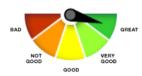


David E Howe | March 31, 2014 | Experian

FICO® Score Summary

Your FICO® Score: **846**On March 31, 2014

Your FICO® Score is great



Your score is well above the average score of U.S. consumers and clearly demonstrates to lenders that you are an exceptional borrower.

- FICO® Scores range between 300 and 850
- Higher scores are better scores
- The higher your score, the more favorably lenders look upon you as a credit risk

Understanding Your FICO® Score

What's hurting your FICO® score

Because your FICO® score is exceptionally high, there are no actionable negative factors present with your score. Continue to manage your credit as you currently are doing to maintain your very high FICO® score.

How Lenders See You

A FICO[®] Score of 846 is above average. Most lenders would consider scores in this range as excellent, and an indication that you are a very dependable borrower. Based on your score alone, you might expect the following:

- It is very unlikely your application for credit cards or for a mortgage or auto loan would be turned down, based on your score alone.
- You should be able to obtain relatively high credit limits on your credit card.
- Most lenders will consider offering you their most attractive and most competitive rates.
- Many lenders will also offer you special incentives and rewards targeted to their "best" customers.

The rates you'll receive

When you apply for a loan, lenders will look at one or more of your FICO® scores. Your score directly determines the interest rate you'll pay on your loan. Check the table below to see the current rates you would receive.

Rate 6.138% 6.438% 6.938% 7.713% 9.213%

10.463%

Average interest rates based on your FICO® score of 846

Accurate as of April 02, 2014. Source: Informa Research Services.

| | 30 year mortgage | | 15 y | ear home equity loan |
|-----|------------------|--------|------|----------------------|
| | Score | Rate | | Score |
| YOU | 760- 850 | 4.090% | YOU | 740- 850 |
| | 700- 759 | 4.312% | | 720- 739 |
| | 680- 699 | 4.489% | | 700- 719 |
| | 660- 679 | 4.703% | | 670- 699 |
| | 640- 659 | 5.133% | | 640- 669 |
| | 620- 639 | 5.679% | | 620- 639 |

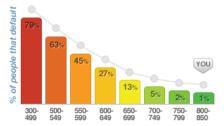
| | 18 month auto Ioan | |
|-----|--------------------|---------|
| | Score | Rate |
| YOU | 720-850 | 3.257% |
| | 690-719 | 4.592% |
| | 660- 689 | 6.722% |
| | 620-659 | 10.709% |
| | 590-619 | 15.671% |
| | 500- 589 | 17.264% |

| Home equity line of credit (under \$50,000) | 4.559% | Home equity line of credit (over \$50,000) | 4.532% |
|---|--------|--|--------|
| 30 year jumbo mortgage | 4.09% | 10 year home equity loan | 5.938% |
| 15 year mortgage | 3.195% | 15 year jumbo mortgage | 3.195% |
| 1/1 ARM | 2.545% | 1/1 jumbo ARM | 2.545% |
| 3/1 ARM | 2.502% | 3/1 jumbo ARM | 2.502% |
| 5/1 ARM | 2.527% | 5/1 jumbo ARM | 2.527% |
| 7/1 ARM | 2.637% | 7/1 jumbo ARM | 2.637% |
| 10/1 ARM | 2.947% | 10/1 jumbo ARM | 2.905% |
| 36 month auto Ioan | 3.225% | 48 month used auto loan | 3.409% |
| 60 month auto loan | 3.29% | | |

Using a 30 year fixed mortgage as an example, your FICO® score might qualify you for an interest rate of 4.09%. Someone with a FICO® score of 630 might receive a rate of 5.679%. On a \$250,000 mortgage, you would save more than \$241 a month compared to a person who has a relatively poor score. So it's vitally important that you keep your score high.

Your risk to the lender

The reason consumers with good FICO® scores get better interest rates is because they pose less risk of missing payments or defaulting on a loan. The chart at the right clearly shows that consumers with high FICO® scores are lower risk. The power of the FICO® score to predict which borrowers are risky is one reason why so many lenders use FICO® scores in making loan decisions.



Most lenders would consider consumers with a score of 846 to be extremely low risk because approximately 1% of consumers in this score interval get into serious credit trouble.

The risk rate shown here is the percentage of borrowers who reach 90 days past due or worse (bankruptcy, account charge-off) on any credit account over a two-year period.

Credit At-A-Glance

Now let's look at your credit report. Your credit report contains the information that a credit bureau keeps on file about you. This is the information used to determine your FICO® score. Three credit bureaus in the United States keep information on you – Equifax, Experian and TransUnion – so you have a total of three credit reports and three FICO® scores.

On the next several pages we'll look at your credit report from Experian.

Personal information

| Name | David E Howe |
|------------------------|--------------------------------|
| Date of Birth | ********** |
| Social Security Number | XXX-XX-XXXX |
| Current Address | ******** |
| | |
| | |
| Previous Addresses | ************* |
| | |
| Employers | Subscriber Wise |
| Limployers | Reported on Apr 5, 2012 |
| | Subscriberwise (Massillon, OH) |
| | Reported on Jun 7, 2011 |
| | |

Credit At-A-Glance

| Total past due | Credit history | Accounts with negative indicators |
|---------------------|----------------|-----------------------------------|
| No amounts past due | 27 Years | 0 |

| Total balance of | |
|--|----------|
| Your revolving and open-ended accounts | \$2,785 |
| Your mortgages | \$26,215 |
| Your installment loans | \$0 |

| Total number of | |
|------------------------------|----|
| Accounts | 20 |
| Accounts with balances | 2 |
| Accounts opened in past year | 1 |
| Recentinquiries | 1 |
| Collections | 0 |
| Public Records | 0 |
| Authorized User Accounts | 0 |

Statements

None on file

Accounts

Lenders frequently report details about your credit accounts to the credit bureaus. These details typically include the type of account, when you open it, your monthly balance, if and when you missed a payment and the accounts status when you closed if.

Your FICO® score takes into account the open and closed accounts in your credit report. Click "Details" to find out more information.

Accounts

| Company | Account number | Date opened | Balance | Status | Negative Indicator? |
|--------------|--------------------|-------------|--------------|-------------------------------------|---------------------|
| = ****** | | 12/2001 | \$0 | This is an account in good standing | No |
| = ****** | | 3/2003 | Not Reported | Account paid satisfactorily | No |
| = ****** | | 11/1986 | Not Reported | Account paid satisfactorily | No |
| = ****** | | 3/2004 | Not Reported | Account paid satisfactorily | No |
| = ****** | | 2/2003 | Not Reported | Account paid satisfactorily | No |
| = ******* | | 5/1991 | \$0 | This is an account in good standing | No |
| = ****** | | 9/2005 | \$2,785 | This is an account in good standing | No |
| = ********** | | 1/1987 | Not Reported | Account paid satisfactorily | No |
| = ******* | | 1/2003 | \$0 | This is an account in good standing | No |
| = ******* | | 12/1999 | \$0 | This is an account in good standing | No |
| = ******* | | 11/2003 | \$0 | This is an account in good standing | No |
| *********** | 8673XXXXXXXX | 4/2013 | \$26,215 | This is an account in good standing | No |
| *********** | 8743XXXXX | 2/2009 | Not Reported | Account paid satisfactorily | No |
| ********** | 2956XXXXXXXX | 1/1998 | Not Reported | Account paid satisfactorily | No |
| <u></u> | 7040XXXXXXXXXXXXX | 5/2010 | Not Reported | Account paid satisfactorily | No |
| | 6206XXXXXXXXXXXXXX | 3/2012 | Not Reported | Account paid satisfactorily | No |
| | 5178XXXXXXXX | 9/2009 | Not Reported | Account paid satisfactorily | No |
| | 5118XXXXX | 12/2007 | Not Reported | Account paid satisfactorily | No |
| <u></u> | 7040XXXXXXXXXXXXX | 9/2004 | Not Reported | Account paid satisfactorily | No |
| <u> </u> | 1040XXXXXXXXX | 2/2004 | Not Reported | Account paid satisfactorily | No |
| | | | | | |

Account Details



Nov. 200

| Status as of | Nov, 2004 |
|-----------------------|--------------------------|
| Date opened | Dec, 2001 |
| Date of last activity | Not Available |
| Loan type | Revolving Charge Account |
| Credit limit | \$350 |
| Largest past balance | \$98 |
| Terms | Revolving |
| Account Type | Revolving |
| Account holder | Individual |
| Industry | General Clothing Store |
| | |

Descriptions

Account Closed At Consumer'S Request

No contact information provided by Experian

| \$0 | This is an account in good standing |
|---------|-------------------------------------|
| Balance | Current Status |

Seven year payment history

| 30 days late | 0 times |
|---------------|---------|
| 60 days late | 0 times |
| 90+ days late | 0 times |

Recent payment history

| ОК | ОК | ОК | ОК | ОК | ОК | ОК | ОК | ОК | ОК | ОК | ОК | ОК | ОК | ОК | ОК | ОК | ОК | ОК | ОК | ОК | ОК | ОК | ок |
|------|------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|------|----|----|----|----|----|----|----|
| 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 2002 | 2003 | | | | | | | | | | | | | | | 2004 | ļ | | | | | | |

Worst Delinquency

No update received

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

Charge Account

Sep, 2009

| Status as of | Sep, 2009 |
|-----------------------|--------------------------|
| Date opened | Mar, 2003 |
| Date of last activity | Not Available |
| Loan type | Revolving Charge Account |
| Credit limit | \$1,500 |
| Largest past balance | \$409 |
| Terms | Revolving |
| Account Type | Revolving |
| Account holder | Individual |
| Industry | TBA Stores, Tire Dealers |

Descriptions

Account Closed At Credit Grantor's Request

No contact information provided by Experian

| Not Reported | Account paid satisfactorily |
|--------------|-----------------------------|
| Balance | Current Status |

Seven year payment history

| 30 days late | 0 times |
|---------------|---------|
| 60 days late | 0 times |
| 90+ days late | 0 times |

Recent payment history

| 2007 2008 | | | | | | | | | | | | | | 2009 |) | | | | | | | | |
|-----------|----|----|----|----|----|----|----|----|----|----|----|----|----|------|----|----|----|----|----|----|----|----|----|
| 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| ОK | ок | ок | ок | ок | ок | ок | ок | ОΚ | ок | ОΚ |

Worst Delinquency

No update received

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

Charge Account

Oct 2008

| Status as of | Oct, 2008 |
|-----------------------|----------------------------|
| Date opened | Nov, 1986 |
| Date of last activity | Not Available |
| Loan type | Revolving Charge Account |
| Credit limit | \$0 |
| Largest past balance | \$486 |
| Terms | Revolving |
| Account Type | Revolving |
| Account holder | Individual |
| Industry | Complete Department Stores |
| | |

No contact information provided by Experian

| Balance | Current Status |
|--------------|-----------------------------|
| Not Reported | Account paid satisfactorily |

Seven year payment history

| 30 days late | 0 times |
|---------------|---------|
| 60 days late | 0 times |
| 90+ days late | 0 times |

Recent payment history

| 20 | $\overline{}$ | | 2007 | | | | | | | | | | | | | 20 | 008 | | | | | | |
|----|---------------|----|------|----|----|----|----|----|----|----|----|----|----|----|----|----|-----|----|----|----|----|----|----|
| 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| ок | ОК | ок | ок | ок | ОК | ОК | ок | ок | ОК | ок | ок | ОК | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок |

Worst Delinquency

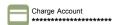
No update received

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

Status as of

Date opened

Date of last activity Loan type Credit limit Largest past balance



Balance **Current Status Not Reported** Account paid satisfactorily

| Sep, 2007 |
|------------------------------|
| Mar, 2004 |
| Not Available |
| Revolving Charge Account |
| \$3,500 |
| \$2,423 |
| Revolving |

| Seven | ye ar | payment | history |
|-------|-------|---------|---------|
|-------|-------|---------|---------|

| 30 days late | 0 times | |
|---------------|---------|--|
| 60 days late | 0 times | |
| 90+ days late | 0 times | |

Industry Descriptions

Account Type

Account holder

Terms

Account Closed At Consumer'S Request

No contact information provided by Experian

Recent payment history

| ОК | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок |
|-----------|----|----|----|----|----|----|----|----|----|----|----|----|----|------|----|----|----|----|----|----|----|----|----|
| 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 2005 2006 | | | | | | | | | | | | | | 2007 | , | | | | | | | | |

Worst Delinquency

No update received

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.



Date opened

Status as of May, 2004

Date of last activity Not Available Loan type Revolving Charge Account Credit limit \$0 \$2,802 Largest past balance

Feb, 2003

Revolving

Individual

Bank Credit Cards

Terms Revolving Account Type Revolving Account holder Individual

No contact information provided by Experian

Industry All Banks - Non-Specific

| Balance Current Status | Not Reported | Account paid satisfactorily |
|------------------------|--------------|-----------------------------|
| | Balance | Current Status |

Seven year payment history

| 30 days late | 0 times |
|---------------|---------|
| 60 days late | 0 times |
| 90+ days late | 0 times |

Recent payment history

| | 2002 | | | | | | | 2003 | | | | | | | | | | | 2004 | | | | |
|---|------|---|---|----|----|----|---|------|----|----|----|----|----|----|----|----|----|----|------|----|----|----|----|
| 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 |
| | | | | | | | | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок |

OK Currently paid as agreed

Legend: **Worst Delinquency**

Not Open

No update received

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score

Charge Account

Mar, 2014

Sep, 2007

May, 2004

| Status as of | Mar, 2014 |
|-----------------------|----------------------------|
| Date opened | May, 1991 |
| Date of last activity | Not Available |
| Loan type | Revolving Charge Account |
| Credit limit | \$500 |
| Largest past balance | \$262 |
| Terms | Revolving |
| Account Type | Rewlving |
| Account holder | Individual |
| Industry | Complete Department Stores |

No contact information provided by Experian

| Balance | Current Status |
|---------|-------------------------------------|
| \$0 | This is an account in good standing |

Seven year payment history

| 30 days late | 0 times | |
|---------------|---------|--|
| 60 days late | 0 times | |
| 90+ days late | 0 times | |

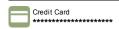
Recent payment history

| | 2012 | | | | | | | | | 2013 | | | | | | | | | | | | 2014 | | |
|---|------|----|----|----|----|----|----|----|----|------|----|----|----|----|----|----|----|----|----|----|----|------|----|----|
| Г | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 |
| П | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ОК | ок | ок | ОК | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок |

Worst Delinquency

No update received

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® $score\ evaluates\ how\ recently\ that\ missed\ payment\ occurred\ and\ in\ general,\ the\ more\ recent,\ the\ more\ impact\ it\ has\ on$ your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.



Mar. 2014

| Status as of | Mar, 2014 |
|--------------------------|------------------------|
| Date opened | Sep, 2005 |
| Date of last activity | Not Available |
| Loan type | Credit Card, Terms REV |
| Credit limit | \$30,000 |
| Largest past balance | \$10,207 |
| Terms | Revolving |
| Account Type | Revolving |
| Account holder | Individual |
| Scheduled Payment Amount | \$43 |
| Industry | Bank Credit Cards |

No contact information provided by Experian

Printable Report

| Balance | Current Status |
|---------|-------------------------------------|
| \$2,785 | This is an account in good standing |

Seven year payment history

| 30 days late | 0 times |
|---------------|---------|
| 60 days late | 0 times |
| 90+ days late | 0 times |

Recent payment history

| ОК | ок | ок | ОК | ок | ок | ОК | ок | ок | ОК | ОК | ОК | ок | ок | ОК | ОК | ОК | ок | ок | ОК | ок | ок | ок | ок |
|----|------|----|----|----|----|----|----|----|----|------|----|----|----|----|----|----|----|----|----|----|----|------|----|
| 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 |
| | 2012 | | | | | | | | | 2013 | | | | | | | | | | | | 2014 | , |

Worst Delinquency

No update received

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.



| Status as of | Sep, 2011 |
|-----------------------|------------------------|
| Date opened | Jan, 1987 |
| Date of last activity | Not Available |
| Loan type | Credit Card, Terms REV |
| Credit limit | \$500 |
| Largest past balance | \$127 |
| Terms | Revolving |
| Account Type | Revolving |
| Account holder | Individual |
| Industry | Fuel Oil Distributors |
| | |

Descriptions

Closed Due To Inactivity

No contact information provided by Experian

| Not Reported | Account paid satisfactorily |
|--------------|-----------------------------|
| Balance | Current Status |

Seven year payment history

| 30 days late | 0 times |
|---------------|---------|
| 60 days late | 0 times |
| 90+ days late | 0 times |

Recent payment history

| ОК | ОК | ОК | ок | ок | ок | ОК | ок | ок | ОК | ОК | ок | ОК | ок | ок | ОК | ок | ок | ок | ок | ок | ОК | ОК | ОК |
|----|-----------|----|----|----|----|----|----|----|----|----|----|----|----|------|----|----|----|----|----|----|----|----|----|
| 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| | 2009 2010 | | | | | | | | | | | | | 2011 | l | | | | | | | | |

Worst Delinquency

No update received

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

Credit Card

Mar. 2014

Status as of Date opened Jan, 2003 Date of last activity Not Available Loan type Credit Card, Terms REV Credit limit \$10,250 Largest past balance \$10,222 Terms Revolving Account Type Revolving Account holder Individual Scheduled Payment Amount Bank Credit Cards Industry

No contact information provided by Experian

| \$ 0 | This is an account in good standing |
|-------------|-------------------------------------|
| Balance | Current Status |

Seven year payment history

| 30 days late | 0 times |
|---------------|---------|
| 60 days late | 0 times |
| 90+ days late | 0 times |

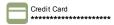
Recent payment history

| ľ | | | | | 2012 | | | | | | | | | | 20 | 13 | | | | | | | 2014 | |
|---|----|----|----|----|------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|------|----|
| ľ | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 |
| | ок | ОК | οк | ок | ок | ок | ок | ок | ок | ок | ок | ОK | ок | ок | ок | ок | ок | ок | ОK | οк | ОK | ок | ОK | ок |

Worst Delinquency

No update received

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your



Mar. 2014

This is an account in good standing

Sep, 2011

Mar, 2014

| Status as of | Mar, 2014 |
|-----------------------|---------------|
| Date opened | Dec, 1999 |
| Date of last activity | Not Available |

| Balance | Current Status |
|---------|----------------|
| \$0 | |

Loan type Credit Card, Terms REV Credit limit \$10,930 Largest past balance \$3,820 Revolving Terms Revolving Account Type Account holder Individual Scheduled Payment Amount \$25 Industry

Feb, 2014

Nov, 2003

\$20,000 \$16,513

Revolving

Revolving

Individual

\$53

Not Available

Check Credit Or Line Of Credit

All Banks - Non-Specific

Bank Credit Cards

No contact information provided by Experian

Printable Report

rina ia an account in good atanding

Seven year payment history

| 30 days late | 0 times |
|---------------|---------|
| 60 days late | 0 times |
| 90+ days late | 0 times |

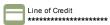
Recent payment history

| ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок |
|----|----|----|----|------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|------|----|
| 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 |
| | | | | 2012 | | | | | | | | | | 20 | 13 | | | | | | | 2014 | |

Worst Delinquency

No update received

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.



Status as of Date opened

Loan type

Credit limit

Account Type

Account holder

Terms

Industry

Date of last activity

Largest past balance

Scheduled Payment Amount

No contact information provided by Experian

| Balance | Current Status |
|---------|-------------------------------------|
| \$0 | This is an account in good standing |
| | |

Seven year payment history

| 30 days late | 0 times |
|---------------|---------|
| 60 days late | 0 times |
| 90+ days late | 0 times |

Recent payment history

| ОК |
|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 |
| | | | | 20 | 12 | | | | | | | | | | 20 | 13 | | | | | | 20 | 14 |

Worst Delinquency

No update received

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score

Mortgage Account

| Status as of | Mar, 2014 |
|-----------------------------|--|
| Date opened | Арг, 2013 |
| Date of last activity | Not Available |
| Account number | 8673XXXXXXXXX |
| Loan type | Conventional Real Estate Loan, Including Purchase Money First |
| Terms | 360 Months |
| Account Type | Installment |
| Account holder | Individual |
| Scheduled Payment Amount | \$342 |
| Industry | Mortgage Companies |
| | |

No contact information provided by Experian

Balance **Current Status** \$26,215 This is an account in good standing

Seven year payment history

| 30 days late | 0 times |
|---------------|---------|
| 60 days late | 0 times |
| 90+ days late | 0 times |

Recent payment history

| | П | П | П | П | | П | П | П | П | | П | | П | ок | ок | ок | οк | ОК | ОК | ок | ок | ок | ок |
|---|---|---|---|------|---|----|----|----|---|---|---|---|---|----|----|----|----|----|----|----|----|------|----|
| 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 |
| | | | | 2012 | ! | | | | | | | | | 20 | 13 | | | | | | | 2014 | |

Legend: Not Open

Unknown

Currently paid as agreed

Worst Delinquency

No update received

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Mortgage Account

Mar, 2011

Feb. 2014

Mar, 2014

| Status as of | Mar, 2011 |
|--------------|---------------|
| Date opened | Feb, 2009 |
| Date of last | |
| activity | Not Available |

| Balance | Current Status | | | | | | |
|--------------|-----------------------------|--|--|--|--|--|--|
| Not Reported | Account paid satisfactorily | | | | | | |

Seven year payment history

4/3/2014

| Account number | 8743XXXXX |
|----------------|---|
| Loan type | Conventional Real Estate Loan, Including Purchase Money First |
| Terms | 360 Months |
| Account Type | Installment |
| Account holder | Individual |
| Industry | Bank - Mortgage Department |

No contact information provided by Experian

Printable Report

| 30 days late | 0 times | |
|---------------|---------|--|
| 60 days late | 0 times | |
| 90+ days late | 0 times | |

Recent payment history

| ок | ок | ок | ок | ОК | ок | ок | ок | ок | ок | ок | ок | ОК | ок | ок | ок | ок | ок | ок | ОК | ОК | ок | ок | ОК |
|----|----|----|----|------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|------|----|
| 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 |
| | | | | 2009 | | | | | | | | | | 20 | 10 | | | | | | | 2011 | |

Worst Delinquency

No update received

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.



Student Loan Account

Feb, 2005

| Status as of | Feb, 2005 |
|-----------------------|----------------|
| Date opened | Jan, 1998 |
| Date of last activity | Not Available |
| Account number | 2956XXXXXXXXX |
| Loan type | Education Loan |
| Terms | 180 Months |
| Account Type | Leafaller et |
| 7 lood and 1 ypc | Installment |
| Account holder | Individual |
| | |

Descriptions

Account Closed At Credit Grantor's Request

No contact information provided by Experian

| Not Reported | Account paid satisfactorily |
|--------------|-----------------------------|
| Balance | Current Status |

Seven year payment history

| 30 days late | 0 times |
|---------------|---------|
| 60 days late | 0 times |
| 90+ days late | 0 times |

Recent payment history

| 2003 | | | | | | 2004 | | | | | | | | | | | | 20 | 05 | | | | |
|------|----|----|----|----|----|------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 |
| ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ОК | ок | ок | ок | ок | ок | ок | ОК | ОК | ОК | ок | οк |

Worst Delinquency

No update received

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.



Vehicle Loan Account

Aug, 2013

| Status as of | Aug, 2013 |
|-----------------------|------------------------------|
| Date opened | May, 2010 |
| Date of last activity | Not Available |
| Account number | 7040XXXXXXXXXXX |
| Loan type | Auto Loan |
| Terms | 61 Months |
| Account Type | Installment |
| Account holder | Individual |
| Industry | Automobile Financing Company |

No contact information provided by Experian

| Balance | Current Status |
|--------------|-----------------------------|
| Not Reported | Account paid satisfactorily |

Seven year payment history

| 30 days late | 0 times |
|---------------|---------|
| 60 days late | 0 times |
| 90+ days late | 0 times |

Recent payment history

| ОК | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | οк | ок |
|-----------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| 9 | 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 2011 2012 | | | | | | | | | | | | | | 20 | 13 | | | | | | | | |

Worst Delinquency

No update received

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.



Jun, 2013

| Status as of | Jun, 2013 |
|-----------------------|-------------------|
| Date opened | Mar, 2012 |
| Date of last activity | Not Available |
| Account number | 6206XXXXXXXXXXXXX |
| Loan type | Auto Loan |
| Terms | 49 Months |
| Account Type | Installment |

| Current Status |
|-----------------------------|
| Account paid satisfactorily |
| |

Seven year payment history

| 30 days late | 0 times |
|--------------|---------|
| 60 days late | 0 times |
| | |

4/3/2014

| Account holder | Individual | |
|----------------|------------------------------|--|
| | | |
| Industry | Automobile Financing Company | |
| | | |

Jun, 2010

Sep, 2009

Auto Loan 48 Months

Installment

Automobile Financing Company

Individual

Not Available 5178XXXXXXXX

No contact information provided by Experian

Printable Report

90+ days late 0 times

Recent payment history

| | | | | | | | | ок | ок | ок | ок | ок | ок | ок | ок | ок | ОΚ | ок | ок | ок | ок | ок | ок | |
|---|------|---|----|----|----|---|---|------|----|----|----|----|----|----|----|----|----|----|------|----|----|----|----|--|
| 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | |
| | 2011 | | | | | | | 2012 | | | | | | | | | | | 2013 | | | | | |

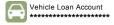
OK Currently paid as agreed

Not Open Leaend:

Worst Delinquency

No update received

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Status as of

Date opened

Terms Account Type

Industry

Date of last activity

Account number Loan type

Account holder

No contact information provided by Experian

Balance **Current Status Not Reported** Account paid satisfactorily

Seven year payment history

| 30 days late | 0 times |
|---------------|---------|
| 60 days late | 0 times |
| 90+ days late | 0 times |

Recent payment history

| | ок ок ок | ок ок ок ок ок | | | | | |
|----------------|----------------------------|----------------|--|--|--|--|--|
| 7 8 9 10 11 12 | 1 2 3 4 5 6 7 8 9 10 11 12 | 1 2 3 4 5 6 | | | | | |
| 2008 | 2009 | 2010 | | | | | |

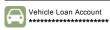
OK Currently paid as agreed

Unknown

Legend: Not Open Worst Delinquency

No update received

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Status as of

Balance

| Date opened | Dec, 2007 |
|-----------------------|---------------|
| Date of last activity | Not Available |
| Account number | 5118XXXX |
| Loan type | Auto Loan |
| T | 0011 |
| Terms | 36 Months |
| Account Type | Installment |
| | |
| Account Type | Installment |

Nov, 2008

No contact information provided by Experian

Current Status Not Reported Account paid satisfactorily

Seven year payment history

| 30 days late | 0 times |
|---------------|---------|
| 60 days late | 0 times |
| 90+ days late | 0 times |

Recent payment history

| | | | | | | | | | | | | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ок | ОК |
|------|---|------|---|---|---|---|---|---|---|----|----|----|----|------|----|----|----|----|----|----|----|----|----|
| 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 2006 | | 2007 | | | | | | | | | | | | 2008 | | | | | | | | | |

Worst Delinquency

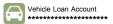
Leaend:

OK Currently paid as agreed

Not Open

No update received

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score



May, 2006

Nov. 2008

Jun, 2010

| Status as of | May, 2006 |
|-----------------------|------------------|
| Date opened | Sep, 2004 |
| Date of last activity | Not Available |
| Account number | 7040XXXXXXXXXXXX |
| Loan type | Auto Loan |
| Terms | 48 Months |
| Account Type | Installment |
| | |

| Balance | Current Status |
|----------------------------|-----------------------------|
| Not Reported | Account paid satisfactorily |
| Savan waar naumant history | |

ven year payment history

| | • |
|---------------|---------|
| 30 days late | 0 times |
| 60 days late | 0 times |
| 90+ days late | 0 times |

4/3/2014

| Account holder | Individual |
|----------------|------------------------------|
| | |
| Industry | Automobile Financing Company |

Descriptions

Account Previously In Dispute - Now Resolved - Reported By Subscriber

No contact information provided by Experian

Printable Report

Recent payment history

| | | | | | ОК | ок | ОК | ок | ок | ОК | ок | ок | ОК | ок | ОК | ок | ОК | ок | ок | ок | ок | ок | ОК | ОК |
|---|---|---|---|------|----|----|----|------|----|----|----|----|----|----|----|----|----|----|------|----|----|----|----|----|
| 6 | П | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3 | 4 | 5 |
| | | | | 2004 | | | | 2005 | | | | | | | | | | | 2006 | | | | | |

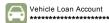
Legend: Not Open

OK Currently paid as agreed

Worst Delinquency

No update received

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| Status as of | Sep, 2004 |
|-----------------------|--------------------------|
| Date opened | Feb, 2004 |
| Date of last activity | Not Available |
| Account number | 1040XXXXXXXXX |
| Loan type | Auto Loan |
| Terms | 48 Months |
| Account Type | Installment |
| Account holder | Individual |
| Industry | All Banks – Non-Specific |

No contact information provided by Experian

Balance Current Status Not Reported Account paid satisfactorily

Seven year payment history

| 30 days late | 0 times |
|---------------|---------|
| 60 days late | 0 times |
| 90+ days late | 0 times |

Recent payment history

| 10 | 2002 | 12 | | | | | | | | | | | | 12 | - | | 2004 | | | | | 1 0 9 | | |
|----|------|----|---|---|---|---|-----|---|---|---|---|----|-----|----|---|----|------|----|----|----|----|-------|----|--|
| 10 | 144 | 12 | 4 | 2 | 2 | 4 | - 5 | 6 | 7 | 8 | 0 | 10 | 4.4 | 12 | 4 | _ | 2 | 4 | E | 6 | 7 | 0 | 9 | |
| | | | | | | | | | | | | | | | | ок | ок | ок | ок | ок | ок | ок | ок | |

Legend: Not Open

OK Currently paid as agreed

Worst Delinquency

No update received

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Inquiries

An inquiry indicates when a business, usually a lender, has checked your credit. The inquiry listed here is the only time in the 12 months since the date of this report that a lender has checked your credit at Experian. This inquiry appears because you applied for credit with the listed company. Inquiries associated with applying for new credit are the only kind of inquiry that may hurt your FICO® score.

Inquiries that may be affecting your FICO® score

Total: 1 Time

| Date | Company making the inquiry |
|----------------|--|
| April 01, 2013 | ************************************** |

Inquiries listed here are requests by lenders to view your credit report because you have applied for credit with them. Having many inquiries can hurt your FICO® score, because that might be a sign that you are in a financial situation where you need credit. A single inquiry, however, will have little impact on your score.

Three other kinds of inquiries do not affect your FICO® score and are not listed here. One occurs when lenders search for consumers that might qualify for pre-approved credit. Another occurs when you request to view your own credit report, such as when ordering products on myFICO. Other inquiries that do not affect your score are any inquiries used for purposes other than granting credit, such as an inquiry requested by a landlord. **Note:** In general, inquiries contribute to less than 10% of your FICO® score.

| Collections | | |
|-------------|---|--|
| | nents on an account, a business may turn over the unpaid account to a collection e presence of collections can hurt your FICO® Score. | |
| | You have no collections. | |

You have no public records.

Public Records

| Public records are legal records reported on you, usually by a court of law. Adverse public records include bankruptcies, |
|--|
| foreclosures, garnishments, and tax liens and they can severely hurt your FICO® score. Other types of public records such as |
| divorces are not considered by your FICO® score. |
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