Equifax Credit Report™ for Kimberly Guzman

As of: 03/20/2008 Available until: 04/20/2008 Confirmation #: 123456789

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: Accounts

					Debt to	Monthly	Accounts
Open	Total			Credit	Credit	Payment	with a
Accounts	Number	Balance	Available	Limit	Ratio	Amount	Balance
<u>Mortgage</u>	2	\$253,433	\$27,817	\$281,250	90%	\$1,825	2
<u>Installment</u>	1	\$17,087	\$2,756	\$19,843	86%	\$377	1
Revolving	2	\$0	\$13,400	\$13,400	0%	\$0	0
<u>Other</u>	0	\$0	N/A	N/A	N/A	\$0	0
Total	6	\$270,520	\$43,973	\$314,493	86%	\$2,202	3

Length of Credit History - 9 Years, 6 Months

Average Account Age - 5 Years, 1 Months / Oldest Account - ABC LOANS (Opened 09/1997)

Most Recent Account - XYZ INSTALLMENT LOANS (Opened 04/2006)

Inquiries - Requests for your Credit History

Inquiries in the Last 2 Years – 3 / Most Recent Inquiry - XYZ INSTALLMENT LOANS (03/05/07)

Potentially Negative Information: Public Records, 2 Negative Accounts, 2 Collections, 1

Mortgage Accounts

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

Open Mortgage Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
123 Mortgage Company	642889XXXX	12/2003	\$210,075	02/2007		PAYS AS AGREED	\$0
400 Mandana Oan							

123 Mortgage Company

123 Sumter Rd Albany, NY-12201 (518) 555-8843 Account Number: 642889XXXX

Current Status: PAYS AS AGREED

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Account C	count Owner:						High Credit:				\$225,000			
Type of Ad	ccount :			Mortgage		C	Credit Limi	it:			\$0			
Term Dura	ation:			360 Mont	hs	T	Terms Fred	quen	icy:		Monthly	/ (due evei	ry mor	ith)
Date Oper	ned:			12/2003		E	Balance:				\$210,07	75		
Date Repo	orted:			02/2007		P	Amount Pa	ast D	ue:					
Date of La	ast Payme	ent:		02/2007		P	Actual Pay	men	t Amount		\$0			
Scheduled	d Paymer	nt Amount:		\$1,475			Date of Last Activity:				01/2004	4		
		uency First				N	Months Reviewed:				50			
Reported:	•													
	reditor Classification:						Activity Des				N/A			
	harge Off Amount:						Deferred P			Date:				
	alloon Payment Amount:						Balloon Pa	_	nt Date:					
	ate Closed:					Ţ	Type of Loa	an:			Conven	itional		
Date of Fir		quency:		N/A										
Comments	s:			Freddie M	1ac Accou	unt								
Payment	History													
Year	Jan	Feb	Mar	Apr	May	J	lun Jı	ul	Aug	Sep	Oct	Nov	De	С
2007	*													
2006	*	*	*	*	*	*	*		*	*	*	*	*	
2006 ABC HOM		* 745XX				* \$43,35		01/20		*		* AS AGRE		\$56,250
2006 ABC HOM EQUITY	1E	745XX								*				\$56,250
2006 ABC HOM EQUITY ABC HOM	IE EQUI	745XX TY	XX	12/2	2003	\$43,35				*				\$56,250
2006 ABC HOM EQUITY ABC HOM 123 Home	/IE EQUITEWOOD BIVE	745XX TY	XX	12/2 2414 (518)	2003	\$43,356 67	8 (01/20	007	*	PAYS	AS AGRE	ED	\$56,250
2006 ABC HOM EQUITY ABC HOM 123 Home Account N	ME EQUITEWOOD BIN	745XX TY	XX	12/2 2414 (518) 745XXXX) 555-336	\$43,356 67	8 (Current Sta	01/20 atus:	007	*	PAYS A	AS AGRE	ED	\$56,250
2006 ABC HOM EQUITY ABC HOM 123 Home Account N Account C	ME EQUITE Wewood Blumber: Owner:	745XX TY	XX	12/2 2414 (518) 745XXXX Joint Acco	2003 : 555-336 : 50unt	\$43,356 67 C	8 0 Current Sta	01/20 atus: t:	007	*	PAYS A \$56,250	AS AGRE AS AGREE)	ED	\$56,250
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Paymer	nt History												
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2006	*	*	*	*	*	*	*	*	*	*	*	*	
2005	*	*	*	*	*	*	*	*	*	*	*	*	

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	Account Status	Credit Limit
XYZ INSTALLMENT LOANS	33699568XXXX	04/2006	\$17,087	01/2007		PAYS AS AGREED	\$0

XYZ INSTALLMENT LOANS

123 Kendall Rd Birmingham, AL-35204 (205) 555-3345

Account Number:	33699568XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account	High Credit:	\$19,843
Type of Account :	Installment	Credit Limit:	\$0
Term Duration:	999 Months	Terms Frequency:	Biweekly (due every 2 weeks)
Date Opened:	04/2006	Balance:	\$17,087
Date Reported:	01/2007	Amount Past Due:	
Date of Last Payment:	01/2007	Actual Payment Amount:	\$174
Scheduled Payment Amount:	\$377	Date of Last Activity:	01/2007
Date Major Delinquency First Reported:		Months Reviewed:	9
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Auto
Date of First Delinquency:	N/A		
Comments:			

Payment History

i ayınıcını												
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2006				*	*	*	*	*	*	*	*	*

Closed Accounts

Accou	int Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
123 LE	NDING CO	8433XXXX	10/1997	\$0	02/2003		PAYS AS AGREED	\$0

Credit

123 LENDING CO											
123 Tilly Mill Rd Atlanta, GA	-30339 (7	770) 555-5	5578								
Account Number:	8	433XXXX		Currer	nt Status	:		PAYS A	AS AGREE	D	
Account Owner:	l	ndividual <i>A</i>	Account	High C	Credit:			\$1,000			
Type of Account :		nstallment		Credit	Limit:			\$0			
Term Duration:				Terms	Freque	ncy:					
Date Opened:	1	0/1997		Baland	ce:			\$0			
Date Reported:	C	2/2003		Amou	nt Past [Due:					
Date of Last Payment:				Actual	Paymei	nt Amount	·• ·•				
Scheduled Payment Amoun	t: \$	50		Date of	of Last A	ctivity:		02/2003	3		
Date Major Delinquency Firs	it			Month	s Revie	wed:		1			
Reported:											
Creditor Classification:				Activit	y Descri	ption:		N/A			
Charge Off Amount:				Deferr	ed Payn	nent Start	Date:				
Balloon Payment Amount:				Balloo	n Payme	ent Date:					
Date Closed:				Type o	of Loan:						
Date of First Delinquency:	N	I/A									
Comments:	C	Closed or p	aid accou	nt zero ba	lance, S	tudent loa	ın				
Payment History											
Year Jan Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2003 *											
2002 * *	*	*	*	*	*	*	*	*	*	*	

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

Date

Open Accounts

© Consumer Action 2010

Account Name	Account Nur	mber Date Ope	- Kalla	ance	Date Reported	Past Due	Account Status	Credit Limit
ABC BANKCARD	43329898610 XX	00XX 12/1	998 \$0		01/2007		PAYS AS AGREED	\$8,800
ABC BANKCARD								
PO Box 123 Oklahoi	ma City, OK-73	3101 (405) 5	55-8100				_	
Account Number:		4332989861	00XXXX	Current S	tatus:		PAYS AS AGREED	
Account Owner:		Individual Ad	ccount	High Cred	it:		\$5,021	
Type of Account:		Revolving		Credit Lim	iit:		\$8,800	
Term Duration:				Terms Fre	equency:		Monthly (due every mo	onth)
Date Opened:		12/1998		Balance:			\$0	
Date Reported:		01/2007		Amount P	ast Due:			
Date of Last Paymer	nt:	08/2005		Actual Pa	yment Amou	ınt:		
_								

Date

Schedule	ed Payme	ent Amount				Date of	of Last A	ctivity:		08/200	5	
Date Maj Reported		uency Firs	t			Month	ns Reviev	ved:		85		
Creditor	Classifica	ition:				Activit	y Descri	otion:		N/A		
Charge C	Off Amour	nt:				Deferi	red Payn	nent Star	t Date:			
Balloon F	ayment /	Amount:				Balloc	n Payme	ent Date:				
Date Clo	sed:					Type	of Loan:			Credit o	card	
Date of F	First Delin	quency:	N/	A								
Commen	ıts:											
Paymen	t History											
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005	*	*	*	*	*	*	*	*	*	*	*	*
ABC CRI	EDIT	422366 XX	351233	(X 03/2	003 \$0		01/2	007	\$0	PAYS	AS AGRE	ED \$4,600
123 W 43 Account	Number:	Itimore, MI	42	23663512	233XXXX		nt Status	:			AS AGREE	ED
Account				int Accou	nt		Credit:			\$439		
Type of A			Re	evolving			Limit:			\$4,600		
Term Du			00	(0000			s Freque	ncy:		00		
Date Ope				/2003		Balan				\$0		
Date Rep				/2007			nt Past D			\$0		
	ast Paym			/2007			I Paymer		nt:	0.4.(0.0.0)		
		ent Amount					of Last A			01/200	/	
Reported	d: .	uency Firs	t			Montr	ns Reviev	ved:		1		
	Classifica						y Descri _l			N/A		
	Off Amour						red Paym					
	⊃ayment <i>i</i>	Amount:					n Payme	ent Date:				
Date Clo	sed:					Type	of Loan:			Credit	card	
	First Delin	quency:	N/	A								
Commen	nts:											
Paymen	t History											
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005	*	*	*	*	*	*	*	*	*	*	*	*

Closed Accounts

Account Name	Account Num	ber Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
ABC LOANS	31667XXXX	09/1997	\$0	09/2003		CHARGE-OFF	\$0
ABC LOANS							
123 Martin Ave Oly	•	• •				_	
Account Number:		31667XXXX		urrent Status:		CHARGE-OFF	
Account Owner:		Individual Accour		gh Credit:		\$2,625	
Type of Account :		Open		redit Limit:		\$0	
Term Duration:				erms Frequency:			
Date Opened:		09/1997		alance:		\$0	
Date Reported:		09/2003	Aı	mount Past Due:			
Date of Last Payme		03/2003		ctual Payment Amou		03/2003	
Scheduled Paymen		\$0		ate of Last Activity:	•		
Date Major Delinque Reported:	ency First		M	Months Reviewed:		70	
Creditor Classificati	on:		Ad	Activity Description:		N/A	
Charge Off Amount	:		D	Deferred Payment Start Date:			
Balloon Payment A	mount:		Ва	alloon Payment Date	:		
Date Closed:	Date Closed: 04/20		Ty	Type of Loan:			
Date of First Deling	uency:	N/A					
Comments:		Paid Charge-Off					
Payment History No Payment Data a	available for displ	ay.					

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.

Inquiries that may impact your credit rating

These inquires are made by companies with whom you have applied for a loan or credit.

	<u>, </u>	
Name of Company	Date of Inquiry	
123 UTILITY	03/05/07	
Creditor Contact Information	on	
123 UTILITY 123 Perry St Bo	oston, MA 02101	
ABC LENDING CO	02/06/07	
Creditor Contact Information	on	
ADC LENDING CO 433 Milk	rook Ava Dirmingham AL 25	301 (205) 555 5252

ABC LENDING CO 123 Millbrook Ave Birmingham, AL 35201 (205) 555-5252

Inquiries that do not impact your credit rating

These inquires 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
ND-Promotional Inquiry	07/11/06
EFX-Equifax Consumer Services	01/17/07
PRM-ECAS	12/03/06, 12/15/06

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.)

Negative Accounts Accounts that contain a negative account status. **Open Accounts**

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
XYZ BANKCARD	487366480316XX	08/2001	\$0	01/2007	\$287	PAYS 91-120	\$8,000

XYZ BANKCARD											
123 Riverside Ave Tuscon,											
Account Number:	4873664803	16XXXX		Curre	Current Status:			PAYS 9	PAYS 91-120 DAYS		
Account Owner:		Individual Ad	count		High	High Credit:			\$7,215	\$7,215	
Type of Account :		Revolving			Cred	it Limit:			\$8,000		
Term Duration:					Term	s Freque	ncy:				
Date Opened:		08/2001			Balar	nce:			\$0		
Date Reported:		01/2007			Amoi	unt Past D	Due:		\$287	\$287	
Date of Last Payment:		01/2007			Actua	Actual Payment Amount:					
Scheduled Payment Amour	nt:	\$0			Date	Date of Last Activity:			01/2007		
Date Major Delinquency Fir	st				Mont	Months Reviewed:			1		
Reported:											
Creditor Classification:					Activ	Activity Description:			N/A		
Charge Off Amount:					Defe	Deferred Payment Start Date:					
Balloon Payment Amount:					Balloon Payment Date:						
Date Closed:			Type of Loan: Credi						Credit ca	ard	
Date of First Delinquency:	11/2006										
Comments:											
Payment History											
Year Jan Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
2006 * *	*	*	*	*	*	*	*	30	60	90	

Collections A collection is an account that has been turned over to a collection agency by one of your creditors.

ABC Collections	, , , , , , , , , , , , , , , , , , ,
Agency Address:	7754 W 84th St
	Chicago, IL 60601 (318) 555-4549
Date Reported:	10/2006
Date Assigned:	03/2005
Creditor Classification:	
Creditor Name:	321 INSTALLMENT LOANS
Account Number:	25XXXX
Account Owner:	Individual Account.
Original Amount Owed:	\$35
Date of 1 st Delinquency:	12/2004
Balance Date:	10/2006
Balance Owed:	\$35
Last Payment Date:	N/A
Status Date:	10/2006
Status:	D - Unpaid

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

Bankruptcy	
Date Filed:	08/2004
Case Number:	1A223344567
Court Number/Name:	12-Anywhere Court House
Court Address:	123 Easy Street
	Anytown, GA 33333 (555) 555-5555
Liabilities:	\$25,000
Individual/Joint:	Joint
Individual/Business:	Business
Bankruptcy Disposition:	A-DISCHARGED CH-11
Current Disposition Date:	15/06/2005
Asset Amount:	\$36,000
Exempt Amount:	\$23,000
Date Verified:	13/05/2005
Date Reported:	15/06/2005
Prior Disposition:	
Comments:	Discharged
Judgment	
Туре:	Judgment
Date Filed:	10/13/2005
Case Number:	334456567878
Court Number/Name:	11-Anytime Court House
Court Address:	123 Easy Street
	Anytown, GA 33333
	(555) 555-5555
Plaintiff:	Mr. Plaintiff
Defendant:	Mr. Defendant
Amount:	\$2,500
Status:	T - Satisfied
Satisfied Date:	11/2005
Verified Date:	11/2005
Comments:	Consumer Disputes

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: Kimberly Guzman Social Security Number: XXX-XX-6789 Age or Date of Birth: March 8, 1977

Address Information

Current/Previous	Street	City	State	Zip	Date Reported
Current	123 PEACHTREE CIRCLE	ATLANTA	GA	30303	07/2006
Former Address 1	123 WYANDHAM CT	BIRMINGHAM	AL	35226	05/2005

Other Identification - You have no other identification on file.

Employment History - Last Reported Employment: FIELD CONSULTANT; LMNOP COMPANY; GA;

Alert(s) File Blocked For Promotional Purposes, Fraud Alert

Consumer Statement: The following Consumer Statement was added on 05/2007 and will expire on 05/2008:

CONSUMER HAS REQUESTED AN ALERT BE PLACED ON THEIR CREDIT FILE. DAYTIME (206) 555-5555 EVENING (206) 555-6666