



TRANSUNION CONSUMER CREDIT REPORT

Subscriber Name: THE CAPITAL
Subscriber Code/Market: [REDACTED]
Results Issued: [REDACTED]

INPUT PARAMETERS FOR PRIMARY SUBJECT
Reference ID: [REDACTED]
DOB: [REDACTED]

[REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED]

[REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED]

Reported 11/10
EMPLOYMENT

Reported 3/08

[REDACTED]	Position:	Start: End:	In File Since: Effective:	9/10
[REDACTED]	Position:	NOT GIVEN	Start: End:	In File Since: Effective:
				1/02

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

SCORING

Type	Score	Explanation
FICO CLASSIC 84	+542	038 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED 013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 020 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT 016 LACK OF RECENT REVOLVING ACCOUNT INFORMATION Note: In addition to the factors listed above, the number of inquiries on the consumer's credit file has adversely impacted the credit score.

CREDIT INFORMATION Summary (Total History)

Public Records:	3	Collections:	10	Trades:	10	Inquiries:	12
Negative Trade Accounts:	4	Trade Accounts with Any Historical Negatives:	2	Occurrence of Historical Negatives:	9		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	5	\$0	\$1,000	\$0	\$0	\$0	100%
Closed w/Balance		n/a	n/a	\$5,008	\$5,008	\$0	n/a
Total	10	\$0	\$1,000	\$5,008	\$5,008	\$0	

COLLECTIONS

GRAGIL ASSOC (Y 33WU001)	Account#	Account Rating	098
Original Creditor: MEDICAL	Remarks: PLACED FOR COLLECTION	Opened:	11/10
Account Type: OPEN		Paid:	
Responsibility: 1		Closed:	
	Amount Placed: \$115	Verified:	8/12
	Balance: \$115		
	Past Due: \$115		
	Last Payment:		

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CL Gary



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Fair Credit Reporting Act United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Consumer Affairs and Coinage,1991 *The Engine of Enterprise* Rowena Olegario,2016-02-15 Tracing credit from colonial times to the present and highlighting its productive role in building national prosperity Rowena Olegario probes questions that have divided Americans Who should have access to credit How should creditors assess creditworthiness How can borrowers and lenders accommodate to the risks of a credit dependent economy **Complete Book of Dirty Little Secrets From the Credit Bureaus** Jason Rich,2009-04-01 Bestselling author Jason R Rich joins forces with top credit experts to bring you this insider s guide to credit Revealing jaw dropping secrets strategies and tools Rich and his team of industry insiders show you how to get out from under any credit crunch and get back in control of your financial future in less than 12 months Discover how to increase your credit score remove incorrect and negative information from your credit reports rebuild destroyed credit and ultimately save hundreds possibly thousands of dollars every month Boost your credit scores and overall rating Work with collection agencies creditors and lenders to pay off debts and overcome past mistakes Get the best rates on credit cards auto loans and mortgages and start saving Avoid the most common financial and credit related mistakes made by millions Learn how to identify and avoid credit repair and credit score boosting scams And more Includes worksheets exclusive interviews with credit experts and supplemental resources *The Consumer Reporting Reform Act of 1993--S. 783* United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,1993 Distributed to some depository libraries in microfiche *How to Open & Operate a Financially Successful Collection Agency Business* Kristie Lorette,2014-07-21 With the current economic downturn it is becoming increasingly difficult to land the career of your dreams while maintaining a stable personal life To combat this many individuals are beginning to open their own businesses so as to fulfill a professional need to be successful Although opening a collection agency may not be at the top of your list of businesses to start the U S Department of Labor reports that the median annual income for someone in the collection industry is 29 000 yearly and as a business owner the earning potential increases This manual delivers innovative ways to streamline your business and presents new ways to make your operation run smoother and increase performance Whether you will be operating out of your home or you are looking to buy or rent office space this comprehensive guide can help you with a wealth of startup information In addition you will learn about basic cost control methods copyright and trademark issues branding management sales and marketing techniques and pricing formulas How to Open Operate a Financially Successful Collection Agency Business will teach you how to build your business by using low to no cost ways of satisfying clients as well as ways to increase sales and thousands of great tips and useful guidelines More importantly this book contains the most up to date information on the Fair Debt Collection Practices Act and other laws regulating the industry today **Get Checking** ,2010 *California. Court of Appeal (2nd Appellate District). Records and Briefs*

California (State)., Number of Exhibits 10

How to Legally Settle Your Personal Credit Card Debt for Pennies on the Dollar Martha Maeda, 2010-11-15 The current economic climate is dim for many Americans it forecasts potential recession trouble for homeowners and increasing personal and credit card debt According to Federal Reserve estimates that credit card debt is already in the trillions of dollars and rising each year So what can you do about it without immediately resorting to bankruptcy eliminating the entirety of your finances for years to come It s a tough question to answer and one that many are faced with regularly but there are ways to handle these debts legally without reaching for the extreme final measure that we all dread so much This book was written to provide every individual who is standing at the precipice of too much debt with the tools they need to settle that debt legally without ruining themselves forever You will learn everything you need to know about the basics of debt including what the various kinds secured unsecured personal business and tax debt entail and how they affect you You will learn what happens to you when you don t pay both legally and socially and what your first steps should be on the road to repairing your debt You will learn how to assess your overall risks and what your options are with your creditors You will learn what vulnerabilities your debt collectors have legally and what you can do to legally challenge the validity of your debt You will learn how to deal with bill collectors and how to create a line of communication that is two ways and not reliant solely on them making demands Top financial experts bill collectors and one time debt owers have been contacted and interviewed for this book and their interviews have been included here to provide a complete outline of what you can expect when you try to settle your debt You will learn how to start negotiating settlements with your creditors and what specific things you can and cannot do when dealing with them You will learn the variety of debtor s rights that exist and why they are never told to you including details about the Fair Debt Collection Practices Act and how this act is legally enforced For anyone who has ever spent the better part of their life dodging calls from creditors or trying to figure out how to pay those bills next month this book will be the tool you need to understand how to tackle and deal with your debt Atlantic Publishing is a small independent publishing company based in Ocala Florida Founded over twenty years ago in the company president e tm s garage Atlantic Publishing has grown to become a renowned resource for non fiction books Today over 450 titles are in print covering subjects such as small business healthy living management finance careers and real estate Atlantic Publishing prides itself on producing award winning high quality manuals that give readers up to date pertinent information real world examples and case studies with expert advice Every book has resources contact information and web sites of the products or companies discussed *Providing Services to Victims of Fraud* ,1998

Privacy, Information, and Technology Daniel J. Solove, 2006 **Law Reporter** ,1998 **Bounce Back** Lynnette Khalfani-Cox, 2024-01-04 In Bounce Back veteran financial coach and bestselling author Lynnette Khalfani Cox explains how she slayed six figures of consumer debt in a mere three years and went on to build a seven figure personal net worth The author shows you how to take on and defeat the most common and difficult challenges facing Americans today from debt

disability and job downsizing to disasters discrimination divorce and more She draws on her own extensive experience helping people with their most intractable financial problems the wisdom of other money coaches financial therapists certified financial planners and psychologists as well as the inspiring stories of everyday people who have bounced back from adversity Emphasizing the critical importance of emotional financial social and physical resilience Bounce Back demonstrates 10 practical and hands on techniques you can implement immediately to build your resilience and recover fiscally and emotionally from the most frequently experienced personal finance setbacks You ll also discover How to handle the ever rising cost of living and the increased impact of high levels of inflation Actionable strategies for burning down your debt as fast as reasonably possible Practical advice for people who face discrimination and maltreatment in the financial housing and employment markets An essential and endlessly inspiring roadmap to a better financial tomorrow Bounce Back is an expert guide to transforming a seemingly impossible challenge into a manageable setback you can overcome with skill faith and resilience

Lee Jenkins on Money Lee Jenkins,2009-09-23 An unstable economy A shaky stock market Businesses facing huge financial losses People losing their homes jobs savings and hope Is the sky falling in Some feel that way Is God still in control Others wonders as they see and experience fallout from the greed and corruption that is seemingly pushing our nation to the brink of bankruptcy In Lee Jenkins on Money financial analyst Lee Jenkins answers questions about the nation s changing economy and other financial matters readers may be facing in the midst of this difficult financial climate He helps them take a sober and responsible look at their finances and challenges them to be faithful stewards over what God has entrusted to them Lee shows that by looking at life from God s perspective and applying biblical principles to their finances readers bear witness to the fact that God is still in control and there is still hope *Army Reserve Magazine* ,1991

Talk Money to Me Jason Tartick,2024-04-02 What s one thing you know you overspend on but can t live without If you were given one million dollars what would you do with it Answers to questions like these reveal your greatest interests and priorities in life and they can do the same for your date Talking money with your romantic interest or partner can feel taboo and so uncomfortable that most people would rather just leave it a mystery But the numbers don t lie money is one of the leading causes of tension in relationships decreased intimacy and even divorce Jason Tartick host of the Trading Secrets Podcast former banker and partner to top financial organizations like Capital One walks you through all the numbers you can t ignore in a relationship With simple terms and interactive questions you can uncover what you want for your finances and if your next date is compatible You can also deepen trust and intimacy with your partner and even plan for your dream future together With Talk Money to Me you ll learn how to Get comfortable starting the money conversations with your partner and loved ones Learn the most important financial tricks tactics and technology to improve money habits Calculate and manage the eight figures that will critically impact your financial wellbeing Create independent and joint spending saving and investing strategies as a team Understand the potential repercussions of financial deception Talking about money is essential

for a healthy lasting relationship and can be one of the most rewarding ways to grow closer to your partner and create an amazing life together **Family Finance Handbook** Rich Brott, Frank Damazio, 2008-05 With insights gained from twenty five years in business and ministry the author imparts to the reader biblical principles of stewardship and financial management Readers learn how to get out of debt and are carefully guided through the investment process in this comprehensive and well crafted resource **The Girl's Guide** Melissa Kirsch, 2015-04-07 A colossal cheat sheet for your post college years answering all the needs of the modern woman from mastering money to placating overly anxious parents from social media etiquette to the pleasure and pain of dating and why it s not a cliché to love yourself first A perfect combination of tried and true advice and been there tips it s a one stop resource that includes how to clean up your digital reputation info on finding an apartment you can afford and actually want to live in and why you should exercise the delicate art of defriending Plus the fundamentals from health mental and physical to spirituality to ethics to fashion all delivered in Melissa Kirsch s fresh personal funny voice as if your best friend were giving you the best and smartest advice in the world

The Guerrilla Guide to Credit Repair Todd Bierman, Nathaniel Wice, 2005-12-27 A bad credit rating can keep you from buying a house renting a car or even sending flowers yet most people don t know how to find out the status of their credit or how to fix it if it s bad This book can save you time and money Written by a journalist and a credit consultant to the mortgage industry The Guerrilla Guide to Credit Repair tells you how the major credit bureaus compile your credit history and teaches you how to deal with them if there is a problem Easy to use the book shows you How to contact three major credit bureaus and get a copy of your credit report How to decipher and understand the report s complex codes numbers and implications Step by step how to correct errors and clean up your credit history How to use your legal rights under the Fair Credit Reporting Act the Fair Billing Act and the Truth in Lending Act to protect yourself against credit abuse Sample credit reports form letters and proven techniques for credit repair makes this an invaluable guide for all consumers *Wealth*

Management S. Timothy Kochis, 2006-10 **The Complete Idiot's Guide to Buying and Selling a Home** Shelley O'Hara, Nancy D. Lewis, 2003 Goodbye old house hello good buy From looking to sell to finding a dream home this all in one guide features new updated and vital information and tips on getting the best deal no matter which side of the deal you re on Unlike other books this covers both buying and selling which usually go hand in hand Revised edition includes more information on buying a second home researching locations saving on costs and more Existing home sales are setting new records every year Very low mortgage rates are making this a great time to buy

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