



January 28, 2010 | Equifax

FICO® Score Summary

Your Equifax FICO® score:

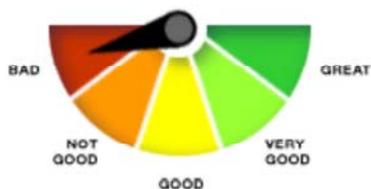
496

On January 28, 2010



Your Equifax FICO® score is based on the information in your Equifax credit report. Below are factors in your credit report that are hurting or helping your score:

Your Equifax FICO® score is bad



Your score is well below the average score of U.S. consumers and demonstrates to lenders that you are a risky borrower.

- FICO® Scores range between 300 and 850
- Higher scores are better scores
- The higher your score, the more favorably lenders look upon you as a credit risk

FICO® score ingredients	How you rate
Payment history Your history of paying bills on time.	<input type="text" value="Not Good"/>
Amount of debt Your total amount of outstanding debt.	<input type="text" value="Bad"/>
Length of credit history How long you've had credit.	<input type="text" value="Very Good"/>
Amount of new credit Amount of credit you've recently obtained or applied for.	<input type="text" value="Great"/>

Understanding Your FICO® Score

What's hurting your FICO® score

The negative factors listed here are reasons why your FICO® score is not higher. You should focus on changing the behavior that caused these negative factors. These factors are listed in order of their impact to your score, the first has the greatest negative impact and the last has the least.

1 You have a serious delinquency (60 days past due or greater) or a derogatory description on your credit report.

The presence of a serious delinquency or a derogatory description is a powerful predictor of future payment risk - people with previous late payments are much more likely to pay late in the future. However, as these items age and fall off of your credit report, their impact on your FICO score will gradually decrease. Most late payments stay on your report for no more than seven years.

Number of your accounts that were ever 60 days late or worse:
6 accounts

★ Very few FICO High Achievers , about 1%, have a 60 days late payment or worse listed on their credit report.

2 You've made heavy use of your available revolving credit.

Your FICO score evaluates your total revolving credit balances in relation to your total credit limits on those accounts. In your case, this ratio of balances to credit limits is too high.

Ratio of your revolving balances to your credit limits
103%

★ For FICO High Achievers , this ratio is 7%, on average.

Keep this in mind: This credit usage ratio is one of the most important factors to your FICO score, so you should work on paying down your balances. Your FICO score looks at the ratio of revolving debt, but not in which accounts the debt resides. Therefore, consolidating or moving your debt from one account to another will usually not help your FICO score since the same total amount is owed.

3 You recently missed a payment.

If you missed a payment, your FICO score evaluates how recently that missed payment occurred. In general, the more recent the missed payment, the more impact it has on your score. In your case, your last missed payment happened recently.

Your most recent late payment happened
0 months

★ Most FICO High Achievers , about 93%, have no missed payments at all. But of those who do have a missed payment, it happened nearly 4 years ago, on average.

What to do about this: If the late payment on your credit report is valid, you should focus on continually paying all your bills on time. This will demonstrate a good payment history so that your last missed payment will have less of an impact on your score as time passes.

4 You have multiple accounts showing missed payments or derogatory descriptions.

Your FICO score takes into account missed and late payments in a few ways. These include the number of late payments, how late they were and how recently they occurred. Your score was hurt because your credit report shows multiple accounts with missed payments or derogatory descriptions .

Number of your accounts with a missed payment or a derogatory description
10 accounts

★ About 93% of FICO High Achievers have no missed payments at all. But of those who do have a missed payment, it happened nearly 4 years ago, on average.

What to do about this: If the late payments on your credit report are valid, you should focus on continually paying all your bills on time. This will demonstrate a good payment history and these late payments will have less of a negative impact on your score as time

passes.

What's helping your FICO® score

Your FICO® score is far below the national average and is considered higher risk by most lenders. Please refer to the "What's hurting your FICO® score" section for more information on how you can change the behavior that has caused your low score.

There are no positive reasons to show.

How Lenders See You

A FICO® score of 496 is well below average. Most lenders consider this score an indication that you are a risky borrower. Based on your score alone, you might expect the following:

- While the types of credit available to you may be somewhat limited, some lenders may approve your loan application, but possibly with higher interest rates and/or with more restrictive terms.
- Lenders may require additional information to help them evaluate your application for credit – factors such as your income or time at job may be reviewed.
- You may be requested to provide an upfront down payment or security on the loan before approval.

The rates you'll receive

When you apply for a loan, lenders will look at one or more of your FICO® scores. Your score directly determines the interest rate you'll pay on your loan. Check the table below to see the current rates you would receive.

Average interest rates based on your FICO® score of 496

Accurate as of January 28, 2010. Source: Informa Research Services.

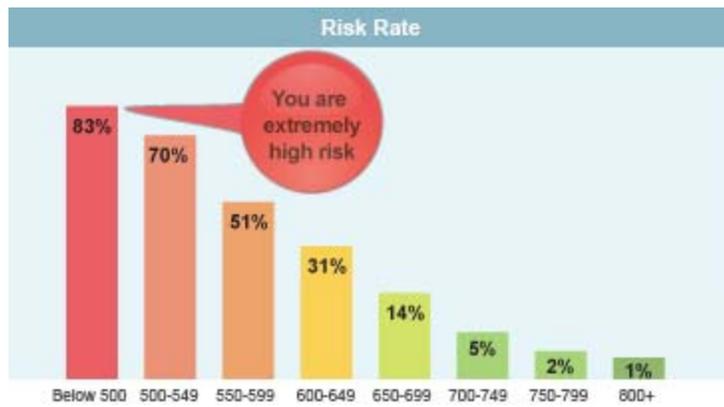
30 year mortgage			15 year home equity loan			48 month auto loan		
	Score	Rate		Score	Rate		Score	Rate
	760- 850	4.711%		740- 850	7.787%		720- 850	5.725%
	700- 759	4.933%		720- 739	8.087%		690- 719	7.363%
	680- 699	5.110%		700- 719	8.587%		660- 689	9.392%
	660- 679	5.324%		670- 699	9.362%		620- 659	13.209%
	640- 659	5.754%		640- 669	10.862%		590- 619	18.057%
	620- 639	6.300%		620- 639	12.112%		500- 589	18.694%

Home equity line of credit (under \$50,000)	0%	Home equity line of credit (over \$50,000)	0%
30 year jumbo mortgage	0%	10 year home equity loan	0%
15 year mortgage	0%	15 year jumbo mortgage	0%
1/1 ARM	0%	1/1 jumbo ARM	0%
3/1 ARM	0%	3/1 jumbo ARM	0%
5/1 ARM	0%	5/1 jumbo ARM	0%
7/1 ARM	0%	7/1 jumbo ARM	0%
10/1 ARM	0%	10/1 jumbo ARM	0%
36 month auto loan	0%	48 month used auto loan	0%
60 month auto loan	0%		

If your score is not listed, it is most likely because few lenders offer this kind of loan to consumers with low FICO® scores at this time.

Your risk to the lender

The reason consumers with good FICO® scores get better interest rates is because they pose less risk of missing payments or defaulting on a loan. The chart at the right clearly shows that consumers with high FICO® scores are lower risk. The power of the FICO® score to predict which borrowers are risky is one reason why so many lenders use FICO® scores in making loan decisions.



Most lenders would consider consumers with a score of 496 to be extremely high risk because 83% of people with this score get into serious credit trouble.

The risk rate shown here is the percentage of borrowers who reach 90 days past due or worse (bankruptcy, account charge-off) on any credit account over a two-year period.

Credit At-A-Glance

Now let's look at your credit report. Your credit report contains the information that a credit bureau keeps on file about you. This is the information used to determine your FICO® score. Three credit bureaus in the United States keep information on you – Equifax, Experian and TransUnion – so you have a total of three credit reports and three FICO® scores.

On the next several pages we'll look at your credit report from Equifax.

Personal information

Name

Former Names

Date of Birth

Social Security Number

Current Address

Previous Addresses

Employers

None on record

Credit At-A-Glance

Total past due	Credit history	Late payments
\$15,334 past due on 7 accounts 	14 Years	35 

Total balance of	
Your revolving accounts	\$69,673
Your mortgages	\$243,537
Your installment loans	\$28,564

Total number of	
Accounts	21
Accounts with balances	11 
Accounts opened in past year	0
Recent inquiries	0
Collections	0
Public Records	0

 = Marks an aspect of your credit that is hurting your FICO® score.

Statements

None on file

No Consumer Statement on File

Accounts

Lenders frequently report details about your credit accounts to the credit bureaus. These details typically include the type of account, when you open it, your monthly balance, if and when you missed a payment and the accounts status when you closed it.

Your FICO® score takes into account the open *and* closed accounts in your credit report. Click "Details" to find out more information.

Accounts

Company	Account number	Date opened	Balance	Status	Paid Late?
 Gemb/Jcp	Not Reported	1/2008	\$0	Pays account as agreed	
 Hsbc/Bstby	Not Reported	3/2003	\$0	Pays account as agreed	No
 Chase	Not Reported	8/1999	\$32,979	120+ days past due	
 Discovr Cd	Not Reported	11/2001	\$9,491	Pays account as agreed	No
 Amex	Not Reported	1/2003	\$4,102	Pays account as agreed	No
 Amex	Not Reported	11/2003	\$446	Pays account as agreed	No
 Amex	Not Reported	12/2003	\$411	Pays account as agreed	No
 Hsbc Bank	Not Reported	12/2003	\$0	Pays account as agreed	No
 M&T Bank	XXXXXXXXX2349	10/2004	\$243,537	30 days past due	
 Hsbc Nv	Not Reported	12/2004	\$0	Pays account as agreed	
 Hsbcmtg	Not Reported	12/2004	\$0	Pays account as agreed	
 Chase	Not Reported	12/2002	\$16,169	Bad debt/collection	
 Chase	Not Reported	7/2003	\$6,075	Bad debt/collection	
 Verizon Ny	Not Reported	6/2007	\$858	Bad debt/collection	
 Gemb/Pcr	Not Reported	9/2006	\$0	Pays account as agreed	No
 Fusa Na	Not Reported	5/1995	\$0	Pays account as agreed	No
 Cap One	Not Reported	2/2001	\$0	Too new to rate	No
 Gmac	XXXXXXXXX5694	5/2005	\$19,689	Pays account as agreed	
 Gmac	XXXXXXXXX6216	10/2007	\$8,875	30 days past due	
 Gmac	XXXXXXXXX5275	7/2004	\$0	Pays account as agreed	No
 Gmac	XXXXXXXXX4999	12/2002	\$0	Pays account as agreed	No

Account Details



Hsbc Nv

Status as of	Jan, 2010
Date opened	Dec, 2004
Date of last activity	May, 2009
Date closed	Not Reported
Account number	Not Reported
Loan type	Not Reported
Largest past balance	\$170,000
Terms	Not Reported
Account Type	Revolving
Account holder	Individual
Scheduled payment amount	\$0

Descriptions

Closed or paid account / zero balance

Home equity

No contact information provided by Equifax

Balance	Current Status	Past Due Amount
\$0	Pays account as agreed	Not Reported

Seven year payment history

30 days late	4 times (Dec 2008, Jul 2008)
60 days late	2 times (Jan 2009, Aug 2008)
90+ days late	4 times (May 2009, Apr 2009, Mar 2009, Feb 2009)

Recent payment history

OK	OK	OK	OK	OK	OK	OK	30	60	OK	OK	OK	30	60	90	120	120	120	OK											
1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12						
2008												2009																	

Legend: OK Currently paid as agreed

30 30 days late

60 60 days late

90 90 days late

120 120 days late

Worst Delinquency

120+ days past due

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.



Gemb/Jcp

Status as of	Jan, 2010
Date opened	Jan, 2008
Date of last activity	Apr, 2008
Date closed	Not Reported
Account number	Not Reported
Loan type	Not Reported
Largest past balance	\$1,700
Terms	Not Reported
Account Type	Revolving
Account holder	Individual
Scheduled payment amount	\$0

Descriptions

Closed or paid account / zero balance

Charge

No contact information provided by Equifax

Balance	Current Status	Past Due Amount
\$0	Pays account as agreed	Not Reported

Seven year payment history

30 days late	1 time (Mar 2008)
60 days late	0 times
90+ days late	0 times

Recent payment history

OK	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK											
1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12						
2008												2009																	

Legend: Not Open OK Currently paid as agreed

30 30 days late

Worst Delinquency

30 days past due

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

**Amex**

Status as of	Jan, 2010
Date opened	Dec, 2003
Date of last activity	Jan, 2010
Date closed	Not Reported
Account number	Not Reported
Loan type	Not Reported
Credit limit	\$500
Largest past balance	Not Reported
Terms	Not Reported
Account Type	Revolving
Account holder	Individual
Scheduled payment amount	\$0

Descriptions

Credit Card

No contact information provided by Equifax

Balance	Current Status	Past Due Amount
\$411	Pays account as agreed	Not Reported

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late	0 times

Worst Delinquency

None Reported

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

**Amex**

Status as of	Jan, 2010
Date opened	Nov, 2003
Date of last activity	Jan, 2010
Date closed	Not Reported
Account number	Not Reported
Loan type	Not Reported
Largest past balance	\$1,160
Terms	Not Reported
Account Type	Open Account
Account holder	Individual
Scheduled payment amount	\$0

Descriptions

Credit Card

No contact information provided by Equifax

Balance	Current Status	Past Due Amount
\$446	Pays account as agreed	Not Reported

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late	0 times

Worst Delinquency

None Reported

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

**M&T Bank**

Status as of	Jan, 2010
Date opened	Oct, 2004
Date of last activity	Dec, 2009
Date closed	Not Reported
Account number	XXXXXXXXXX2349
Loan type	Not Reported
Largest past balance	\$270,000
Terms	Not Reported
Account Type	Installment
Account holder	Joint
Scheduled payment amount	\$1,368

Descriptions

Real estate mortgage
Conventional mortgage

No contact information provided by Equifax

Balance	Current Status	Past Due Amount
\$243,537	30 days past due	\$2,736

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late	0 times

Worst Delinquency

None Reported

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

**Hsbc Bank**

Status as of	Dec, 2009
Date opened	Dec, 2003
Date of last activity	Apr, 2005
Date closed	Not Reported
Account number	Not Reported
Loan type	Not Reported
Credit limit	\$300
Largest past balance	Not Reported
Terms	Not Reported
Account Type	Revolving
Account holder	Individual
Scheduled payment amount	\$0

Descriptions

Credit Card

No contact information provided by Equifax

Balance	Current Status	Past Due Amount
\$0	Pays account as agreed	Not Reported

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late	0 times

Worst Delinquency

None Reported

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

**Amex**

Status as of	Jan, 2010
Date opened	Jan, 2003
Date of last activity	Jan, 2010
Date closed	Not Reported

Balance	Current Status	Past Due Amount
\$4,102	Pays account as agreed	Not Reported

Seven year payment history

Account number	XXXXXXXX6216
Loan type	Not Reported
Largest past balance	\$24,725
Terms	Not Reported
Account Type	Installment
Account holder	Individual
Scheduled payment amount	\$633

Descriptions

Auto
Lease

No contact information provided by Equifax

30 days late	4 times (Dec 2009, Nov 2009, Sep 2009, Mar 2008)
60 days late	0 times
90+ days late	0 times

Recent payment history

OK	OK	30	OK	OK	OK	OK	OK	OK	OK	OK	30	OK	30	30									
1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12
2008												2009											

Legend: OK Currently paid as agreed

30 30 days late

Worst Delinquency

30 days past due

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.



Chase

Status as of	Dec, 2009
Date opened	Aug, 1999
Date of last activity	Jun, 2009
Date closed	Not Reported
Account number	Not Reported
Loan type	Not Reported
Largest past balance	\$30,900
Terms	Not Reported
Account Type	Revolving
Account holder	Individual
Scheduled payment amount	\$659

Descriptions

Account closed by credit grantor
Credit Card

No contact information provided by Equifax

Balance	Current Status	Past Due Amount
\$32,979	120+ days past due	\$5,754

Seven year payment history

30 days late	2 times (Jul 2009)
60 days late	1 time (Aug 2009)
90+ days late	3 times (Nov 2009, Oct 2009, Sep 2009)

Recent payment history

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	60	90	120	120										
12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11												
2007												2008												2009											

Legend: OK Currently paid as agreed

30 30 days late

60 60 days late

90 90 days late

120 120 days late

Worst Delinquency

120+ days past due

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.



Chase

Status as of	Dec, 2009
Date opened	Sep, 2006
Date of last activity	Apr, 2007
Date closed	Not Reported
Account number	Not Reported
Loan type	Not Reported
Largest past balance	\$5,500
Terms	Not Reported
Account Type	Revolving
Account holder	Individual
Scheduled payment amount	\$0

Descriptions

Closed or paid account / zero balance
Account closed by credit grantor

No contact information provided by Equifax

Balance	Current Status	Past Due Amount
\$0	Pays account as agreed	Not Reported

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late	0 times

Worst Delinquency

None Reported

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.



Verizon Ny

Status as of	Oct, 2009
Date opened	Jun, 2007
Date of last activity	May, 2008
Date closed	Not Reported
Account number	Not Reported
Loan type	Not Reported
Largest past balance	Not Reported
Terms	Not Reported
Account Type	Open Account
Account holder	Individual
Scheduled payment amount	\$0

Descriptions

Charged off account
Account closed by credit grantor

No contact information provided by Equifax

Balance	Current Status	Past Due Amount
\$858	Bad debt/collection	\$858

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late	0 times

Worst Delinquency

None Reported

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.



Hsbcmgt

Status as of	Oct, 2009
Date opened	Dec, 2004
Date of last activity	Oct, 2008
Date closed	Not Reported
Account number	Not Reported
Loan type	Not Reported
Largest past balance	\$170,000

Balance	Current Status	Past Due Amount
\$0	Pays account as agreed	Not Reported

Seven year payment history

30 days late	0 times
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Account Type	Installment
Account holder	Individual
Scheduled payment amount	\$431

90+ days late	0 times
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Worst Delinquency

None Reported

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

Descriptions

Closed or paid account / zero balance

Auto

No contact information provided by Equifax

**Fusa Na**

Status as of	Jul, 2001
Date opened	May, 1995
Date of last activity	Feb, 2001
Date closed	Not Reported
Account number	Not Reported
Loan type	Not Reported
Largest past balance	\$11,853
Terms	Not Reported
Account Type	Revolving
Account holder	Individual
Scheduled payment amount	\$0

Balance	Current Status	Past Due Amount
\$0	Pays account as agreed	Not Reported

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late	0 times

Worst Delinquency

None Reported

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

Descriptions

Account closed at consumer's request

Closed or paid account / zero balance

No contact information provided by Equifax

**Cap One**

Status as of	Apr, 2001
Date opened	Feb, 2001
Date of last activity	Feb, 2001
Date closed	Not Reported
Account number	Not Reported
Loan type	Not Reported
Largest past balance	\$39
Terms	Not Reported
Account Type	Revolving
Account holder	Individual
Scheduled payment amount	\$0

Balance	Current Status	Past Due Amount
\$0	Too new to rate	Not Reported

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late	0 times

Worst Delinquency

None Reported

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and

Descriptions

Account closed by consumer

Closed or paid account / zero balance

No contact information provided by Equifax

Inquiries

could be considered by your FICO® score.

An inquiry indicates when a business, usually a lender, has checked your credit. The inquiries listed here are the number of times in the 12 months since the date of this report that a lender has checked your credit at Equifax. These inquiries appear because you applied for credit with the listed company. Inquiries associated with applying for new credit are the only kind of inquiry that may hurt your FICO® score.

You have no inquiries affecting your FICO® score.

Inquiries listed here are requests by lenders to view your credit report because you have applied for credit with them. Having many inquiries can hurt your FICO® score, because that might be a sign that you are in a financial situation where you need credit. A single inquiry, however, will have little impact on your score.

Three other kinds of inquiries do not affect your FICO® score and are not listed here. One occurs when lenders search for consumers that might qualify for pre-approved credit. Another occurs when you request to view your own credit report, such as when ordering products on myFICO. Other inquiries that do not affect your score are any inquiries used for purposes other than granting credit, such as an inquiry requested by a landlord. **Note:** In general, inquiries contribute to less than 10% of your FICO® score.

Collections

A collection is reported on your credit report when a business turns over an unpaid account to a collection agency. One collection can hurt your FICO® score and several collections can severely hurt your FICO® score.

You have no collections.

Public Records

Public records are legal records reported on you, usually by a court of law. Adverse public records include bankruptcies, foreclosures, garnishments, and tax liens and they can severely hurt your FICO® score. Other types of public records such as divorces are not considered by your FICO® score.

You have no public records.