



Prepared for
CHRISTINE BAKER
Report number
3551644194

Report date
November 21, 2002
www.experian.com/consumer
Call 602-528-7785
Page 1 of 14

Dear CHRISTINE BAKER,

To assist you in understanding your correction summary, we have provided additional information that relates directly to items on your personal credit report.

When you question information on your personal credit report and tell us specifically why you believe the information is inaccurate or incomplete, we contact the source of the information directly by telephone, letter, or through an automated verification system. We ask the source to check their records to verify all of the information regarding the item you questioned, and report back within 30 days of the date that we received your request (21 days for Maine residents). Once we receive their response, we will send you the results of the investigation. If we do not receive a response within 30 days (21 days for Maine residents), we will update the item as you have requested or delete the information, and send you the results.

By federal law, your personal credit report must list all that have requested your credit history. According to the Fair Credit Reporting Act, credit grantors with a permissible purpose may inquire about credit information. Requests for your credit history remain on the personal credit report for 2 years.

By federal law, your personal credit report must list all who have requested your information. According to the Fair Credit Reporting Act, businesses with a permissible purpose may review your information. Some examples are: your current creditors to monitor your accounts; other creditors who want to offer you preapproved credit; an employer who wishes to extend an offer of employment; and a potential investor in assessing the risk of a current credit obligation. We report these requests **only to you** as a record of activities, and we **do not** include them on credit reports to others. They remain on the personal credit report for 2 years.

Sincerely,

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

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

MIS00116



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3551 6441 94

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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 5187	Remains
CAPITAL ONE BANK 5291	Remains

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 1 888 322 558.

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

MIS00118



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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 9632001DM		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 529107131397....	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 09/30/2002 This account is scheduled to continue on record until 5-2003. This item was verified on 6-2002 and remained unchanged.



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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/ N/A \$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 at credit grantor'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/ N/A \$0	Individual	N/A \$1,004	N/A	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	10-2002/ 10-2002	Revolving/ N/A \$159	Individual	N/A \$6,846	\$5,302 as of 10-2002/	Status: Open/Never late. This item was verified on 10-2002 and remained unchanged.



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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
7 CAPITAL ONE FSB PO BOX 26625 RICHMOND VA 23261 5187	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 or 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.



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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
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 5-1995/	Status: Paid/Never late. 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	11-2002/ 11-2002	Revolving/ NA/ \$0	Individual	\$400 / \$163	\$0 /paid as of 11-2002/	Status: Open/Never late.
15 RNB - TARGET 3701 WAYZATA BLVD MINNEAPOLIS MN 55416	4-2001/ 4-2001	10-2002/ 10-2002	Revolving/ NA/ \$0	Individual	\$157 / NA	\$0 /paid as of 10-2002/	Status: Open/Never late. This item was verified on 11-2002 and remained unchanged.
16 RNB TGT VISA 3701 WAYZATA BLVD MINNEAPOLIS MN 55416	2-2002/ 3-2002	11-2002/ 11-2002	Revolving/ NA/ \$24	Individual	\$3,000 / \$2,808	\$944 as of 11-2002/	Status: Open/Never late. 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/ Terms/ 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 BURLINGAME 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.



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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....

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
407176000143....

10-2002/\$0 9-2002/\$0 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/\$442 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

Between 10-2001 and 10-2002, 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 11-2000 and 11-2000, your credit limit/high balance was \$500

10 FIRST CONSUMERS NATL BK
542116020806....

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

Between 11-2000 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....

10-2002/\$19	9-2002/\$12	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				

Between 1-2002 and 10-2002, 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 1-2001, your credit limit/high balance was \$5,000

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

Between 1-2000 and 5-2001, your credit limit/high balance was \$5,000

14 RNB - MERVYNS

Between 1-2000 and 10-2002, your credit limit/high balance was \$400

Between 1-2000 and 10-2002, your credit limit/high balance was \$400

10-2002/\$0	9-2002/\$0	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 4-2001 and 9-2002, 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							

Between 1-2000 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
HOUSEHOLD CREDIT SERVICE 1441 SCHILLING PL SALINAS CA 93901	11-15-2002	Permissible purpose. This inquiry is scheduled to continue on record until 12-2004.
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 3701 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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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	11-02, 11-02, 11-02, 9-02, 9-02, 9-02, 8-02, 7-02, 7-02, 7-02, 7-02, 6-02, 6-02, 5-02, 5-02, 5-02, 4-02, 4-02, 4-02, 1-02, 11-01
CREDITEXPERT.COM 505 CITY PKWY W ORANGE CA 92868	11-02, 11-02, 11-02, 9-02, 9-02, 9-02, 8-02, 7-02, 7-02, 7-02, 7-02, 6-02, 6-02, 5-02, 5-02, 5-02, 4-02, 4-02
CREDITEXPERT.COM 505 CITY PKWY W ORANGE CA 92868	11-02, 6-02, 6-02
RNB TARGET CORP 3701 WAYZATA BLVD MINNEAPOLIS MN 55416	9-02
RNB-DAYTON HUDSON 3701 WAYZATA BLVD MINNEAPOLIS MN 55416	9-02
CREDIT EXPERT-PIN 505 CITY PKWY W ORANGE CA 92868	9-02



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Source	Date of request	Source	Date of request
CB&T ASPIRE PO BOX 105555 ATLANTA GA 30348	8-02, 2-02	PREMIER BANKCARD INC 900 W DELAWARE ST SIOUX FALLS SD 57104	1-02, 8-01, 3-01, 11-00
GE FINANCIAL ASSURANCE 7500 N DREAMY DRAW DR ST PHOENIX AZ 85020	7-02	EXPERIAN PO BOX 2002 ALLEN TX 75013	1-02, 5-01
ORCHARD BANK 9400 SW BEAVERTON HILLSD BEAVERTON OR 97005	7-02, 6-02, 2-02, 1-02	HOUSEHOLD BANK PO BOX 98700 LAS VEGAS NV 89193	10-01
CHASE MORTGAGE 800 RIDGEMEW DR HORSHAM PA 19044	6-02	GROSS COUNTRY BANK 800 DELAWARE AVE WILMINGTON DE 19801	8-01, 2-01
CREDITEXPERT.COM 505 CITY PKWY W ORANGE CA 92868	4-02, 4-02	WELLS FARGO BANK 18700 NW WALKER RD STE 9 BEAVERTON OR 97006	7-01, 7-01, 7-01, 7-01, 7-01, 2-01, 2-01
CREDITEXPERT.COM	4-02	FAC/CONSUMERINFO.COM/CRE 1 CITY BLVD W STE 401 ORANGE CA 92868	6-01
CONSUMER ASSIST PROC SYS 701 EXPERIAN PKWY ALLEN TX 75013	2-02, 1-02, 11-01	PACIFIC COAST FUNDING 8311 HAVEN AVE STE 210 RANCHO CUCAMONGA CA 91730	5-01
CONSUMERINFO.COM 1 CITY BLVD W STE 401 ORANGE CA 92868	2-02	CAPITAL ONE BANK 4851 COX RD GLEN ALLEN VA 23060	5-01
AMERICAN AGENCIES 2158 W 190TH ST TORRANCE CA 90504	2-02, 2-02	WELLS FARGO BANK 18700 NW WALKER RD STE 9 BEAVERTON OR 97006	2-01
AMERICAN AGENCIES	2-02		



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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	0-95020000-15-412
[Redacted]	Single family	0-00-00-
[Redacted]	Post office box	0-6090000-75-7360
[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
BAYHOUSE



Personal information (continued)
Employers

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Notes

This address is a non-residential address: 989 S MAIN ST COTTONWOOD AZ 86326
AUTOMOBILE SERVICE: 989 S MAIN ST, COTTONWOOD, AZ, 86326