

Online Personal Credit Report from Experian for

Experian credit report prepared for	Index:
Jack and Kate	- <u>Contact us</u>
	- Accounts in good standing
Report date:	 Requests for your credit history
10/21/200000	- Personal information
	 Important message from Experian
	- Know your rights

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as "Medical Information Provider." Consumer statements included on your report at your request that contain medical information are disclosed to others.

To return to your report in the near future, log on to www.experian.com/consumer and select "View your report again" or "Dispute" and then enter your report number.

If you disagree with information in this report, return to the Report Summary page and follow the instructions for disputing.

Contact us

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Need to view your report again or dispute information? Access your report online at www.experian.com/viewreport. You may also contact us by mail at:

NCAC P.O. Box 9701 Allen, TX 75013

Or, by phone at: 1 800 493 1058 Monday through Friday, 9 am to 5 pm in your time zone.

You may also submit additional relevant information or supporting documentation for your disputes electronically at <u>experian.com/upload</u>.

Be advised that written information or documents you provide with respect to your disputes may be shared with any and all creditors with which you are disputing.

Accounts in Poor Standing

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These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to

appear on your report for up to ten years.

Payment history legend	
OK Current/Terms of agreement met	VS Voluntarily surrendered
30 Account 30 days past due	R Repossession
60 Account 60 days past due	PBC Paid by creditor
90 Account 90 days past due	IC Insurance claim
120 Account 120 days past due	G Claim filed with government
150 Account 150 days past due	D Defaulted on contract
180 Account 180 days past due	C Collection
CRD Creditor received deed	CO Charge off
FS Foreclosure proceedings started	CLS Closed
F Foreclosed	ND No data for this time period

AMERICAN EXPRESS

AMERICAN EXPRESS		
Address:		
PO BOX 981537		
EL PASO, TX 79998		
(800) 874-2717		
Address Identification Nun	nber:	
Status:		
Date Opened:	Туре:	Credit Limit/Original Amount:
02/2001	Credit card	\$2,000
Reported Since:	Terms:	High Balance:
11/2008	NA	\$1,979
Date of Status:	Monthly Payment:	Recent Balance:
10/2014	\$0	\$1,879 as of 10/20
Last Reported:	Responsibility:	Recent Payment:
10/2014	Authorized user	\$0
Payment History:		
2014		2013
OCT SEP AUG JUL JUN	MAY APR MAR FEB JAN	DEC NOV OCT SEP AUG JUL JUN MAY APR MAR
OK OK OK OK OK	OK OK OK OK OK	OK OK OK OK OK OK OK OK OK
2012		
FEB JAN DEC NOV OCT	SEP AUG JUL JUN MAY	APR MAR FEB JAN DEC NOV OCT SEP AUG JUL
OK OK OK OK OK		OK OK OK OK OK OK OK OK OK



Balance History - The following data will appear in the following format: account balance / date payment received / scheduled payment amount / actual amount paid Sep 2014: \$1,899 / no data / Unknown / no data Aug 2014: \$1,918 / no data / Unknown / no data Jul 2014: \$1,936 / no data / Unknown / no data Jun 2014: \$1,959 / no data / Unknown / no data May 2014: \$1,979 / no data / Unknown / no data Mar 2014: \$1,979 / no data / Unknown / no data Mar 2014: \$1,908 / no data / Unknown / no data Feb 2014: \$1,932 / no data / Unknown / no data Jan 2014: \$1,952 / no data / Unknown / no data Dec 2013: \$1,937 / no data / Unknown / no data Nov 2013: \$1,828 / no data / Unknown / no data Oct 2013: \$1,828 / no data / Unknown / no data Sep 2013: \$1,801 / no data / Unknown / no data Jul 2013: \$1,824 / no data / Unknown / no data Aug 2013: \$1,848 / no data / Unknown / no data Aug 2013: \$1,867 / no data / Unknown / no data Aug 2013: \$1,867 / no data / Unknown / no data Aug 2013: \$1,899 / no data / Unknown / no data Aug 2013: \$1,899 / no data / Unknown / no data Aug 2013: \$1,899 / no data / Unknown / no data Aug 2013: \$1,899 / no data / Unknown / no data Aug 2013: \$1,899 / no data / Unknown / no data Aug 2013: \$1,899 / no data / Unknown / no data Apr 2013: \$1,912 / no data / Unknown / no data	
Jun 2013: \$1,867 / no data / Unknown / no data May 2013: \$1,889 / no data / Unknown / no data	

Dec 2012: \$1,938 / no data / Unknown / no data Nov 2012: \$1,861 / no data / Unknown / no data Oct 2012: \$1,807 / no data / Unknown / no data

CAPITAL ONE Mortgage

Between Oct 2012 and Sep 2014, your credit limit/high balance was \$2,000

Address: PO BOX 30281 SALT LAKE CITY, UT 84130 (800) 955-7070 Address Identification Number: Status: **Credit Limit/Original Amount: Date Opened:** Type: Mortgage 05/1999 \$200,000 High Balance: **Reported Since:** Terms: 10/2007 \$1,998 NA **Date of Status: Monthly Payment:** Recent Balance: 180, 136. 09/2014 \$1500 Recent 0 Payment: 1500 Last Reported: **Responsibility:** 09/2014 Individual **Payment History:** 2014 SEP AUG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB OK OK OK OK OK 30 OK OK OK OK OK OK 30 2012 2011 DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB NOV OCT SEP AUG JUL JUN JAN JAN DEC OK OK OK OK OK 60 100 2010 2009 MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT OK 60 OK OK OK OK 2008 SEP AUG JUL JUN MAY APR MAR FEB OK OK OK OK OK OK OK OK DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB OK ΙΔΝ 2007 JAN DEC NOV OCT OK OK OK OK

Chase	e																		
Addr																			
	OX 302			400															
	LAKE 955-70	,	UT 84	130															
· /	ess Id		catior	n Num	hor														
Auur	633 IU	entin	cation	Truin	iber.														
Statu	IS																		
Date	Open	ed:			Туре	t.				Cr	edit L	imit/C)rigina	al Am	ount:				
05/20						t card					0,000								
	rted S	Since:			Term	IS:				Hi	gh Ba	lance							
05/20	06 of Sta	tuo.			NA		0.0000			Re	cent	Balan	ce:						
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	2007																		
	DEC																		
OK	OK	OK	OK																

Between Oct 2012 and Aug 2014, your credit limit/high balance was \$1,000

Between Oct 2012 and Dec 2012, your credit limit/high balance was \$800

CCS/FIRST SAVINGS BANK		
Address:		
500 E 60TH ST N		
SIOUX FALLS, SD 57104		
(888) 469-0291		
Address Identification Num	iber:	
<u> </u>		
Status		
Date Opened:	Туре:	Credit Limit/Original Amount:
01/2012	Credit card	\$650
Reported Since:	Terms:	High Balance:
01/2012	NA	\$674
Date of Status:	Monthly Payment:	Recent Balance:
10/2014	\$100	\$538 as of 10/20
Last Reported: 10/2014	Responsibility: Individual	Recent Payment:
	Individual	\$30
Payment History:		
2014		
OCT SEP AUG JUL JUN		DEC NOV OCT SEP AUG JUL JUN MAY APR MAR
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2012 FEB JAN DEC NOV OCT	SEP_AUG_JUL_JUN_MAY_A	APR MAR FEB JAN
OK OK OK OK OK		APR MAR FEB JAN OK OK OK OK

Between Oct 2012 and Sep 2014, your credit limit/high balance was \$650

CITI

Address: PO BOX 6241 SIOUX FALLS, SD 57117 No phone number available

was \$1,950	6, 2013 / \$71 / \$73 15, 2013 / \$73 / \$71 ary 16, 2013 / \$71 / \$70 y 16, 2013 / \$70 / \$65 nber 14, 2012 / \$65 / \$64 nber 16, 2012 / \$64 / \$62	
Macys		
Address: PO BOX 182789 COLUMBUS, OH 43218 No phone number availab. Address Identification		
Status: Closed/i		Status Details: This account is scheduled to continue on record until May 2019.
Date Opened: 04/2001 Reported Since: 05/2005 Date of Status: 05/2009 Last Reported: 05/2009	Type: Charge Card Terms: NA Monthly Payment: \$25. Responsibility: Individual	Credit Limit/Original Amount: \$400 High Balance:\$1367 Recent Balance: \$1200 /05/20 Recent Payment: \$35
Comment: Account clos	sed at credit grantor's request.	
Payment History:2009MAYAPRMAYAPRMAYOKOKOK	OK OK OK OK OK	2007 UG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT DK OK OK OK OK OK OK OK OK OK
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JAN DEC NOV OCT	SEP AUG JUL JUN MAY OK OK OK OK OK	
Visa Address: PO BOX 98873 LAS VEGAS, NV 89193 (877) 825-3242 Address Identification	Number:	
Status:		
Date Opened: 12/2012 Reported Since:	Type: Credit card Terms:	Credit Limit/Original Amount: \$1,750 High Balance:

Terms:

Monthly Payment:

Responsibility:

NA

\$71

Reported Since:

Date of Status:

Last Reported:

12/2012

10/2014

\$1,750 **High Balance:** \$1,711 **Recent Balance:** \$1,406 **Recent Payment:**

JUN MAY APR MAR F OK OK OK OK (2010 DEC NO OK OK	/ OCT		AUG OK			MAY OK			FEB OK			NOV OK
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ccount balance / date payn ep 2014: \$1,337 / Septeml ug 2014: \$1,291 / August & ul 2014: \$1,308 / July 9, 20 un 2014: \$1,308 / July 9, 20 lay 2014: \$1,339 / April 30, pr 2014: \$1,339 / April 9, 20 lar 2014: \$1,339 / April 9, 20 lar 2014: \$1,306 / March 9 eb 2014: \$1,306 / March 9 eb 2014: \$1,306 / March 9 eb 2014: \$1,333 / January lec 2013: \$1,347 / Decemb lov 2013: \$1,347 / Decemb lov 2013: \$1,347 / Decemb lov 2013: \$1,360 / Novemb lot 2013: \$1,360 / Novemb lot 2013: \$1,360 / July 9, 20 un 2013: \$1,080 / July 9, 20 un 2013: \$1,109 / May 9, 2 pr 2013: \$1,109 / May 9, 2 lar 2013: \$1,109 / March 8 eb 2013: \$1,143 / February an 2013: \$1,160 / January lec 2012: \$1,175 / Decemb lov 2012: \$1,202 / October	ber 8, 2014 / \$4 3, 2014 / \$4 2014 / \$40 , 2014 / \$40 , 2014 / \$40 , 2014 / \$40 , 2014 / \$40 y 9, 2014 / \$4 y 9, 2014 / \$4 y 9, 2014 / \$ 9, 2013 / \$ 0, 2013 / \$3 2013 / \$33 2013 / \$35 2013 / \$35 2014 / \$35 2015 / \$35 200	 / \$40 / \$41 40 / \$45 \$45 \$41 1 / \$40 ' \$42 1 / \$38 \$38 / \$42 42 / \$42 42 / \$42 / \$42 / \$41 3 / \$41 / \$4 41 / no data ino data / no data / s33 / no c 36 / no data / \$37 / no c 	2 a data a lata lata											
etween Oct 2012 and Sep as \$1,500	2014, you	r credit limit	/high ba	alance										
ORD MOTOR CREDIT														
Address: PO BOX 542000 DMAHA, NE 68154 800) 727-7000 Address Identification N	lumber:													
Status:						atus D cord un			s acco	unt is s	chedu	led to d	continu	le on
Date Opened: 2/2003 Reported Since: 2/2003 Date of Status: 02/2009 Last Reported: 02/2009	\$450.	₋oan s: onths chly Paym 00 oonsibility			\$20 Hig NA Re 28	ont l 012 cent l	lance Balan	: ce:	al Am	ount:				
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JUN MAY APR MAR F OK OK OK OK (EB JAN	2006		SEP	AUG	JUL OK				MAR OK			2005 DEC	NOV

SOUTHWEST BANK Address: 4800 E 42ND ST STE 100 ODESSA, TX 79762 No phone number available Address Identification Num	ıber:	
Status:		Status Details: This account is scheduled to continue on
Date Opened: 12/2011 Reported Since: 12/2011 Date of Status: 12/2012 Last Reported: 12/20	Type: Credit Card Terms: 12 Months Monthly Payment: \$150 Responsibility: Individual	Credit Limit/Original Amount: \$1,500 High Balance: NA Recent Balance: 1000 Recent Payment: NA
Payment History: 2012 DEC NOV OCT SEP AUG DEC NOV OCT SEP AUG OK ND		2011 FEB JAN DEC OK OK OK

The original amount of this	account was \$1,500	
SOUTHWEST Address: 4800 E 42ND ST STE 100 ODESSA, TX 79762 No phone number available Address Identification M		
Status:		Status Details: This account is scheduled to continue on record until Apr 2015.
Date Opened: 01/2005 Reported Since: 01/2005 Date of Status: 04/2005 Last Reported: 04/2005 Payment History: 2005 APR MAR FEB JAN CLS OK OK OK	Type: Credit Card Terms: 3 Months Monthly Payment: \$0 Responsibility: Individual	Credit Limit/Original Amount: \$1,000 High Balance: NA Recent Balance: NA Recent Payment: NA

Target

Address: 4800 E 42ND ST STE 100 ODESSA, TX 79762 Account Number:

Address Identification	Number														
Status:							atus D ord un			s accol	unt is s	chedu	led to d	continu	ie on
Date Opened:	Тур							imit/C)rigina	al Am	ount:				
01/2006 Reported Since:		edit Card ms:				\$60 Hi o	00 gh Ba	lance							
02/2006	3 N	lonths				NA									
Date of Status:		nthly P	aymei	nt:			cent 0.00	Balan	ce:						
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06/2006		ividual				NA			•••••						
Payment History:															
2006															
JUN MAY APR MAR															
CHEVRON															
Address:						_									
ORLANDO, FL 32896 (800) 243-8766															
Address Identification	Number														
Address Identification	Number	:													
Address Identification Status:							edit Li	imit/C	rigina	al Am	ount:				
Address Identification Status: Date Opened: 12/1999	Ту	: De: arge Car	ď				edit Li 200	imit/C	Prigina	al Amo	ount:				
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Address Identification Status: Date Opened: 12/1999 Reported Since: 04/2007 Date of Status: 10/2014 Last Reported: 10/2014 Payment History: 2014 OCT SEP AUG JUL OK OK OK OK JUN MAY APR MAR OK OK OK OK OK OK OK	JUN MA OCT SE OK JUN MA	De: arge Car ms: onthly P sponsil ividual Y APR OK 2010 N DEC OK Y APR	MAR Dility: MAR OK JUL OK NOV OK	FEB OK JUN OK OCT OK FEB	OK MAY OK SEP OK JAN	\$1, Hig \$1, Re \$37 2013 DEC OK APR OK AUG OK 2008 DEC	200 gh Bal 187 cent E 093 cent F 7 NOV OK MAR OK JUL OK	ance Balan Paymo OCT OK FEB OK JUN OK	: ce: ent: SEP OK JAN OK MAY OK	AUG OK 2011 DEC OK APR OK AUG	JUL OK NOV OK MAR OK JUL	OK OCT OK FEB OK JUN	OK SEP OK JAN OK MAY	OK AUG OK 2009 DEC OK APR	OK JUL OK NOV OK
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Between Oct 2012 and Sep 2014, your credit limit/high balance was \$1,200

/DILL																						
Addr	-																					
PO BO		5024																				
ORLA	NDO,	FL 328	396																			
· /	643-82								_													
Addr	ess lo	lentifi	catior	Num	ber:																	
Statı																						
	Open	ed:			Туре					Credit Limit/Original Amount:												
05/20						ge Caro	b			\$5,000												
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Paym	ient H	listory	/:																			
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JUN	MAY	APR	MAR	FFB	JAN		NOV	ОСТ	SEP	AUG	JUL	JUN	MAY	APR	MAR	FFB	JAN	DEC	NOV			
OK	OK			OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		OK		OK	OK	OK			
										2008												
			JUL		MAY			_	JAN	DEC	NOV		-		JUL			APR				
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK			
		2007																				
FEB		-	NOV																			
OK	OK	OK	OK																			

SYNCB/HOME DESIGN FURN	
Address:	

C/O P O BOX 965036 ORLANDO, FL 32896 (866) 396-8254 Address Identification Number:

Status: Paid, Closed/Never late.

Date Opened:	Туре:
01/2012	Charge Card
Reported Since:	Terms:
01/2012	NA
Date of Status:	Monthly Payment:
02/2013	\$0
Last Reported:	Responsibility:
02/2013	Individual

Status Details: This account is scheduled to continue on record until Feb 2023.

Credit Limit/Original Amount: \$1,500 High Balance: NA Recent Balance: NA Recent Payment: NA

Comment: Account closed at credit grantor's request.

Payment History:

20132012FEBJANDECNOVOCTSEPAUGJULJUNMAYAPRMARFEBJANOKOKOKOKOKOKOKOKOKOKOKOKOK

Balance History - The following data will appear in the following format: account balance / date payment received / scheduled payment amount / actual amount paid Jan 2013: \$0 / no data / Unknown / no data Dec 2012: \$0 / no data / Unknown / no data Nov 2012: \$0 / no data / Unknown / no data Oct 2012: \$0 / no data / Unknown / no data

JCPENNEY

Address: PO BOX 965007 ORLANDO, FL 32896 Between Oct 2012 and Aug 2014, your credit limit/high balance was \$500

	ress:																					
		65005 , FL 32	2006																			
	964-1		2090																			
			ficatio	on Nu	mber	:																
Stati	JE																					
Date	Date Opened: Type:												Credit Limit/Original Amount:									
05/20						arge C	ard				\$1,80											
		Since):			rms:					-	Bala	nce:									
06/19		atus:			NA	onthly	Pavn	nont:			\$1,80		lance	-								
09/20					\$49	-	ayı	iient.			\$1,68		ance	•								
		orted:				spon	sibilit	y:			Recent Payment:											
09/20)14				Ind	ividual					\$52											
Payr	nent	Histo	ry:																			
2014									2013													
					APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB			
С	C	С	С	С	120	120	120	120	60	30	30 1	80 (0 8	0 60	30	30	60	60	60			
JAN	2012 DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	2011 DEC	NOV	OCT	SEP	AUG	JUL	JUN			
OK	-	OK	The second se	and the second se		60	30	OK	and the second second		30	OK		OK	30			OK				
			-		2010												2009					
OK		MAR OK			DEC	NI/W	OCT				JUN		APR OK		FEB				OCT			
OK	UK	OR	OR	UK	OK	-	OR	OK	2008	OK	30	OR	OK	OR	UK	OK	UK	OK	OK			
SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN		NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB			
OK	1	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK			
	2007	NOV	0.07																			
	DEC	NOV	()(:]																			

Delever I Batano. The following data will according the following formation

Between Feb 2014 and Aug 2014, your credit limit/high balance

Between Sep 2014 and Sep 2014, your credit limit/high balance was \$4,000 Between Mar 2014 and Aug 2014, your credit limit/high balance was \$3,200 Between Jan 2014 and Feb 2014, your credit limit/high balance was \$2,400 Between Oct 2012 and Dec 2013, your credit limit/high balance was \$2,100

HOME DEPOT/CITIBANK

Address:

PO BOX 6497 SIOUX FALLS, SD 57117 (800) 677-0232 Address Identification Number:

Status:

Status:														
Date Opened:	Type:	Credit Limit/Original Amount:												
07/2002	Charge Card	\$500												
Reported Since:	Terms:	High Balance:												
06/2002	NA	\$509												
Date of Status:	Monthly Payment:	Recent Balance: 500.00												
09/2014	\$25													
Last Reported:	Responsibility:	Recent Payment:												
09/2014	Individual	\$0												
Payment History:														
2014 SEP AUG IIII		NOV OCT SED AUG IIII IUN MAY ADD MAD FEB												

SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FER
OK	OK	OK	OK	OK	OK	60	30	3	0 6	30	60	60	60	30	30	60	6	0 0	IC.
	2012												2011						
JAN	DEC		OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FFB	JAN		NOV	OCT	SEP	AUG	JUL	JUN
	OK	30					OK	OK				OK			OK				
		and the state of the		-	2010											_	2009		
MAY		MAR	EED	JAN	DEC	NOV	OCT	CED	ALIC		JUN	MAY	APR	MAR	FEB	JAN		NOV	OCT
				JAN						JUL									
OK	UK	OK	OK	au	UK	OK	OK	UK	OK	OK	OK	UK_	UK	UK	OK	OK	UK	UK	UK
									2008										
SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	2007																		
JAN		NOV	OCT																
		OK																	
on	on	one	- Cre																