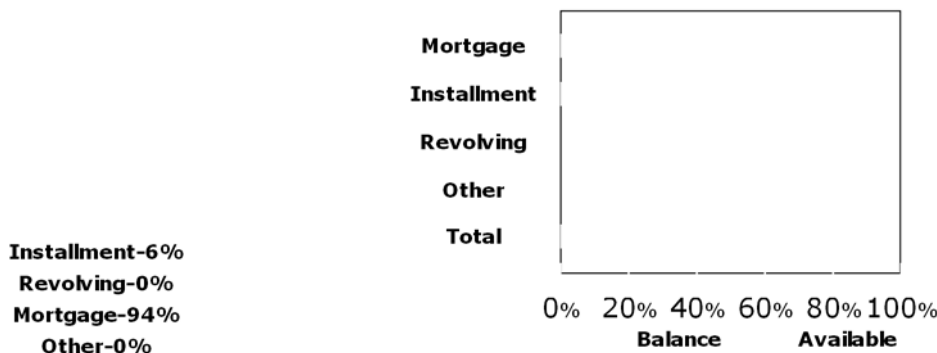
Accounts

Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. - that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

| Open Accounts | Total Number | Balance | Available [?] | Credit Limit [?] | Debt to Credit Ratio | Monthly Payment Amount [?] | Accounts with a Balance |
|-----------------------------|--------------|------------------|------------------------|---------------------------|----------------------|-------------------------------------|-------------------------|
| Mortgage | 2 | \$253,433 | \$27,817 | \$281,250 | 90% | \$1,825 | 2 |
| Installment | 1 | \$17,087 | \$2,756 | \$19,843 | 86% | \$377 | 1 |
| Revolving | 3 | \$0 | \$21,400 | \$21,400 | 0% | \$0 | 0 |
| Other | 0 | \$0 | N/A | N/A | N/A | \$0 | 0 |
| Total | 6 | \$270,520 | \$51,973 | \$322,493 | 84% | \$2,202 | 3 |

Debt by Account Type

Debt to Credit Ratio by Account Type



NOTE: Total may not equal 100% due to rounding.

Account Age

Usually, it is a good idea to keep your oldest credit account open, as a high average account age generally demonstrates stability to lenders. Also, especially if you have been managing credit for a short time, opening many new accounts will lower your average account age and may have a negative impact.

| | |
|---------------------------------|---|
| Length of Credit History | 9 Years , 6 Months |
| Average Account Age | 5 Years, 1 Months |
| Oldest Account | <u>ABC LOANS (Opened 09/1997)</u> |
| Most Recent Account | <u>XYZ INSTALLMENT LOANS (Opened 04/2006)</u> |

Inquiries - Requests for your Credit History

Numerous inquiries on your credit file for new credit may cause you to appear risky to lenders, so it is usually better to only seek new credit when you need it. Typically, lenders distinguish between inquiries for a single loan and many new loans in part by the length of time over which the inquiries occur. So, when rate shopping for a loan it's a good idea to do it within a focused period of time.

| | |
|---|---|
| <u>Inquiries in the Last 2 Years</u> | 3 |
| Most Recent Inquiry | <u>XYZ INSTALLMENT LOANS (03/05/07)</u> |

Potentially Negative Information

Late payments, collections and public records can have a negative impact on your credit standing. The more severe and recent they are, the more negative the potential impact might be.

| | |
|---------------------------------|---|
| <u>Public Records</u> | 3 |
| <u>Negative Accounts</u> | 2 |
| <u>Collections</u> | 1 |

Mortgage Accounts


Mortgage accounts include first mortgages, home equity loans, and any other loans secured by real estate you own.

Open Accounts

| Account Name | Account Number | Date Opened | Balance | Date Reported | Past Due | Account Status | Credit Limit |
|----------------------|----------------|-------------|-----------|---------------|----------|----------------|--------------|
| 123 Mortgage Company | 642889XXXX | 12/2003 | \$210,075 | 02/2007 | | PAYS AS AGREED | \$0 |

123 Mortgage Company

123 Sumter Rd
Albany, NY-12201
(518) 555-8843

| | | | |
|---|---------------|------------------------|---------------------------|
| Account Number: | 642889XXXX | Current Status: | PAYS AS AGREED |
| Account Owner: | Joint Account | High Credit: | \$225,000 |
| Type of Account  : | Mortgage | Credit Limit: | \$0 |
| Term Duration: | 360 Months | Terms Frequency: | Monthly (due every month) |
| Date Opened: | 12/2003 | Balance: | \$210,075 |
| Date Reported: | 02/2007 | Amount Past Due: | |
| Date of Last Payment: | 02/2007 | Actual Payment Amount: | \$0 |
| Scheduled Payment Amount: | \$1,475 | Date of Last Activity: | 01/2004 |

| Account Name | Account Number | Date Opened | Balance | Date Reported | Past Due | Account Status | Credit Limit |
|--|----------------|---------------------|---------|------------------------------|----------|----------------|--------------|
| Date Major Delinquency First Reported: | | | | Months Reviewed: | | 50 | |
| Creditor Classification: | | | | Activity Description: | | N/A | |
| Charge Off Amount: | | | | Deferred Payment Start Date: | | | |
| Balloon Payment Amount: | | | | Balloon Payment Date: | | | |
| Date Closed: | | | | Type of Loan: | | Conventional | |
| Date of First Delinquency: | | N/A | | | | | |
| Comments: | | Freddie Mac Account | | | | | |

81-Month Payment History

| Year | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2007 | * | | | | | | | | | | | |
| 2006 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2005 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2004 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2003 | | | | | | | | | | | * | * |

| | | | | | | | |
|-----------------|---------|---------|----------|---------|--|----------------|----------|
| ABC HOME EQUITY | 745XXXX | 12/2003 | \$43,358 | 01/2007 | | PAYS AS AGREED | \$56,250 |
|-----------------|---------|---------|----------|---------|--|----------------|----------|

ABC HOME EQUITY

123 Homewood Blvd
 Catskill, NY-12414
 (518) 555-3367

| | | | |
|--|----------------|------------------------------|----------------------------|
| Account Number: | 745XXXX | Current Status: | PAYS AS AGREED |
| Account Owner: | Joint Account | High Credit: | \$56,250 |
| Type of Account : | Line of Credit | Credit Limit: | \$56,250 |
| Term Duration: | | Terms Frequency: | Monthly (due every month) |
| Date Opened: | 12/2003 | Balance: | \$43,358 |
| Date Reported: | 01/2007 | Amount Past Due: | |
| Date of Last Payment: | 01/2007 | Actual Payment Amount: | \$750 |
| Scheduled Payment Amount: | \$350 | Date of Last Activity: | 01/2004 |
| Date Major Delinquency First Reported: | | Months Reviewed: | 50 |
| Creditor Classification: | | Activity Description: | N/A |
| Charge Off Amount: | | Deferred Payment Start Date: | |
| Balloon Payment Amount: | | Balloon Payment Date: | |
| Date Closed: | | Type of Loan: | Home Equity Line of Credit |
| Date of First Delinquency: | N/A | | |
| Comments: | | | |

81-Month Payment History

| Year | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| | | | | | | | | | | | | |

| Account Name | Account Number | | | Date Opened | | Balance | Date Reported | | | Past Due | Account Status | Credit Limit | |
|--------------|----------------|-----|-----|-------------|-----|---------|---------------|-----|-----|----------|----------------|--------------|-----|
| | Year | Jan | Feb | Mar | Apr | | May | Jun | Jul | | | | Aug |
| 2006 | * | * | * | * | * | * | * | * | * | * | * | * | * |
| 2005 | * | * | * | * | * | * | * | * | * | * | * | * | * |
| 2004 | * | * | * | * | * | * | * | * | * | * | * | * | * |
| 2003 | | | | | | | | | | | | * | * |

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Installment Accounts


Installment accounts are credit accounts in which the amount of the payment and the number of payments are predetermined or fixed, such as a car loan.

Open Accounts

| Account Name | Account Number | Date Opened | Balance | Date Reported | Past Due | Account Status | Credit Limit |
|-----------------------|----------------|-------------|----------|---------------|----------|----------------|--------------|
| XYZ INSTALLMENT LOANS | 33699568XXXX | 04/2006 | \$17,087 | 01/2007 | | PAYS AS AGREED | \$0 |

XYZ INSTALLMENT LOANS

123 Kendall Rd
Birmingham, AL-35204
(205) 555-3345

| | | | |
|---|--------------------|------------------------------|------------------------------|
| Account Number: | 33699568XXXX | Current Status: | PAYS AS AGREED |
| Account Owner: | Individual Account | High Credit: | \$19,843 |
| Type of Account  | Installment | Credit Limit: | \$0 |
| Term Duration: | 999 Months | Terms Frequency: | Biweekly (due every 2 weeks) |
| Date Opened: | 04/2006 | Balance: | \$17,087 |
| Date Reported: | 01/2007 | Amount Past Due: | |
| Date of Last Payment: | 01/2007 | Actual Payment Amount: | \$174 |
| Scheduled Payment Amount: | \$377 | Date of Last Activity: | 01/2007 |
| Date Major Delinquency First Reported: | | Months Reviewed: | 9 |
| Creditor Classification: | | Activity Description: | N/A |
| Charge Off Amount: | | Deferred Payment Start Date: | |
| Balloon Payment Amount: | | Balloon Payment Date: | |
| Date Closed: | | Type of Loan: | Auto |
| Date of First Delinquency: | N/A | | |
| Comments: | | | |

81-Month Payment History


| Year | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2006 | | | | * | * | * | * | * | * | * | * | * |

Closed Accounts

| Account Name | Account Number | Date Opened | Balance | Date Reported | Past Due | Account Status | Credit Limit |
|----------------|----------------|-------------|---------|---------------|----------|----------------|--------------|
| 123 LENDING CO | 8433XXXX | 10/1997 | \$0 | 02/2003 | | PAYS AS AGREED | \$0 |

123 LENDING CO

123 Tilly Mill Rd
 Atlanta, GA-30339
 (770) 555-5578

| | | | |
|---|---|------------------------------|----------------|
| Account Number: | 8433XXXX | Current Status: | PAYS AS AGREED |
| Account Owner: | Individual Account | High Credit: | \$1,000 |
| Type of Account  : | Installment | Credit Limit: | \$0 |
| Term Duration: | | Terms Frequency: | |
| Date Opened: | 10/1997 | Balance: | \$0 |
| Date Reported: | 02/2003 | Amount Past Due: | |
| Date of Last Payment: | | Actual Payment Amount: | |
| Scheduled Payment Amount: | \$50 | Date of Last Activity: | 02/2003 |
| Date Major Delinquency First Reported: | | Months Reviewed: | 1 |
| Creditor Classification: | | Activity Description: | N/A |
| Charge Off Amount: | | Deferred Payment Start Date: | |
| Balloon Payment Amount: | | Balloon Payment Date: | |
| Date Closed: | | Type of Loan: | |
| Date of First Delinquency: | N/A | | |
| Comments: | Closed or paid account zero balance, Student loan | | |


81-Month Payment History

| Year | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2003 | * | | | | | | | | | | | |
| 2002 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2001 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2000 | * | * | * | * | * | * | * | * | * | * | * | * |
| 1999 | * | * | * | * | * | * | * | * | * | * | * | * |
| 1998 | * | * | * | * | * | * | * | * | * | * | * | * |
| 1997 | | | * | * | * | * | * | * | * | * | * | * |

| | | | | | | | |
|----------------|---------|---------|-----|---------|--|----------------|-----|
| ABC Lending Co | 422XXXX | 09/2003 | \$0 | 04/2006 | | PAYS AS AGREED | \$0 |
|----------------|---------|---------|-----|---------|--|----------------|-----|

ABC LENDING CO

123 Millbrook Ave
 Birmingham, AL-35201
 (205) 555-5252

| | | | |
|---|---------------|-----------------|----------------|
| Account Number: | 422XXXX | Current Status: | PAYS AS AGREED |
| Account Owner: | Joint Account | High Credit: | \$12,000 |
| Type of Account  : | Installment | Credit Limit: | \$0 |

| Account Name | Account Number | Date Opened | Balance | Date Reported | Past Due | Account Status | Credit Limit |
|--|----------------|-------------|---------|------------------------------|----------|---------------------------|--------------|
| Term Duration: | | 60 Months | | Terms Frequency: | | Monthly (due every month) | |
| Date Opened: | | 09/2003 | | Balance: | | \$0 | |
| Date Reported: | | 04/2006 | | Amount Past Due: | | | |
| Date of Last Payment: | | 04/2006 | | Actual Payment Amount: | | \$330 | |
| Scheduled Payment Amount: | | \$231 | | Date of Last Activity: | | 04/2006 | |
| Date Major Delinquency First Reported: | | | | Months Reviewed: | | 31 | |
| Creditor Classification: | | | | Activity Description: | | Paid and Closed | |
| Charge Off Amount: | | | | Deferred Payment Start Date: | | | |
| Balloon Payment Amount: | | | | Balloon Payment Date: | | | |
| Date Closed: | | 04/2006 | | Type of Loan: | | Auto | |
| Date of First Delinquency: | | N/A | | | | | |
| Comments: | | | | | | | |

81-Month Payment History

| Year | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2006 | * | * | * | | | | | | | | | |
| 2005 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2004 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2003 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2002 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2001 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2000 | | | | | * | * | * | * | * | * | * | * |

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Revolving Accounts


Revolving accounts are charge accounts that have a credit limit and require a minimum payment each month, such as most credit cards.

Open Accounts

| Account Name | Account Number | Date Opened | Balance | Date Reported | Past Due | Account Status | Credit Limit |
|--------------|------------------|-------------|---------|---------------|----------|----------------|--------------|
| ABC BANKCARD | 433298986100XXXX | 12/1998 | \$0 | 01/2007 | | PAYS AS AGREED | \$8,800 |

ABC BANKCARD

PO Box 123
 Oklahoma City, OK-73101
 (405) 555-8100

| | | | |
|---|--------------------|-----------------|----------------|
| Account Number: | 433298986100XXXX | Current Status: | PAYS AS AGREED |
| Account Owner: | Individual Account | High Credit: | \$5,021 |
| Type of Account  : | Revolving | Credit Limit: | \$8,800 |

| Account Name | Account Number | Date Opened | Balance | Date Reported | Past Due | Account Status | Credit Limit |
|--|----------------|-------------|------------------------------|---------------|-------------|---------------------------|--------------|
| Term Duration: | | | Terms Frequency: | | | Monthly (due every month) | |
| Date Opened: | | 12/1998 | Balance: | | \$0 | | |
| Date Reported: | | 01/2007 | Amount Past Due: | | | | |
| Date of Last Payment: | | 08/2005 | Actual Payment Amount: | | | | |
| Scheduled Payment Amount: | | | Date of Last Activity: | | 08/2005 | | |
| Date Major Delinquency First Reported: | | | Months Reviewed: | | 85 | | |
| Creditor Classification: | | | Activity Description: | | N/A | | |
| Charge Off Amount: | | | Deferred Payment Start Date: | | | | |
| Balloon Payment Amount: | | | Balloon Payment Date: | | | | |
| Date Closed: | | | Type of Loan: | | Credit card | | |
| Date of First Delinquency: | | N/A | | | | | |
| Comments: | | | | | | | |


81-Month Payment History

| Year | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2006 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2005 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2004 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2003 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2002 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2001 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2000 | | | | * | * | * | * | * | * | * | * | * |

| | | | | | | | |
|------------------|------------------|---------|-----|---------|-----|----------------|---------|
| ABC CREDIT CARDS | 422366351233XXXX | 03/2003 | \$0 | 01/2007 | \$0 | PAYS AS AGREED | \$4,600 |
|------------------|------------------|---------|-----|---------|-----|----------------|---------|

ABC CREDIT CARDS

123 W 43rd St
 Baltimore, MD-21075
 (410) 555-0075

| | | | |
|---|------------------|------------------------------|----------------|
| Account Number: | 422366351233XXXX | Current Status: | PAYS AS AGREED |
| Account Owner: | Joint Account | High Credit: | \$439 |
| Type of Account  : | Revolving | Credit Limit: | \$4,600 |
| Term Duration: | | Terms Frequency: | |
| Date Opened: | 03/2003 | Balance: | \$0 |
| Date Reported: | 01/2007 | Amount Past Due: | \$0 |
| Date of Last Payment: | 01/2007 | Actual Payment Amount: | |
| Scheduled Payment Amount: | \$0 | Date of Last Activity: | 01/2007 |
| Date Major Delinquency First Reported: | | Months Reviewed: | 1 |
| Creditor Classification: | | Activity Description: | N/A |
| Charge Off Amount: | | Deferred Payment Start Date: | |

| Account Name | Account Number | Date Opened | Balance | Date Reported | Past Due | Account Status | Credit Limit |
|----------------------------|----------------|-------------|---------|-----------------------|----------|----------------|--------------|
| Balloon Payment Amount: | | | | Balloon Payment Date: | | | |
| Date Closed: | | | | Type of Loan: | | Credit card | |
| Date of First Delinquency: | | N/A | | | | | |
| Comments: | | | | | | | |


81-Month Payment History

| Year | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2006 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2005 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2004 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2003 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2002 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2001 | | * | * | * | * | * | * | * | * | * | * | * |

| | | | | | | | |
|--------------|------------------|---------|-----|---------|-------|------------------|---------|
| XYZ BANKCARD | 487366480316XXXX | 08/2001 | \$0 | 01/2007 | \$287 | PAYS 91-120 DAYS | \$8,000 |
|--------------|------------------|---------|-----|---------|-------|------------------|---------|

XYZ BANKCARD

123 Riverside Ave
 Tuscon, AZ-85701
 (520) 555-1244

| | | | |
|---|--------------------|------------------------------|------------------|
| Account Number: | 487366480316XXXX | Current Status: | PAYS 91-120 DAYS |
| Account Owner: | Individual Account | High Credit: | \$7,215 |
| Type of Account  : | Revolving | Credit Limit: | \$8,000 |
| Term Duration: | | Terms Frequency: | |
| Date Opened: | 08/2001 | Balance: | \$0 |
| Date Reported: | 01/2007 | Amount Past Due: | \$287 |
| Date of Last Payment: | 01/2007 | Actual Payment Amount: | |
| Scheduled Payment Amount: | \$0 | Date of Last Activity: | 01/2007 |
| Date Major Delinquency First Reported: | | Months Reviewed: | 1 |
| Creditor Classification: | | Activity Description: | N/A |
| Charge Off Amount: | | Deferred Payment Start Date: | |
| Balloon Payment Amount: | | Balloon Payment Date: | |
| Date Closed: | | Type of Loan: | Credit card |
| Date of First Delinquency: | 11/2006 | | |
| Comments: | | | |

81-Month Payment History

| Year | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2006 | * | * | * | * | * | * | * | * | * | 30 | 60 | 90 |
| 2005 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2004 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2003 | * | * | * | * | * | * | * | * | * | * | * | * |


| Account Name | Account Number | | | Date Opened | | Balance | Date Reported | | | Past Due | Account Status | Credit Limit | |
|--------------|----------------|-----|-----|-------------|-----|---------|---------------|-----|-----|----------|----------------|--------------|-----|
| | Year | Jan | Feb | Mar | Apr | | May | Jun | Jul | | | | Aug |
| 2002 | * | * | * | * | * | * | * | * | * | * | * | * | * |
| 2001 | | * | * | * | * | * | * | * | * | * | * | * | * |

Closed Accounts

| Account Name | Account Number | Date Opened | Balance | Date Reported | Past Due | Account Status | Credit Limit |
|---------------|------------------|-------------|---------|---------------|----------|----------------|--------------|
| 123 CREDIT CO | 533696884221XXXX | 02/2001 | \$0 | 06/2006 | \$0 | PAYS AS AGREED | \$3,200 |

123 CREDIT CO

123 Allyson Rd
Tucson, AZ-19019
(215) 555-8863

| | | | |
|---|----------------------------|------------------------------|-----------------|
| Account Number: | 533696884221XXXX | Current Status: | PAYS AS AGREED |
| Account Owner: | Individual Account | High Credit: | \$0 |
| Type of Account  : | Revolving | Credit Limit: | \$3,200 |
| Term Duration: | | Terms Frequency: | |
| Date Opened: | 02/2001 | Balance: | \$0 |
| Date Reported: | 06/2006 | Amount Past Due: | \$0 |
| Date of Last Payment: | | Actual Payment Amount: | |
| Scheduled Payment Amount: | \$0 | Date of Last Activity: | 05/2006 |
| Date Major Delinquency First Reported: | | Months Reviewed: | 64 |
| Creditor Classification: | | Activity Description: | Paid and Closed |
| Charge Off Amount: | | Deferred Payment Start Date: | |
| Balloon Payment Amount: | | Balloon Payment Date: | |
| Date Closed: | 01/2004 | Type of Loan: | Credit card |
| Date of First Delinquency: | N/A | | |
| Comments: | Account closed by consumer | | |

81-Month Payment History


| Year | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2006 | * | * | * | * | * | | | | | | | |
| 2005 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2004 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2003 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2002 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2001 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2000 | | | | | | | * | * | * | * | * | * |

| | | | | | | | |
|------------------|------------------|---------|-----|---------|--|----------------|---------|
| 321 CREDIT CARDS | 633248821113XXXX | 03/2003 | \$0 | 05/2004 | | PAYS AS AGREED | \$4,000 |
|------------------|------------------|---------|-----|---------|--|----------------|---------|

| Account Name | Account Number | Date Opened | Balance | Date Reported | Past Due | Account Status | Credit Limit |
|--------------|----------------|-------------|---------|---------------|----------|----------------|--------------|
|--------------|----------------|-------------|---------|---------------|----------|----------------|--------------|

321 CREDIT CARDS

123 Vance Dr
Peoria, IL-61601
(309) 555-9968

| | | | |
|---|-------------------------------------|------------------------------|---------------------------|
| Account Number: | 633248821113XXXX | Current Status: | PAYS AS AGREED |
| Account Owner: | Individual Account | High Credit: | \$4,278 |
| Type of Account  | Revolving | Credit Limit: | \$4,000 |
| Term Duration: | | Terms Frequency: | Monthly (due every month) |
| Date Opened: | 03/2003 | Balance: | \$0 |
| Date Reported: | 05/2004 | Amount Past Due: | |
| Date of Last Payment: | 01/2004 | Actual Payment Amount: | |
| Scheduled Payment Amount: | | Date of Last Activity: | 01/2004 |
| Date Major Delinquency First Reported: | | Months Reviewed: | 14 |
| Creditor Classification: | | Activity Description: | Paid and Closed |
| Charge Off Amount: | | Deferred Payment Start Date: | |
| Balloon Payment Amount: | | Balloon Payment Date: | |
| Date Closed: | 02/2004 | Type of Loan: | Combined Credit Plan |
| Date of First Delinquency: | N/A | | |
| Comments: | Account closed at consumers request | | |


81-Month Payment History

No 81-Month Payment Data available for display.

| | | | | | | | |
|---------------|------------------|---------|-----|---------|--|----------------|---------|
| XYZ CREDIT CO | 633248821113XXXX | 03/2004 | \$0 | 01/2007 | | PAYS AS AGREED | \$2,000 |
|---------------|------------------|---------|-----|---------|--|----------------|---------|

XYZ CREDIT CO

123 Lawrence Village
Oklahoma City, OK-73103
(800) 555-8100

| | | | |
|---|--------------------|------------------------|----------------|
| Account Number: | 633248821113XXXX | Current Status: | PAYS AS AGREED |
| Account Owner: | Individual Account | High Credit: | \$794 |
| Type of Account  | Revolving | Credit Limit: | \$2,000 |
| Term Duration: | | Terms Frequency: | |
| Date Opened: | 03/2004 | Balance: | \$0 |
| Date Reported: | 01/2007 | Amount Past Due: | |
| Date of Last Payment: | 04/2004 | Actual Payment Amount: | |
| Scheduled Payment Amount: | | Date of Last Activity: | 09/2004 |
| Date Major Delinquency First Reported: | | Months Reviewed: | 34 |

| Account Name | Account Number | Date Opened | Balance | Date Reported | Past Due | Account Status | Credit Limit |
|----------------------------|----------------|-----------------------------|---------|------------------------------|----------|-----------------|--------------|
| Creditor Classification: | | | | Activity Description: | | Paid and Closed | |
| Charge Off Amount: | | | | Deferred Payment Start Date: | | | |
| Balloon Payment Amount: | | | | Balloon Payment Date: | | | |
| Date Closed: | | | | Type of Loan: | | Credit card | |
| Date of First Delinquency: | | N/A | | | | | |
| Comments: | | Account closed by consumers | | | | | |

81-Month Payment History

| Year | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2006 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2005 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2004 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2003 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2002 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2001 | | * | * | * | * | * | * | * | * | * | * | * |

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Other Accounts

These are all accounts that do not fall into the other categories and can include 30-day accounts such as American Express.

Closed Accounts

| Account Name | Account Number | Date Opened | Balance | Date Reported | Past Due | Account Status | Credit Limit |
|--------------|----------------|-------------|---------|---------------|----------|----------------|--------------|
| ABC LOANS | 31667XXXX | 09/1997 | \$0 | 09/2003 | | CHARGE-OFF | \$0 |

ABC LOANS

123 Martin Ave
 Olympia, WA-98503
 (206) 555-1237

| | | | |
|--|--------------------|------------------------------|------------|
| Account Number: | 31667XXXX | Current Status: | CHARGE-OFF |
| Account Owner: | Individual Account | High Credit: | \$2,625 |
| Type of Account : | Open | Credit Limit: | \$0 |
| Term Duration: | | Terms Frequency: | |
| Date Opened: | 09/1997 | Balance: | \$0 |
| Date Reported: | 09/2003 | Amount Past Due: | |
| Date of Last Payment: | 03/2003 | Actual Payment Amount: | \$0 |
| Scheduled Payment Amount: | \$0 | Date of Last Activity: | 03/2003 |
| Date Major Delinquency First Reported: | | Months Reviewed: | 70 |
| Creditor Classification: | | Activity Description: | N/A |
| Charge Off Amount: | | Deferred Payment Start Date: | |
| Balloon Payment Amount: | | Balloon Payment Date: | |
| Date Closed: | 04/2003 | Type of Loan: | |

| Account Name | Account Number | Date Opened | Balance | Date Reported | Past Due | Account Status | Credit Limit |
|----------------------------|----------------|-----------------|---------|---------------|----------|----------------|--------------|
| Date of First Delinquency: | | N/A | | | | | |
| Comments: | | Paid Charge-Off | | | | | |

81-Month Payment History

No 81-Month Payment Data available for display.

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Payment History Key

| Meaning | Symbol | Meaning | Symbol |
|-------------------------|--------|----------------------|--------|
| Pays or Paid as Agreed: | * | 180+ Days Past Due: | 180 |
| 30-59 Days Past Due: | 30 | Collection Account: | CA |
| 60-89 Days Past Due: | 60 | Foreclosure: | F |
| 90-119 Days Past Due: | 90 | Voluntary Surrender: | VS |
| 120-149 Days Past Due: | 120 | Repossession: | R |
| 150-179 Days Past Due: | 150 | Charge Off: | CO |

Inquiries

A request for your credit history is called an inquiry. Inquiries remain on your credit report for two years. There are two types of inquiries those that may impact your credit rating and those that do not.

Inquiries that may impact your credit rating

These inquiries are made by companies with whom you have applied for a loan or credit.

| Name of Company | Date of Inquiry |
|-----------------|-----------------|
| 123 UTILITY | 03/05/07 |

Creditor Contact Information

123 UTILITY
 123 Perry St
 Boston, MA 02101

| | |
|----------------|----------|
| ABC LENDING CO | 02/06/07 |
|----------------|----------|

Creditor Contact Information

ABC LENDING CO
 123 Millbrook Ave
 Birmingham, AL 35201
 (205) 555-5252

| | |
|------------|----------|
| XYZ CREDIT | 01/29/07 |
|------------|----------|

Creditor Contact Information

XYZ CREDIT
 123 Walton Ave
 Grand Rapids, MI 49501

Inquiries that do not impact your credit rating

These inquiries include requests from employers, companies making promotional offers and your own requests to check

your credit. These inquiries are only viewable by you.

| Company Information | Date of Inquiry |
|-------------------------------|--------------------|
| ND-Promotional Inquiry | 07/11/06 |
| EFX-Equifax Consumer Services | 01/17/07 |
| PRM-ECAS | 12/03/06, 12/15/06 |

| Prefix | Prefix Description |
|----------------|---|
| PRM | Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance. (PRM inquiries remain for twelve months.) |
| AM or AR | Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors. (AM and AR inquiries remain for twelve months.) |
| EMPL | Inquiries with this prefix indicate an employment inquiry. (EMPL inquiries remain for 24 months) |
| Equifax or EFX | Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request. |
| ND | Inquiries with this prefix are general inquiries that do not display to credit grantors. (ND inquiries remain for twelve months.) |
| ND MR | Inquiries with this prefix indicate the reissue of a mortgage credit report containing information from your Equifax credit file to another company in connection with a mortgage loan. (ND MR inquiries remain for 24 months.) |
| PR | Inquiries with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing. (PR inquiries remain for 12 months.) |

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Negative Accounts


Accounts that contain a negative account status. Accounts not paid as agreed generally remain on your credit file for 7 years from the date the account first became past due leading to the current not paid status. Late Payment History generally remains on your credit file for 7 years from the date of the late payment.

Open Accounts

| Account Name | Account Number | Date Opened | Balance | Date Reported | Past Due | Account Status | Credit Limit |
|--------------|------------------|-------------|---------|---------------|----------|------------------|--------------|
| XYZ BANKCARD | 487366480316XXXX | 08/2001 | \$0 | 01/2007 | \$287 | PAYS 91-120 DAYS | \$8,000 |

XYZ BANKCARD

123 Riverside Ave
Tuscon, AZ-85701
(520) 555-1244

| | | | |
|---|--------------------|------------------|------------------|
| Account Number: | 487366480316XXXX | Current Status: | PAYS 91-120 DAYS |
| Account Owner: | Individual Account | High Credit: | \$7,215 |
| Type of Account  : | Revolving | Credit Limit: | \$8,000 |
| Term Duration: | | Terms Frequency: | |
| Date Opened: | 08/2001 | Balance: | \$0 |

| Account Name | Account Number | Date Opened | Balance | Date Reported | Past Due | Account Status | Credit Limit |
|--|----------------|-------------|---------|------------------------------|----------|----------------|--------------|
| Date Reported: | | 01/2007 | | Amount Past Due: | | \$287 | |
| Date of Last Payment: | | 01/2007 | | Actual Payment Amount: | | | |
| Scheduled Payment Amount: | \$0 | | | Date of Last Activity: | | 01/2007 | |
| Date Major Delinquency First Reported: | | | | Months Reviewed: | | 1 | |
| Creditor Classification: | | | | Activity Description: | | N/A | |
| Charge Off Amount: | | | | Deferred Payment Start Date: | | | |
| Balloon Payment Amount: | | | | Balloon Payment Date: | | | |
| Date Closed: | | | | Type of Loan: | | Credit card | |
| Date of First Delinquency: | | 11/2006 | | | | | |
| Comments: | | | | | | | |

81-Month Payment History

| Year | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2006 | * | * | * | * | * | * | * | * | * | 30 | 60 | 90 |
| 2005 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2004 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2003 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2002 | * | * | * | * | * | * | * | * | * | * | * | * |
| 2001 | | * | * | * | * | * | * | * | * | * | * | * |

Closed Accounts

| Account Name | Account Number | Date Opened | Balance | Date Reported | Past Due | Account Status | Credit Limit |
|--------------|----------------|-------------|---------|---------------|----------|----------------|--------------|
| ABC LOANS | 31667XXXX | 09/1997 | \$0 | 09/2003 | | CHARGE-OFF | \$0 |

ABC LOANS

123 Martin Ave
 Olympia, WA-98503
 (206) 555-1237

| | | | |
|--|--------------------|------------------------------|------------|
| Account Number: | 31667XXXX | Current Status: | CHARGE-OFF |
| Account Owner: | Individual Account | High Credit: | \$2,625 |
| Type of Account : | Open | Credit Limit: | \$0 |
| Term Duration: | | Terms Frequency: | |
| Date Opened: | 09/1997 | Balance: | \$0 |
| Date Reported: | 09/2003 | Amount Past Due: | |
| Date of Last Payment: | 03/2003 | Actual Payment Amount: | \$0 |
| Scheduled Payment Amount: | \$0 | Date of Last Activity: | 03/2003 |
| Date Major Delinquency First Reported: | | Months Reviewed: | 70 |
| Creditor Classification: | | Activity Description: | N/A |
| Charge Off Amount: | | Deferred Payment Start Date: | |
| Balloon Payment Amount: | | Balloon Payment Date: | |
| Date Closed: | 04/2003 | Type of Loan: | |

| Account Name | Account Number | Date Opened | Balance | Date Reported | Past Due | Account Status | Credit Limit |
|----------------------------|----------------|-----------------|---------|---------------|----------|----------------|--------------|
| Date of First Delinquency: | | N/A | | | | | |
| Comments: | | Paid Charge-Off | | | | | |

81-Month Payment History

No 81-Month Payment Data available for display.

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Collections

A collection is an account that has been turned over to a collection agency by one of your creditors because they believe the account has not been paid as agreed.

ABC Collections

| | |
|---------------------------|---|
| Agency Address: | 7754 W 84th St Chicago, IL 60601 (318) 555-4549 |
| Date Reported: | 10/2006 |
| Date Assigned: | 03/2005 |
| Creditor Classification: | |
| Creditor Name: | 321 INSTALLMENT LOANS |
| Account Number: | 25XXXX |
| Account Owner: | Individual Account. |
| Original Amount Owned: | \$35 |
| Date of 1 st Delinquency: | 12/2004 |
| Balance Date: | 10/2006 |
| Balance Owned: | \$35 |
| Last Payment Date: | N/A |
| Status Date: | 10/2006 |
| Status: | D - Unpaid |
| Comments: | N/A |

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Public Records

Public record information includes bankruptcies, liens or judgments and comes from federal, state or county court records.

Bankruptcy

| | |
|--------------------|--|
| Date Filed: | 08/2004 |
| Case Number: | 1A223344567 |
| Court Number/Name: | 12-Anywhere Court House |
| Court Address: | 123 Easy Street Anytown, GA 33333 (555) 555-5555 |

Bankruptcy 

| | |
|---------------------------|--------------------|
| Liabilities: | \$25,000 |
| Individual/Joint: | Joint |
| Individual/Business: | Business |
| Bankruptcy Disposition: | A-DISCHARGED CH-11 |
| Current Disposition Date: | 15/06/2005 |
| Asset Amount: | \$36,000 |
| Exempt Amount: | \$23,000 |
| Date Verified: | 13/05/2005 |
| Date Reported: | 15/06/2005 |
| Prior Disposition: | |
| Comments: | Discharged |

Judgment 

| | |
|--------------------|--|
| Type: | Judgment |
| Date Filed: | 10/13/2005 |
| Case Number: | 334456567878 |
| Court Number/Name: | 11-Anytime Court House |
| Court Address: | 123 Easy Street Anytown, GA 33333 (555) 555-5555 |
| Plaintiff: | Mr. Plaintiff |
| Defendant: | Mr. Defendant |
| Amount: | \$2,500 |
| Status: | T - Satisfied |
| Satisfied Date: | 11/2005 |
| Verified Date: | 11/2005 |
| Comments: | Consumer Disputes |

Tax Lien 

| | |
|--------------------|--|
| Date Filed: | 03/2001 |
| Case Number: | 334456567878 |
| Court Number/Name: | 33- Anycity Court House |
| Court Address: | 123 Easy Street Anytown, GA 33333 (555) 555-5555 |
| Amount: | \$1,500 |
| Class: | County/ City |
| Date Reported: | 25/06/2003 |
| Lien Status: | R - Released |

Tax Lien 

Date Released: 02/2003

Date Verified: 05/2003

Comments: Consumer says never late

[↑ Back to Top](#)**Personal Information**

The following information is added to your file either when creditors enter requests to view your credit history, or when you report it to Equifax directly.

Name: Melissa Carson**Social Security Number:** XXX-XX-6789**Age or Date of Birth:** March 8, 1977**Address Information**

| Current/Previous | Street | City | State | Zip | Date Reported |
|------------------|----------------------|------------|-------|-------|---------------|
| Current | 123 PEACHTREE CIRCLE | ATLANTA | GA | 30303 | 07/2006 |
| Former Address 1 | 123 WYANDHAM CT | BIRMINGHAM | AL | 35226 | 05/2005 |

Other Identification

You have no other identification on file.

Employment History**Last Reported Employment:**

FIELD CONSULTANT; LMNOP COMPANY; GA;

Alert(s)**File Blocked For Promotional Purposes****Fraud Alert****Consumer Statement**

The following Consumer Statement was added on 05/2007 and will expire on 05/2008:

CONSUMER HAS REQUESTED AN ALERT BE PLACED ON THEIR CREDIT FILE. DAYTIME (206) 555-5555
EVENING (206) 555-6666[↑ Back to Top](#)**Dispute File Information**

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information on this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.ai.equifax.com>

To check the status or view the results of your dispute please visit <https://www.ai.equifax.com>

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