

Subcode: 563776
 Transaction Number: C600225913
 Search Inquiry: Evelyn Arpe/1419 Center Dr/Stephenville/TX/76401

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



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

Executive Summary		
Payment and Legal Filings Summary		
Legal Filings		Payment Information
Total legal filings:	4	Monthly payments: \$556
Delinquent Payment Information		Installment loan balance: (4) \$17,022
Past due amount:	\$0	Revolving charge balance: (14) \$2,592
In dispute:	0	Revolving credit percent available: 44%
Inquiries		Real Estate loan balance: N/A
Total number of inquiries:	6	
Inquiries previous 6 months:	2	
VantageScore [®] 3.0		
VantageScore[®] 3.0: 638		Negative Score Factors
Risk Category Score Range		▶ 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
Total trades	18

Delinquency Detail			
11	1	0	0
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																		
Transactional Relationship: Individual																							
Trade Category: Bank Credit Cards																							
Payment Status: Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12																							
Special Comments: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST																							
Payment Indicator (current month 03/2012): Collections, charge-off or bankruptcy																							
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
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																		
Transactional Relationship: Individual																							
Trade Category: Bank Credit Cards																							
Payment Status: Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12																							
Special Comments: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST																							
Payment Indicator (current month 03/2012): Collections, charge-off or bankruptcy																							
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
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																			
Credit Limit: \$1,182 Transactional Relationship: Individual Trade Category: Bank Credit Cards Payment Status: Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12 Special Comments: TRANSFERRED TO ANOTHER LENDER Payment Indicator (current month 11/2013): Collections, charge-off or bankruptcy																								
24 Month Payment History																								Click here for legend
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																			
Transactional Relationship: Individual Trade Category: Bank Credit Cards Payment Status: Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12 Special Comments: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST Payment Indicator (current month 05/2015): Collections, charge-off or bankruptcy																								
24 Month Payment History																								Click here for legend
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	13	13	13	13	13	13	13	13	13	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CAPITAL ONE BANK USA N	Revolving	04/2011	Closed	05/08/2015	\$326																			
Transactional Relationship: Individual Trade Category: Bank Credit Cards Payment Status: Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12 Special Comments: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST Payment Indicator (current month 05/2015): Collections, charge-off or bankruptcy																								
24 Month Payment History																								Click here for legend
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		
Credit Limit: \$1,750 Transactional Relationship: Individual Trade Category: Bank Credit Cards Payment Status: Debt included in or discharged through Bankruptcy Chapter 13 Special Comments: Payment Indicator (current month 04/2012): Chapter 13 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)																								
24 Month Payment History																								Click here for legend
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
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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End of report

1 of 1 report

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