



See How Lenders See You

Report for **CHRISTINE BAKER**
on **August 9, 2003**
[Click here](#) to return.

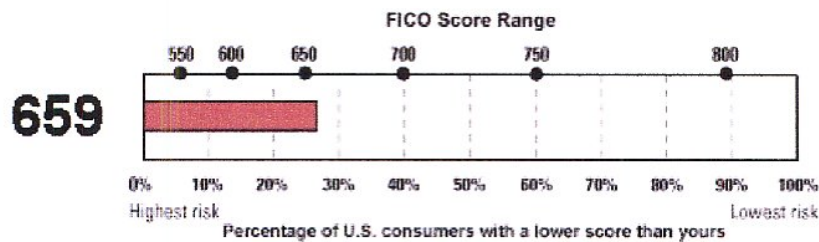
FICO® Score: 659

FOR **CHRISTINE BAKER**
ON **August 9, 2003**



Credit record source: Experian

- Your FICO score of **659** summarizes the information on your Experian credit report as of August 9, 2003.
- FICO scores range between 300 and 850.
- Higher scores are considered better scores. That is, the higher your score, the more favorably lenders look upon you as a credit risk. Your score is below the average score of U.S. consumers, though some lenders will approve loans with this score.



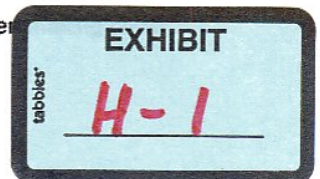
The Bottom Line: What a FICO score of 659 means to you

More than 75% of the applications for credit in the U.S. last year were decided with the help of a FICO score. Lenders consider many factors in addition to your credit score when making credit decisions. Looking solely at your FICO score, however, most lenders would consider this score as a slightly higher risk.

This means:

- While many lenders will approve loan applications with this score, they may do so with somewhat higher rates or with more restrictive terms. Each creditor sets their own policies related to the rates and terms associated with a loan product.
- With this score, lenders may require additional information to help them evaluate your application for credit - factors such as your income or time at job may be reviewed.

It is important to understand that different lenders set their own policies and tolerance for risk when making credit decisions, so there is no single "cutoff score" used by all lenders.



Summary of factors affecting your score

The FICO score is calculated based on the information contained in your Experian credit history. While knowing your actual score is a good start, understanding the key factors affecting your FICO score is much more important. These factors will provide you direction on how you can increase or maintain your FICO score over time.

Negative Factors

Here are the top factors where you have the most opportunity to take action that will increase your FICO score over time (they are listed in priority of impact on your score):

- You have a Derogatory public record or collection item on your credit file [More information](#)
 - The proportion of balances to credit limits on your revolving/charge accounts is too high [More information](#)
 - The length of time your accounts have been established is relatively short [More information](#)
 - There is a lack of recent (non-mortgage) installment loan information being reported on your credit file [More information](#)
-

Top Negative Factors

The negative factors listed below are reasons why your FICO score is not higher. Your focus on these factors will help you to raise your FICO score over time. These negative factors are provided in order of impact to your score - the first factor listed indicates where you stand to gain the most points over time and so on.

You have a Derogatory public record or collection item on your credit file

Approximately 8% of the U.S. population has a derogatory public record on their credit report. Approximately 9% of the U.S. population has a collection on their credit report.

The score evaluates whenever there is derogatory public record or collection agency reference on your credit bureau report. Studies reveal that consumers with previous late payments are much more likely to miss payments in the future. However, as these items age and fall off the credit bureau report, their impact on the score will gradually decrease. (Most derogatory public records and collection items stay on your report for no more than seven years; there are other items that could remain longer.)

There is no "quick fix" to improve the score if the derogatory public record or collection item on your credit bureau report is valid. Keep in mind that satisfying or paying off the collection item or derogatory public record will not remove this information from your credit bureau report. The fact that it occurred is still predictive of future repayment risk, so it will still be considered by the score.

The proportion of balances to credit limits on your revolving/charge accounts is too high

The average proportion of balances to credit limits on revolving/charge accounts carried by U.S. consumers is around 32%.

Analysis of consumer credit behavior repeatedly finds that owing a substantial balance on revolving/charge accounts (Visa, MasterCard, Discover, American Express, Diners Club, department store cards, etc.) relative to the amount of revolving/charge credit available to you represents increased risk. In fact, the level of revolving debt is one of the most important factors in the FICO score. The score evaluates your total balances in relation to your total available credit on revolving/charge accounts, as well as on individual revolving/charge accounts. For a given amount of revolving credit available, a greater amount owed indicates a greater risk, and lowers the score. *(For credit cards, the total outstanding balance on your last statement is generally the amount that will show in your credit bureau report. Bear in mind that even if you pay off your credit cards in full each and every month, your credit bureau report may show the last billing statement balance on those accounts.)*

The more you owe on revolving/charge credit accounts - relative to the amount of credit available to you - the more your score may be affected. So doing your best to pay your revolving/charge account balances is a smart way to help increase your score. On the other hand, shifting balances among revolving/charge accounts, opening up new revolving/charge accounts, and closing down other revolving/charge accounts will not improve your score, and could possibly decrease your score.

The length of time your accounts have been established is relatively short

The majority of U.S. consumers have a relatively long credit history - with the average age of their most established credit account being 13 to 14 years. In addition, the average time since the most recent account opening is 19 months ago.

Correction Summary

About our verification process

The following shows the revision(s) made to your file as a result of our verification. If you still question an item, then you may want to contact the source of the information personally.

The federal Fair Credit Reporting Act states that you may:

- request a description of how we verified the information, including the business name and address contacted and the telephone number; if reasonably available;
- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have reviewed your report in the past two years for employment purposes or six months for any other purpose (twelve months for residents of Colorado, Maryland, and New York).

If no information follows, our response appeared on the previous page.

Credit Data Southwest
P.O. Box 2070
Phoenix, AZ 85001

If you have questions
Locate your Report Number then contact us in one of the following ways:

For efficient, self-directed service, log on to www.experian.com/consumer and select **Request an Investigation**.

For assistance, call **602-528-7785**

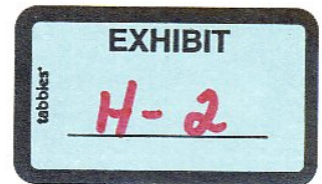
Information is updated frequently, so you should contact us within 90 days from the date on this report.

To order a copy of your Experian Credit Score Report, call 1 888 322 5

Protect and manage your credit with Credit Manager www.creditexpert.com/protect

Items we investigated	Outcome
Items	
Credit items	
FIRST USA BANK 4678093959...	Deleted
CAPITAL ONE BANK 43886	Remains
CAPITAL ONE BANK 52910	Remains
RNB TARGET 4352	Updated
FIRST CONSUMERS NATL-B 542160101033...	Updated
PRDN BNCRP 4428000416001...	Updated
A F S C I 20448370261...	Deleted
FLEET CC 4071296782002...	Remains

CHRISTINE BAKER
989 SO. MAIN ST. A-150
COTTONWOOD AZ 86326





Prepared for
CHRISTINE BAKER
Report number
1263687680

Report date
May 31, 2002
www.experian.com/consumer/
Call 602-528-7785

Credit items

Source/ Account number (except last few digits)	Date opened/ Reported since	Date of status/ Last reported	Type/ Terms/ Monthly payment	Responsibility	Credit limit or original amount/ High balance	Recent balance/ Recent payment	Status Details
--2-- CAPITAL ONE BANK PO BOX 85064 GLEN ALLEN VA 23058 5291071313973...	7-1994/ 6-1996	4-2001/ 4-2001	Revolving/ NA/ \$0	Individual	NA/ \$779	\$0 as of 4-2001/	Status: Included in bankruptcy/Account charged off. Account history: Charge Off as of 4-2001, 3-2001, 12-2000, 7-2000, 6-2000, 5-2000, 6-1996 Discharged Through BK Ch 7, 11, or 12.04/30/2001 to 02/28/2002 This account is scheduled to continue on record until 5-2003. This item was verified on 5-2002 and remained unchanged.
--3-- FLEET CC 200 TOURNAMENT DR HORSHAM PA 19044 4071296782002...	4-1993/	2-1997/	Revolving/ NA/ \$0	Individual	\$6,000 / \$6,667	\$0 /paid as of /	Status: Included in bankruptcy. Account history: Discharged Through BK Ch 7, 11, or 12.02/12/1997 to 02/12/1997 This account is scheduled to continue on record until 9-2002. This item was verified on 5-2002 and remained unchanged.

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Phoenix AZ 85001

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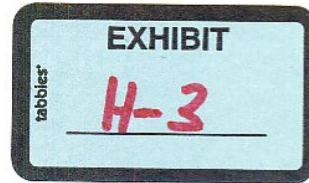
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602-528-7785

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Protect and manage your credit with Credit Manager www.creditexpert.com/protect.

Items we investigated	Outcome
Items	
Credit items	
CAPITAL ONE BANK	Remains
5291 [REDACTED]	Remains
FIRST CONSUMERS NATL B	
5421160101033...	Updated
PRDN BNCRP	
4428000416001...	Deleted
FLEET CC	
4071296792002...	



CHRISTINE BAKER
989 SO. MAIN ST. A-150
COTTONWOOD AZ 86326

Information affecting your creditworthiness

Items listed with dashes before and after the number, for example --1--, may have a potentially negative effect on your future credit extension and are listed first on the report.

Credit grantors may carefully review the items listed below when they check your credit history. Please note that the account information connected with some public records, such as bankruptcy, also may appear with your credit accounts listed later in this report.

Public records

Source/ Identification number	Location number	Date filed/ Date resolved	Responsibility	Claim amount/ Liability amount	Status details
--1-- US BKPT CT CA SAN FRANCI 450 E GOLDEN GATE AVE SAN FRANCISCO CA 94101 963200 IDM		5-1996/ 11-1996	Individual	\$0 / >\$25K	Status: Chapter 7 bankruptcy discharged. This item is scheduled to continue on record until 5-2006.

Credit items

Source/ Account number (except last few digits)	Date opened/ Reported since	Date of status/ Last reported	Type/ Terms/ Monthly payment	Responsibility	Credit limit or original amount/ High balance	Recent balance/ Recent payment	Status Details
--2-- CAPITAL ONE BANK PO BOX 85064 GLEN ALLEN VA 23058 529 107131397....	7-1994/ 6-1996	4-2001/ 4-2001	Revolving/ NA/ \$0	Individual	NA/ \$779	\$0 as of 4-2001/	Status: Included in bankruptcy/Account charged off. Account history: Charge Off as of 4-2001, 3-2001, 12-2000, 7-2000, 6-2000, 5-2000, 6-1996 Discharged Through BK Ch 7, 11, or 12 on 04/30/2001 This account is scheduled to continue on record until 5-2003. This item was verified on 6-2002 and remained unchanged.

Correction Summary

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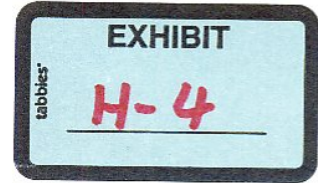
Items we investigated

Items

Outcome

Credit items

Items	Outcome
CAPITAL ONE FSB 51877	Remains
CAPITAL ONE BANK 52914	Remains





Prepared for
CHRISTINE BAKER
Report number
3551644194

Report date
November 21, 2002
www.experian.com/consumer
Call 602-528-7785

Credit items *continued*

Source/ Account number (except last few digits)	Date opened/ Reported since	Date of status/ Last reported	Type/ Terms/ Monthly payment	Responsibility	Credit limit or original amount/ High balance	Recent balance/ Recent payment	Status Details
7 CAPITAL ONE FSB PO BOX 26625 RICHMOND VA 23261 51872	6-2002/ 6-2002	10-2002/ 10-2002	Revolving/ NA/ \$142	Individual	NA/ \$4,883	\$4,733 as of 10-2002/	Status: Open/Never late. This item was verified on 10-2002 and remained unchanged.
8 FIRST CONSUMERS NATL BK 9300 SW GEMINI DR BEAVERTON OR 97008 407176000143....	9-2000/ 9-2000	11-2002/ 11-2002	Revolving/ NA/ \$0	Individual	\$900 / \$598	NA	Status: Card reported lost or stolen/Never late. This account is scheduled to continue on record until 11-2004. Creditor's statement "Credit card lost stolen."
9 FIRST CONSUMERS NATL BK 407176000194....	9-2000/ 8-2000	11-2002/ 11-2002	Revolving/ NA/ \$27	Individual	\$1,100 / \$1,100	\$1,041 as of 11-2002/ \$27	Status: Open/Never late.
10 FIRST CONSUMERS NATL BK 542116020806....	1-1998/ 2-1998	4-2002/ 4-2002	Revolving/ NA/ \$0	Individual	\$6,900 / \$7,010	NA	Status: Paid/Never late. This account is scheduled to continue on record until 4-2012. Your Comment: "Account closed at consumer's request"
11 FIRST CONSUMERS NATL BK 542116010103....	1-1998/ 11-1998	11-2002/ 11-2002	Revolving/ NA/ \$0	Individual	\$5,000 / \$7,010	\$0 /paid as of 11-2002/ \$19	Status: Open/Never late. This item was verified on 6-2002 and remained unchanged.



Prepared for
CHRISTINE BAKER
Report number
3551644194

Report date
November 21, 2002
www.experian.com/consumer
Call 602-528-7785

Credit items *continued*

Source/ Account number (except last few digits)	Date opened/ Reported since	Date of status/ Last reported	Type/ Terms/ Monthly payment	Responsibility	Credit limit or original amount/ High balance	Recent balance/ Recent payment	Status Details
-3-- PROVIDIAN FINANCIAL PO BOX 99607 ARLINGTON TX 76096 442800041600....	5-1993/ 5-2002	7-1996/ 7-2002	Revolving/ NA/ \$0	Individual	\$16,500 / \$19,558	\$0 /paid as of 7-2002/	Status: Included in bankruptcy. Account history: Discharged Through BK Ch 7, 11, or 12 07/31/1996 to 07/31/2002 This account is scheduled to continue on record until 4-2003. Creditor's statement: "Account closed credit grantor's request." This item was verified and updated or 6-2002.
4 BANK OF THE WEST 1450 TREAT BLVD WALNUT CREEK CA 94597 32021....	2-1991/ 3-1993	3-1995/ 3-1995	Installment/ 48 Months/ \$0	Joint with PAUL BAKER	\$14,979 / \$14,979	\$0 /paid as of Status: Paid/Never late. 3-1995/	This account is scheduled to continue on record until 3-2005.
5 CAPITAL ONE BANK PO BOX 85064 GLEN ALLEN VA 23058 438864204231....	9-2001/ 9-2001	6-2002/ 6-2002	Revolving/ NA/ \$0	Individual	NA/ \$1,004	NA/ NA	Status: Paid/Never late. This account is scheduled to continue on record until 6-2012. Your Comment: "Account closed at consumer's request" This item was verified on 5-2002 and remained unchanged.
6 CAPITAL ONE BANK 529149 [REDACTED]	3-2002/ 3-2002	10-2002/ 10-2002	Revolving/ NA/ \$159	Individual	NA/ \$6,846	\$5,302 as of 10-2002/	Status: Open/Never late. This item was verified on 10-2002 and remained unchanged.

*** 112150359-010 ***
1561 E. ORANGETHORPE AVENUE
FULLERTON, CA 92831

YOUR TRANS UNION FILE NUMBER: 112150359
PAGE 1 OF 6
DATE THIS REPORT PRINTED: 11/05/2002

RETURN SERVICE REQUESTED

SOCIAL SECURITY NUMBER: [REDACTED]
BIRTH DATE:
YOU HAVE BEEN IN OUR FILES SINCE: 11/1986

PHONE: [REDACTED]

CONSUMER REPORT FOR:

BAKER, CHRISTINE, B
989 S MAIN ST A150
COTTONWOOD, AZ 86326

FORMER ADDRESSES REPORTED:

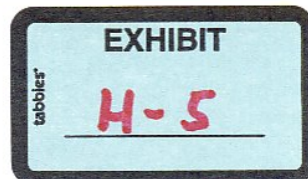
145 LAKE DR, SAN BRUNO, CA 94066
61149 S HWY 97 176, BEND, OR 97702

INVESTIGATION RESULTS

WE HAVE COMPLETED OUR REINVESTIGATION AND THE RESULTS ARE SHOWN BELOW.

<u>ITEM</u>	<u>DESCRIPTION</u>	<u>RESULTS</u>
CAPITL 1 FSB 11013 W BROAD ST GLEN ALLEN, VA 23060	# 51872 [REDACTED]	NEW INFORMATION BELOW
CAPITAL 1 BK 11013 W BROAD ST GLEN ALLEN, VA 23060	# 52914 [REDACTED]	VERIFIED, NO CHANGE
MCCBG/JCPENN POB 628047 ORLANDO, FL 32862	# 7687821905	DELETED

ANY CORRECTIONS TO YOUR IDENTIFICATION REQUESTED BY YOU HAVE BEEN MADE AS NOTED ABOVE. IF OUR INVESTIGATION HAS NOT RESOLVED YOUR DISPUTE, YOU MAY ADD A 100 WORD CONSUMER STATEMENT TO YOUR REPORT. YOUR UPDATED CREDIT INFORMATION FOLLOWS:



YOUR CREDIT INFORMATION

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 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 AND ANY ACCOUNTS CONTAINING ADVERSE INFORMATION REMAIN FOR 7 YEARS. ALL OTHER PUBLIC RECORD INFORMATION INCLUDING DISCHARGED CHAPTER 13 BANKRUPTCY, MAY BE REPORTED FOR 7 YEARS.

DOCKET #9632001 FEDERAL DISTRICT CHAPTER 7 BANKRUPTCY DISCHARGED
PLAINTIFF ATTORNEY: JOHN D RAYMOND ENTERED: 05/1996
ASSETS: \$0 PAID: 11/1996
LIAB: \$0

THE FOLLOWING ACCOUNTS ARE REPORTED WITH NO ADVERSE INFORMATION

CAPITL 1 FSB # 51872 [REDACTED] REVOLVING ACCOUNT
CREDIT CARD
VERIF'D 10/2002 BALANCE: \$4817 INDIVIDUAL ACCOUNT
OPENED 06/2002 MOST OWED: \$4883 PAY TERMS: MINIMUM \$144
STATUS AS OF 10/2002: PAID OR PAYING AS AGREED
IN PRIOR 5 MONTHS FROM DATE VERIF'D NEVER LATE

CAPITAL 1 BK # 52914 [REDACTED] REVOLVING ACCOUNT
CREDIT CARD
VERIF'D 10/2002 BALANCE: \$5302 INDIVIDUAL ACCOUNT
OPENED 03/2002 MOST OWED: \$6846 PAY TERMS: MINIMUM \$159
STATUS AS OF 10/2002: PAID OR PAYING AS AGREED
IN PRIOR 7 MONTHS FROM DATE VERIF'D NEVER LATE

RNB-TGTVISA # 4352 [REDACTED] REVOLVING ACCOUNT
CREDIT CARD
UPDATED 10/2002 BALANCE: \$1462 INDIVIDUAL ACCOUNT
OPENED 02/2002 MOST OWED: \$2808 PAY TERMS: MINIMUM \$37
CREDIT LIMIT: \$3000
STATUS AS OF 10/2002: PAID OR PAYING AS AGREED
IN PRIOR 8 MONTHS FROM LAST UPDATE NEVER LATE

1ST CONS NTL # 4071760001435929 REVOLVING ACCOUNT
CREDIT CARD LOST/STOLEN CREDIT CARD
UPDATED 10/2002 BALANCE: \$0 INDIVIDUAL ACCOUNT
OPENED 09/2000 MOST OWED: \$598 CREDIT LIMIT: \$900
CLOSED 11/2001
STATUS AS OF 11/2001: PAID OR PAYING AS AGREED
IN PRIOR 23 MONTHS FROM DATE CLOSED NEVER LATE

P. O. Box 105518
Atlanta, GA 30348

September 22, 2002

002433



000348558-2433
Christine Baker
989 S Main St A150
Cottonwood AZ 86326-4601

Dear Christine Baker:

Below are the results of your request for Equifax to reinvestigate certain elements of your Equifax credit file. Equifax contacted each source directly and our investigation is now completed. Enclosed is an updated copy of your credit file.

Results of Your Investigation (For your security, the last 4 digits of your credit account number(s) have been replaced by *)

We have researched the credit account. The results are:

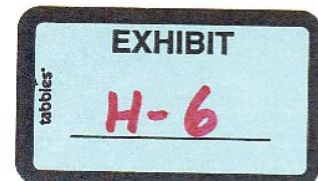
Capital One
11013 W Broad St
Glen Allen, VA 23060-5937

Account Number: 51872 [REDACTED]

ADDITIONAL INFORMATION HAS BEEN PROVIDED FROM THE ORIGINAL SOURCE REGARDING THIS ITEM. SEE ENCLOSED CREDIT FILE.

Thank you for giving Equifax Information Services the opportunity to serve you.

Glenn King
P.O. Box 740256
Atlanta, GA 30374-0256



(Continued on next page)

Page 1 of 2



Please address all future correspondence to:
 Equifax Information Services, LLC.
 P. O. Box 105518
 Atlanta, GA 30348
 (800) 964-0045
 M - F 9:00am to 5:00pm in your time zone.

CREDIT FILE - Confirmation # : 224400700

Please have a copy of this file, which displays a confirmation number, when calling Consumer Services for assistance. As information is updated regularly, please call us within 60 days from the date of this credit file.

Personal Identification Information

September 22, 2002

Christine B Baker
 989 So Main St A150
 Cottonwood, AZ 86326

Social Security #: ***-**-****

Date of Birth: [REDACTED]

Previous Address(es):

989 So Main St A150, Cottonwood, AZ 86326
 989 So Main St A150, Cottonwood, AZ 86326

Public Record Information

Bankruptcy Filed 05/96; Northern District of CA; Case or Other ID Number -
 9632001-VER-04/02-DSP-11/96
 Personal; Individual; Discharged Ch-7

Credit Account Information (For your security, the last 4 digits of your account number(s) have been replaced by *)

Company Name	Account Number	Whose Acct	Date Opened	Months Reviewed	Date of Last Activity	High Credit	Terms	Items as of Date Reported			Date Reported
								Balance	Past Due	Status	
At&T Universal Fin	543594000022*	I	04/93		04/96		Account included in bankruptcy			05/02	
Bank of The West	3202-1*	J	02/91	48	03/95	\$14979	48M	\$0		I1	03/95
PAID ACCOUNT/ZERO BALANCE											
Capital One	52914 [REDACTED]	I	03/02	5	08/02	\$6846	186	\$6224		R1	08/02
CONSUMER DISPUTES-REINVESTIGATION IN PROCESS											
Capital One	529107131397*	I	07/94		05/96	Account included in bankruptcy					05/02
Capital One	438864204231*	I	09/01	5	02/02	\$993	27			R1	05/02
Capital One,FSB	51872 [REDACTED]	I	06/02	2	08/02	\$3316	141	\$4817		R1	09/02
CREDIT CARD											
Dayton Hudson Oper	92266858*	I	04/01	16	06/01	\$157		\$0		R1	08/02
CHARGE											
FCNB 0000,0200	407176000194*	I	09/00	24	09/02	\$1100	28	\$1100		R1	09/02
CREDIT CARD											
AMOUNT IN H/C COLUMN IS CREDIT LIMIT											
FCNB 0000,0200	407176000143*		09/00		10/01	Lost or stolen card					09/02
CREDIT CARD											
AMOUNT IN H/C COLUMN IS CREDIT LIMIT											
FCNB Prin # 1602	542116020806*	I	01/98	45	04/02	\$6900		\$0		R1	04/02
ACCOUNT CLOSED AT CONSUMER'S REQUEST											
PAID ACCOUNT/ZERO BALANCE											
FCNB Prin # 5405	542116010103*	I	01/98	37	09/02	\$5000	10	\$12		R1	09/02
CREDIT CARD											
AMOUNT IN H/C COLUMN IS CREDIT LIMIT											
Home Savings of Am	856000115*	J	12/89	12	10/98	\$292K	2099	\$0		I1	11/98
REAL ESTATE MORTGAGE											
JC Penney / Monogr	[REDACTED]	I	01/88	99	09/00	\$800		\$0		R1	07/02
PAID ACCOUNT/ZERO BALANCE											
CHARGE											
National City Bank	533340447000*	J	09/92	12		\$0		\$0		R1	05/95
ACCOUNT CLOSED BY CONSUMER											
Nelnet Loan Serv	[REDACTED]	I	12/85		05/96	Account included in bankruptcy					05/02
CONSUMER DISPUTES-REINVESTIGATION IN PROCESS											

(Continued on reverse)

P. O. Box 105518
Atlanta, GA 30348

September 24, 2002

001746

000349096-20136
Christine Baker
989 S Main St A150
Cottonwood AZ 86326-4601

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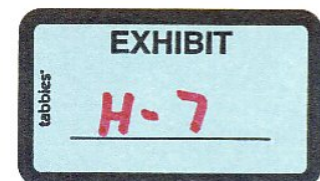
Capital One
11011 W Broad St
Glen Allen, VA 23060-5937

Account Number: 52914 [REDACTED]

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Glenn King
P.O. Box 740256
Atlanta, GA 30374-0256



(Continued on next page)



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Equifax Information Services, LLC.

P. O. Box 105518

Atlanta, GA 30348

(800) 964-0045

M - F 9:00am to 5:00pm in your time zone.

CREDIT FILE - Confirmation # : 224658046

Please have a copy of this file, which displays a confirmation number, when calling Consumer Services for assistance. As information is updated regularly, please call us within 60 days from the date of this credit file.

Personal Identification Information

September 24, 2002

Christine B Baker
989 So Main St A150
Cottonwood, AZ 86326

Social Security #: ***-**-****

Date of Birth: [REDACTED]

Previous Address(es):

989 So Main St A150, Cottonwood, AZ 86326
989 So Main St A150, Cottonwood, AZ 86326

Public Record Information

Bankruptcy Filed 05/96; Northern District of CA; Case or Other ID Number -
9632001-VER-04/02-DSP-11/96
Personal; Individual; Discharged Ch-7

Credit Account Information (For your security, the last 4 digits of your account number(s) have been replaced by *)

Company Name	Account Number	Whose Acct	Date Opened	Months Reviewed	Date of Last Activity	High Credit	Terms	Items as of Date Reported			Date Reported
								Balance	Past Due	Status	
At&T Universal Fin	543594000022*	I	04/93		04/96		Account included in bankruptcy			05/02	
Bank of The West	3202-1*	J	02/91	48	03/95	\$14979	48M	\$0		I1	03/95
PAID ACCOUNT/ZERO BALANCE											
Capital One	529149 [REDACTED]	I	03/02	5	08/02	\$6846	186	\$5415		R1	09/02
CREDIT CARD											
Capital One	529107131397*	I	07/94		05/96	Account included in bankruptcy			05/02		
Capital One	438864204231*	I	09/01	5	02/02	\$993	27			R1	05/02
Capital One,FSB	518720 [REDACTED]	I	06/02	2	08/02	\$3316	141	\$4817		R1	09/02
CREDIT CARD											
Dayton Hudson Oper	[REDACTED]	I	04/01	16	06/01	\$157		\$0		R1	08/02
CHARGE											
FCNB 0000,0200	407176000194*	I	09/00	24	09/02	\$1100	28	\$1100		R1	09/02
CREDIT CARD											
AMOUNT IN H/C COLUMN IS CREDIT LIMIT											
FCNB 0000,0200	407176000143*		09/00		10/01	Lost or stolen card					09/02
CREDIT CARD											
AMOUNT IN H/C COLUMN IS CREDIT LIMIT											
FCNB Prin # 1602	542116020806*	I	01/98	45	04/02	\$6900		\$0		R1	04/02
ACCOUNT CLOSED AT CONSUMER'S REQUEST											
PAID ACCOUNT/ZERO BALANCE											
FCNB Prin # 5405	542116010103*	I	01/98	37	09/02	\$5000	10	\$12		R1	09/02
CREDIT CARD											
AMOUNT IN H/C COLUMN IS CREDIT LIMIT											
Home Savings of Am	856000115*	J	12/89	12	10/98	\$292K	2099	\$0		I1	11/98
REAL ESTATE MORTGAGE											
JC Penney / Monogr	[REDACTED]	I	01/88	99	09/00	\$800		\$0		R1	07/02
PAID ACCOUNT/ZERO BALANCE											
CHARGE											
National City Bank	533340447000*	J	09/92	12		\$0		\$0		R1	05/95
ACCOUNT CLOSED BY CONSUMER											
Nelnet Loan Servic	[REDACTED]	I	12/85		05/96	Account included in bankruptcy					05/02
CONSUMER DISPUTES-REINVESTIGATION IN PROCESS											

(Continued on reverse)

P.O. Box 105518
Atlanta GA 30348

November 27, 2002

003512



000360274-20215
Christine Baker
989 S Main St A150
Cottonwood AZ 86326-4601

Dear Christine Baker:

Below are the results of your request for Equifax to reinvestigate certain elements of your Equifax credit file. Equifax contacted each source directly and our investigation is now completed. Enclosed is an updated copy of your credit file.

Results of Your Investigation (For your security, the last 4 digits of your credit account number(s) have been replaced by *)

We have researched the credit account. The results are:

Capital One Account Number: 52914 [REDACTED]
11011 W Broad St
Glen Allen, VA 23060-5937

THIS CREDITOR HAS VERIFIED TO EQUIFAX THAT THE HIGH CREDIT/CREDIT LIMIT IS BEING REPORTED CORRECTLY.

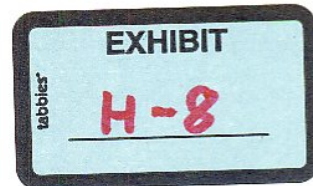
We have researched the credit account. The results are:

Capital One Account Number: 51872 [REDACTED]
11013 W Broad St
Glen Allen, VA 23060-5937

ADDITIONAL INFORMATION HAS BEEN PROVIDED FROM THE ORIGINAL SOURCE REGARDING THIS ITEM. SEE ENCLOSED CREDIT FILE.

Thank you for giving Equifax Information Services the opportunity to serve you.

Glenn King
P.O. Box 740256
Atlanta, GA 30374-0256



(Continued on next page)

Page 1 of 2



Please address all future correspondence to:
 Equifax Information Services, LLC.
 P. O. Box 105518
 Atlanta GA 30348
 (800) 435-4717
 M - F 9:00am to 5:00pm in your time zone.

CREDIT FILE - Confirmation # : 232236812

Please have a copy of this file, which displays a confirmation number, when calling Consumer Services for assistance. As information is updated regularly, please call us within 60 days from the date of this credit file.

Personal Identification Information

November 27, 2002

Christine B Baker
 989 S Main St A150
 Cottonwood, AZ 86326

Social Security #: ***-**-****
 Date of Birth: [REDACTED]

Previous Address(es):
 989 So Main St A150, Cottonwood, AZ 86326
 989 So Main St A150, Cottonwood, AZ 86326

Public Record Information

Bankruptcy Filed 05/96; Northern District of CA; Case or Other ID Number -
 9632001-VER-04/02-DSP-11/96
 Personal; Individual; Discharged Ch-7

Credit Account Information (For your security, the last 4 digits of your account number(s) have been replaced by *)

Company Name	Account Number	Whose Acct	Date Opened	Months Reviewed	Date of Last Activity	High Credit	Terms	Items as of Date Reported			Date Reported
								Balance	Past Due	Status	
At&T Universal Fin	543594000022*	I	04/93		04/96		Account included in bankruptcy			05/02	
Bank of The West	3202-1*	J	02/91	48	03/95	\$14979	48M	\$0		I1	03/95
PAID ACCOUNT/ZERO BALANCE											
Capital One	529149 [REDACTED]	I	03/02	7	10/02	\$6846	159	\$5302		R1	11/02
CREDIT CARD											
Capital One	438864204231*	I	09/01	5	02/02	\$993	27			R1	05/02
Capital One,FSB	51872([REDACTED])	I	06/02	4	10/02	\$4889	142	\$4817		R1	11/02
AMOUNT IN H/C COLUMN IS CREDIT LIMIT											
Dayton Hudson Oper	[REDACTED]	I	04/01	18	06/01	\$157		\$0		R1	10/02
CHARGE											
FCNB 0000,0200	407176000194*	I	09/00	26	11/02	\$1100	27	\$1041		R1	11/02
CREDIT CARD											
AMOUNT IN H/C COLUMN IS CREDIT LIMIT											
FCNB 0000,0200	407176000143*		09/00		10/01			Lost or stolen card			11/02
CREDIT CARD											
AMOUNT IN H/C COLUMN IS CREDIT LIMIT											
FCNB Prin # 1602	542116020806*	I	01/98	45	04/02	\$6900		\$0		R1	04/02
ACCOUNT CLOSED AT CONSUMER'S REQUEST											
PAID ACCOUNT/ZERO BALANCE											
FCNB Prin # 5405	542116010103*	I	01/98	39	10/02	\$5000		\$0		R1	11/02
CREDIT CARD											
AMOUNT IN H/C COLUMN IS CREDIT LIMIT											
Home Savings of Am	856000115*	J	12/89	12	10/98	\$292K	2099	\$0		I1	11/98
REAL ESTATE MORTGAGE											
JC Penney / Monogr	[REDACTED]	I	01/88	99	09/02	\$800		\$0		R1	10/02
CHARGE											
AMOUNT IN H/C COLUMN IS CREDIT LIMIT											
National City Bank	533340447000*	J	09/92	12		\$0		\$0		R1	05/95
ACCOUNT CLOSED BY CONSUMER											
Providian Bancorp	442800041600*	I	05/93		04/96			\$0		I1	07/02
RNB-Mervyns	[REDACTED]	I	09/92	24	10/98	\$163		\$0		R1	11/02
CHARGE											

(Continued on reverse)

January 24, 2003

P. O. Box 105518
Atlanta GA 30348

001498



000369060-20244
Christine Baker
989 S Main St A 150
Cottonwood AZ 86326-4601

Dear Christine Baker:

Below are the results of your request for Equifax to reinvestigate certain elements of your Equifax credit file. Equifax contacted each source directly and our investigation is now completed. Enclosed is an updated copy of your credit file.

Results of Your Investigation (For your security, the last 4 digits of your credit account number(s) have been replaced by *)

We have researched the credit account. The results are:

Capital One Account Number: 52914 [REDACTED]
11011 W Broad St
Glen Allen, VA 23060-5937
THE HIGH CREDIT ON THIS ACCOUNT HAS BEEN UPDATED.

We have researched the credit account. The results are:

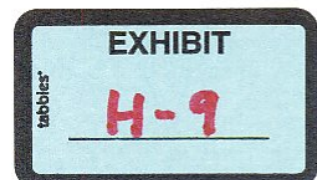
Capital One Account Number: 51872 [REDACTED]
11013 W Broad St
Glen Allen, VA 23060-5937
THE HIGH CREDIT ON THIS ACCOUNT HAS BEEN UPDATED.

We have reviewed your concerns and our conclusions are:

CURRENTLY THE NELNET ACCOUNT IS NOT REPORTING ON THE EQUIFAX CREDIT FILE.

Thank you for giving Equifax Information Services the opportunity to serve you.

Glenn King
P.O. Box 740256
Atlanta, GA 30374-0256



(Continued on next page)



Please address all future correspondence to:
 Equifax Information Services, LLC.
 P. O. Box 105518
 Atlanta GA 30348
 (800) 882-0648
 M - F 9:00am to 5:00pm in your time zone.

CREDIT FILE - Confirmation # : 236135289

Please have a copy of this file, which displays a confirmation number, when calling Consumer Services for assistance. As information is updated regularly, please call us within 60 days from the date of this credit file.

Personal Identification Information

January 24, 2003

Christine B Baker
 989 S Main St A 150
 Cottonwood, AZ 86326

Social Security #: ***-**-****
 Date of Birth: [REDACTED]

Public Record Information

Bankruptcy Filed 05/96; Northern District of CA; Case or Other ID Number -
 9632001-VER-04/02-DSP-11/96
 Personal; Individual; Discharged Ch-7

Credit Account Information (For your security, the last 4 digits of your account number(s) have been replaced by *)

Company Name	Account Number	Whose Acct	Date Opened	Months Reviewed	Date of Last Activity	High Credit	Terms	Items as of Date Reported			Date Reported
								Balance	Past Due	Status	
At&T Universal Fin Address: PO Box 44194 Jacksonville, FL 32231-4194 Phone: (800) 423-4343	543594000022*	I	04/93		04/96		Account included in bankruptcy				05/02
Bank of The West PAID ACCOUNT/ZERO BALANCE	3202-1*	J	02/91	48	03/95	\$14979	48M	\$0		I1	03/95
Capital One CREDIT CARD	529149217468*	I	03/02	9	12/02	\$0	103	\$3455		R1	01/03
Capital One	438864204231*	I	09/01	5	02/02	\$993	27			R1	05/02
Capital One,FSB AMOUNT IN H/C COLUMN IS CREDIT LIMIT	51872 [REDACTED]	I	06/02	4	10/02	\$0	142	\$4817		R1	01/03
Dayton Hudson Oper CHARGE	[REDACTED]	I	04/01	20	06/01	\$157		\$0		R1	12/02
FCNB 0000,0200 CREDIT CARD AMOUNT IN H/C COLUMN IS CREDIT LIMIT	407176000194*	I	09/00	28	01/03	\$1400		\$0		R1	01/03
FCNB 0000,0200 CREDIT CARD AMOUNT IN H/C COLUMN IS CREDIT LIMIT	407176000143*		09/00		10/01		Lost or stolen card				12/02
FCNB Prin # 1602 ACCOUNT CLOSED AT CONSUMER'S REQUEST PAID ACCOUNT/ZERO BALANCE	542116020806*	I	01/98	45	04/02	\$6900		\$0		R1	04/02
FCNB Prin # 5405 CREDIT CARD AMOUNT IN H/C COLUMN IS CREDIT LIMIT	542116010103*	I	01/98	41	11/02	\$5000		\$0		R1	01/03
Home Savings of Am REAL ESTATE MORTGAGE	856000115*	J	12/89	12	10/98	\$292K	2099	\$0		I1	11/98
Household Bank CREDIT CARD AMOUNT IN H/C COLUMN IS CREDIT LIMIT	540801001333*	I	11/02	1	12/02	\$1000	22	\$852		R1	12/02
JC Penney / Monogr CHARGE AMOUNT IN H/C COLUMN IS CREDIT LIMIT	[REDACTED]	I	01/88	99	09/02	\$800		\$0		R1	12/02
National City Bank ACCOUNT CLOSED BY CONSUMER	533340447000*	J	09/92	12		\$0		\$0		R1	05/95
Providian Bancorp	442800041600*	I	05/93		04/96			\$0		I1	07/02

(Continued on reverse)

04/01/2004

Respond by
04/13/2004

Send us
the original
document. You
may wish to
keep a copy
for your records.

Mall to:
Capital One
Fraud Operations
P.O. Box 26074
Richmond, VA
23286-8110

Or Fax to:
800-416-9712*
ATTN:
Faviola A.

*Sending us your
form by fax does
not guarantee
your privacy.

Part A Information about your situation

I, CHRISTINE B BAKER, declare the following to be true and correct:

Please check only one of the following options:

- My Capital One credit card was lost. Date ___/___/___
- My Capital One credit card was stolen. Date ___/___/___
- I never received my Capital One credit card.
- I had my Capital One credit card in my possession when the account number was used fraudulently.
- Other _____

It has come to my attention that my Capital One card, account number 5187202217742697, has been used without my knowledge or consent. I did not authorize any charges - including mail and/or telephone charges - made with this account number on or about the date(s) specified below which do not bear my card imprint and signature. These charges were neither made nor authorized by me and are therefore fraudulent.

Part B The transactions that are not yours

You have indicated that the transactions listed below were charged to your account without your authorization. Please verify each transaction and indicate the following by filling in A, B or C in the circle next to each one.

- (A) I discontinued service with this merchant. (Please provide date service was discontinued in the space provided.)
- (B) I authorized other transactions with this merchant but not this one.
- (C) I did not authorize this transaction.

Date	Status	Date Service Discontinued	Store or Merchant Name	Charge Amount
03/26/2004	(A)(B)(C)		VERTEX GROUP, INC.	\$ 30.00
	(A)(B)(C)			\$
	(A)(B)(C)			\$
	(A)(B)(C)			\$
	(A)(B)(C)			\$
	(A)(B)(C)			\$
	(A)(B)(C)			\$
	(A)(B)(C)			\$

(Any additional charges will be listed on the next page.)

Explain all circumstances surrounding the unauthorized/fraudulent use of your credit card account.

(Additional space on the next page.)

Please provide me with the contact info incl. tel # for vertex and all other attempted charges

Part C Any Information about who you think did this

Do you have any knowledge of the person(s) who may have used the account fraudulently? Yes No

(If Yes, please complete the following:)

Suspect's Name: *once you provide me with the info requested above, I may be able to find out who used my card.*

Police Report Filed: Yes No Case #: *refused to investigate until receipt*

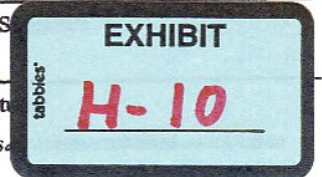
Officer Assigned to Case: *Deputy Allen* Officer's Phone Number: *928-753-2141*

For more information on credit card fraud, please visit our Web site at www.capitalone.com/fraud.

Hours of operation
Monday - Friday
8 am - 8 pm ET

CHRISTINE B BAKER
[Signature]
Authorized User Signature
Date *4/20/04*

Secondary Cardholder S
Authorized User Signat
Signatures of all CARDHOLDERS



Select Checks

Deposit in your bank account and have cash on hand.

you could...
Deposit for Cash

Christine Baker
989 S Main St # A150
Cottonwood, AZ 86326-4601

Date _____
Expires December 31, 2004

40978
68-677/510
04898-6

Pay to the order of **Christine Baker**

\$ **400.00**

Four Hundred and 00/100

Dollars

Capital One
Richmond, VA

Memo _____

Cardholder
Signature _____

SELECT CHECK

⑈40978⑈ ⑆051006778⑆ ⑆222 [REDACTED] ⑈

