

Subcode: 563776

Ordered: 03/24/2016 15:31:09 CST



Transaction Number: C600225913

Search Inquiry: Evelyn Arpe/1419 Center Dr/Stephenville/TX/76401

Identifying Information		
<b>EVELYN ARPE</b> 1419 CENTER DR STEPHENVILLE, TX 76401-2105	<b>SSN:</b> <b>YOB:</b> 1958	<b>Employer:</b> MUNA <b>Last Updated:</b> 10/2012
1419 CN DR STEPHENVILLE, TX 76401		SELF COMP <b>Last Updated:</b> 04/2010
226 ROSEBUD DR STEPHENVILLE, TX 76401-6077		

Executive Summary		
Payment and Legal Filings Summary		
<b>Legal Filings</b>		<b>Payment Information</b>
Total legal filings:	4	Monthly payments: <b>\$556</b>
<b>Delinquent Payment Information</b>		Installment loan balance: (4) <b>\$17,022</b>
Past due amount:	\$0	Revolving charge balance: (14) <b>\$2,592</b>
In dispute:	0	Revolving credit percent available: <b>44%</b>
<b>Inquiries</b>		Real Estate loan balance: <b>N/A</b>
Total number of inquiries:	6	
Inquiries previous 6 months:	2	
VantageScore® 3.0		
<b>VantageScore® 3.0: 638</b>		<b>Negative Score Factors</b>
<b>Risk Category</b> <b>Score Range</b>		▶ HERE IS A BANKRUPTCY ON YOUR CREDIT REPORT
Super Prime        781 - 850		▶ LACK OF SUFFICIENT CREDIT HISTORY
Prime                661 - 780		▶ TOO FEW OF YOUR BANK CARD OR OTHER REVOLVING ACCOUNTS HAVE HIGH LIMITS
Near Prime         601 - 660		▶ BALANCES ON BANKCARD/REVOLVING ACCTS TOO HIGH COMPARED TO CREDIT LIMITS
Subprime           500 - 600		
Deep Subprime    300 - 499		

Trade Payment Status	
Oldest trade opened	04/1996
Paid trades	4
Satisfactory trades	11
Previously delinquent/derogatory	5
Presently delinquent/derogatory	2
<b>Total trades</b>	<b>18</b>

Delinquency Detail			
<b>11</b>	<b>1</b>	<b>0</b>	<b>0</b>
Satisfactory	30 days past due	60 days past due	90+ days past due

TOP

Consumer Statement
Disputes and Supplemental Data Related to Transactional Information
04& 12-01-14 0000000 CONSUMER COMMENT TEXT PRESENT

OFAC Warning
OFAC Warning Summary
NAME DOES NOT MATCH OFAC/PLC/FSE LIST

## Legal Filings

## Bankruptcies

Date Filed	Reference No	Court	Amount	Plaintiff	Status
11/21/2013	0421054DSK	US BKPT CT TN MEMPHIS			Bankruptcy chapter 7-discharged
03/07/2012	0227606	US BKPT CT TN MEMPHIS			Bankruptcy Chapter 13-petition filed
10/13/2011	0139459	US BKPT CT TN MEMPHIS			Bankruptcy Chapter 13-petition filed

## Judgments

Date Filed	Reference No	Court	Amount	Plaintiff	Status
11/01/2013	1002641	SHELBY GENERAL SESS CT	\$3,544	DILLARD NATIONAL BANK	Judgment

## Inquiries

## Inquiry Details

Name	Account Type	Date of Inquiry
WEBBANK/DFS	Unknown - Credit Extension, Review, Or Collection	09/28/2015
CAPITALONE	Unknown - Credit Extension, Review, Or Collection	09/21/2015
COMENITY BANK/VCTRSSEC	Unknown - Credit Extension, Review, Or Collection	05/08/2015
CREDIT ONE BANK NA	Unknown - Credit Extension, Review, Or Collection	02/28/2015
PHILLIPS & COHEN ASSOC	Collection Department/Agency/Attorney	06/03/2014
FACTUAL DATA	Real Estate Specific Type Unknown	01/28/2014

## Trade Information

## Trade Payment Experience

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due															
CAPITAL ONE BANK USA N	Revolving	09/2008	Closed	03/15/2012	\$1,148																		
<b>Transactional Relationship:</b> Individual																							
<b>Trade Category:</b> Bank Credit Cards																							
<b>Payment Status:</b> Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12																							
<b>Special Comments:</b> ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST																							
<b>Payment Indicator (current month 03/2012):</b> Collections, charge-off or bankruptcy																							
<b>24 Month Payment History</b> <span style="float: right;">Click here for legend</span>																							
Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
12	12	11	11	11	11	11	11	11	11	11	11	11	11	10	10	10	10	10	10	10	10	10	10
-	-	-	-	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due															
CAPITAL ONE BANK USA N	Revolving	07/2011	Closed	03/15/2012	\$274																		
<b>Transactional Relationship:</b> Individual																							
<b>Trade Category:</b> Bank Credit Cards																							
<b>Payment Status:</b> Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12																							
<b>Special Comments:</b> ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST																							
<b>Payment Indicator (current month 03/2012):</b> Collections, charge-off or bankruptcy																							
<b>24 Month Payment History</b> <span style="float: right;">Click here for legend</span>																							
Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
12	12	11	11	11	11	11	11	11	11	11	11	11	11	10	10	10	10	10	10	10	10	10	10
-	-	-	-	C	C	C	C																

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due																
CHASE CARD	Revolving	08/2010	Closed	11/21/2013	\$1,240																			
<b>Credit Limit:</b> \$1,182 <b>Transactional Relationship:</b> Individual <b>Trade Category:</b> Bank Credit Cards <b>Payment Status:</b> Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12 <b>Special Comments:</b> TRANSFERRED TO ANOTHER LENDER <b>Payment Indicator (current month 11/2013):</b> Collections, charge-off or bankruptcy																								
<b>24 Month Payment History</b>																								<a href="#">Click here for legend</a>
Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	
13	13	13	13	13	13	13	13	13	13	12	12	12	12	12	12	12	12	12	12	12	12	11	11	
-	B	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	B	-	-	-	-	-	C	
CAPITAL ONE BANK USA N	Revolving	08/2008	Closed	05/08/2015	\$1,164																			
<b>Transactional Relationship:</b> Individual <b>Trade Category:</b> Bank Credit Cards <b>Payment Status:</b> Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12 <b>Special Comments:</b> ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST <b>Payment Indicator (current month 05/2015):</b> Collections, charge-off or bankruptcy																								
<b>24 Month Payment History</b>																								<a href="#">Click here for legend</a>
Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	
15	15	15	15	14	14	14	14	14	14	14	14	14	14	14	14	13	13	13	13	13	13	13	13	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CAPITAL ONE BANK USA N	Revolving	04/2011	Closed	05/08/2015	\$326																			
<b>Transactional Relationship:</b> Individual <b>Trade Category:</b> Bank Credit Cards <b>Payment Status:</b> Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12 <b>Special Comments:</b> ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST <b>Payment Indicator (current month 05/2015):</b> Collections, charge-off or bankruptcy																								
<b>24 Month Payment History</b>																								<a href="#">Click here for legend</a>
Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	
15	15	15	15	14	14	14	14	14	14	14	14	14	14	14	14	13	13	13	13	13	13	13	13	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
APPLIED BANK	Revolving	07/2008	Closed	04/07/2012																	09/15/2011	\$0		
<b>Credit Limit:</b> \$1,750 <b>Transactional Relationship:</b> Individual <b>Trade Category:</b> Bank Credit Cards <b>Payment Status:</b> Debt included in or discharged through Bankruptcy Chapter 13 <b>Special Comments:</b> <b>Payment Indicator (current month 04/2012):</b> Chapter 13 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)																								
<b>24 Month Payment History</b>																								<a href="#">Click here for legend</a>
Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	
12	12	12	11	11	11	11	11	11	11	11	11	11	11	11	10	10	10	10	10	10	10	10	10	
9	9	9	9	9	1	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	
CAP ONE	Revolving	11/2010	Closed	10/08/2011	\$521																			

Credit Limit: \$521

Transactional Relationship: Individual

Trade Category: Bank Credit Cards

Payment Status: Debt included in or discharged through Bankruptcy Chapter 13

Special Comments: TRANSFERRED TO ANOTHER LENDER

Payment Indicator (current month 10/2011): Chapter 13 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)

24 Month Payment History

[Click here for legend](#)

Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
11	11	11	11	11	11	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10	09	09	09
C	C	C	C	C	C	C	C	C	C														

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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WM FINANCE      Installment      08/2004      Closed      09/28/2013

Original Loan Amount: \$2,268

Transactional Relationship: Individual

Trade Category: Personal Loan Companies

Payment Status: Account transferred to another office

Special Comments: ACCOUNT CLOSED DUE TO TRANSFER OR REFINANCE

Payment Indicator (current month 09/2013): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep
13	13	13	13	13	13	13	13	12	12	12	12	12	12	12	12	12	12	12	12	11	11	11	11

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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WM FINANCE      Installment      08/2004      Closed      03/28/2010

Original Loan Amount: \$2,268

Transactional Relationship: Individual

Trade Category: Personal Loan Companies

Payment Status: Account transferred to another office

Special Comments:

Payment Indicator (current month 03/2010): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
10	10	09	09	09	09	09	09	09	09	09	09	09	09	08	08	08	08	08	08	08	08	08	08

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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COLONY SHOP      Revolving      11/2002      Closed      07/20/2011      04/26/2003

Credit Limit: \$482

Transactional Relationship: Individual

Trade Category: Department And Variety Stores - Non-Specific

Payment Status: This is an account in good standing

Special Comments: ACCOUNT CLOSED AT CONSUMER'S REQUEST

Payment Indicator (current month 07/2011): Account condition change, payment code not applicable

24 Month Payment History

[Click here for legend](#)

Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul
11	11	11	11	11	11	10	10	10	10	10	10	10	10	10	10	10	10	09	09	09	09	09	09
0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	0	0	0	-

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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CAPITAL ONE AUTO FINAN      Installment      06/2014      Closed      10/28/2015      10/08/2015

Original Loan Amount: \$7,923

**Transactional Relationship:** Individual  
**Trade Category:** Automobile Financing Company  
**Payment Status:** Account/paid satisfactorily

**Special Comments:**

**Payment Indicator (current month 10/2015):** Account condition change, payment code not applicable

**24 Month Payment History**

[Click here for legend](#)

Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct
15	15	15	15	15	15	15	15	15	14	14	14	14	14	14	14	14	14	14	14	14	13	13	13
C	C	C	C	C	C	C	C	-	-	C	C	C	C	C	C								

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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GM FINANCIAL      Installment      09/2015      Open      \$17,022  
02/01/2016      \$442      01/09/2016

**Original Loan Amount:** \$17,186

**Transactional Relationship:** Individual  
**Trade Category:** Automobile Financing Company  
**Payment Status:** This is an account in good standing  
**Special Comments:**  
**Payment Indicator (current month 02/2016):** Current

**24 Month Payment History**

[Click here for legend](#)

Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb
16	15	15	15	15	15	15	15	15	15	15	15	15	14	14	14	14	14	14	14	14	14	14	14
C	C	C	C																				

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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TNB - TARGET      Revolving      03/2015      Open      \$395  
01/25/2016      \$40      01/23/2016

**Credit Limit:** \$500  
**Transactional Relationship:** Individual  
**Trade Category:** Variety Stores  
**Payment Status:** This is an account in good standing  
**Special Comments:**  
**Payment Indicator (current month 01/2016):** Current

**24 Month Payment History**

[Click here for legend](#)

Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
15	15	15	15	15	15	15	15	15	15	15	15	14	14	14	14	14	14	14	14	14	14	14	14
C	C	C	C	C	C	C	C	C	C														

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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CREDIT ONE BANK NA      Revolving      03/2015      Open      \$409  
01/10/2016      \$450      01/06/2016

**Credit Limit:** \$450  
**Transactional Relationship:** Individual  
**Trade Category:** Bank Credit Cards  
**Payment Status:** This is an account in good standing  
**Special Comments:**  
**Payment Indicator (current month 01/2016):** Current

**24 Month Payment History**

[Click here for legend](#)

Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
15	15	15	15	15	15	15	15	15	15	15	15	14	14	14	14	14	14	14	14	14	14	14	14
C	C	C	C	C	C	C	C	C	C														

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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WEBBANK/DFS      Revolving      09/2015      Open      \$1,296  
12/28/2015      \$1,434      \$39      12/14/2015

**Credit Limit:** \$1,500

**Transactional Relationship:** Individual

**Trade Category:** Sales Financing Company

**Payment Status:** This is an account in good standing

**Special Comments:**

**Payment Indicator (current month 12/2015):** Current

**24 Month Payment History**

[Click here for legend](#)

Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
15	15	15	15	15	15	15	15	15	15	15	14	14	14	14	14	14	14	14	14	14	14	14	13
C	C	0																					

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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CAP ONE      Revolving      09/2015      Open      \$492  
12/28/2015      \$547      \$15      11/20/2015

**Credit Limit:** \$500

**Transactional Relationship:** Individual

**Trade Category:** Bank Credit Cards

**Payment Status:** This is an account in good standing

**Special Comments:**

**Payment Indicator (current month 12/2015):** Current

**24 Month Payment History**

[Click here for legend](#)

Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec
15	15	15	15	15	15	15	15	15	15	15	14	14	14	14	14	14	14	14	14	14	14	14	13
C	C																						

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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COMENITY BANK/LRNRMORD      Revolving      04/1996      Open      03/19/2006      02/22/2000

**Credit Limit:** \$900

**Transactional Relationship:** Individual

**Trade Category:** Specialty Clothing Store

**Payment Status:** This is an account in good standing

**Special Comments:**

**Payment Indicator (current month 03/2006):** No history reported for that month

**24 Month Payment History**

[Click here for legend](#)

Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
06	06	05	05	05	05	05	05	05	05	05	05	05	05	04	04	04	04	04	04	04	04	04	04
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
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HAVERTYS FURNITURE CO      Revolving      05/2003      Open      03/01/2006      \$821      09/01/2003

**Transactional Relationship:** Individual

**Trade Category:** Retail, Not Elsewhere Classified

**Payment Status:** This is an account in good standing

**Special Comments:**

**Payment Indicator (current month 03/2006):** No history reported for that month

**24 Month Payment History**

[Click here for legend](#)

Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
06	06	05	05	05	05	05	05	05	05	05	05	05	05	04	04	04	04	04	04	04	04	04	04
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

- |  |   |  |
|--|---|--|
| <b>1</b> 30 days past the due date   | <b>2</b> 60 days past the due date                        | <b>3</b> 90 days past the due date                   |
| <b>4</b> 120 days past the due date  | <b>5</b> 150 days past the due date                       | <b>6</b> 180 days past the due date                  |
| <b>7</b> Chapter 13 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded) | <b>8</b> Foreclosure, voluntary surrender or repossession | <b>9</b> Collections, charge-off or bankruptcy       |
| <b>B</b> Account condition change, payment code not applicable                           | <b>C</b> Current  | <b>0</b> Current with zero balance - update received |
| <b>N</b> Current account/Zero balance - no update  | <b>-</b> No history reported for that month               | <b>■</b> No history maintained; see payment status   |

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End of report

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