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Equifax Credit Report TM for Donna R. Rainville

As of: 02/24/2012

Available until: 02/23/2013

Confirmation #: 2555832772

Report Does Not Update

Section Title	Section Description
1. Credit Summary	Summary of account activity
2. Account Information	Detailed account information
3. Inquiries	Companies that have requested or viewed your credit information
4. Negative Information	Bankruptcies, liens, garnishments and other judgments
5. Personal Information	Personal data, addresses, employment history
6. Dispute File Information	How to dispute information found on this credit report

Credit Summary

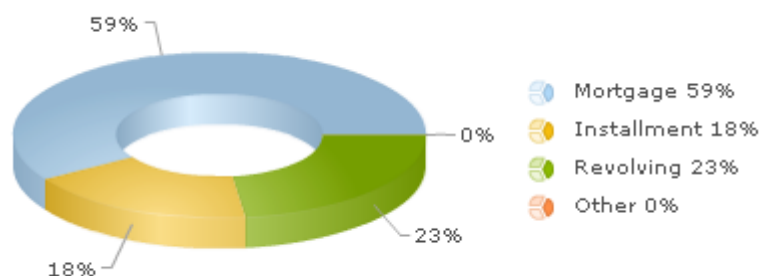
Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

Accounts

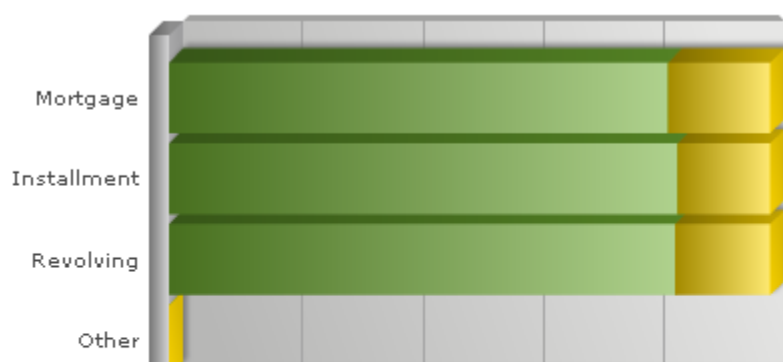
Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. - that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

Open Accounts	Total Number	Balance	Available [?]	Credit Limit [?]	Debt to Credit Ratio	Monthly Payment Amount [?]	Accounts with a Balance
Mortgage	2	\$139,600	\$28,600	\$168,200	83%	\$1,360	2
Installment	2	\$42,557	\$7,802	\$50,359	85%	\$305	2
Revolving	8	\$53,028	\$9,993	\$62,570	84%	\$1,457	8
Other	0	\$0	N/A	N/A	N/A	\$0	0
Total	12	\$235,185	\$46,395	\$281,129	84%	\$3,122	12

Debt by Account Type



Debt to Credit Ratio by Account Type



NOTE: Total may not equal 100% due to rounding.

Account Age

Usually, it is a good idea to keep your oldest credit account open, as a high average account age generally demonstrates stability to lenders. Also, especially if you have been managing credit for a short time, opening many new accounts will lower your average account age and may have a negative impact.

Length of Credit History	34 Years , 8 Months
Average Account Age	14 Years, 2 Months
Oldest Account	<u>SEARS/CBNA (Opened 06/1977)</u>
Most Recent Account	<u>MACY'S/DSNB (Opened 10/2007)</u>

Inquiries - Requests for your Credit History

Numerous inquiries on your credit file for new credit may cause you to appear risky to lenders, so it is usually better to only seek new credit when you need it. Typically, lenders distinguish between inquiries for a single loan and many new loans in part by the length of time over which the inquiries occur. So, when rate shopping for a loan it's a good idea to do it within a focused period of time.

<u>Inquiries in the Last 2 Years</u>	0
Most Recent Inquiry	N/A

Potentially Negative Information

Late payments, collections and public records can have a negative impact on your credit standing. The more severe and recent they are, the more negative the potential impact might be.

<u>Public Records</u>	0
<u>Negative Accounts</u>	0
<u>Collections</u>	0

Mortgage Accounts

Mortgage accounts include first mortgages, home equity loans, and any other loans secured by real estate you own.

Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported [?]	Past Due	Status [?]	Credit Limit
BANK OF AMERICA, N.A	2466XXXX	05/2003	\$47,831	01/2012		PAYS AS AGREED	

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
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BAC HOME LNS LP/CTRYWDE

450 American St
 Simi Valley, CA-930656285
 (800) 669-6607

Account Number:	2466XXXX	Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	\$68,200
Type of Account	Mortgage	Credit Limit:	
Term Duration:	20 Years	Terms Frequency:	Monthly (due every month)
Date Opened:	05/2003	Balance:	\$47,831
Date Reported:	01/2012	Amount Past Due:	
Date of Last Payment:	01/2012	Actual Payment Amount:	
Scheduled Payment Amount:	\$653	Date of Last Activity:	01/2012
Date Major Delinquency First Reported:		Months Reviewed:	99
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Conventional RE Mortgage
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005				*	*	*	*	*	*	*	*	*

BANK OF AMERICA, N.A	6817900142XXXX	09/2006	\$91,769	01/2012		PAYS AS AGREED	\$100,000
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BANK OF AMERICA

4161 Piedmont Pkwy
 Greensboro, NC-274108110
 (800) 451-6362

Account Number:	6817900142XXXX	Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	\$99,559
Type of Account :	Line of Credit	Credit Limit:	\$100,000
Term Duration:		Terms Frequency:	Monthly (due every month)

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
Date Opened:	09/2006		Balance:		\$91,769		
Date Reported:	01/2012		Amount Past Due:				
Date of Last Payment:	01/2012		Actual Payment Amount:		\$575		
Scheduled Payment Amount:	\$707		Date of Last Activity:		01/2012		
Date Major Delinquency First Reported:			Months Reviewed:		64		
Creditor Classification:			Activity Designator:		N/A		
Charge Off Amount:			Deferred Payment Start Date:				
Balloon Payment Amount:			Balloon Payment Date:				
Date Closed:			Type of Loan:		Home Equity Line of Credit		
Date of First Delinquency:	N/A						
Comments:							

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006									*	*	*	*



Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
NATIONAL CITY BK -CLS	36824XXXX	10/2001	\$0	06/2007		PAYS AS AGREED	

NATIONAL CITY

PO Box 94982
C B Dispute Lot#01-7103
Cleveland, OH-441014982
(800) 434-7894

Account Number:	36824XXXX	Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	\$67,000
Type of Account	Installment	Credit Limit:	
Term Duration:	15 Years	Terms Frequency:	
Date Opened:	10/2001	Balance:	\$0
Date Reported:	06/2007	Amount Past Due:	
Date of Last Payment:	09/2006	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	09/2006
Date Major Delinquency First Reported:		Months Reviewed:	27

Account Name	Account Number	Date Opened	Balance	Date Reported 	Past Due	Status 	Credit Limit
Creditor Classification:				Activity Designator:		Paid and Closed	
Charge Off Amount:				Deferred Payment Start Date:			
Balloon Payment Amount:				Balloon Payment Date:			
Date Closed:				Type of Loan:		Real Estate	
Date of First Delinquency:		N/A					
Comments:							

81-Month Payment History

No 81-Month Payment Data available for display.

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Installment Accounts

Installment accounts are credit accounts in which the amount of the payment and the number of payments are predetermined or fixed, such as a car loan.

Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported ?	Past Due	Status ?	Credit Limit
NELNET LOAN SERVICES	194XXXX	03/2003	\$34,450	02/2012		PAYS AS AGREED	

NELNET LOAN SERVICES

3015 S Parker Rd Ste 425
Aurora, CO-800142904
(888) 486-4722

Account Number:	194XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$40,769
Type of Account ?	Installment	Credit Limit:	
Term Duration:	300 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	03/2003	Balance:	\$34,450
Date Reported:	02/2012	Amount Past Due:	
Date of Last Payment:	01/2012	Actual Payment Amount:	\$246
Scheduled Payment Amount:	\$247	Date of Last Activity:	02/2012
Date Major Delinquency First Reported:		Months Reviewed:	92
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Education Loan
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

NELNET LOAN SERVICES	194XXXX	03/2003	\$8,107	02/2012	PAYS AS AGREED
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NELNET LOAN SERVICES

81-Month Payment History

[illegible]

Account Name		Account Number			Date Opened		Balance	Date Reported ?		Past Due	Status ?		Credit Limit
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2006	*	*	*	*	*	*	*	*	*	*	*	*	*
2005					*	*	*	*	*	*	*	*	*

Closed Accounts

Account Name		Account Number			Date Opened		Balance	Date Reported ?		Past Due	Status ?		Credit Limit
GMAC		06190115XXXX			05/2003		\$0	09/2008			PAYS AS AGREED		

GMAC

(800) 200-4622

Account Number:	06190115XXXX	Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	\$34,042
Type of Account ?	Installment	Credit Limit:	
Term Duration:	60 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	05/2003	Balance:	\$0
Date Reported:	09/2008	Amount Past Due:	
Date of Last Payment:	07/2008	Actual Payment Amount:	\$567
Scheduled Payment Amount:	\$567	Date of Last Activity:	07/2008
Date Major Delinquency First Reported:		Months Reviewed:	64
Creditor Classification:		Activity Designator:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	07/2008	Type of Loan:	Auto
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2008	*	*	*	*	*	*	*	*				
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004	*	*	*	*	*	*	*	*	*	*	*	*
2003					*	*	*	*	*	*	*	*

GMAC		06113569XXXX			12/2000		\$0	05/2006			PAYS AS AGREED		
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Account Name	Account Number	Date Opened	Balance	Date Reported ?	Past Due	Status ?	Credit Limit
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GMAC

,-
(800) 200-4622

Account Number:	06113569XXXX	Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	\$24,583
Type of Account ?	Installment	Credit Limit:	
Term Duration:	48 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	12/2000	Balance:	\$0
Date Reported:	05/2006	Amount Past Due:	
Date of Last Payment:	03/2006	Actual Payment Amount:	\$592
Scheduled Payment Amount:	\$647	Date of Last Activity:	03/2006
Date Major Delinquency First Reported:		Months Reviewed:	65
Creditor Classification:		Activity Designator:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	03/2006	Type of Loan:	Auto
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History



No 81-Month Payment Data available for display.

NELNET LOAN SERVICES	84684XXXX	08/1998	\$0	03/2003	PAYS AS AGREED
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NELNET LOAN SERVICES

3015 S Parker Rd Ste 425
Aurora, CO-800142904
(888) 486-4722

Account Number:	84684XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$1,857
Type of Account ?	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	08/1998	Balance:	\$0
Date Reported:	03/2003	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:	\$22	Date of Last Activity:	02/2003
Date Major Delinquency First Reported:		Months Reviewed:	54
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	

Account Name	Account Number	Date Opened	Balance	Date Reported 	Past Due	Status 	Credit Limit
Balloon Payment Amount:				Balloon Payment Date:			
Date Closed:				Type of Loan:			
Date of First Delinquency:		N/A					
Comments:		Closed or paid account zero balance					

81-Month Payment History

No 81-Month Payment Data available for display.

NELNET LOAN SERVICES	84684XXXX	08/1998	\$0	03/2003	PAYS AS AGREED
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NELNET LOAN SERVICES

3015 S Parker Rd Ste 425
Aurora, CO-800142904
(888) 486-4722

Account Number:	84684XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$4,784
Type of Account ?	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	08/1998	Balance:	\$0
Date Reported:	03/2003	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:	\$66	Date of Last Activity:	02/2003
Date Major Delinquency First Reported:		Months Reviewed:	54
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	
Date of First Delinquency:	N/A		
Comments:	Closed or paid account zero balance		

81-Month Payment History



No 81-Month Payment Data available for display.

NELNET LOAN SERVICES	84684XXXX	07/1998	\$0	03/2003	PAYS AS AGREED
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NELNET LOAN SERVICES

3015 S Parker Rd Ste 425
Aurora, CO-800142904
(888) 486-4722

Account Number:	84684XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$3,859
Type of Account ?	Installment	Credit Limit:	

Account Name	Account Number	Date Opened	Balance	Date Reported 	Past Due	Status 	Credit Limit
Term Duration:				Terms Frequency:			
Date Opened:		07/1998		Balance:		\$0	
Date Reported:		03/2003		Amount Past Due:			
Date of Last Payment:				Actual Payment Amount:			
Scheduled Payment Amount:		\$53		Date of Last Activity:		02/2003	
Date Major Delinquency First Reported:				Months Reviewed:		56	
Creditor Classification:				Activity Designator:		N/A	
Charge Off Amount:				Deferred Payment Start Date:			
Balloon Payment Amount:				Balloon Payment Date:			
Date Closed:				Type of Loan:			
Date of First Delinquency:		N/A					
Comments:		Closed or paid account zero balance					

81-Month Payment History

No 81-Month Payment Data available for display.

NELNET LOAN SERVICES	84684XXXX	08/1997	\$0	03/2003	PAYS AS AGREED
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NELNET LOAN SERVICES

3015 S Parker Rd Ste 425
Aurora, CO-800142904
(888) 486-4722

Account Number:	84684XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$10,029
Type of Account ?	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:		08/1997	Balance: \$0
Date Reported:		03/2003	Amount Past Due:
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		\$149	Date of Last Activity: 02/2003
Date Major Delinquency First Reported:		Months Reviewed:	
		14	
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	
Date of First Delinquency:		N/A	
Comments:		Closed or paid account zero balance	

81-Month Payment History

No 81-Month Payment Data available for display.

Account Name	Account Number	Date Opened	Balance	Date Reported ?	Past Due	Status ?	Credit Limit
NELNET LOAN SERVICES	84684XXXX	08/1996	\$0	03/2003		PAYS AS AGREED	

NELNET LOAN SERVICES

3015 S Parker Rd Ste 425
Aurora, CO-800142904
(888) 486-4722

Account Number:	84684XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$4,000
Type of Account ?	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	08/1996	Balance:	\$0
Date Reported:	03/2003	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:	\$63	Date of Last Activity:	02/2003
Date Major Delinquency First Reported:		Months Reviewed:	14
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	
Date of First Delinquency:	N/A		
Comments:	Closed or paid account zero balance		

81-Month Payment History

No 81-Month Payment Data available for display.

NELNET LOAN SERVICES	84684XXXX	08/1996	\$0	03/2003		PAYS AS AGREED	
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NELNET LOAN SERVICES

3015 S Parker Rd Ste 425
Aurora, CO-800142904
(888) 486-4722

Account Number:	84684XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$3,500
Type of Account ?	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	08/1996	Balance:	\$0
Date Reported:	03/2003	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:	\$41	Date of Last Activity:	02/2003
Date Major Delinquency First Reported:		Months Reviewed:	79
Creditor Classification:		Activity Designator:	N/A

Account Name	Account Number	Date Opened	Balance	Date Reported ?	Past Due	Status ?	Credit Limit
Charge Off Amount:				Deferred Payment Start Date:			
Balloon Payment Amount:				Balloon Payment Date:			
Date Closed:				Type of Loan:			
Date of First Delinquency:		N/A					
Comments:		Closed or paid account zero balance					

81-Month Payment History

No 81-Month Payment Data available for display.

NELNET LOAN SERVICES	84684XXXX	08/1995	\$0	03/2003		PAYS AS AGREED
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NELNET LOAN SERVICES

3015 S Parker Rd Ste 425
Aurora, CO-800142904
(888) 486-4722

Account Number:	84684XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$5,749
Type of Account ?:	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	08/1995	Balance:	\$0
Date Reported:	03/2003	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:	\$98	Date of Last Activity:	02/2003
Date Major Delinquency First Reported:		Months Reviewed:	14
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	
Date of First Delinquency:	N/A		
Comments:	Closed or paid account zero balance		

81-Month Payment History

No 81-Month Payment Data available for display.

NELNET LOAN SERVICES	84684XXXX	08/1995	\$0	03/2003		PAYS AS AGREED
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NELNET LOAN SERVICES

3015 S Parker Rd Ste 425
Aurora, CO-800142904
(888) 486-4722

Account Number:	84684XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$4,751

Account Name	Account Number	Date Opened	Balance	Date Reported ?	Past Due	Status ?	Credit Limit
Type of Account ?	Installment			Credit Limit:			
Term Duration:				Terms Frequency:			
Date Opened:	08/1995			Balance:		\$0	
Date Reported:	03/2003			Amount Past Due:			
Date of Last Payment:				Actual Payment Amount:			
Scheduled Payment Amount:	\$56			Date of Last Activity:		02/2003	
Date Major Delinquency First Reported:				Months Reviewed:		91	
Creditor Classification:				Activity Designator:		N/A	
Charge Off Amount:				Deferred Payment Start Date:			
Balloon Payment Amount:				Balloon Payment Date:			
Date Closed:				Type of Loan:			
Date of First Delinquency:	N/A						
Comments:	Closed or paid account zero balance						

81-Month Payment History

No 81-Month Payment Data available for display.

NELNET LOAN SERVICES	84684XXXX	10/1994	\$0	03/2003		PAYS AS AGREED
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NELNET LOAN SERVICES

3015 S Parker Rd Ste 425
Aurora, CO-800142904
(888) 486-4722

Account Number:	84684XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$4,000
Type of Account ?	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	10/1994	Balance:	\$0
Date Reported:	03/2003	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:	\$70	Date of Last Activity:	02/2003
Date Major Delinquency First Reported:		Months Reviewed:	99
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	
Date of First Delinquency:	N/A		
Comments:	Closed or paid account zero balance		

81-Month Payment History

No 81-Month Payment Data available for display.

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Revolving Accounts

Revolving accounts are charge accounts that have a credit limit and require a minimum payment each month, such as most credit cards.

Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported ?	Past Due	Status ?	Credit Limit
BANK OF AMERICA	549035038354XXXX	11/1977	\$5,829	01/2012		PAYS AS AGREED	\$5,900

BANK OF AMERICA

PO Box 15026
Wilmington, DE-198505026
(800) 421-2110

Account Number:	549035038354XXXX	Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	\$5,989
Type of Account ?	Revolving	Credit Limit:	\$5,900
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	11/1977	Balance:	\$5,829
Date Reported:	01/2012	Amount Past Due:	
Date of Last Payment:	01/2012	Actual Payment Amount:	\$170
Scheduled Payment Amount:	\$179	Date of Last Activity:	01/2012
Date Major Delinquency First Reported:		Months Reviewed:	65
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005				*	*	*	*	*	*	*	*	*

CHASE BANK USA, NA	441712597712XXXX	08/1997	\$4,062	02/2012		PAYS AS AGREED	\$4,100
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Account Name	Account Number	Date Opened	Balance	Date Reported ?	Past Due	Status ?	Credit Limit
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Chase Card Services

P.O.Box 15298
Wilmington, DE-19850
(800) 955-9900

Account Number:	441712597712XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$5,773
Type of Account ?	Revolving	Credit Limit:	\$4,100
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	08/1997	Balance:	\$4,062
Date Reported:	02/2012	Amount Past Due:	
Date of Last Payment:	02/2012	Actual Payment Amount:	\$140
Scheduled Payment Amount:	\$134	Date of Last Activity:	02/2012
Date Major Delinquency First Reported:		Months Reviewed:	99
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History



Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	*											
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005					*	*	*	*	*	*	*	*

CHASE - BEST BUY	152300610102XXXX	11/2001	\$1,959	02/2012		PAYS AS AGREED	\$6,500
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Chase Card Services

P.O.Box 15298
Wilmington, DE-19850
(800) 955-9900

Account Number:	152300610102XXXX	Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	\$5,067
Type of Account ?	Revolving	Credit Limit:	\$6,500

Account Name	Account Number	Date Opened	Balance	Date Reported 	Past Due	Status 	Credit Limit
Term Duration:			Terms Frequency:			Monthly (due every month)	
Date Opened:		11/2001		Balance:		\$1,959	
Date Reported:		02/2012		Amount Past Due:			
Date of Last Payment:		02/2012		Actual Payment Amount:		\$50	
Scheduled Payment Amount:		\$50		Date of Last Activity:		02/2012	
Date Major Delinquency First Reported:				Months Reviewed:		99	
Creditor Classification:				Activity Designator:		N/A	
Charge Off Amount:				Deferred Payment Start Date:			
Balloon Payment Amount:				Balloon Payment Date:			
Date Closed:				Type of Loan:		Charge Account	
Date of First Delinquency:		N/A					
Comments:							

81-Month Payment History



Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	*											
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005					*	*	*	*	*	*	*	*

CITICARDS CBNA	541065445107XXXX	03/1990	\$24,751	02/2012		PAYS AS AGREED	\$24,970
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CITICARDS CBNA

PO Box 6241
Sioux Falls, SD-571176241

Account Number:	541065445107XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$0
Type of Account ?	Revolving	Credit Limit:	\$24,970
Term Duration:		Terms Frequency:	
		Monthly (due every month)	
Date Opened:		03/1990	Balance:
			\$24,751
Date Reported:		02/2012	Amount Past Due:
Date of Last Payment:		02/2012	Actual Payment Amount:
Scheduled Payment Amount:		\$658	Date of Last Activity:
			02/2012
Date Major Delinquency First Reported:		Months Reviewed:	99

Account Name	Account Number	Date Opened	Balance	Date Reported 	Past Due	Status 	Credit Limit
Creditor Classification:				Activity Designator:		N/A	
Charge Off Amount:				Deferred Payment Start Date:			
Balloon Payment Amount:				Balloon Payment Date:			
Date Closed:				Type of Loan:		Credit Card	
Date of First Delinquency:		N/A					
Comments:							

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	*											
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005					*	*	*	*	*	*	*	*

GEICB/JC PENNEYS	600889633136XXXX	01/2003	\$2,967	02/2012		PAYS AS AGREED	\$7,900
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GEICB/JC PENNEYS

PO Box 965005
Orlando, FL-328965005
(800) 542-0800

Account Number:	600889633136XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$5,158
Type of Account ?	Revolving	Credit Limit:	\$7,900
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	01/2003	Balance:	\$2,967
Date Reported:	02/2012	Amount Past Due:	
Date of Last Payment:	01/2012	Actual Payment Amount:	\$160
Scheduled Payment Amount:	\$148	Date of Last Activity:	02/2012
Date Major Delinquency First Reported:		Months Reviewed:	99
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			


81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	*											
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005					*	*	*	*	*	*	*	*

MACY'S/DSNB	436357465XXXX	10/2007	\$451	01/2012	PAYS AS AGREED
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MACY'S/DSNB

PO Box 8218
Mason, OH-450408218
(800) 243-6552

Account Number:	436357465XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	
Type of Account 	Revolving	Credit Limit:	
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	10/2007	Balance:	\$451
Date Reported:	01/2012	Amount Past Due:	
Date of Last Payment:	01/2012	Actual Payment Amount:	
Scheduled Payment Amount:	\$25	Date of Last Activity:	01/2012
Date Major Delinquency First Reported:		Months Reviewed:	51
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007										*	*	*

Account Name	Account Number	Date Opened	Balance	Date Reported ?	Past Due	Status ?	Credit Limit
SEARS/CBNA	504994806173XXXX	06/1977	\$1,174	02/2012		PAYS AS AGREED	\$1,300

SEARS/CBNA

PO Box 6282
Sioux Falls, SD-571176282

Account Number:	504994806173XXXX	Status:	PAYS AS AGREED
Account Owner:	Authorized User	High Credit:	\$10,869
Type of Account ?	Revolving	Credit Limit:	\$1,300
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	06/1977	Balance:	\$1,174
Date Reported:	02/2012	Amount Past Due:	
Date of Last Payment:	02/2012	Actual Payment Amount:	
Scheduled Payment Amount:	\$30	Date of Last Activity:	02/2012
Date Major Delinquency First Reported:		Months Reviewed:	99
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	*											
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005					*	*	*	*	*	*	*	*

WELLS FARGO BANK	761042XXXX	12/1999	\$11,835	01/2012		PAYS AS AGREED	\$11,900
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WELLS FARGO BANK

Credit Bureau Dispute Resoluti
PO Box 14517
Des Moines, IA-503063517

Account Number:	761042XXXX	Status:	PAYS AS AGREED
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Account Name	Account Number	Date Opened	Balance	Date Reported ?	Past Due	Status ?	Credit Limit
Account Owner:	Joint Account		High Credit:			\$15,000	
Type of Account :	Line of Credit		Credit Limit:			\$11,900	
Term Duration:			Terms Frequency:			Monthly (due every month)	
Date Opened:	12/1999		Balance:			\$11,835	
Date Reported:	01/2012		Amount Past Due:				
Date of Last Payment:	01/2012		Actual Payment Amount:				
Scheduled Payment Amount:	\$233		Date of Last Activity:			01/2012	
Date Major Delinquency First Reported:			Months Reviewed:			99	
Creditor Classification:			Activity Designator:			N/A	
Charge Off Amount:			Deferred Payment Start Date:				
Balloon Payment Amount:			Balloon Payment Date:				
Date Closed:			Type of Loan:			Line of Credit	
Date of First Delinquency:	N/A						
Comments:							

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005				*	*	*	*	*	*	*	*	*

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Other Accounts

These are all accounts that do not fall into the other categories and can include 30-day accounts such as American Express.

You have no accounts classified as "Other" on file

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Payment History Key

Meaning	Symbol	Meaning	Symbol
Pays or Paid as Agreed:	*	180+ Days Past Due:	180
30-59 Days Past Due:	30	Collection Account:	CA
60-89 Days Past Due:	60	Foreclosure:	F
90-119 Days Past Due:	90	Voluntary Surrender:	VS
120-149 Days Past Due:	120	Repossession:	R
150-179 Days Past Due:	150	Charge Off:	CO

Inquiries

A request for your credit history is called an inquiry. Inquiries remain on your credit report for two years. There are two types of inquiries: those that may impact your credit rating and those that do not.

Inquiries that do not impact your credit rating

These inquiries include requests from employers, companies making promotional offers and your own requests to check your credit. These inquiries are only viewable by you.

Company Information	Date of Inquiry
AR-CITIBANK NA	04/24/11
AR-CITI CARDS CBNA	01/27/12, 12/30/11
ND-Equifax Consumer Services	01/01/12, 12/03/11
ND-Equifax Consumer Services	02/19/11
AR-MACYS/DSNB	01/27/12, 12/30/11
AR-MACYS/FDSB	08/16/11

Prefix	Prefix Description
PRM	Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance. (PRM inquiries remain for twelve months.)
AM or AR	Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors. (AM and AR inquiries remain for twelve months.)
EMPL	Inquiries with this prefix indicate an employment inquiry. (EMPL inquiries remain for 24 months.)
Equifax or EFX	Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.
ND	Inquiries with this prefix are general inquiries that do not display to credit grantors. (ND inquiries remain for twelve months.)
ND MR	Inquiries with this prefix indicate the reissue of a mortgage credit report containing information from your Equifax credit file to another company in connection with a mortgage loan. (ND MR inquiries remain for 24 months.)
PR	Inquiries with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing. (PR inquiries remain for 12 months.)

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Negative Accounts

Accounts that contain a negative account status. Accounts not paid as agreed generally remain on your credit file for 7 years from the date the account first became past due leading to the current not paid status. Late Payment History generally remains on your credit file for 7 years from the date of the late payment.

You have no negative accounts on file.

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Collections

A collection is an account that has been turned over to a collection agency by one of your creditors because they believe the account has not been paid as agreed.

You have no Collections on file

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Public Records

Public record information includes bankruptcies, liens or judgments and comes from federal, state or county court records.

You have no Public Records on file

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Personal Information

The following information is added to your file either when creditors enter requests to view your credit history, or when you report it to Equifax directly.

Name: Donna R. Rainville

Social Security Number: XXX-XX-8485

Age or Date of Birth: November 5, 1956

Address Information

Current/Previous	Street	City	State	Zip	Date Reported
Current	10531 E OAKWOOD DR	TUCSON	AZ	85749	02/23/2012

Other Identification

You have no other identification on file.

Employment History

You have no Employment History on file.

Alert(s)

File Blocked For Promotional Purposes

Consumer Statement

You have no Consumer Statement on file.

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Dispute File Information

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information on this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.ai.equifax.com>

To check the status or view the results of your dispute please visit <https://www.ai.equifax.com>

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