



Personal Information

BEFORE

Name: JAMES

SSN: XXX-XX-9
Date of Birth:
Telephone: 535
Your SSN is partially masked for your protection.

Other Names: JAMES
You have been on our files since 08/2006

CURRENT ADDRESS

Address:
Date Reported: 08/2006

PREVIOUS ADDRESS

Address:
Date Reported: 06/2006
Address:

EMPLOYMENT DATA REPORTED

Employer Name:
Date Reported: 07/2006

Position:
Hired:

Employer Name:
Date Reported: 02/2005

Position:
Hired:

Special Notes: Your Social Security number has been masked for your protection. You may request disclosure of the full number by writing to us at the address found at the end of this report. Also, if any item on your credit report begins with 'MED1', it includes medical information and the data following 'MED1' is not displayed to anyone but you except where permitted by law.

Public Records

The following items obtained from public records appear on your report. You may be required to explain public record items to potential creditors. Any bankruptcy information will remain on your report for 10 years from the date of the filing. Unpaid tax liens may generally be reported for an indefinite period of time depending on your state of residence. Paid tax liens may be reported for 7 years from date of payment. All other public record information, including discharged chapter 13 bankruptcy, remains for up to 7 years. The amount listed on the public record is not a balance. The amount reflects the original amount of the public record item.

CALIFORNIA FEDERAL COURT Docket #: 855853

280 S FIRST STREET
RM 3035
SAN JOSE, CA 95113
(408) 535-5118

Type: CHAPTER 13 BANKRUPTCY FILING
Court Type: FEDERAL DISTRICT
Assets: \$0

Date Filed: 10/2008
Responsibility: CONTRACTUALLY LIABLE DEBT
Plaintiff Attorney: JUDSON T FARLEY
Liabilities: \$0

Estimated date that this item will be removed: 09/2018

CALIFORNIA FEDERAL COURT Docket #: 454934

280 S FIRST STREET
RM 3035
SAN JOSE, CA 95113
(408) 535-5118

Type: CHAPTER 13 BANKRUPTCY DISCHARGED
Court Type: U.S. BANKRUPTCY COURT
Date Paid: 03/2006
Assets: \$0

Date Filed: 08/2004
Responsibility: CONTRACTUALLY LIABLE DEBT
Plaintiff Attorney: RODNEY M KLEMAN
Liabilities: \$0

Estimated date that this item will be removed: 07/2011

To dispute online go to: <http://transunion.com/disputeonline>

Account Information

The key to the right helps explain the payment history information contained in some of the accounts below. Not all accounts will contain payment history information, but some creditors report how you make payments each month in relation to your agreement with them.

N/A	X	OK	30	60	90	120
Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late

Adverse Accounts

The following accounts contain information which some creditors may consider to be adverse. Adverse account information may generally be reported for 7 years from the date of the first delinquency, depending on your state of residence. The adverse information in these accounts has been printed in >brackets< or is shaded for your convenience, to help you understand your report. They are not bracketed or shaded this way for creditors. (Note: The account # may be scrambled by the creditor for your protection).

CHRYSLER FINANCIAL #1013191725

PO BOX 9223
 FARMINGTON HILLS, MI 48333-9223
 Phone number not available

Balance: \$0
 Date Updated: 09/2009
 High Balance: \$11,484
 Terms: 72 UNSPECIFIED

Pay Status: **>CHARGED OFF AS BAD DEBT<**
 Account Type: INSTALLMENT ACCOUNT
 Responsibility: JOINT ACCOUNT
 Date Open: 08/2006
 Date Closed: 09/2009

Loan Type: AUTOMOBILE

Remarks: >PROFIT AND LOSS WRITEOFF<

Estimated date that this item will be removed: 03/2015

COLLECTION SVC OF NEVADA #5280660000393684

777 FOREST ST
 RENO, NV 89509-1711
 (775) 333-5757 x106

Balance:
 Date Verified: 11/2008
 Original Amount: \$257
 Original Creditor: MED1 02 NORTHSTAR IMAG TUR NER H

Pay Status: **>WAGE EARNER OR SIMILAR<**
 PLAN<
 Account Type: OPEN ACCOUNT
 Responsibility: INDIVIDUAL ACCOUNT

Loan Type: COLLECTION AGENCY/ATTORNEY

Remarks: >CHAPTER 13 BANKRUPTCY<

Date placed for collection: 03/2007

Estimated date that this item will be removed: 04/2013

COMMERCIAL TRADE INC #CTBVA55825270976

5330 OFFICE CENTER CT
 BAKERSFIELD, CA 93309-1562
 (661) 632-2100

Balance: \$4,984
 Date Updated: 10/2008
 Original Amount: \$4,818
 Original Creditor: 01 VALLEY YELLOW PAGES
 Past Due: >\$4,984<

Pay Status: **>COLLECTION ACCOUNT<**
 Account Type: OPEN ACCOUNT
 Responsibility: INDIVIDUAL ACCOUNT

Loan Type: COLLECTION AGENCY/ATTORNEY

Remarks: >PLACED FOR COLLECTION<

Date placed for collection: 06/2008

Estimated date that this item will be removed: 04/2015

CREDIT COLLECTION SERVIC #31638818

PO BOX 9134
 NEEDHAM, MA 02494-9134
 (877) 289-0281

Balance: \$173
 Date Updated: 09/2008
 Original Amount: \$173
 Original Creditor: 06 PROGRESSIVE WEST INSURAN CE COM
 Past Due: >\$173<

Pay Status: **>COLLECTION ACCOUNT<**
 Account Type: OPEN ACCOUNT
 Responsibility: INDIVIDUAL ACCOUNT

Loan Type: COLLECTION AGENCY/ATTORNEY

Remarks: >PLACED FOR COLLECTION<

Date placed for collection: 06/2008

Estimated date that this item will be removed: 04/2015

FIRST PREMIER BANK #5178007706009925

3820 N LOUISE AVE
 SIOUX FALLS, SD 57107-0145
 (800) 987-5521

Balance:
 Date Verified: 11/2008
 High Balance: \$344
 Credit Limit: \$300

Pay Status: >WAGE EARNER OR SIMILAR
 PLAN<
 Account Type: REVOLVING ACCOUNT
 Responsibility: INDIVIDUAL ACCOUNT
 Date Open: 04/2007
 Date Closed: 11/2007

Loan Type: CREDIT CARD

Remarks: >CHAP 13/ACCT CLOSD BY CONSMR<

Estimated date that this item will be removed: 02/2015

To dispute online go to: <http://transunion.com/disputeonline>



FIRST PREMIER BANK #5178007529083651

3820 N LOUISE AVE
 SIOUX FALLS, SD 57107-0145
 (800) 987-5521

Balance: \$0
 Date Updated: 10/2008
 High Balance: \$391
 Credit Limit: \$250

Pay Status: PAID OR PAYING AS AGREED
 Account Type: REVOLVING ACCOUNT
 Responsibility: INDIVIDUAL ACCOUNT
 Date Open: 10/2006
 Date Closed: 11/2007
 Date Paid: 03/2008

Loan Type: CREDIT CARD

Remarks: ACCOUNT CLOSED BY CONSUMER

Maximum delinquency of 60 days occurred in 02/2008 for \$60

Late Payments (24 months)	30	60	90+	Last 24 months	OK	OK	OK	OK	OK	OK	OK	OK	60	30	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
	1	1	0		sep	aug	jul	jun	may	apr	mar	feb	'08	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'07	dec	nov	oct										

HSBC BANK #5155990000966360

PO BOX 5253
 CAROL STREAM, IL 60197
 (800) 477-6000

Balance:
 Date Verified: 06/2009
 High Balance: \$572
 Credit Limit: \$0

Pay Status: WAGE EARNER OR SIMILAR PLAN
 Account Type: REVOLVING ACCOUNT
 Responsibility: INDIVIDUAL ACCOUNT
 Date Open: 06/2006
 Date Closed: 02/2008
 Date Paid: 11/2007

Loan Type: CREDIT CARD

Remarks: CHAPTER 13 BANKRUPTCY

Estimated date that this item will be removed: 09/2014

MACYS FEDERATED DEPARTME #4801402989620

PO BOX 8218
 MASON, OH 45040
 (800) 243-6552

Balance:
 Date Updated: 09/2010

Pay Status: WAGE EARNER OR SIMILAR PLAN
 Account Type: REVOLVING ACCOUNT
 Responsibility: INDIVIDUAL ACCOUNT
 Date Open: 05/2002
 Date Closed: 09/2004
 Date Paid: 04/2006

Loan Type: CHARGE ACCOUNT

Remarks: CHAPTER 13 BANKRUPTCY

Estimated date that this item will be removed: 04/2011

MONTEREY BAY COLLECTION #D107871N1

PO BOX 745 STE L
 SEASIDE, CA 93955-0745
 (831) 899-8955

Balance:
 Date Verified: 05/2009
 Original Amount: \$2,093
 Original Creditor: MED1 JEFF PERKINS DDS

Pay Status: WAGE EARNER OR SIMILAR PLAN
 Account Type: OPEN ACCOUNT
 Responsibility: JOINT ACCOUNT

Loan Type: COLLECTION AGENCY/ATTORNEY

Remarks: CHAPTER 13 BANKRUPTCY

Date placed for collection: 10/2008

Estimated date that this item will be removed: 05/2014

PACIFIC CRDT SVC #4170760000692717

1205 FREEDOM BV
 #3
 WATSONVILLE, CA 95076
 (831) 724-6328

Balance:
 Date Verified: 01/2010
 Original Amount: \$505
 Original Creditor: THE REYNOLDS GROUP INC

Pay Status: WAGE EARNER OR SIMILAR PLAN
 Account Type: OPEN ACCOUNT
 Responsibility: INDIVIDUAL ACCOUNT

Loan Type: COLLECTION AGENCY/ATTORNEY

Remarks: CHAPTER 13 BANKRUPTCY

Date placed for collection: 02/2008

Estimated date that this item will be removed: 03/2014

PLAINS COMMERCE BANK #4057310011243224

PO BOX 89937
 SIOUX FALLS, SD 57109-6140
 (800) 800-2143

Balance:
 Date Verified: 11/2008
 High Balance: \$206
 Credit Limit: \$250

Pay Status: WAGE EARNER OR SIMILAR PLAN
 Account Type: REVOLVING ACCOUNT
 Responsibility: INDIVIDUAL ACCOUNT
 Date Open: 01/2007
 Date Closed: 10/2007

Loan Type: CREDIT CARD

Remarks: CHAPTER 13 BANKRUPTCY

Estimated date that this item will be removed: 09/2014

To dispute online go to: <http://transunion.com/disputeonline>

*** 228621297-009 ***

PO Box 2000
Chester, PA 19022



01/04/2011 TransUnion.

P1CQS100204862-1034499-022342643



JAMES I

AFTER RESULTS

Note: DELETED

** Bankruptcy Chapter 13

** Bankruptcy filed 4 years later

** Collection accounts

The mailing address listed above has been modified based on the USPS National Change of Address database. It may not be part of your TransUnion credit report.

Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last one year for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of any company we may have contacted for information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.customerhelp.com>

Investigation Results

ITEM	DESCRIPTION	RESULTS
CHAPTER 13 BANKRUPTCY DISCHARGED	DOCKET #454934	DELETED
CHAPTER 13 BANKRUPTCY FILING	DOCKET #855853	DELETED
CHRYSLER FINANCIAL	# 1013191725	VERIFIED, NO CHANGE
COMMERCIAL TRADE INC	# CTBVA55825270976	DELETED
CREDIT COLLECTION SERVIC	# 31638818	NEW INFORMATION BELOW
US BANK RNS CC	# 4798531204742979	NEW INFORMATION BELOW
US BANK RNS CC	# 4147758565009908	NEW INFORMATION BELOW
MACYS FEDERATED DEPARTME	# 4801402989620	DELETED
VERIZON WIRELESS	# 3700067170001	NEW INFORMATION BELOW
PACIFIC CRDT SVC	# 4170760000692717	NEW INFORMATION BELOW
HSBC BANK	# 5155990000986360	NEW INFORMATION BELOW
MONTEREY BAY COLLECTION	# D107871N1	DELETED