



## TRANSUNION CONSUMER CREDIT REPORT

Subscriber Name: THE CAPITAL  
Subscriber Code/Market: [REDACTED]  
Results Issued: [REDACTED]

### INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:

SSN:

[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Reported 11/10		Reported 3/08			

### EMPLOYMENT

[REDACTED]	Position:	Start: End:	In File Since: Effective:
[REDACTED]	Position: NOT GIVEN	Start: End:	In File Since: Effective:

### ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

### SCORING

Type	Score	Explanation
FICO CLASSIC 04	+542	038 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED 013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 020 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT 016 LACK OF RECENT REVOLVING ACCOUNT INFORMATION Note: In addition to the factors listed above, the number of inquires on the consumer's credit file has adversely impacted the credit score.

### CREDIT INFORMATION Summary (Total History)

Public Records:	3	Collections:	10	Trades:	10	Inquiries:	12
Negative Trade Accounts:	4	Trade Accounts with Any Historical Negatives:	2	Occurrence of Historical Negatives:	9		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	5	\$0	\$1,000	\$0	\$0	\$0	100%
Closed w/Balance		n/a	n/a	\$5,008	\$5,008	\$0	n/a
Total	10	\$0	\$1,000	\$5,008	\$5,008	\$0	

### COLLECTIONS

GRAGIL ASSOC (Y 33WU001)	Account#		Account Rating 09B
Original Creditor: MEDICAL	Remarks: PLACED FOR COLLECTION	Amount Placed: \$115	Opened: 11/10
Account Type: OPEN		Balance: \$115	Paid:
Responsibility: I		Past Due: \$115	Closed:
		Last Payment:	Verified: 8/12

## COLLECTIONS

GRAGIL ASSOC (Y 33WU001)	Account#			Account Rating 09B
<b>Original Creditor:</b> MEDICAL	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$105	<b>Opened:</b> 1/10	
<b>Account Type:</b> OPEN		<b>Balance:</b> \$105	<b>Paid:</b>	
<b>Responsibility:</b> I		<b>Past Due:</b> \$105	<b>Closed:</b>	
		<b>Last Payment:</b>	<b>Verified:</b> 8/12	
GRAGIL ASSOC (Y 33WU001)	Account#			Account Rating 09B
<b>Original Creditor:</b> MEDICAL	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$425	<b>Opened:</b> 8/11	
<b>Account Type:</b> OPEN		<b>Balance:</b> \$425	<b>Paid:</b>	
<b>Responsibility:</b> I		<b>Past Due:</b> \$425	<b>Closed:</b>	
		<b>Last Payment:</b>	<b>Verified:</b> 8/12	
PORTFOLIO RC (Y 1KSE003)	Account#			Account Rating 09B
<b>Original Creditor:</b> HSBC BANK NEVADA N A	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$434	<b>Opened:</b> 8/11	
<b>Account Type:</b> OPEN		<b>Balance:</b> \$434	<b>Paid:</b>	
<b>Responsibility:</b> I		<b>Past Due:</b> \$434	<b>Closed:</b>	
		<b>Last Payment:</b>	<b>Verified:</b> 8/12	
GOLDKEY CRED (Y 28CG001)	Account#			Account Rating 09B
<b>Original Creditor:</b> MEDICAL	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$162	<b>Opened:</b> 6/11	
<b>Account Type:</b> OPEN		<b>Balance:</b> \$162	<b>Paid:</b>	
<b>Responsibility:</b> I		<b>Past Due:</b> \$162	<b>Closed:</b>	
		<b>Last Payment:</b>	<b>Verified:</b> 8/12	
ASSC CR&COLL (Y 31DJ001)	Account#			Account Rating 09B
<b>Original Creditor:</b> BROAD STREET TRUST	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$1,755	<b>Opened:</b> 11/11	
<b>Account Type:</b> OPEN		<b>Balance:</b> \$1,755	<b>Paid:</b>	
<b>Responsibility:</b> I		<b>Past Due:</b> \$1,755	<b>Closed:</b>	
		<b>Last Payment:</b>	<b>Verified:</b> 8/12	
ENHANCRCVRCO (Y 26MT002)	Account#			Account Rating 09B
<b>Original Creditor:</b> SPRINT	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$1,005	<b>Opened:</b> 6/12	
<b>Account Type:</b> OPEN		<b>Balance:</b> \$1,005	<b>Paid:</b>	
<b>Responsibility:</b> I		<b>Past Due:</b> \$1,005	<b>Closed:</b>	
		<b>Last Payment:</b>	<b>Verified:</b> 7/12	
MBROI (Y 87SD001)	Account#			Account Rating 09B
<b>Original Creditor:</b> MEDICAL	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$413	<b>Opened:</b> 7/11	
<b>Account Type:</b> OPEN		<b>Balance:</b> \$413	<b>Paid:</b>	
<b>Responsibility:</b> I		<b>Past Due:</b> \$413	<b>Closed:</b> 12/11	
		<b>Last Payment:</b>	<b>Verified:</b> 6/12	
NCO FIN /99 (Y 73CJ001)	Account#			Account Rating 09B
<b>Original Creditor:</b> PROGRESSIVE INSURANCE	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$200	<b>Opened:</b> 7/09	
<b>Account Type:</b> OPEN		<b>Balance:</b> \$200	<b>Paid:</b>	
<b>Responsibility:</b> I		<b>Past Due:</b> \$200	<b>Closed:</b>	
		<b>Last Payment:</b>	<b>Verified:</b> 5/12	
AFNI (Y 96ER009)	Account#			Account Rating 09B
<b>Original Creditor:</b> VERIZON INC	<b>Remarks:</b> PLACED FOR COLLECTION	<b>Amount Placed:</b> \$108	<b>Opened:</b> 6/10	
<b>Account Type:</b> OPEN		<b>Balance:</b> \$108	<b>Paid:</b>	
<b>Responsibility:</b> I		<b>Past Due:</b> \$108	<b>Closed:</b>	
		<b>Last Payment:</b>	<b>Verified:</b> 8/10	

## PUBLIC RECORDS

Z 4816112	Docket # 2007SC1297			
<b>Type:</b> CIVIL JUDGMENT	<b>Location:</b>	<b>Assets:</b>	<b>Filed:</b> 5/07	
<b>Court:</b> CI(Circuit Court)	<b>Plaintiff:</b> HSBC BANK NEVADA	<b>Liabilities:</b> \$1,636	<b>Verified:</b> 5/07	
<b>Responsibility:</b> I	<b>Attorney:</b> NA	<b>Orig Balance:</b>	<b>Paid:</b>	
		<b>Curr Balance:</b>		
Z 4816112	Docket # 2010CV6148			
<b>Type:</b> CIVIL JUDGMENT	<b>Location:</b>	<b>Assets:</b>	<b>Filed:</b> 12/10	
<b>Court:</b> CI(Circuit Court)	<b>Plaintiff:</b> CORNERSTONE HOLDINGS L	<b>Liabilities:</b> \$7,495	<b>Verified:</b> 12/10	
<b>Responsibility:</b> C	<b>Attorney:</b>	<b>Orig Balance:</b>	<b>Paid:</b>	
		<b>Curr Balance:</b>		
Z 4816112	Docket # 2011CV923			
<b>Type:</b> CIVIL JUDGMENT	<b>Location:</b>	<b>Assets:</b>	<b>Filed:</b> 3/11	
<b>Court:</b> CI(Circuit Court)	<b>Plaintiff:</b> FORD MOTOR CREDIT COMP	<b>Liabilities:</b> \$3,890	<b>Verified:</b> 3/11	
<b>Responsibility:</b> I	<b>Attorney:</b>	<b>Orig Balance:</b>	<b>Paid:</b>	
		<b>Curr Balance:</b>		

## TRADES

HSBC BANK (B 2DQ1002)	Account #			Account Rating R09
<b>Type:</b> REVOLVING	<b>Credit Limit:</b> \$300	<b>Balance:</b> \$0	<b>Opened:</b> 6/10	
<b>Loan Type:</b> CREDIT CARD	<b>High Credit:</b> \$434	<b>Past Due:</b> \$0	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b>		<b>Closed:</b> 11/10	
<b>Remarks:</b> PURCHASED BY ANOTHER LENDER			<b>Verified:</b> 9/11	
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Months 1-12:</b> <b>Months 13-24:</b>
30 60 90				
FRD MOTOR CR (F 3796761)	Account #			Account Rating I09
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$3,890	<b>Opened:</b> 6/07	
<b>Loan Type:</b> AUTO LEASE	<b>High Credit:</b> \$13,579	<b>Past Due:</b> \$3,890	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b> 36M0		<b>Closed:</b> 1/11	
<b>Remarks:</b> PROFIT AND LOSS WRITEOFF			<b>Verified:</b> 1/11	
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Months 1-12:</b> <b>Months 13-24:</b>
30 60 90				
VZW NE (U 1R2W007)	Account #			Account Rating 09B
<b>Type:</b> OPEN	<b>Credit Limit:</b>	<b>Balance:</b> \$1,118	<b>Opened:</b> 9/04	
<b>Loan Type:</b> TELECOMMUNICATIONS/CELLULAR	<b>High Credit:</b> \$1,118	<b>Past Due:</b> \$1,118	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b>		<b>Closed:</b> 9/11	
<b>Remarks:</b> PLACED FOR COLLECTION			<b>Verified:</b> 8/12	
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Months 1-12:</b> <b>Months 13-24:</b>
30 60 90				
CNAC - RI101 (F 1PRQ001)	Account #			Account Rating I9P
<b>Type:</b> INSTALLMENT	<b>Credit Limit:</b>	<b>Balance:</b> \$0	<b>Opened:</b> 9/10	
<b>Loan Type:</b> AUTOMOBILE	<b>High Credit:</b> \$13,296	<b>Past Due:</b> \$0	<b>Paid:</b>	
<b>Responsibility:</b> I	<b>Terms:</b> 42M432		<b>Closed:</b> 7/11	
<b>Remarks:</b> PAID PROFIT AND LOSS			<b>Verified:</b> 7/11	
<b>Late Payments</b> (Months)	<b>Delinquency</b>	<b>Maximum:</b> <b>Amount:</b> <b>Date:</b>	<b>Payment Pattern</b>	<b>Months 1-12:</b> <b>Months 13-24:</b>
30 60 90				

## TRADES

USA CREDIT (F 22P3001)		Account #		Account Rating	R01
Type:	REVOLVING	Credit Limit:	\$1,000	Balance:	\$0
Loan Type:	CREDIT CARD	High Credit:	\$0	Past Due:	\$0
Responsibility:	I	Terms:		Opened:	3/11
Remarks:				Paid:	
				Closed:	
				Verified:	4/11
Late Payments		Delinquency	Maximum:	Payment Pattern	Months 1-12:
(Months)	30 60 90		Amount:		Months 13-24:
			Date:		
POSTAL GVNMT (Q 90PY003)		Account #		Account Rating	I01
Type:	INSTALLMENT	Credit Limit:		Balance:	\$0
Loan Type:	UNSECURED	High Credit:	\$3,000	Past Due:	\$0
Responsibility:	I	Terms:	12M278	Opened:	3/10
Remarks:	CLOSED			Paid:	
				Closed:	3/11
				Verified:	3/11
Late Payments	0 0 0	Delinquency	Maximum:	Payment Pattern	Months 1-12: 1111111111
(11 Months)	30 60 90		Amount:		Months 13-24:
			Date:		
FRD MOTOR CR (F 3796761)		Account #		Account Rating	I01
Type:	INSTALLMENT	Credit Limit:		Balance:	\$0
Loan Type:	AUTO LEASE	High Credit:	\$8,643	Past Due:	\$0
Responsibility:	I	Terms:	24M360	Opened:	7/05
Remarks:	CLOSED			Paid:	
				Closed:	6/07
				Verified:	6/07
Late Payments	6 0 0	Delinquency	Maximum:	Payment Pattern	Months 1-12: 11211111221
(23 Months)	30 60 90		Amount:		Months 13-24: 21112121111
			Date:		
CAP ONE (B 1DTV001)		Account #		Account Rating	R01
Type:	REVOLVING	Credit Limit:		Balance:	\$0
Loan Type:	CREDIT CARD	High Credit:	\$481	Past Due:	\$0
Responsibility:	I	Terms:		Opened:	4/02
Remarks:	ACCOUNT CLOSED BY CONSUMER			Paid:	8/05
				Closed:	9/06
				Verified:	10/06
Late Payments	0 0 0	Delinquency	Maximum:	Payment Pattern	Months 1-12: 11111111111
(48 Months)	30 60 90		Amount:		Months 13-24: 11X111111111
			Date:		
CHASE (B 701N134)		Account #		Account Rating	R01
Type:	REVOLVING	Credit Limit:	\$1,500	Balance:	\$0
Loan Type:	CREDIT CARD	High Credit:	\$143	Past Due:	\$0
Responsibility:	I	Terms:		Opened:	6/05
Remarks:	ACCOUNT CLOSED BY CREDIT GRANTOR			Paid:	2/06
				Closed:	6/06
				Verified:	6/06
Late Payments	1 1 1	Delinquency	Maximum:	Payment Pattern	Months 1-12: 11143211111
(11 Months)	30 60 90		Amount:		Months 13-24:
			Date:		
CHASE (B 701N090)		Account #		Account Rating	R01
Type:	REVOLVING	Credit Limit:	\$4,800	Balance:	\$0
Loan Type:	CREDIT CARD	High Credit:	\$4,002	Past Due:	\$0
Responsibility:	I	Terms:		Opened:	6/98
Remarks:	ACCOUNT CLOSED BY CONSUMER			Paid:	
				Closed:	4/03
				Verified:	4/03
Late Payments	0 0 0	Delinquency	Maximum:	Payment Pattern	Months 1-12: 1
(01 Months)	30 60 90		Amount:		Months 13-24:
			Date:		

## INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
9/04/12	████████ (PRI ████████ 8 NEN)		
9/03/12	████████ (QU ████████ WIS)		
8/22/12	████████ (FD ████████ SCT)		
2/26/12	████████ (R (YF ████████ 1 IND)		

## INQUIRIES

Date	Subscriber Name (Code)	Type	Amount
8/19/11	[REDACTED] IND)		
6/14/11	[REDACTED] D)		
1/19/11	[REDACTED] 5 MWB)		
9/20/10	[REDACTED] EAS)		
9/20/10	[REDACTED] NTL)		
9/20/10	[REDACTED] (ZC08256078 CAL)		
9/20/10	[REDACTED] 27016 SCT)		
9/20/10	[REDACTED] 41 CAL)		

## ADDRESS ANALYSIS

Input Current to File Address 1

House #: N Dir: I Street: N Type: N City: Y State: Y Zip: N Apt #: I

Input Current to File Address 2

House #: N Dir: I Street: N Type: Y City: Y State: Y Zip: N Apt #: I

Input Current to File Address 3

House #: N Dir: I Street: N Type: N City: N State: Y Zip: N Apt #: I

## REPORT SERVICED BY

TRANSUNION

(800) 888-4213

P.O. BOX 1000, CHESTER, PA 19022

CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:

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