



Your Credit Report

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Personal Credit Report

MICHAEL L. KING
Source: TransUnion

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August 28, 2013



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[» I want my Credit Score](#)

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

File Number: 337664103

-Begin Credit Report-

Personal Information

SSN: 218-54-6950

You have been on our files since 07/01/1980

Date of Birth: 03/25/1949

Names Reported: MICHAEL L. KING, MIKE L. KING and MICHAELL KING

Addresses Reported:

Address	Date Reported
2627 LAS CASAS WAY, RANCHO CORDOVA, CA 95670-3445	05/28/2010
1455 REDDING RD, WEST SACRAMENTO, CA 95691-4948	05/16/2008
6015 JOAQUIN MURIETA AVE APT C, NEWARK, CA 94560-5498	06/01/1996
10600 N TANTAU AVE, CUPERTINO, CA 95014-0739	05/01/1996
19333 VALLCO PKWY, CUPERTINO, CA 95014-2506	

Telephone Numbers Reported:

(510) 918-6015 (510) 656-3402 (916) 371-7917 (408) 285-4840 (510) 353-9026

Employment Data Reported:

Employer Name	Date Verified
TANDEM COMPUTERS CENTURY 21	07/01/1991

Public Records

This information was collected from public records sources by TransUnion or a company we hired. You may be required to explain these items to potential creditors. Discharged Chapter 7 bankruptcy remains on your file for up to 10 years. An unpaid tax lien remains on your file for up to 10 years.

CALIFORNIA FEDERAL COURT Docket # 835454

5011 I STREET
SUITE 3-200
SACRAMENTO, CA 95814
(916) 930-4400

Date Filed: 10/24/2008
Date Paid: 02/09/2009
Date Updated: 02/10/2009

Type: CHAPTER 7
BANKRUPTCY
DISCHARGED
Responsibility: Contractually Liable Debt

Court Type: Federal District
Plaintiff Attorney: JULIUS M ENGEL

Estimated month and year that this item will be removed: 09/2018

YOLO COUNTY COURT RD Docket # 2010001453900

625 COURT ST

WOODLAND, CA 95695
(530) 666-8130

Date Filed: 06/02/2010 **Type:** FEDERAL TAX LIEN **Amount:** \$23,925
Date Updated: 07/13/2010 **Responsibility:** Contractually Liabile Debt **Court Type:** Recorder of Deeds

Estimated month and year that this item will be removed: 05/2020

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	RPC	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repo-ssession	Charge Off	Foreclosure

Adverse Accounts

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled.

BANK OF AMERICA #488893199497****

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

Date Opened: 01/24/2002 **Balance:** \$0 **Pay Status:** >Account Included in Bankruptcy<
Responsibility: Joint Account **Date Updated:** 07/03/2010
Account Type: Revolving Account **Last Payment Made:** 03/27/2008 **Date Closed:** 08/30/2008
Loan Type: CREDIT CARD **High Balance:** \$23,009 **Date Paid:** 03/27/2008
Credit Limit: \$20,500

Remarks: >INCLUDED IN BANKRUPTCY<

Estimated month and year that this item will be removed: 12/2014

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

BANK OF AMERICA #488893799492****

PO BOX 982235
EL PASO, TX 79998-2235

EL PASO, TX 79998-2235
Phone number not available

Date Opened: 11/23/2001 **Balance:** \$0 **Pay Status:** >Account Included in
Responsibility: Individual Account **Date Updated:** 06/15/2010 Bankruptcy<
Account Type: Revolving Account **Last Payment Made:** 03/07/2008 **Date Closed:** 07/31/2008
Loan Type: CREDIT CARD **High Balance:** \$28,674 **Date Paid:** 03/07/2008
Credit Limit: \$25,000

Remarks: >INCLUDED IN BANKRUPTCY <
Estimated month and year that this item will be removed: 12/2014

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

BANK OF AMERICA #520001099926****

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

Date Opened: 10/16/2000 **Balance:** \$0 **Pay Status:** >Account Included in
Responsibility: Individual Account **Date Updated:** 06/08/2010 Bankruptcy<
Account Type: Revolving Account **Last Payment Made:** 10/26/2007 **Date Closed:** 06/30/2008
Loan Type: CREDIT CARD **High Balance:** \$20,117 **Date Paid:** 10/26/2007
Credit Limit: \$18,100

Remarks: >INCLUDED IN BANKRUPTCY <
Estimated month and year that this item will be removed: 12/2014

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

	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007
Rating	X	X	OK	OK	OK	OK	OK	OK	OK	OK

	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006	05/2006	04/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2006	02/2006	01/2006	12/2005	11/2005	10/2005	09/2005	08/2005	07/2005	06/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2005	04/2005	03/2005	02/2005	01/2005	12/2004	11/2004	10/2004	09/2004	08/2004
Rating	OK	OK	OK	OK	OK	OK	OK	X	X	X

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

	09/2003	08/2003
Rating	OK	X

BANK OF AMERICA #6824002480****

4161 PIEDMONT PKWY
GREENSBORO, NC 27410-8110
(866) 468-3402

Date Opened: 07/30/2001 **Balance:** \$0 **Pay Status:** >Account Included in
Responsibility: Individual Account **Date Updated:** 06/29/2009 **Bankruptcy<**
Account Type: Line of Credit **Last Payment Made:** 10/11/2007 **Date Closed:** 04/30/2008
Account **High Balance:** \$98,971
Loan Type: HOME EQUITY **Credit Limit:** \$100,000
LOAN

Remarks: >CHAPTER 7 BANKRUPTCY<
Estimated month and year that this item will be removed: 07/2014

	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008
Rating	X	X	X	X	X	X	X	X	X	X

	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007
Rating	X	X	X	X	X	X	X	X	OK	OK

	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006	05/2006	04/2006	03/2006	02/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2006	12/2005	11/2005	10/2005	09/2005	08/2005	07/2005	06/2005	05/2005	04/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2005	02/2005	01/2005	12/2004	11/2004	10/2004	09/2004	08/2004	07/2004	06/2004
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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

	07/2003	06/2003	05/2003	04/2003	03/2003	02/2003	01/2003	12/2002
Rating	OK	OK	OK	OK	OK	OK	OK	OK

CHASE #589001109****

POB 24696
COLUMBUS, OH 43224
(800) 848-9136

Date Opened: 04/25/2005 **Balance:** \$0 **Pay Status:** >Account Included in
Responsibility: Individual Account **Date Updated:** 08/02/2012 **Bankruptcy<**
Account Type: Mortgage Account **Last Payment Made:** 10/09/2007 **Date Closed:** 06/05/2008
Loan Type: CONVENTIONAL **High Balance:** \$377,600 **Date Paid:** 06/05/2008
REAL ESTATE
MTG

Remarks: >CHAPTER 7 BANKRUPTCY<
Estimated month and year that this item will be removed: 11/2014

	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007
Rating	X	X	X	X	X	X	OK	OK	OK	OK

	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007
Rating	OK	OK	OK	OK	OK	OK

CHASE BANK USA NA #549092858002****

PO BOX 15298
WILMINGTON, DE 19850
(800) 955-9900

Date Opened: 06/26/2003 **Balance:** \$0 **Pay Status:** >Charged Off<
Responsibility: Account **Date Updated:** 11/16/2008 **Date Closed:** 07/15/2008
Relationship **Payment Received:** \$0 **Date Paid:** 11/07/2007
Terminated **Last Payment Made:** 11/07/2007
Account Type: Revolving Account **High Balance:** \$18,949
Loan Type: CREDIT CARD **Original ChargeOff:** \$18,561
Credit Limit: \$16,000

Remarks: CLOSED BY CREDIT GRANTOR; >UNPAID BALANCE CHARGED OFF<
Estimated month and year that this item will be removed: 11/2014

	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008
Rating	120	120	120	120	120	120	120	90	60	30

	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	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
Rating	OK	OK	OK	OK

CHASE BANK USA NA #549104037901****

PO BOX 15298
WILMINGTON, DE 19850
(800) 955-9900

Date Opened:	05/31/2001	Balance:	\$0	Pay Status:	>Charged Off<
Responsibility:	Account	Date Updated:	11/07/2008	Date Closed:	07/07/2008
	Relationship	Payment Received:	\$0	Date Paid:	10/31/2007
	Terminated	Last Payment Made:	10/31/2007	>Maximum Delinquency of 120 days in	
Account Type:	Revolving Account	High Balance:	\$10,104	04/2008 for \$1,562 and in 10/2008 <	
Loan Type:	CREDIT CARD	Original ChargeOff:	\$10,042		
		Credit Limit:	\$8,800		

Remarks: CLOSED BY CREDIT GRANTOR; >UNPAID BALANCE CHARGED OFF<
Estimated month and year that this item will be removed: 11/2014

	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008
Rating	120	120	120	120	120	120	120	90	60	30

	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	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

CHASE/BANK ONE CARD SERV #433272105068****

PO BOX 15298
WILMINGTON, DE 19850
(800) 955-9900

Date Opened:	11/30/1993	Balance:	\$0	Pay Status:	>Account Included in
Responsibility:	Individual Account	Date Updated:	11/23/2008	Bankruptcy<	
Account Type:	Revolving Account	Last Payment Made:	03/11/2008	Date Closed:	08/22/2008
Loan Type:	CREDIT CARD	High Balance:	\$26,325	Date Paid:	03/11/2008
		Credit Limit:	\$23,400		

Remarks: >CHAPTER 7 BANKRUPTCY<
Estimated month and year that this item will be removed: 11/2014

	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008
Rating	X	X	X	X	X	X	X	X	X	X

	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	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

	12/2002
Rating	OK

CHASE/BANK ONE CARD SERV #426684101137****

PO BOX 15298
 WILMINGTON, DE 19850
 (800) 955-9900

Date Opened:	08/19/2004	Balance:	\$0	Pay Status:	>Charged Off<
Responsibility:	Account	Date Updated:	11/19/2008	Date Closed:	05/16/2008
	Relationship	Payment Received:	\$0	Date Paid:	03/13/2008
	Terminated	Last Payment Made:	03/13/2008	>Maximum Delinquency of 120 days in	
Account Type:	Rev/Alt/Sec Account	High Balance:	\$12,137	08/2008 for \$510 and in 10/2008 for	
Loan Type:	CREDIT CARD	Original ChargeOff:	\$2,777	\$762 <	
		Credit Limit:	\$2,400		

Remarks: ACCOUNT CLOSED BY CONSUMER; CLOSED BY CREDIT GRANTOR; >UNPAID BALANCE CHARGED OFF<
Estimated month and year that this item will be removed: 03/2015

	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008
Rating	120	120	120	90	60	30	OK	OK	OK	OK

	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	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

GECRB/PAYPAL #604407100209****

PO BOX 965005
 ORLANDO, FL 32896-5005
 Phone number not available

Date Opened: 11/18/2005 **Balance:** \$0 **Pay Status:** >Account Included in
Responsibility: Individual Account **Date Updated:** 08/12/2013 Bankruptcy<
Account Type: Revolving Account **Last Payment Made:** 11/12/2008 **Date Closed:** 12/09/2008
Loan Type: CREDIT CARD **High Balance:** \$0 **Date Paid:** 11/12/2008
Credit Limit: \$100

Remarks: >CHAPTER 7 BANKRUPTCY<
Estimated month and year that this item will be removed: 11/2015

	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012
Rating	X	X	X	X	X	X	X	X	X	X

	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011
Rating	X	X	X	X	X	X	X	X	X	X

	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011
Rating	X	X	X	X	X	X	X	X	X	X

	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010
Rating	X	X	X	X	X	X	X	X	X	X

	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009
Rating	X	X	X	X	X	X	X	X	X	X

	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008
Rating	X	X	X	X	OK	OK	OK	OK	OK	OK

	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2006	10/2006
Rating	OK	OK

NATIONAL CITY #448929816216****

2730 LIBERTY AVE
 PITTSBURGH, PA 15222
 (877) 526-3603

Date Opened: 05/25/2005 **Balance:** \$0 **Pay Status:** >Account Included in
Responsibility: Individual Account **Date Updated:** 05/31/2008 Bankruptcy<
Account Type: Line of Credit **Last Payment Made:** 11/13/2007 **Date Closed:** 02/20/2008
 Account **High Balance:** \$23,177 **Date Paid:** 05/31/2008
Loan Type: HOME EQUITY **Credit Limit:** \$23,000
 LOAN

Remarks: >CHAPTER 7 BANKRUPTCY<
Estimated month and year that this item will be removed: 11/2014

	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007
Rating	X	X	X	X	X	OK	OK	OK	OK	OK

	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006	09/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2006	07/2006	06/2006	05/2006	04/2006	03/2006	02/2006	01/2006	12/2005	11/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2005	09/2005	08/2005	07/2005	06/2005
Rating	OK	OK	OK	OK	OK

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.

AMERICAN EXPRESS #349990805181****

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

Date Opened: 08/29/2001 **Balance:** \$0 **Pay Status:** Current; Paid or Paying as Agreed
Responsibility: Individual Account **Date Updated:** 11/02/2008
Account Type: Revolving Account **Payment Received:** \$0 **Date Closed:** 10/07/2008
Loan Type: CREDIT CARD **Last Payment Made:** 03/24/2006 **Date Paid:** 03/24/2006
High Balance: \$0
Credit Limit: \$500

Remarks: CLOSED BY CREDIT GRANTOR; CLOSED

	10/2008	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2007	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	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	X	X

	10/2003	09/2003	08/2003	07/2003
Rating	X	X	X	OK

BANK OF AMERICA #549035389705****

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

Date Opened: 11/06/2004 **Balance:** \$0 **Pay Status:** Current; Paid or Paying as Agreed
Responsibility: Individual Account **Date Updated:** 06/16/2010
Account Type: Revolving Account **Payment Received:** \$0 **Date Closed:** 10/30/2008
Loan Type: CREDIT CARD **Last Payment Made:** 12/20/2007 **Date Paid:** 12/20/2007
High Balance: \$4,069
Credit Limit: \$1,000

Remarks: CLOSED BY CREDIT GRANTOR

	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009
Rating	X	X	X	X	X	X	X	X	X	X

	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008
Rating	X	X	N/R	N/R	N/R	OK	X	X	X	X

	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007
Rating	X	X	X	X	X	X	X	X	X	OK

	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006	05/2006	04/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2006	02/2006	01/2006	12/2005	11/2005	10/2005	09/2005	08/2005	07/2005	06/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2005	04/2005	03/2005	02/2005	01/2005	12/2004	11/2004
Rating	OK	OK	OK	OK	OK	OK	X

BANK OF AMERICA #431303176701****

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

Date Opened:	07/30/2002	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	06/14/2010	Date Closed:	03/07/2008
Account Type:	Revolving Account	Payment Received:	\$0	Date Paid:	03/02/2006
Loan Type:	CREDIT CARD	Last Payment Made:	03/02/2006		
		High Balance:	\$1,926		
		Credit Limit:	\$5,100		

Remarks: CLOSED BY CREDIT GRANTOR

	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009
Rating	X	X	X	X	X	X	X	X	X	X

	07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008
Rating	X	X	N/R	N/R	N/R	N/R	N/R	N/R	N/R	N/R

	09/2008	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007
Rating	N/R	N/R	N/R	OK	X	X	X	X	X	X

	11/2007	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007
Rating	X	X	X	X	X	X	X	X	OK	OK

	01/2007	12/2006	11/2006	10/2006	09/2006	08/2006	07/2006	06/2006	05/2006	04/2006
Rating	X	X	X	X	X	X	X	X	X	X

	03/2006	02/2006	01/2006	12/2005	11/2005	10/2005	09/2005	08/2005	07/2005	06/2005
Rating	OK	OK	OK	OK	X	OK	OK	X	X	X

	05/2005	04/2005	03/2005	02/2005	01/2005	12/2004	11/2004	10/2004	09/2004	08/2004
Rating	X	X	OK	OK	OK	OK	OK	OK	OK	OK

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

	09/2003	08/2003
Rating	X	X

CAPITAL ONE AUTO FINANCE #6206214367754****

3905 DALLAS PKWY
DALLAS, TX 75093
(800) 946-0332

Date Opened: 05/31/2003 **Balance:** \$0 **Pay Status:** Current; Paid or Paying as Agreed
Responsibility: Individual Account **Date Updated:** 08/01/2008
Account Type: Installment Account **Last Payment Made:** 09/11/2006 **Terms:** \$377 per month, paid Monthly for 42 months
Loan Type: AUTOMOBILE **High Balance:** \$13,492 **Date Closed:** 09/11/2006
Account Sale Info: ACCOUNT PURCHASED FROM ONYX ACCEPTANCE CORPORATION
Remarks: CLOSED

	08/2006	07/2006	06/2006	05/2006	04/2006	03/2006	02/2006	01/2006	12/2005	11/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2005
Rating	OK

CHASE NA #549104825025****

2500 WESTFIELD DR
ELGIN, IL 60124
(800) 945-2006

Date Opened: 05/31/2001 **Balance:** \$0 **Pay Status:** Current; Paid or Paying as Agreed
Responsibility: Authorized Account **Date Updated:** 02/04/2005
Account Type: Revolving Account **Last Payment Made:** 05/27/2004 **Date Closed:** 05/10/2004
Loan Type: CREDIT CARD **High Balance:** \$6,096 **Date Paid:** 05/27/2004
Credit Limit: \$8,200

Remarks: CREDIT CARD LOST OR STOLEN

	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	03/2003	02/2003	01/2003	12/2002	11/2002	10/2002	09/2002	08/2002
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2002	06/2002	05/2002	04/2002	03/2002	02/2002	01/2002	12/2001	11/2001	10/2001
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2001	08/2001	07/2001	06/2001	05/2001
Rating	OK	OK	OK	X	X

CHASE/BANK ONE CARD SERV #464018202887****

PO BOX 15298
WILMINGTON, DE 19850
(800) 955-9900

Date Opened: 10/15/2006 **Balance:** \$0 **Pay Status:** Current; Paid or Paying as Agreed
Responsibility: Individual Account **Date Updated:** 01/15/2009
Account Type: Revolving Account **Payment Received:** \$0 **Date Closed:** 11/16/2008
Loan Type: CREDIT CARD **Last Payment Made:** 11/28/2007 **Date Paid:** 11/28/2007
High Balance: \$142
Credit Limit: \$500

Remarks: CLOSED BY CREDIT GRANTOR; CLOSED

	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
Rating	OK	OK	OK	OK	OK	OK

DELL FINL SVCS WEB BANK #687945012906910****

P O BOX 81607
AUSTIN, TX 78708
(800) 283-2210

Date Opened: 11/30/2010 **Balance:** \$0 **Pay Status:** Current; Paid or Paying as Agreed
Responsibility: Individual Account **Date Updated:** 11/30/2010
Account Type: Revolving Account **Payment Received:** \$0
Loan Type: CHARGE **High Balance:** \$0
 ACCOUNT **Credit Limit:** \$2,500

DEPARTMENT STORES NATION #430851703204****

PO BOX 8218
MASON, OH 45040
(800) 243-6552

Date Opened: 05/01/2003 **Balance:** \$0 **Pay Status:** Current; Paid or Paying as Agreed
Responsibility: Individual Account **Date Updated:** 10/03/2011
Account Type: Revolving Account **Last Payment Made:** 09/24/2004 **Date Closed:** 09/03/2008
Loan Type: CREDIT CARD **High Balance:** \$0
Remarks: CLOSED BY CREDIT GRANTOR

	09/2011	08/2011
Rating	OK	OK

DIRECT LOAN SVC SYSTEM #70000178482****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened: 09/18/2006 **Date Updated:** 05/29/2012 **Pay Status:** Current; Paid or Paying as Agreed
Responsibility: Individual Account **Payment Received:** \$50
Account Type: Installment Account **Last Payment Made:** 04/10/2012 **Terms:** \$50 per month, paid Monthly for 120 months
Loan Type: STUDENT LOAN **Date Closed:** 05/03/2012
High Balance: High balance of \$3,032 from 10/2011 to 05/2012
Remarks: TRANSFERRED TO ANOTHER OFFICE

	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011
Balance	\$0	\$1,203	\$1,288	\$1,288	\$1,369	\$1,369	\$1,411	\$1,452
Amount Due	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Amount Paid	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK

DIRECT LOAN SVC SYSTEM #218546****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened: 09/18/2006 **Date Updated:** 10/25/2011 **Pay Status:** Current; Paid or Paying as Agreed
Responsibility: Individual Account **Last Payment Made:** 09/12/2011
Account Type: Installment Account **Terms:** \$50 per month, paid Monthly for 82 months
Loan Type: STUDENT LOAN **Date Closed:** 09/30/2011
High Balance: High balance of \$5,406 from 02/2011 to 09/2011

	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010
Balance	\$0	\$1,530	\$1,565	\$1,565	\$1,603	\$1,644	\$1,707	\$1,707		
Amount Due	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50		
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	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	X	X	X	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	N/R

	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006	10/2006
Rating	OK	OK	OK	X	X	X	X	X	X	X

	09/2006
Rating	X

DIRECT LOAN SVC SYSTEM #218546****

PO BOX 5609
GREENVILLE, TX 75403-5609
(800) 848-0979

Date Opened: 12/24/2004 **Balance:** \$0 **Pay Status:** Current; Paid or Paying as Agreed
Responsibility: Individual Account **Date Updated:** 08/01/2008
Account Type: Installment Account **Last Payment Made:** 06/09/2005 **Terms:** \$93 per month, paid Monthly for 120 months
Loan Type: STUDENT LOAN **High Balance:** \$9,000 **Date Closed:** 06/30/2005
Remarks: CLOSED

	05/2005	04/2005	03/2005	02/2005	01/2005
Rating	OK	X	X	X	X

DISCOVER FINCL SVC LLC #601100023034****

PO BOX 15316
WILMINGTON, DE 19850-5316
(800) 347-2683

Date Opened: 08/08/2003 **Date Updated:** 08/02/2013 **Pay Status:** Current; Paid or Paying as Agreed
Responsibility: Authorized Account **Payment Received:** \$0
Account Type: Revolving Account **Last Payment Made:** 05/22/2013 **Terms:** Paid Monthly
Loan Type: CREDIT CARD **Date Paid:** 05/22/2013
High Balance: High balance of \$520 from 02/2011 to 08/2013
Credit Limit: Credit limit of \$500 from 02/2011 to 08/2013

	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012
Balance	\$0	\$0	\$0	\$41	\$0	\$0	\$39	\$0	\$66	\$446
Amount Due		\$35	\$35	\$35		\$35	\$35	\$40	\$40	\$40
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

	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012
Balance	\$80	\$0	\$55	\$0	\$44	\$0	\$31	\$0	\$250	\$80
Amount Due	\$40		\$40	\$0	\$40	\$0	\$31	\$0	\$40	\$40
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

	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011
Balance	\$191	\$0	\$168	\$241	\$335	\$428	\$325	\$67	\$212	\$0
Amount Due	\$40	\$0	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$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

	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010
Balance	\$16									
Amount Due	\$16									
Amount Paid	\$0									
Past Due	\$0									
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2008	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2007	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2006	11/2006	10/2006
Rating	OK	OK	OK

DOWNEY S & L #903199****

3501 JAMBOREE RD
 NEWPORT BEACH, CA 92660-
 2939
 (800) 824-6902

Date Opened: 01/23/2003 **Balance:** \$0 **Pay Status:** Current; Paid or Paying as Agreed
Responsibility: Participant on Account **Date Updated:** 08/01/2008
Account Type: Mortgage Account **Last Payment Made:** 04/27/2005 **Terms:** Monthly for 480 months
Loan Type: CONVENTIONAL REAL ESTATE MTG **High Balance:** \$264,650 **Date Closed:** 05/04/2005

Remarks: CLOSED

	04/2005	03/2005	02/2005	01/2005	12/2004	11/2004	10/2004	09/2004	08/2004	07/2004
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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

	08/2003	07/2003	06/2003	05/2003	04/2003	03/2003	02/2003
Rating	OK	OK	OK	OK	OK	OK	OK

EDFINANCIAL #5000003105****

120 N SEVEN OAKS D
 KNOXVILLE, TN 37922
 (800) 337-6884

Date Opened: 09/18/2006 **Date Updated:** 08/19/2013 **Pay Status:** Current; Paid or Paying as Agreed
Responsibility: Individual Account **Payment Received:** \$50
Account Type: Installment Account **Last Payment Made:** 08/15/2013 **Terms:** \$50 per month, paid Monthly for 120 months
Loan Type: STUDENT LOAN
High Balance: High balance of \$3,047 from 06/2012 to 03/2013; \$3,032 from 04/2013 to 08/2013

	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012
Balance	\$498	\$544	\$636	\$636	\$681	\$726	\$771	\$817	\$905	\$905
Amount Due	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Amount Paid	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Past Due	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2012	09/2012	08/2012	07/2012	06/2012
Balance	\$948	\$991	\$1,034	\$1,163	\$1,163
Amount Due	\$50	\$50	\$50	\$50	\$50
Amount Paid	\$50	\$50	\$50	\$50	\$50
Past Due	\$0	\$0	\$0	\$0	\$0
Rating	OK	OK	OK	OK	OK

FNB OMAHA UBOC #43357261995****

POB 3412
 OMAHA, NE 68197
 (800) 444-9375

Date Opened: 11/01/2006 **Balance:** \$0 **Pay Status:** Current; Paid or Paying as Agreed
Responsibility: Individual Account **Date Updated:** 02/21/2009
Account Type: Revolving Account **Payment Received:** \$0 **Date Closed:** 02/21/2009
Loan Type: CREDIT CARD **High Balance:** \$0
Credit Limit: \$4,200

Remarks: CLOSED

	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
Rating	OK	OK	OK	OK	OK	OK

GECRB/JCPENNEY DC MASTER #54668011578****

PO BOX 965007
 ORLANDO, FL 32896-5007
 (866) 227-5213

Date Opened:	01/27/2005	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	08/23/2013	Terms:	Paid Monthly
Account Type:	Revolving Account	Payment Received:	\$0	Date Closed:	12/10/2008
Loan Type:	CREDIT CARD	Last Payment Made:	05/15/2007	Date Paid:	05/15/2007
		High Balance:	\$176		
		Credit Limit:	\$2,000		

Remarks: CLOSED BY CREDIT GRANTOR; CLOSED

	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2006	10/2006
Rating	OK	OK

GEMB/CHEVRON #706159103681****

P.O BOX 965015
 ORLANDO, FL 32896-5015
 (800) 243-8766

Date Opened:	11/09/1988	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	08/11/2013	Terms:	Paid Monthly
Account Type:	Revolving Account	Payment Received:	\$0	Date Closed:	03/29/2008
Loan Type:	CHARGE ACCOUNT	High Balance:	\$0		
		Credit Limit:	\$2,000		

Remarks: CLOSED BY CREDIT GRANTOR; CLOSED

	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2008	06/2008	05/2008	04/2008
Rating	OK	OK	OK	OK

ONYX ACCEPTANCE CORP #65608****

3905 DALLAS PKWY
 DALLAS, TX 75093
 (800) 946-0332

Date Opened:	05/31/2003	Balance:	\$0	Pay Status:	Current; Paid or Paying as Agreed
Responsibility:	Individual Account	Date Updated:	08/01/2008	Terms:	\$377 per month, paid Monthly for 42 months
Account Type:	Installment Account	Last Payment Made:	09/14/2005	Date Closed:	10/02/2005
Loan Type:	AUTOMOBILE				
Remarks:	TRANSFERRED TO ANOTHER LENDER				

	09/2005	08/2005	07/2005	06/2005	05/2005	04/2005	03/2005	02/2005	01/2005	12/2004
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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

	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

SEARS/CBNA #512107174172****

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

Date Opened: 03/01/1983	Balance: \$0	Pay Status: Current; Paid or Paying as Agreed
Responsibility: Individual Account	Date Updated: 08/17/2013	
Account Type: Revolving Account	Payment Received: \$0	Terms: Paid Monthly
Loan Type: CREDIT CARD	Last Payment Made: 06/05/2006	Date Closed: 05/12/2008
	High Balance: \$11,926	Date Paid: 06/05/2006
	Credit Limit: \$15,000	

Remarks: CLOSED BY CREDIT GRANTOR; CLOSED

	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2008	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2007	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	11/2006	10/2006
Rating	OK	OK

SLC STUD LOAN TRUST #2185469****

P O BOX 6497
SIOUX FALLS, SD 57117-6497
(800) 967-2400

Date Opened: 06/03/2005	Balance: \$0	Pay Status: Current; Paid or Paying as Agreed
Responsibility: Individual Account	Date Updated: 02/03/2011	
Account Type: Installment Account	Last Payment Made: 09/18/2010	Terms: \$104 per month, paid Monthly for 144 months
Loan Type: STUDENT LOAN	High Balance: \$9,332	Date Closed: 09/30/2010

Remarks: CLOSED

	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	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

TNB-VISA #435237836664****

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

Date Opened: 10/26/2002	Balance: \$0	Pay Status: Current; Paid or Paying as Agreed
Responsibility: Joint Account	Date Updated: 03/14/2010	
Account Type: Revolving Account	Last Payment Made: 09/02/2004	Date Closed: 05/15/2006
Loan Type: CREDIT CARD	High Balance: \$37	Date Paid: 09/02/2004
	Credit Limit: \$6,000	

Remarks: ACCOUNT CLOSED; CLOSED

	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009	06/2009	05/2009
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	06/2008	05/2008	04/2008	03/2008	02/2008	01/2008	12/2007	11/2007	10/2007	09/2007
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	08/2007	07/2007	06/2007	05/2007	04/2007	03/2007	02/2007	01/2007	12/2006	11/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	10/2006	09/2006	08/2006	07/2006	06/2006	05/2006	04/2006	03/2006	02/2006	01/2006
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	12/2005	11/2005	10/2005	09/2005	08/2005	07/2005	06/2005	05/2005	04/2005	03/2005
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	02/2005	01/2005	12/2004	11/2004	10/2004	09/2004	08/2004	07/2004	06/2004	05/2004
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	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
Rating	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	05/2005	04/2005	03/2005	02/2005	01/2005	12/2004	11/2004
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

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

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

	02/2003	01/2003	12/2002
Rating	OK	OK	OK

Regular Inquiries

Regular Inquiries are posted when someone accesses your credit information from TransUnion. The presence of an inquiry means that the company listed received your credit information on the dates specified. These inquiries will remain on your credit file for up to 2 years.

CAPITAL ONE BANK USA NA

PO BOX 30281
SALT LAKE CITY, UT 84130
(800) 955-7070

Requested On: 10/16/2011
InquiryType: Individual

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.

BARCLAYS BANK DELAWARE

POB 8803
WILMINGTON, DE 19899
(866) 370-5931

Requested On: 05/30/2013, 04/25/2013, 03/28/2013,
12/26/2012, 11/12/2012, 10/18/2012, 09/26/2012, 08/30/2012

MERRICK BANK

10705 S JORDAN GATEWAY
SUITE 200
SOUTH JORDAN, UT 84095
Phone number not available

Requested On: 11/14/2012

MUTUAL OF OMAHA

MUTUAL OF OMAHA PL
OMAHA, NE 68175-0001
Phone number not available

Requested On: 03/15/2013, 12/15/2012

PHYSICIAN'S LIFE INSURAN

2600 DODGE STREET
OMAHA, NE 68131
(800) 555-7542

Requested On: 10/15/2012

-End of Credit Report-

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

Online:

To report an inaccuracy, please visit: dispute.transunion.com
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.



* 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).

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
California Residents**

You have the right to obtain a copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee not exceeding eight dollars (\$8). There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The consumer credit reporting agency must provide someone to help you interpret the information in your credit file.

You have the right to dispute inaccurate information by contacting the consumer credit reporting agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current, and verifiable information removed from your credit report. Under the Federal Fair Credit Reporting Act, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old. Bankruptcy information can be reported for 10 years.

If you have notified a consumer credit reporting agency in writing that you dispute the accuracy of information in your file, the consumer credit reporting agency must then, within 30 business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the consumer credit reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the consumer credit reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in 12 months preceding your request. This record shall include the recipients of any consumer credit report.

You may request in writing that the information contained in your file not be provided to a third party for marketing purposes.

You have a right to place a "security alert" in your credit report, which will warn anyone who receives information in your credit report that your identity may have been used without your consent. Recipients of your credit report are required to take reasonable steps, including contacting you at the telephone number you may provide with your security alert, to verify your identity prior to lending money, extending credit, or completing the purchase, lease, or rental of goods or services. The security alert may prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that taking advantage of this right may delay or interfere with the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or cellular phone or other new account, including an extension of credit at point of sale. If you place a security alert on your credit report, you have a right to obtain a free copy of your credit report at the time the 90-day security alert period expires. A security alert may be requested by calling the following toll-free telephone number: 800-680-7289. California consumers also have the right to obtain a "security freeze."

You have the right to place a "security freeze" on your credit report, which will prohibit a consumer credit reporting agency from releasing any information in your credit report without your express authorization. A security freeze must be requested in writing by 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, or cellular phone or other new account, 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 authorize the release of your credit report for a specific party or period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

- (1) The personal identification number or password.
- (2) Proper identification to verify your identity.
- (3) The proper information regarding the third party who is to receive the credit report or the period of time for which the report shall be available to users of the credit report.

A consumer credit reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

A security freeze does not apply when you have an existing account and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control, or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.

A consumer credit reporting agency may not charge a fee to a consumer for placing or removing a security freeze if the consumer is a victim of identity theft and submits a copy of a valid police report or valid Department of Motor Vehicles investigative report. A person 65 years of age or older with proper identification may be charged a fee of no more than \$5 for placing, lifting, or removing a security freeze. All other consumers may be charged a fee of no more than \$10 for each of these steps.

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

If you are a victim of identity theft and provide to a consumer credit reporting agency a copy of a valid police report or a valid investigative report made by a Department of Motor Vehicles investigator with peace officer status describing your circumstances, the following shall apply:

- (1) You have a right to have any information you list on the report as allegedly fraudulent promptly blocked so that the information cannot be reported. The information will be unblocked only if (A) the information you provide is a material misrepresentation of the facts, (B) you agree that the information is blocked in error, or (C) you knowingly obtained possession of goods, services, or moneys as a result of the blocked transactions. If blocked information is unblocked, you will be promptly notified.
- (2) Beginning July 1, 2003 you have a right to receive, free of charge and upon request, one copy of your credit report each month for up to 12 consecutive months.