

Credit Report Prepared For:

Report as Of: 1/27/2010



Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

CHASE



Potentially Negative Closed

Account Name
Account #
Account Type
Balance
Past Due
Date Opened
Account Status
Mo. Payment
Payment Status

High Balance
Limit
Terms
Comments



Equifax

TransUnion

\$1,398.00

\$1,398.00

\$1,398.00

24/Mo Payment History

Month	2008												2009												2010			
	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN				
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	60	90	120	120	120	KD			
Equifax	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	60	90	120	120	120				
TransUnion																												

CHASE



Potentially Negative Closed

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Equifax

TransUnion

CHASE

CHASE BANK USA, NA

CHASE

\$16,169.00

\$3,955.00

\$3,955.00

24/Mo Payment History

Month	2008												2009												2010			
	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN				
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	60	90	120	120	120	KD	KD			
Equifax	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	30	60	90	120	120	120					
TransUnion																												

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Payment History Legend

- OK** Current
- ND** No Data*
- 30** 30 Days Late
- 60** 60 Days Late
- 90** 90 Days Late
- 120** 120 Days Late
- KD** Key Derogatory**
- RF** Repossession or Foreclosure
- PP** Payment Plan

*Sometimes the credit bureaus do not have information from a particular month on file.
** For additional information on Key Derogatory, please see your Credit Report Guide.

Account Status Legend

-  Current
-  Current Closed
-  Unknown
-  Potentially Negative
-  Potentially Negative Closed

Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax and TransUnion has its own set of data in your credit file. That's why Credit Scores may vary between bureaus.

About your PLUS Score:

Your PLUS Score is formulated using the information in your credit file. Your PLUS Score can range between 330 and 830, with a higher score indicating a lower risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. While lenders may use different scoring models to determine how you score, and each major credit bureau has its own method for calculating credit scores, the scoring models have been fairly well standardized so that a score at one bureau is roughly equivalent to the same score at another.

DISCLAIMER

The PLUS ScoreSM, developed by Experian, is not an endorsement or guarantee of your credit worthiness as seen by lenders. The different risk levels presented here are for educational use only. Your PLUS Score can help you understand what factors impact your credit score.

Please be aware that there are many scoring models used in the marketplace, and each lender's scoring model has its own set of factors. How each lender weighs their chosen factors may vary, but the exact formula used to calculate your score is proprietary. In general, the higher your score, the better your chances are of obtaining favorable rates and terms.

Your PLUS Score was calculated using your actual data from your credit file on the day that you requested your report, making it comparable to most scoring models in the industry. Keep in mind however that other factors, such as length of employment and annual salary, are often taken into consideration by lenders when making decisions about you.

Also note that each bureau has its own set of data, resulting in a separate PLUS Score for each of your credit files.

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519

563

555

Very Poor

Credit Category

330

580

830

Your Experian PLUS Score Explanation

Percentile: Your credit rating ranks *higher than 2.05%* of U.S. consumers.

What factors **RAISE** you PLUS Score:

- You have at least 2 or more open major credit cards, such as Discover, American Express, VISA, or MasterCard, on your credit report. This often tells lenders that you are a responsible borrower and they may be more likely to see you as a good credit risk and extend you credit.

What factors **LOWER** you PLUS Score:

- Your payment history shows 1 or more payments that were late by 30 days or more. Late payments count negatively against your credit score. Negative information can stay on your credit report for up to 7 years for some items, up to 10 years for bankruptcies and 15 years for unpaid tax liens.
- Your overall balances are close to your overall credit limits, which may be lowering your score. Having high credit limits shows lenders that you are responsible with your credit, but when your balances are also high, it can indicate to lenders that you are likely to overextend yourself.
- Each time a potential lender or landlord pulls your credit report for review, an inquiry is placed on your file. Inquiries stay on your credit report for up to 2 years. Having several inquiries on your credit report is negatively affecting your score. They are not necessarily negative information, but too many inquiries may indicate to lenders that you are trying to take on more new debt or possibly overextending yourself.
- Having low credit limits on your accounts and loans counts negatively against your credit score. Having a high amount of credit is a positive factor because it indicates to lenders that other creditors have trusted you by lending you money in the past. However, since your major credit card limits are generally low, lenders may think you don't have enough experience with high limits.

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519

Equifax

563

TransUnion

555

Poor

Credit Category

330

580

830

Your EquiFAX PLUS Score Explanation

Percentile: Your credit rating ranks *higher than 10.21%* of U.S. consumers.

What factors **RAISE** you PLUS Score:

- We do not show any record of recent inquiries on your credit report. Every time you apply for any type of credit or loan, the lender checks your credit history, and an [inquiry] is posted to your credit report. Not having any new inquiries in the last 2 years shows lenders that you are less likely to open new accounts and fall behind in your payments. Remember that new inquiries are not necessarily viewed as negative, but too many inquiries on your file may make it difficult for you to obtain new credit.
- You have at least 2 or more open major credit cards, such as Discover, American Express, VISA, or MasterCard, on your credit report. This often tells lenders that you are a responsible borrower and they may be more likely to see you as a good credit risk and extend you credit.
- Your credit report does not contain negative public records, such as a bankruptcy, lien, lawsuit or judgment filed within the last two years. This is having a positive impact on your credit score. Public record items may remain on your credit report for 7 to 15 years, depending on the item.

What factors **LOWER** you PLUS Score:

- Your payment history shows 1 or more payments that were late by 30 days or more. Late payments count negatively against your credit score. Negative information can stay on your credit report for up to 7 years for some items, up to 10 years for bankruptcies and 15 years for unpaid tax liens.
- At least 1 or more of your accounts has a balance that is close to your credit limit, which may be lowering your score. When your balance is high, this can indicate to lenders that you are likely to overextend yourself.
- Your overall balances are close to your overall credit limits, which may be lowering your score. Having high credit limits shows lenders that you are responsible with your credit, but when your balances are also high, it can indicate to lenders that you are likely to overextend yourself.
- Your credit score is being affected by your missed payment(s) on your real estate account, such as a mortgage. If you have a mortgage, it's important to keep your payments current because a missed house payment is typically seen by lenders as a sign that you will also likely miss other types of payments.

Credit Score

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519

Equifax

563

TransUnion

555

Poor

Credit Category

330

580

830

Your TransUnion PLUS Score Explanation

Percentile: Your credit rating ranks *higher than 9.16%* of U.S. consumers.

What factors **RAISE** you PLUS Score:

- We do not show any record of recent inquiries on your credit report. Every time you apply for any type of credit or loan, the lender checks your credit history, and an [inquiry] is posted to your credit report. Not having any new inquiries in the last 2 years shows lenders that you are less likely to open new accounts and fall behind in your payments. Remember that new inquiries are not necessarily viewed as negative, but too many inquiries on your file may make it difficult for you to obtain new credit.
- You have at least 2 or more open major credit cards, such as Discover, American Express, VISA, or MasterCard, on your credit report. This often tells lenders that you are a responsible borrower and they may be more likely to see you as a good credit risk and extend you credit.

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