



Prepared for
CHRISTINE B BAKER
Report number
1790886643

Report date
May 08, 2001

Page 1 of 16

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

EXP0001

Personal Credit Report

About this report

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. We make your credit history available to your current and prospective creditors and employers as allowed by law. We do not grant credit or evaluate your credit history. Personal data about you may be made available to companies whose products and services may interest you.

Important decisions about your creditworthiness are based on the information in this report. You should review it carefully for accuracy.

Information affecting your creditworthiness

Below is a summary of the information contained in this report.

Potentially negative items listed

Public records	1
Accounts with creditors and others	12
Accounts in good standing	11

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

To submit your request for investigation in writing, use the **Correction Form** at the back of your report.

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 B BAKER
989 S MAIN ST STEA
COTTONWOOD AZ 86326-4608

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 96320011DM		5-1996/ 11-1996	Individual	\$0 / >\$25K	Status: Chapter 7 bankruptcy discharged. This item is scheduled to continue on record until 5-2006.

Prepared for
CHRISTINE B BAKER
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1790886643

Report date
May 08, 2001
www.experian.com/consumer
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EXP0003

Credit items

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

--2-- ASSOC FINANCIAL SVCS

300 DECKER RD
IRVING TX 75062
20448370261...

9-1995/

2-1997/

Installment/
36 Months/
\$0

Individual

\$1,649 /
NA

\$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 4-2003.

--3-- ANBCC

110 LAKE DR
NEWARK DE 19702
4621200050384...

1-1994/
4-1996

4-1996/
8-1998

Revolving/
NA/
\$0

Individual

\$5,000 /
\$5,994

\$5,994 as of
8-1998/

Status: Account charged off. \$5,994 written
off.

Account history:
Charge Off as of 4-1998 to 8-1998,
4-1998, 3-1998, 1-1998, 11-1996 to
12-1997, 9-1996, 7-1996, 4-1996 to
6-1996

This account is scheduled to continue on
record until 10-2002.

Creditor's statement "Account closed at
creditor's request."

--4-- ANBCC

5136660021615...

8-1993/
4-1994

6-1996/
8-1998

Revolving/
NA/
\$0

Individual

\$3,697 /
\$3,697

\$3,697 as of
8-1998/

Status: Account charged off/Past due 150
days. \$3,697 written off.

Account history:
150 days as of 3-1996
120 days as of 2-1996

Prepared for
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Report date
May 08, 2001
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EXP0004

Credit items continued

Source/
Account number
(except last four 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

4-- ANBCC (continued)

5-- BUREAU OF COMMERCIAL

3005 ALMADEFN EXPY
SAN JOSE CA 95118
2/29...

4-1999/
7-1999

7-1999/
7-1999

Installment/
NA/
\$0

Individual

\$215 /
NA

\$215 as of
7-1999/

Status: Collection account.
Account history:
Collection as of 7-1999
This account is scheduled to continue on
record until 11-2004.

Original creditor: PACIFIC BELL

6-- CAPITAL ONE BANK

PO BOX 85064
GLEN ALLEN VA 23058
5291071313973...

7-1994/
6-1996

5-2000/
4-2001

Revolving/
NA/
\$0

Individual

NA/
\$487

\$779 as of
4-2001/

Status: Account charged off. \$487 written off.
\$779 past due as of 4-2001.
Account history:
Discharged Through BK Ch 7, 11, or 12
06/30/1996 to 04/15/2000
This account is scheduled to continue on
record until 5-2003.

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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

--7-- FIRST USA BANK
FCC NATL BK 300 KING ST
WILMINGTON DE 19801
1678093959...

12-1994/
12-1994

6-1996/
5-1996

Revolving/
N/A/
\$0

Individual

\$7,500 /
\$7,500

\$0 as of
5-1996/

Status: Included in bankruptcy/Past due 150 days.

Account history:

150 days as of 5-1996
120 days as of 4-1996
90 days as of 3-1996
60 days as of 2-1996
30 days as of 1-1996
Discharged Through BK Ch 7, 11, or 12
06/27/1996 to 06/27/1996
This account is scheduled to continue on record until 1-2003.

--8-- FIRST USA BANK
1678095615...

9-1995/
9-1995

9-1999/
9-1999

Revolving/
N/A/
\$0

Individual

\$7,500 /
\$8,288

N/A

Status: Transferred/Past due 120 days.

Account history:

120 days as of 4-1996
90 days as of 3-1996
60 days as of 2-1996
30 days as of 1-1996
Discharged Through BK Ch 7, 11, or 12
05/27/1996 to 08/02/1999
Creditor's statement "Purchased by another lender."

--9-- FLEET CC
200 TOURNAMENT DR
HORSHAM PA 19044
4071296782002...

4-1993/
-

2-1997/
-

Revolving/
N/A/
\$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



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EXP0006

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
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--9-- FLEET CC (continued)

This account is scheduled to continue on record until 9-2002.

GE CARD CO PO BOX 36957 CANTON OH 44735 5407560180022...	11-1992/ 4-1994	5-1996/ 2-1999	Revolving/ N/A/ \$0	Individual	\$6,000 / \$6,875	\$6,875 as of 2-1999/	Status: Account charged off/Past due 180 days. \$6,875 written off. Account history: Charge Off as of 7-1996 to 2-1999, 5-1996 180 days as of 4-1996 150 days as of 3-1996 120 days as of 2-1996 90 days as of 1-1996 60 days as of 12-1995 30 days as of 11-1995
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This account is scheduled to continue on record until 11-2002.
Creditor's statement "Primary borrower filed bankruptcy."

--11--ORCHARD BANKCARD 10260 SW GREENBURG RD ST PORTLAND OR 97223 50532...	11-1997/ 11-1997	1-2000/ 8-2000	Revolving/ N/A/ \$0	Individual	\$900 / \$450	\$214 as of 8-2000/	Status: Account charged off/Past due 150 days. \$214 written off. \$50 past due as of 8-2000.
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Account history:
Charge Off as of 4-2000 to 8-2000, 2-2000, 1-2000
150 days as of 12-1999
120 days as of 11-1999
90 days as of 10-1999
60 days as of 9-1999
30 days as of 8-1999

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EXP0007

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

--1-- ORCHARD BANKCARD (continued)

This account is scheduled to continue on record until 8-2006.

PRDN BNCRP PO BOX 9007 PLEASANTON CA 94566 4428000416001...	5-1993/ 4-1996	7-1996/ 6-1996	Revolving/ N/A	Individual	N/A \$19,558	\$0 as of 6-1996/	Status: Included in bankruptcy/Account charged off.
Account history: Charge Off as of 4-1996 to 6-1996 Discharged Through BK Ch 7, 11, or 12 07/31/1996 to 04/30/2001							

This account is scheduled to continue on record until 4-2003.

--13-- WELLS FARGO BANK PO BOX 29476 PHOENIX AZ 85038 5490960003901...	5-1989/ 10-1995	10-1995/ 3-2001	Revolving/ N/A	Joint	\$7,000 / \$7,652	\$7,652 as of 3-2001/ \$140	Status: Account charged off. \$7,652 written off. \$7,652 past due as of 3-2001.
Account history: Charge Off as of 3-2001, 2-2001, 11-2000 to 1-2001, 6-1999 to 9-2000, 4-1996, 10-1995							

This account is scheduled to continue on record until 4-2002.

--14-- AT&T WIRELESS SERVICES PO BOX 8758 PORTLAND OR 97207 85700000100703...	12-1998/ 4-1999	4-1999/ 4-1999	Revolving/ 1 Month/ \$0	Individual	N/A Unknown	N/A	Status: Paid. This account is scheduled to continue on record until 4-2006.
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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
15 BANK OF THE WEST 1450 TREAVI BLVD WALNUT CREEK CA 94596 320213...	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/ This account is scheduled to continue on record until 3-2002.	Status: Paid/Never late.
16 FIRST CONSUMERS NATL BK 9300 SW GEMINI DR BEAVERTON OR 97008 4071760001435...	9-2000/ 9-2000	4-2001/ 4-2001	Revolving/ NA/ \$10	Individual	\$600 / \$579	\$160 as of 4-2001/ \$300	Status: Open/Never late.
17 FIRST CONSUMERS NATL BK 5421160208067...	1-1998/ 2-1998	5-2001/ 5-2001	Revolving/ NA/ \$0	Individual	\$6,900 / \$7,010	NA/ NA	Status: Paid/Never late. This account is scheduled to continue on record until 5-2008. Your Comment: "Account closed at consumer's request"
18 FIRST CONSUMERS NATL BK 5421160101033...	1-1998/ 11-1998	5-2001/ 5-2001	Revolving/ NA/ \$124	Individual	\$5,000 / \$7,010	\$4,942 as of 5-2001/ \$121	Status: Open/Never late.

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Report number
1790886643

Report date
May 08, 2001
www.experian.com/consumer
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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
19 MBGA/HOME DEPOT PO BOX 103000 ROSWELL GA 30076 CG3170581138...	2-1989/ 5-1994	5-1995/ 5-1995	Revolving/ N/A/ \$0	Joint	N/A \$1,910	\$0 /paid as of 5-1995/	Status: Paid/Never late. This account is scheduled to continue on record until 5-2002. Your Comment: "Account closed at consumer's request"
20 RNB - MERVYNS 3701 WAYZATA BLVD MINNEAPOLIS MN 55416	9-1992/ 3-1999	3-2001/ 3-2001	Revolving/ N/A/ \$0	Individual	\$400 / \$163	\$0 /paid as of 3-2001/	Status: Open/Never late.
21 SEARS 13200 SMITH RD CLEVELAND OH 44130 56534533...	11-1995/ 12-1995	4-2001/ 4-2001	Revolving/ N/A/ \$0	Individual	\$3,030 / \$3,015	N/A	Status: Paid/Never late. This account is scheduled to continue on record until 4-2008. Your Comment: "Account closed at consumer's request"
22 UNION BANK/CALIF 1ST 1887 FL CAMINO REAL BURLINGAME CA 94010 1371024...	11-1998/ 11-1998	4-2000/ 4-2000	Revolving/ N/A/ \$0	Individual	\$300 / N/A	N/A	Status: Paid/Never late. This account is scheduled to continue on record until 4-2007. Creditor's statement "Account closed at credit grantor's request."

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

23 UNIPAC LINCOLN
PO BOX 82525
LINCOLN NE 68501

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 2-2005.

24 WASHINGTON MUTUAL
BANK F
PO BOX 1093
NORTHBRIDGE CA 91328
8560001158...

12-1989/
2-1996

11-1998/
11-1998

Installment/
30 Years/
\$0

Joint with PAUL BAKER

\$292,500 /
NA

NA

Status: Paid/Never late.
This account is scheduled to continue on
record until 11-2005.

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

--11-ORCHARD BANKCARD
50532...
Between 6-1999 and 10-1999, your credit
limit/high balance was \$900

10-1999/\$176 9-1999/\$130 8-1999/\$84 7-1999/\$37 6-1999/\$14

16 FIRST CONSUMERS NATL BK
4071760001435...
Between 1-2001 and 3-2001, your credit
limit/high balance was \$500

3-2001/\$249 2-2001/\$213 1-2001/\$362 12-2000/\$550 11-2000/\$21 10-2000/\$477 9-2000/\$0

Your use of credit (continued)

Source/Account number

Date/Balance

Between 12-2000 and 12-2000, your credit
limit/high balance was \$550Between 9-2000 and 11-2000, your credit
limit/high balance was \$50017 FIRST CONSUMERS NATL BK
5421160208067...

4-2001/\$0	3-2001/\$0	2-2001/\$0	12-2000/\$0	11-2000/\$0	10-2000/\$0	9-2000/\$4,379
8-2000/\$6,865	5-2000/\$125	4-2000/\$5,121	3-2000/\$1,493	2-2000/\$219	1-2000/\$0	
12-1999/\$303	11-1999/\$1,179	9-1999/\$607	8-1999/\$0	7-1999/\$409	6-1999/\$289	
5-1999/\$3,467						

Between 5-2000 and 4-2001, your credit
limit/high balance was \$6,900Between 11-1999 and 4-2000, your credit
limit/high balance was \$6,600Between 7-1999 and 9-1999, your credit
limit/high balance was \$4,350Between 5-1999 and 6-1999, your credit
limit/high balance was \$4,05018 FIRST CONSUMERS NATL BK
5421160101033...

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 10-2000 and 4-2001, your credit
limit/high balance was \$5,000

20 RNB - MERVYNS

Between 5-1999 and 2-2001, your credit
limit/high balance was \$400

2-2001/\$0	1-2001/\$0	12-2000/\$0	11-2000/\$0	6-2000/\$0	5-2000/\$0	2-2000/\$0	12-1999/\$0
6-1999/\$0	5-1999/\$0						

21 SEARS
56534533...Between 10-1999 and 3-2001, your credit
limit/high balance was \$3,030

3-2001/\$0	2-2001/\$0	1-2001/\$0	12-2000/\$28	11-2000/\$28	10-2000/\$119	9-2000/\$92	
8-2000/\$0	7-2000/\$0	6-2000/\$0	5-2000/\$0	4-2000/\$1,421	3-2000/\$0	2-2000/\$0	1-2000/\$0
12-1999/\$0	11-1999/\$0	10-1999/\$0					

22 UNION BANK/CALIF 1ST
1371024...

3-2000/\$0	2-2000/\$0	1-2000/\$0	12-1999/\$0	11-1999/\$0	10-1999/\$0	9-1999/\$0	8-1999/\$0
7-1999/\$0	6-1999/\$0	5-1999/\$0					



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CHRISTINE B BAKER
Report number
1790886643

Report date
May 08, 2001
www.experian.com/consumer
Call 602-528-7785

Page 12 of 16

Your use of credit (continued)

Source/Account number

Date/Balance

Between 5/1999 and 3/2000, your credit
limit/high balance was \$300.

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
HOME DEPOT/MCCBG PO BOX 103047 ROSWELL, GA 30076	4-11-2001	Permissible purpose. This inquiry is scheduled to continue on record until 5-2003.
RET NATL BANK TARGET 11 WAYZATA BLVD MINNEAPOLIS, MN 55416	4-11-2001	Permissible purpose. This inquiry is scheduled to continue on record until 5-2003.
AMERICAN EXPRESS 4315 S 2700 W SALT LAKE CITY UT 84184	8-1-2000	Permissible purpose. This inquiry is scheduled to continue on record until 9-2002.

FIRST WESTERN NATL BANK 1840 EMBARCADERO RD PALO ALTO CA 94303	2-12-2000	Permissible purpose. This inquiry is scheduled to continue on record until 3-2002.
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EXP0012



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May 08, 2001
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EXP0013

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

WELLS FARGO BANK

2-01, 2-01

18700 NW WALKER RD STE 9

BEAVERTON OR 97006

CROSS COUNTRY BANK

2-01

800 DE LAWARE AVE

WILMINGTON DE 19801

PEMIER BANKCARD INC

11-00, 8-00, 8-99

30 W DELAWARE ST

SIOUX FALLS SD 57104

LOAN FUNDING CORP OF AME

5-00

17 CORPORATE PL AZA DR

NEWPORT BEACH CA 92660

UNION BANK/CALIF 1ST

3-00, 2-00, 10-99

1055 N MAIN ST STE 301

SANTA ANA CA 92701

VOICESTREAM WIRELESS

2-00

13920 SE EASTGATE WAY

BELLEVUE WA 98005

ORCHARD BANKCARD

1-00

9400 SW BYTN HILLSDALE HI

BEAVERTON OR 97005

CAPITAL ONE BANK

10-99

4851 COX RD

GLEN ALLEN VA 23060

UNIVERSAL BANK NA

8-99

701 E 60TH ST N # 3234

SIOUX FALLS SD 57104

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 STE A COTTONWOOD AZ 86326-4608	Single family	0-200040-25-
989 S SO MAIN ST COTTONWOOD AZ 86326-	Single family	0-00-0-
989 S MAIN ST COTTONWOOD AZ 86326-4608	Single family	0-200040-25-
989 S MAIN ST #A150 COTTONWOOD AZ 86326-4601	Apartment complex	0-200000-25-

Address	Type of address	Geographical code
---------	-----------------	-------------------

	Single family	0-968890-81-7360
	Single family	0-240660-17-
	Single family	0-00-0-
	Single family	0-66900-81-7360
	Multifamily	0-466900-81-7360

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

Employers

GOLDEN GATE FUNDING 145 LAKE DRIVE SAN BRUNO CA 94066-

Notices

This address is a non-residential address: 989 S MAIN ST STE A COTTONWOOD AZ 86326

BUSINESS SERVICE: 989 S MAIN ST STE A, COTTONWOOD, AZ, 86326

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Report date
May 08, 2001
www.experian.com/consumer
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Page 15 of 16

Notices

ENGINEERING MANAGEMENT SERVICE: PO BOX 880418, SAN FRANCISCO, CA,
94188

Correction Form

If you prefer to write instead of telephoning to dispute information contained on your report, please complete this form, explaining why you believe the information on your credit report is incorrect. If you believe an item on your credit report belongs to a relative or someone with a similar name, please let us know.

Remember - accurate negative information will remain part of your credit history for 7 years, and some bankruptcies will remain for 10 years.

Return this form to:

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

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May 08, 2001
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Page 16 of 16

Personal data

Address:

989 S MAIN ST STEA COTTONWOOD AZ
86326 4608

Please fill in your Social Security number:

EXP0016

Source/Identification number or Account number

Why item is incorrect (check any that apply and explain)

- ☐ not my account
☐ payment never late
☐ paid in full
☐ account closed
☐ other incorrect information

Please explain:

- ☐ not my account
☐ payment never late
☐ paid in full
☐ account closed
☐ other incorrect information

Please explain:

- ☐ not my account
☐ payment never late
☐ paid in full
☐ account closed
☐ other incorrect information

Please explain:

- ☐ not my account
☐ payment never late
☐ paid in full
☐ account closed
☐ other incorrect information

Please explain: