

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.

Items we investigated

<i>Items</i>	<i>Outcome</i>
Credit Items	
CAPITAL ONE FSB	Revised
5187	
CAPITAL ONE BANK	Revised
5297	

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

EXP0241

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 5583

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

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 9632001DM1		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 four digits)	Date opened/ Reported since	Date of status/ Last reported	Type/ Term/ Monthly payment	Responsibility	Credit limit or original amount/ High balance	Recent balances/ Recent payment	Status Details
--2-- CAPITAL ONE BANK PO BOX 85064 GLEN ALLEN VA 23058 529107131397....	7-1994/ 6-1996	4-2001/ 4-2001	Revolving/ N/A/ \$0	Individual	N/A \$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 6-2002 and retained unchanged.



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Credit items *continued*

Source/ Account number (except last few digits)	Date opened/ Requested since	Date of status/ Last reported	Type/ Term/ 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 442800011600....	5-1993/ 5-2002	7-1996/ 7-2002	Revolving/ NAV \$0	Individual	\$16,500 / \$19,538	\$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 at creditor's request." This item was verified and updated on 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 3-1995/	Status: Paid/Never late. 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/ NAV \$0	Individual	NAV \$1,004	NAV	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 5291 [REDACTED]	3-2002/ 3-2002	9-2002/ 9-2002	Revolving/ NAV \$162	Individual	NAV \$6,816	\$5,415 as of 9-2002/	Status: Open/Never late. This item was verified on 8-2002 and remained unchanged.

Credit items *continued*

Source/ Account number (except last four digits)	Date opened/ Report first time	Date of status/ Last reported	Type/ Terms/ Priority payment	Responsibility	Credit limit or original amount/ High balance	Recent balance/ Recent payment	Status Details
7 CAPITAL ONE FSB PO BOX 76625 RICHMOND VA 23261 518 [REDACTED]	6-2002/ 6-2002	9-2002/ 9-2002	Revolving/ N/A/ \$144	Individual	N/A/ \$4,817	\$4,817 as of 9-2002/	Status: Open/Never late. This item was verified on 8-2002 and remained unchanged.
8 FIRST CONSUMERS NATL BK 9300 SW GEMINI DR BEVERLY HON OR 97008 407176000143....	9-2000/ 9-2000	9-2002/ 9-2002	Revolving/ N/A/ \$0	Individual	\$900 / \$598	N/A/ N/A	Status: Card reported lost or stolen/Never late. This account is scheduled to continue on record until 9-2004. Creditor's statement "Credit card lost or stolen."
9 FIRST CONSUMERS NATL BK 407176000194....	9-2000/ 8-2000	9-2002/ 9-2002	Revolving/ N/A/ \$28	Individual	\$1,100 / \$1,100	\$1,100 as of 9-2002/ \$24	Status: Open/Never late.
10 FIRST CONSUMERS NATL BK 542116020806....	1-1998/ 2-1998	4-2002/ 4-2002	Revolving/ N/A/ \$0	Individual	\$6,900 / \$7,010	N/A/ N/A	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	9-2002/ 9-2002	Revolving/ N/A/ \$10	Individual	\$5,000 / \$7,010	\$12 as of 9-2002/ \$98	Status: Open/Never late. This term was verified on 6-2002 and remained unchanged.

Credit Items *continued*

Source/ Account number (except last four digits)	Date opened/ Reported since	Date of status/ Last reported	Type/ Term/ Monthly payment	Responsibility	Credit limit or original amount/ High balance	Recent balance/ Recent payment	Status Details
12 MBGA/HOME DEPOT PO BOX 103000 ROSWELL GA 30076 CG317058113....	2-1989/ 5-1994	5-1995/ 5-1995	Revolving/ NA/ \$0	Joint	NA/ \$1,910	\$0 /paid as of Status: Paid/Never late. 5-1995/ This account is scheduled to continue on record until 5-2005.	Your Comment: "Account closed at consumer's request"
13 NELNET LOAN SERVICES 3015 S PARKER RD STE 400 AURORA CO 80014	12-1985/ 2-1997	2-1998/ 2-1998	Installment/ 14 Months/ \$0	Individual	\$2,500 / NA	NA/	Status: Paid/Never late. This account is scheduled to continue on record until 2-2008.
14 RNB - MERVYNS 3701 WAYZATA BLVD MINNEAPOLIS MN 55416	9-1992/ 3-2001	9-2002/ 9-2002	Revolving/ NA/ \$0	Individual	\$400 / \$163	\$0 /paid as of Status: Open/Never late. 9-2002/	
15 RNB - TARGET 3701 WAYZATA BLVD MINNEAPOLIS MN 55416	4-2001/ 4-2001	9-2002/ 9-2002	Revolving/ NA/ \$0	Individual	\$157 / NA	\$0 /paid as of Status: Open/Never late. 9-2002/	
16 RNB TGT VISA 3701 WAYZATA BLVD MINNEAPOLIS MN 55416	2-2002/ 3-2002	9-2002/ 9-2002	Revolving/ NA/ \$0	Individual	\$3,000 / \$2,808	\$0 /paid as of Status: Open/Never late. 9-2002/ This item was verified and updated on 5-2002.	

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Credit items continued

Source/ Account number (except last few digits)	Date opened/ Reported since	Date of status/ Last reported	Type/ Term/ Monthly payment	Responsibility	Credit limit or original amount/ High balance	Recent balance/ Recent payment	Status Details
17 SEARS 13200 SMITH RD CLEVELAND OH 44130 5653453....	11-1995/ 12-1995	4-2002/ 4-2002	Revolving/ NA/ \$0	Individual	\$3,030 / \$3,015	NA/ NA	Status: Paid/Never late. This account is scheduled to continue on record until 4-2012. Your Comment: "Account closed at consumer's request"
18 UNION BANK/CALIF 1ST 1887 EL CAMINO REAL PUEBLINGAME CA 94010 137102....	11-1998/ 8-2001	8-2001/ 8-2001	Revolving/ NA/ \$0	Individual	\$300 / NA	\$0 /paid as of 8-2001/	Status: Paid. This account is scheduled to continue on record until 8-2011. Your Comment: "Account closed at consumer's request" This item was verified on 10-2001 and remained unchanged.
19 WASHINGTON MUTUAL BANK F PO BOX 1093 NORTHBRIDGE CA 91328 856000115....	12-1989/ 2-1996	11-1998/ 11-1998	Installment/ 30 Years/ \$0	Joint with PAUL BAKER	\$292,500 / NA	NA/ NA	Status: Paid/Never late. This account is scheduled to continue on record until 11-2008.

Your use of credit

The information listed below provides additional detail about your accounts, showing up to 24 months of balance history and your credit limit, high balance or original loan amount. Not all balance history is reported to Experian, so some of your accounts may not appear. Also, some credit grantors may update the information more than once in the same month.

Source/Account number

Date/Balance

5 CAPITAL ONE BANK
438864204231.....
Date/Balance
5-2002/\$0 4-2002/\$0 3-2002/\$1,004 2-2002/\$902 1-2002/\$946 12-2001/\$990 11-2001/\$966
10-2001/\$814

Between 3-2002 and 5-2002, your credit limit/high balance was \$1,004

Between 12-2001 and 2-2002, your credit limit/high balance was \$993

Between 11-2001 and 11-2001, your credit limit/high balance was \$979

Between 10-2001 and 10-2001, your credit limit/high balance was \$808

8 FIRST CONSUMERS NATL BK
907176000143.....
8-2002/\$0 7-2002/\$0 6-2002/\$0 5-2002/\$0 4-2002/\$0 3-2002/\$0 2-2002/\$0 1-2002/\$0
12-2001/\$0 11-2001/\$0 10-2001/\$312 9-2001/\$412 8-2001/\$333 7-2001/\$379 6-2001/\$192
5-2001/\$398 4-2001/\$160 3-2001/\$249 2-2001/\$213 1-2001/\$362 12-2000/\$550
11-2000/\$21 10-2000/\$477

Between 10-2001 and 8-2002, your credit limit/high balance was \$900

Between 4-2001 and 9-2001, your credit limit/high balance was \$600

Between 1-2001 and 3-2001, your credit limit/high balance was \$500

Between 12-2000 and 12-2000, your credit limit/high balance was \$550

Between 10-2000 and 11-2000, your credit limit/high balance was \$500

10 FIRST CONSUMERS NATL BK
542116070806.....
2-2002/\$0 1-2002/\$0 12-2001/\$0 11-2001/\$0 10-2001/\$0 9-2001/\$0 8-2001/\$0 7-2001/\$0
6-2001/\$0 5-2001/\$0 4-2001/\$0 3-2001/\$0 2-2001/\$0 12-2000/\$0 11-2000/\$0 10-2000/\$0

Between 10-2000 and 2-2002, your credit limit/high balance was \$6,900



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Your use of credit (continued)

Source/Account number

Date/balance

11 FIRST CONSUMERS NATL BK
542116010103....

8-2002/\$121 6-2002/\$1,011 5-2002/\$0 4-2002/\$0 2-2002/\$2,565 1-2002/\$2,419
12-2001/\$5,056 11-2001/\$4,880 10-2001/\$4,871 9-2001/\$4,763 8-2001/\$4,471 7-2001/\$1,409
6-2001/\$5,067 5-2001/\$4,942 4-2001/\$4,838 3-2001/\$4,862 2-2001/\$4,653 1-2001/\$4,655
12-2000/\$4,673 11-2000/\$3,826 10-2000/\$3,034

Between 1-2002 and 8-2002, your credit limit/high balance was \$5,000

Between 12-2001 and 12-2001, your credit limit/high balance was \$5,056

Between 7-2001 and 11-2001, your credit limit/high balance was \$5,000

Between 6-2001 and 6-2001, your credit limit/high balance was \$5,067

Between 10-2000 and 5-2001, your credit limit/high balance was \$5,000

14 RNB - MERVYNS

8-2002/\$0 7-2002/\$0 6-2002/\$0 5-2002/\$0 4-2002/\$0 3-2002/\$0 2-2002/\$0 1-2002/\$0
12-2001/\$0 11-2001/\$0 10-2001/\$0 9-2001/\$0 7-2001/\$0 6-2001/\$0 5-2001/\$0 4-2001/\$0
3-2001/\$0 2-2001/\$0 1-2001/\$0 12-2000/\$0 11-2000/\$0

Between 11-2000 and 8-2002, your credit limit/high balance was \$400

15 RNB - TARGET

8-2002/\$0 7-2002/\$0 6-2002/\$0 5-2002/\$0 4-2002/\$0 3-2002/\$0 1-2002/\$0 12-2001/\$0
11-2001/\$0 10-2001/\$0 9-2001/\$0 7-2001/\$0 6-2001/\$113 5-2001/\$140 4-2001/\$157

Between 4-2001 and 8-2002, your credit limit/high balance was \$157

17 SEARS
5653453....

3-2002/\$0 2-2002/\$0 1-2002/\$0 12-2001/\$0 11-2001/\$0 10-2001/\$0 9-2001/\$0 8-2001/\$0
7-2001/\$0 6-2001/\$0 5-2001/\$0 4-2001/\$0 3-2001/\$0 2-2001/\$0 1-2001/\$0 12-2000/\$28
11-2000/\$28 10-2000/\$119

Between 10-2000 and 3-2002, your credit limit/high balance was \$3,030

Requests for your credit history

We make your credit history available to your current and prospective creditors and employers as allowed by law. Personal data about you may be made available to companies whose products may interest you.

Requests viewed by others

The section below lists all who have requested in the recent past to review your credit history as a result of actions involving you, such as the completion of a credit application or the transfer of an account to a collection agency, application for insurance, mortgage or loan application, etc. Creditors may view these requests when evaluating your creditworthiness.

Source	Date of request	Comments
CAPITAL ONE FSB 10800 NUCKOLS RD GLEN ALLEN VA 23060	6-5-2002	Permissible purpose. This inquiry is scheduled to continue on record until 7-2004.
COMPASS BANK PO BOX 2210 DECATUR AL 35699	12-28-2001	Permissible purpose. This inquiry is scheduled to continue on record until 1-2004.
CAPITAL ONE BANK 4851 COX ROAD RICHMOND VA 23229	9-6-2001	Permissible purpose. This inquiry is scheduled to continue on record until 10-2003.
RET NATL BANK TARGET 701 WAYZATA BLVD MINNEAPOLIS MN 55416	4-11-2001	Permissible purpose. This inquiry is scheduled to continue on record until 5-2003.

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EXP0249

Requests viewed only by you

You may not have initiated the following requests for your credit history, so you may not recognize each source. We offer credit information about you to those with a permissible purpose, for example, to:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian Consumer Assistance to process a report for you;
- your current creditors to monitor your accounts (date listed may reflect only the most recent request).

We report these requests **only** to you as a record of activities, and we do not include **any** of these requests on credit reports to others.

Source	Date of request
CREDIT DATA SOUTHWEST PO BOX 2070 PHOENIX AZ 85001	9-02, 9-02, 9-02, 8-02, 7-02, 7-02, 7-02, 7-02, 6-02, 6-02, 5-02, 5-02, 4-02, 4-02, 4-02, 1-02, 1-02, 1-01
CREDITEXPERT.COM 505 CITY PKWY W ORANGE CA 92868	9-02, 9-02, 9-02, 8-02, 7-02, 7-02, 7-02, 7-02, 6-02, 6-02, 5-02, 5-02, 4-02, 4-02
CREDIT EXPERT-PIN 505 CITY PKWY W ORANGE CA 92868	9-02
GE FINANCIAL ASSURANCE 7500 N DREAMY DRAW DR ST PHOENIX AZ 85020	7-02
ORCHARD BANK 9400 SW BEAVERTON HILLS DR BEAVERTON OR 97005	7-02, 6-02, 2-02, 1-02
CREDITEXPERT.COM 505 CITY PKWY W ORANGE CA 92868	6-02, 6-02

Source	Date of request
CHASE MORTGAGE 8600 RIDGEMILL DR HORSHEMN PA 19044	6-02
CREDITEXPERT.COM 505 CITY PKWY W/ ORANGE CA 92868	4-02, 4-02
CB&T ASPIRE O BOX 723896 ATLANTA GA 31139	2-02
CONSUMER ASSIST PROC SYS 701 EXPERIAN PKWY ALLEN TX 75013	2-02, 1-02, 11-01
CONSUMERINFO.COM 1 CITY BLVD W STE 401 ORANGE CA 92868	2-02
RNB-DAYTON HUDSON 3701 WATZALA BLVD MINNEAPOLIS MN 55416	2-02
AMERICAN AGENCIES 2158 W 190TH ST TORRANCE CA 90504	2-02, 2-02
REMIER BANKCARD INC 900 W DEL AWARE ST SIOUX FALLS SD 57104	1-02, 8-01, 3-01, 11-00
EXPERIAN PO BOX 2002 ALLEN TX 75013	1-02, 5-01

Source	Date of request
HOUSEHOLD BANK PO BOX 98700 LAS VEGAS NV 89193	10-01
CROSS COUNTRY BANK 800 DELAWARE AVE WILMINGTON DE 19801	8-01, 2-01
WELLS FARGO BANK 18700 NW WALKER RD STE 9 BEAVERTON OR 97006	7-01, 7-01, 7-01, 7-01, 2-01, 2-01
FAC/CONSUMERINFO.COM/CRE 1 CITY BLVD W STE 401 ORANGE CA 92868	6-01
PACIFIC COAST FUNDING 8311 HAVEN AVE STE 210 RANCHO CUCAMONGA CA 91730	5-01
CAPITAL ONE BANK 4851 COX RD GLEN ALLEN VA 23060	5-01

Personal information

The following information is reported to us **by you, your creditors and other sources**. Each source may report your personal information differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud prevention program, a notice with additional information may appear.

Names

CHRISTINE B BAKER
CHRISTINE BAKER
CHRISTIANE B BAKER
BAKER CHRISTINE

Residences

The geographical code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address.

Address	Type of address	Geographical code
989 S MAIN ST #150 COTTONWOOD AZ 86326-4601	Apartment complex	0-200000-25-
989 S MAIN ST #A150 COTTONWOOD AZ 86326-4601	Apartment complex	0-200000-25-
989 S MAIN ST STEA COTTONWOOD AZ 86326-4602	Multifamily	0-200000-25-
[Redacted]	Single family	0-60360020-81-7360
[Redacted]	Single family	0-99200020-17-
[Redacted]	Single family	0-99200020-17-

Address	Type of address	Geographical code
[Redacted]	Single family	0-60390000-81-7360
[Redacted]	Multifamily	0-200000-25-
[Redacted]	Post office box	95020000-15-7360
[Redacted]	Single family	0-00-0-
[Redacted]	Post office box	6090000-75-7360
[Redacted]	Single family	0-60100030-81-7360
[Redacted]	Single family	0-99200020-17-
[Redacted]	Multifamily	0-60360010-81-7360
[Redacted]	Multifamily	0-60760020-81-7360

Social Security number variations

As a security precaution, we did not list the Social Security number that you gave us when you contacted us.

Date of birth

[Redacted]

Employers

[Redacted]



Personal information (continued)

Notices

This address is a non-residential address: 989 S MAIN ST COTTONWOOD AZ 86326
TRADE CONTRACTOR-SPECIAL TRADE: 989 S MAIN ST, COTTONWOOD, AZ,
86326

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