



TRANSUNION CONSUMER CREDIT REPORT

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

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID: [REDACTED]
SSN: [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	<p>038 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED</p> <p>013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN</p> <p>020 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT</p> <p>016 LACK OF RECENT REVOLVING ACCOUNT INFORMATION</p> <p>Note: In addition to the factors listed above, the number of inquires on the consumer's credit file has adversely impacted the credit score.</p>

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
Original Creditor: MEDICAL	Remarks: PLACED FOR COLLECTION	Opened: 11/10
Account Type: OPEN		Paid:
Responsibility: I		Closed:
	Amount Placed: \$115	Verified: 8/12
	Balance: \$115	
	Past Due: \$115	
	Last Payment:	

COLLECTIONS

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

PUBLIC RECORDS

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

TRADES

HSBC BANK (B 2DQ1002)	Account #		Account Rating	R09
Type: REVOLVING	Credit Limit: \$300	Balance: \$0	Opened: 6/10	
Loan Type: CREDIT CARD	High Credit: \$434	Past Due: \$0	Paid:	
Responsibility: I	Terms:		Closed: 11/10	
Remarks: PURCHASED BY ANOTHER LENDER			Verified: 9/11	
Late Payments (Months)	Delinquency	Maximum:	Payment Pattern	Months 1-12:
		Amount:		Months 13-24:
		Date:		
FRD MOTOR CR (F 3796761)	Account #		Account Rating	109
Type: INSTALLMENT	Credit Limit:	Balance: \$3,890	Opened: 6/07	
Loan Type: AUTO LEASE	High Credit: \$13,579	Past Due: \$3,890	Paid:	
Responsibility: I	Terms: 36M0		Closed: 1/11	
Remarks: PROFIT AND LOSS WRITEOFF			Verified: 1/11	
Late Payments (Months)	Delinquency	Maximum:	Payment Pattern	Months 1-12:
		Amount:		Months 13-24:
		Date:		
VZW NE (U 1R2W007)	Account #		Account Rating	09B
Type: OPEN	Credit Limit:	Balance: \$1,118	Opened: 9/04	
Loan Type: TELECOMMUNICATIONS/CELLULAR	High Credit: \$1,118	Past Due: \$1,118	Paid:	
Responsibility: I	Terms:		Closed: 9/11	
Remarks: PLACED FOR COLLECTION			Verified: 8/12	
Late Payments (Months)	Delinquency	Maximum:	Payment Pattern	Months 1-12:
		Amount:		Months 13-24:
		Date:		
CNAC - RI101 (F 1PRQ001)	Account #		Account Rating	I9P
Type: INSTALLMENT	Credit Limit:	Balance: \$0	Opened: 9/10	
Loan Type: AUTOMOBILE	High Credit: \$13,296	Past Due: \$0	Paid:	
Responsibility: I	Terms: 42M432		Closed: 7/11	
Remarks: PAID PROFIT AND LOSS			Verified: 7/11	
Late Payments (Months)	Delinquency	Maximum:	Payment Pattern	Months 1-12:
		Amount:		Months 13-24:
		Date:		

TRADES

USA CREDIT (F 22P3001) Account # Account Rating R01
 Type: REVOLVING Credit Limit: \$1,000 Balance: \$0 Opened: 3/11
 Loan Type: CREDIT CARD High Credit: \$0 Past Due: \$0 Paid:
 Responsibility: I Terms: Closed:
 Remarks: Verified: 4/11
 Late Payments (Months) 30 60 90 Delinquency Maximum: Payment Pattern Months 1-12:
 Amount: Months 13-24:
 Date:

POSTAL GVNMT (Q 90PY003) Account # Account Rating I01
 Type: INSTALLMENT Credit Limit: Balance: \$0 Opened: 3/10
 Loan Type: UNSECURED High Credit: \$3,000 Past Due: \$0 Paid:
 Responsibility: I Terms: 12M278 Closed: 3/11
 Remarks: CLOSED Verified: 3/11
 Late Payments (11 Months) 0 0 0 Delinquency Maximum: Payment Pattern Months 1-12: 1111111111
 Amount: Months 13-24:
 Date:

FRD MOTOR CR (F 3796761) Account # Account Rating I01
 Type: INSTALLMENT Credit Limit: Balance: \$0 Opened: 7/05
 Loan Type: AUTO LEASE High Credit: \$8,643 Past Due: \$0 Paid:
 Responsibility: I Terms: 24M360 Closed: 6/07
 Remarks: CLOSED Verified: 6/07
 Late Payments (23 Months) 6 0 0 Delinquency Maximum: Payment Pattern Months 1-12: 11211111221
 Amount: Months 13-24: 2111212111
 Date:

CAP ONE (B 1DTV001) Account # Account Rating R01
 Type: REVOLVING Credit Limit: Balance: \$0 Opened: 4/02
 Loan Type: CREDIT CARD High Credit: \$481 Past Due: \$0 Paid: 8/05
 Responsibility: I Terms: Closed: 9/06
 Remarks: ACCOUNT CLOSED BY CONSUMER Verified: 10/06
 Late Payments (48 Months) 0 0 0 Delinquency Maximum: Payment Pattern Months 1-12: 11111111111
 Amount: Months 13-24: 11X111111111
 Date:

CHASE (B 701N134) Account # Account Rating R01
 Type: REVOLVING Credit Limit: \$1,500 Balance: \$0 Opened: 6/05
 Loan Type: CREDIT CARD High Credit: \$143 Past Due: \$0 Paid: 2/06
 Responsibility: I Terms: Closed: 6/06
 Remarks: ACCOUNT CLOSED BY CREDIT GRANTOR Verified: 6/06
 Late Payments (11 Months) 1 1 1 Delinquency Maximum: 2/06 Payment Pattern Months 1-12: 11143211111
 Amount: \$60 Months 13-24:
 Date: 2/06

CHASE (B 701N090) Account # Account Rating R01
 Type: REVOLVING Credit Limit: \$4,800 Balance: \$0 Opened: 6/98
 Loan Type: CREDIT CARD High Credit: \$4,002 Past Due: \$0 Paid:
 Responsibility: I Terms: Closed: 4/03
 Remarks: ACCOUNT CLOSED BY CONSUMER Verified: 4/03
 Late Payments (01 Months) 0 0 0 Delinquency Maximum: Payment Pattern Months 1-12: 1
 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:

[HTTP://WWW.TRANSUNION.COM](http://WWW.TRANSUNION.COM)