

Consumer Information

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

Consumer Statement

Summary Information

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

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

Account History Information

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

Two Year Payment History:

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

Seven Year Payment History:

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

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

Two Year Payment History:

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

Seven Year Payment History:

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

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

Two Year Payment History:

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

Seven Year Payment History:

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

| Shop 'Til You Drop Store Credit Card | Experian | TransUnion | Equifax |
|--------------------------------------|---------------|-------------|--------------|
| Account Number: | 0-01-35842*** | 01-35842*** | 1-35842*** |
| Type: | Revolving | Revolving | Revolving |
| Condition: | Open | Open | Open |
| Responsibility: | Individual | Individual | Individual |
| Pay Status: | Current | Current | 30 Days Late |
| Date Opened: | 06/01/2011 | 06/2011 | 06/2011 |
| Date Reported: | 10/01/2012 | 10/2012 | 10/2012 |
| Balance and Limit: | \$750 | \$750 | \$750 |
| Payment and Terms: | \$732 | \$732 | \$732 |
| High Balance: | \$763 | \$750 | \$750 |
| Past Due: | \$0 | \$0 | \$20 |
| Remarks: | | | |

Two Year Payment History:

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

Seven Year Payment History:

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

The Free Money Credit Card

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

Two Year Payment History:

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

Seven Year Payment History:

| | <u>Experian</u> | <u>TransUnion</u> | <u>Equifax</u> |
|--|-----------------|-------------------|----------------|
|--|-----------------|-------------------|----------------|

| | | | |
|---------------|---|---|---|
| 30 Days Late: | 0 | 0 | 0 |
| 60 Days Late: | 0 | 0 | 0 |
| 90 Days Late: | 0 | 0 | 0 |

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

Two Year Payment History:

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

Seven Year Payment History:

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

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

Past Due: \$228 and fees \$228 \$228
Remarks:

Two Year Payment History:

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|------------|-----|-----|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|----|
| Experian | CUR | CUR | 30 | 60 | CUR | CUR | CUR | CUR | 30 | 60 | CUR | CUR | CUR | CUR | CUR | CUR | 30 | CUR | CUR | CUR | CUR | CUR | 30 | 60 | |
| | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | |
| TransUnion | CUR | CUR | CUR | 30 | 60 | CUR | CUR | CUR | CUR | 30 | 60 | CUR | CUR | CUR | CUR | CUR | 30 | CUR | CUR | CUR | CUR | CUR | CUR | 30 | |
| | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | |
| Equifax | CUR | CUR | 30 | 60 | CUR | CUR | CUR | CUR | 30 | 60 | 90 | CUR | CUR | CUR | CUR | CUR | 30 | CUR | CUR | CUR | CUR | CUR | CUR | 30 | 60 |
| | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | |
| | | | 2011 | | | | | | | | | | | | | | | | | | | | | | |
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Seven Year Payment History:

| | Experian | TransUnion | Equifax |
|---------------|----------|------------|---------|
| 30 Days Late: | 4 | 4 | 4 |
| 60 Days Late: | 3 | 2 | 3 |
| 90 Days Late: | 0 | 0 | 1 |

Public Record Information

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

Inquiry Information

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

Creditor Information

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