

Identifying Information

EVELYN ARPE 1419 CENTER DR STEPHENVILLE, TX 76401-2105	SSN: YOB:	1958	Employer: MUNA Last Updated: 10/2005
1419 CN DR STEPHENVILLE, TX 76401			SELF COMP Last Updated: 04/2003
226 ROSEBUD DR STEPHENVILLE, TX 76401-6077			
*SOCIALSOFT MOUNTAIN VIEW , CA			
*Business name and address reflect the inquiry information and have not been verified by Experian.			

Executive Summary

ScorexPLUS SM score	
ScorexPLUS SM score: 615	
Risk Category	Score Range
Low	780 - 900
Low - Medium	681 - 779
Medium	620 - 680
Medium - High	521 - 619
High	300 - 520
Negative Score Factors	
<input type="checkbox"/> Number Of Accounts With High Balance-To-Limit Ratios	
<input type="checkbox"/> Available Credit On Open Revolving Accounts	
<input type="checkbox"/> Number Of Delinquent Or Derogatory Accounts	
<input type="checkbox"/> Balances On Public Record Information	

Trade Payment Status	
Oldest trade opened	04/1989
Paid trades	4
Satisfactory trades	11
Previously delinquent/derogatory	5
Presently delinquent/derogatory	2
Total trades	18

Delinquency Detail			
11	1	0	0
Satisfactory	30 days past due	60 days past due	90+ days past due

Legal Filings

Total legal filings: **4**

Delinquent Payment Information

Past due amount: **\$0**

In dispute: **0**

Payment Information

Monthly payments: **\$556**

Installment loan balance: (4) **\$17,022**

Revolving charge balance: (14) **\$2,592**

Revolving credit percent available: **44%**

Real Estate loan balance: **N/A**

Inquiries

Total number of inquiries: **6**

Inquiries previous 6 months: **2**

Consumer Statement

Disputes and Supplemental Data Related to Transactional Information	
04& 12-01-07 0000000 CONSUMER COMMENT TEXT PRESENT	

Legal Filings

Bankruptcies					
Date Filed	Reference No	Court	Amount	Plaintiff	Status
11/21/2006	0421054DSK	US BKPT CT TN MEMPHIS			Bankruptcy chapter 7-discharged
03/07/2005	0227606	US BKPT CT TN MEMPHIS			Bankruptcy Chapter 13-petition filed
10/13/2004	0139459	US BKPT CT TN MEMPHIS			Bankruptcy Chapter 13-petition filed

Judgments					
Date Filed	Reference No	Court	Amount	Plaintiff	Status
11/01/2006	1002641	SHELBY CO GEN SESSIONS	\$3,544	DILLARD NATIONAL BANK	Judgment

Inquiries

Inquiry Details		
Name	Account Type	Date of Inquiry
CIT BANK/DFS	Unknown - Credit Extension, Review, Or Collection	09/28/2008
HSBC NV	Unknown - Credit Extension, Review, Or Collection	09/21/2008
WFNNB/VICTORIAS SECRET	Unknown - Credit Extension, Review, Or Collection	05/08/2008
CREDIT ONE BANK	Unknown - Credit Extension, Review, Or Collection	02/28/2008
PHILLIPS & COHEN ASSOC	Collection Department/Agency/Attorney	06/03/2007
KROLL FACTUAL DATA	Real Estate Specific Type Unknown	01/28/2007

Trade Information

Trade Payment Experience																							
Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due															
CAP ONE	Revolving	09/2001	Closed	03/15/2005	\$1,148																		
Transactional Relationship: Individual Trade Category: Bank Credit Cards Payment Status: Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12 Special Comments: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST Payment Indicator (current month 03/2005): Collections, charge-off or bankruptcy																							
24 Month Payment History Click here for legend																							
Feb 05	Jan 05	Dec 04	Nov 04	Oct 04	Sep 04	Aug 04	Jul 04	Jun 04	May 04	Apr 04	Mar 04	Feb 04	Jan 04	Dec 03	Nov 03	Oct 03	Sep 03	Aug 03	Jul 03	Jun 03	May 03	Apr 03	Mar 03
-	-	-	-	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C
Name CAP ONE Revolving / Installment Revolving Date Opened 07/2004 Open / Closed Closed Balance / As of 03/15/2005 Historical High Balance \$274 Transactional Relationship: Individual Trade Category: Bank Credit Cards Payment Status: Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12 Special Comments: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST																							

Payment Indicator (current month 03/2005): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
05	05	04	04	04	04	04	04	04	04	04	04	04	04	03	03	03	03	03	03	03	03	03	03
-	-	-	-	C	C	C	C																

Name CHASE BANK USA, NA **Revolving / Installment** Revolving **Date Opened** 08/2003 **Open / Closed** Closed **Balance / As of** 11/21/2006 **Historical High Balance** \$1,240 **Monthly Payment** **Date of Last Payment** **Amount Past Due**

Credit Limit: \$1,182
Transactional Relationship: Individual
Trade Category: Bank Credit Cards
Payment Status: Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12
Special Comments: ACCOUNT TRANSFERRED TO ANOTHER LENDER
Payment Indicator (current month 11/2006): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov
06	06	06	06	06	06	06	06	06	06	05	05	05	05	05	05	05	05	05	05	05	05	04	04
-	B	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	B	-	-	-	-	-	C

Name CAP ONE **Revolving / Installment** Revolving **Date Opened** 08/2001 **Open / Closed** Closed **Balance / As of** 05/08/2008 **Historical High Balance** \$1,164 **Monthly Payment** **Date of Last Payment** **Amount Past Due**

Transactional Relationship: Individual
Trade Category: Bank Credit Cards
Payment Status: Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12
Special Comments: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST
Payment Indicator (current month 05/2008): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06	06	06	06	06	06	06	06
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Name CAP ONE **Revolving / Installment** Revolving **Date Opened** 04/2004 **Open / Closed** Closed **Balance / As of** 05/08/2008 **Historical High Balance** \$326 **Monthly Payment** **Date of Last Payment** **Amount Past Due**

Transactional Relationship: Individual
Trade Category: Bank Credit Cards
Payment Status: Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12
Special Comments: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST
Payment Indicator (current month 05/2008): Collections, charge-off or bankruptcy

24 Month Payment History

[Click here for legend](#)

Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06	06	06	06	06	06	06	06
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Name APPLIED BANK **Revolving / Installment** Revolving **Date Opened** 07/2001 **Open / Closed** Closed **Balance / As of** 04/07/2005 **Historical High Balance** **Monthly Payment** **Date of Last Payment** 09/15/2004 **Amount Past Due**

Credit Limit: \$1,750
Transactional Relationship: Individual
Trade Category: Bank Credit Cards
Payment Status: Debt included in or discharged through Bankruptcy Chapter 13
Special Comments:
Payment Indicator (current month 04/2005): Chapter 13 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)

24 Month Payment History

[Click here for legend](#)

Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr
05	05	05	04	04	04	04	04	04	04	04	04	04	04	04	03	03	03	03	03	03	03	03	03
9	9	9	9	9	1	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
HSBC BANK	Revolving	11/2003	Closed	10/08/2004	\$521			

Credit Limit: \$521
Transactional Relationship: Individual
Trade Category: Bank Credit Cards
Payment Status: Debt included in or discharged through Bankruptcy Chapter 13
Special Comments: ACCOUNT TRANSFERRED TO ANOTHER LENDER
Payment Indicator (current month 10/2004): Chapter 13 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)

24 Month Payment History

[Click here for legend](#)

Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
04	04	04	04	04	04	04	04	04	03	03	03	03	03	03	03	03	03	03	03	03	02	02	02
C	C	C	C	C	C	C	C	C	C														

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
WM FINANCE	Installment	08/1997	Closed	09/28/2006				

Original Loan Amount: \$2,268
Transactional Relationship: Individual
Trade Category: Personal Loan Companies
Payment Status: Account transferred to another office
Special Comments: ACCOUNT CLOSED DUE TO TRANSFER OR REFINANCE
Payment Indicator (current month 09/2006): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
06	06	06	06	06	06	06	06	05	05	05	05	05	05	05	05	05	05	05	05	04	04	04	04

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
WM FINANCE	Installment	08/1997	Closed	03/28/2003				

Original Loan Amount: \$2,268
Transactional Relationship: Individual
Trade Category: Personal Loan Companies
Payment Status: Account transferred to another office
Special Comments:
Payment Indicator (current month 03/2003): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
03	03	02	02	02	02	02	02	02	02	02	02	02	02	01	01	01	01	01	01	01	01	01	01

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
COLONY SHOP	Revolving	11/1995	Closed	07/20/2004			04/26/1996	

Credit Limit: \$482
Transactional Relationship: Individual
Trade Category: Department And Variety Stores -- Non-Specific
Payment Status: This is an account in good standing
Special Comments: ACCOUNT CLOSED AT CONSUMER'S REQUEST
Payment Indicator (current month 07/2004): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
04	04	04	04	04	04	03	03	03	03	03	03	03	03	03	03	03	03	02	02	02	02	02	02
0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	-

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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CAPITAL ONE AUTO FINAN Installment 06/2007 Closed 10/28/2008 10/08/2008

Original Loan Amount: \$7,923

Transactional Relationship: Individual

Trade Category: Automobile Financing Company

Payment Status: Account/paid satisfactorily

Special Comments:

Payment Indicator (current month 10/2008): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06	06	06
C	C	C	C	C	C	C	C	-	-	C	C	C	C	C	C								

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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AMERICREDIT Installment 09/2008 Open \$17,022
02/01/2009 \$442 01/09/2009

Original Loan Amount: \$17,186

Transactional Relationship: Individual

Trade Category: Automobile Financing Company

Payment Status: This is an account in good standing

Special Comments:

Payment Indicator (current month 02/2009): Current

24 Month Payment History

[Click here for legend](#)

Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
09	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07
C	C	C	C																				

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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TNB - TARGET Revolving 03/2008 Open \$395
01/25/2009 \$485 \$40 01/23/2009

Credit Limit: \$500

Transactional Relationship: Individual

Trade Category: Variety Stores

Payment Status: This is an account in good standing

Special Comments:

Payment Indicator (current month 01/2009): Current

24 Month Payment History

[Click here for legend](#)

Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
08	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07
C	C	C	C	C	C	C	C	C	C														

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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CREDIT ONE BANK Revolving 03/2008 Open \$409
01/10/2009 \$450 \$20 01/06/2009

Credit Limit: \$450

Transactional Relationship: Individual

Trade Category: Bank Credit Cards

Payment Status: This is an account in good standing

Special Comments:

Payment Indicator (current month 01/2009): Current

24 Month Payment History

[Click here for legend](#)

Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
08	08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07
C	C	C	C	C	C	C	C	C	C														

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
CIT BANK/DFS	Revolving	09/2008	Open	\$1,296 12/28/2008	\$1,434	\$39	12/14/2008	
Credit Limit: \$1,500 Transactional Relationship: Individual Trade Category: Sales Financing Company Payment Status: This is an account in good standing Special Comments: Payment Indicator (current month 12/2008): Current								

24 Month Payment History

[Click here for legend](#)

Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06
C	C	0																					

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
HSBC BANK	Revolving	09/2008	Open	\$492 12/28/2008	\$547	\$15	11/20/2008	
Credit Limit: \$500 Transactional Relationship: Individual Trade Category: Bank Credit Cards Payment Status: This is an account in good standing Special Comments: Payment Indicator (current month 12/2008): Current								

24 Month Payment History

[Click here for legend](#)

Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
08	08	08	08	08	08	08	08	08	08	08	07	07	07	07	07	07	07	07	07	07	07	07	06
C	C																						

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
WFNNB/LERNER	Revolving	04/1989	Open	03/19/1999			02/22/1993	
Credit Limit: \$900 Transactional Relationship: Individual Trade Category: Specialty Clothing Store Payment Status: This is an account in good standing Special Comments: Payment Indicator (current month 03/1999): Current account/Zero balance - no update received								

24 Month Payment History

[Click here for legend](#)

Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
99	99	98	98	98	98	98	98	98	98	98	98	98	98	97	97	97	97	97	97	97	97	97	97
-	-	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
HAVERTYS FURNITURE CO	Revolving	05/1996	Open	03/01/1999	\$821		09/01/1996	
Transactional Relationship: Individual Trade Category: Retail, Not Elsewhere Classified Payment Status: This is an account in good standing Special Comments: Payment Indicator (current month 03/1999): Current account/Zero balance - no update received								

24 Month Payment History

[Click here for legend](#)

Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
99	99	98	98	98	98	98	98	98	98	98	98	98	98	97	97	97	97	97	97	97	97	97	97
N	N	N	N	N	N	N	N	N	-	N	N	N	N	-	N	N	N	-	N	N	N	N	N

- | | | |
|--|---|--|
| 1 30 days past the due date | 2 60 days past the due date | 3 90 days past the due date |
| 4 120 days past the due date | 5 150 days past the due date | 6 180 days past the due date |
| 7 Chapter 13 Bankruptcy (Petitioned, discharged, Reaffirmation of debt rescinded) | 8 Foreclosure, voluntary surrender or repossession | 9 Collections, charge-off or bankruptcy |
| B Account condition change, payment code not applicable | C Current | 0 Current with zero balance - update received |
| N Current account/Zero balance - no update received | - No history reported for that month | ■ No history maintained; see payment status comment |

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End of report

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