



Identifying Information

<b>EVELYN ARPE</b> 1419 CENTER DR STEPHENVILLE, TX 76401-2105	<b>SSN:</b> <b>YOB:</b>	1958	<b>Employer:</b> MUNA <b>Last Updated:</b> 10/2019
1419 CN DR STEPHENVILLE, TX 76401			SELF COMP <b>Last Updated:</b> 04/2015
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 <sup>SM</sup> score	
ScorexPLUS <sup>SM</sup> 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																		
<b>Transactional Relationship:</b> Individual																							
<b>Trade Category:</b> Bank Credit Cards																							
<b>Payment Status:</b> Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12																							
<b>Special Comments:</b> ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST																							
<b>Payment Indicator (current month 03/2005):</b> Collections, charge-off or bankruptcy																							
<b>24 Month Payment History</b> <span style="float: right;"><a href="#">Click here for legend</a></span>																							
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	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
CAP ONE	Revolving	07/2004	Closed	03/15/2005	\$274			
<b>Transactional Relationship:</b> Individual								
<b>Trade Category:</b> Bank Credit Cards								
<b>Payment Status:</b> Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12								
<b>Special Comments:</b> 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	06	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	06	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			
<b>Credit Limit:</b> \$521 <b>Transactional Relationship:</b> Individual <b>Trade Category:</b> Bank Credit Cards <b>Payment Status:</b> Debt included in or discharged through Bankruptcy Chapter 13 <b>Special Comments:</b> ACCOUNT TRANSFERRED TO ANOTHER LENDER <b>Payment Indicator (current month 10/2004):</b> 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				
<b>Original Loan Amount:</b> \$2,268 <b>Transactional Relationship:</b> Individual <b>Trade Category:</b> Personal Loan Companies <b>Payment Status:</b> Account transferred to another office <b>Special Comments:</b> ACCOUNT CLOSED DUE TO TRANSFER OR REFINANCE <b>Payment Indicator (current month 09/2006):</b> 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				
<b>Original Loan Amount:</b> \$2,268 <b>Transactional Relationship:</b> Individual <b>Trade Category:</b> Personal Loan Companies <b>Payment Status:</b> Account transferred to another office <b>Special Comments:</b> <b>Payment Indicator (current month 03/2003):</b> 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	
<b>Credit Limit:</b> \$482 <b>Transactional Relationship:</b> Individual <b>Trade Category:</b> Department And Variety Stores -- Non-Specific <b>Payment Status:</b> This is an account in good standing <b>Special Comments:</b> ACCOUNT CLOSED AT CONSUMER'S REQUEST <b>Payment Indicator (current month 07/2004):</b> 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
CAPITAL ONE AUTO FINAN	Installment	06/2007	Closed	10/28/2008			10/08/2008	
<b>Original Loan Amount:</b> \$7,923								
<b>Transactional Relationship:</b> Individual								
<b>Trade Category:</b> Automobile Financing Company								
<b>Payment Status:</b> Account/paid satisfactorily								
<b>Special Comments:</b>								
<b>Payment Indicator (current month 10/2008):</b> 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
AMERICREDIT	Installment	09/2008	Open	\$17,022 02/01/2009		\$442	01/09/2009	
<b>Original Loan Amount:</b> \$17,186								
<b>Transactional Relationship:</b> Individual								
<b>Trade Category:</b> Automobile Financing Company								
<b>Payment Status:</b> This is an account in good standing								
<b>Special Comments:</b>								
<b>Payment Indicator (current month 02/2009):</b> 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	08	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
TNB - TARGET	Revolving	03/2008	Open	\$395 01/25/2009	\$485	\$40	01/23/2009	
<b>Credit Limit:</b> \$500								
<b>Transactional Relationship:</b> Individual								
<b>Trade Category:</b> Variety Stores								
<b>Payment Status:</b> This is an account in good standing								
<b>Special Comments:</b>								
<b>Payment Indicator (current month 01/2009):</b> 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
CREDIT ONE BANK	Revolving	03/2008	Open	\$409 01/10/2009	\$450	\$20	01/06/2009	
<b>Credit Limit:</b> \$450								
<b>Transactional Relationship:</b> Individual								
<b>Trade Category:</b> Bank Credit Cards								
<b>Payment Status:</b> This is an account in good standing								
<b>Special Comments:</b>								
<b>Payment Indicator (current month 01/2009):</b> 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	
<b>Credit Limit:</b> \$1,500								
<b>Transactional Relationship:</b> Individual								
<b>Trade Category:</b> Sales Financing Company								
<b>Payment Status:</b> This is an account in good standing								
<b>Special Comments:</b>								
<b>Payment Indicator (current month 12/2008):</b> 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	
<b>Credit Limit:</b> \$500								
<b>Transactional Relationship:</b> Individual								
<b>Trade Category:</b> Bank Credit Cards								
<b>Payment Status:</b> This is an account in good standing								
<b>Special Comments:</b>								
<b>Payment Indicator (current month 12/2008):</b> 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	
<b>Credit Limit:</b> \$900								
<b>Transactional Relationship:</b> Individual								
<b>Trade Category:</b> Specialty Clothing Store								
<b>Payment Status:</b> This is an account in good standing								
<b>Special Comments:</b>								
<b>Payment Indicator (current month 03/1999):</b> 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	
<b>Transactional Relationship:</b> Individual								
<b>Trade Category:</b> Retail, Not Elsewhere Classified								
<b>Payment Status:</b> This is an account in good standing								
<b>Special Comments:</b>								
<b>Payment Indicator (current month 03/1999):</b> 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

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

**Experian prides itself on the depth and accuracy of the data maintained on our databases. Reporting your customer's payment behavior to Experian will further strengthen and enhance the power of the information available for making sound credit decisions. Give credit where credit is due. Call 1-800-520-1221, option #4 for more information.**

End of report

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