



Real bankruptcy solutions. Real time.

ONLINE CREDIT REPORTING CORPORATION

DEBTOR INFORMATION

Debtor: ROGER BTESTFILE	Co-Debtor:
Present Address: 1234 Milky Wy JTestCity, CA 99000	
Former Address:	
Request ID: AJF3K-0915108	Report Date: 6/29/2009

NEW BEGINNINGS™ CREDIT SCORE

With our New Beginnings Credit Scoring we can show you that there is light at the end of the tunnel. We show what the score is prior to filing; then what it could look like 15 months after the discharge and a clean payment history.

Existing Credit Score	Estimated 15 Month Post Bankruptcy Credit Score	Net Effect
569	601	+ 32

ACCOUNT SUMMARY

Account Types	Number of Accounts with Balance	Number of Accounts Past Due	Percentage of Accounts Past Due	Total Monthly Payments	Total of Balances Remaining
Collection	1	1	100.00%	\$0	\$329
Installment	6	0	0%	\$722	\$163,124
Revolving	1	0	0%	\$281	\$7,592
Unknown	0	0	0%	\$0	\$0
Total	8	0	0%	\$1,003	\$171,045

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Debtor: ROGER BTESTFILE	Co-Debtor:
Present Address: 1234 Milky Wy JTestCity, CA 99000	Bureaus Accessed: Equifax, Experian, TransUnion
Former Address:	
Request ID: AJF3K-0915108	Report Date: 6/29/2009

PUBLIC RECORD INFORMATION

Court Number	Docket Number	Date Filed	Liability	Plaintiff	Status Date	Reported By
1003001	5775269RLK	03/02			BK 13-DISMIS	XPN-1
ADDITIONAL INFORMATION: BK 13-DISMIS , US BKPT CT CT HARTFORD						
414VF00072	5775269-DSP-06/04	03/02			DISMISSED CH-13	EFX-1
ADDITIONAL INFORMATION: DISMISSED CH-13						
Z 4933217	775269	03/02			PAID 06/17/2004	TU-1
ADDITIONAL INFORMATION: CHAPTER 13 BANKRUPTCY DISMISSED , FEDERAL DISTRICT , ATTORNEY: THEODORE A LUBINSK						
414VS00183	HSCA679328	09/01	\$1,217			EFX-1
ADDITIONAL INFORMATION: MEDICAL , ***** , JUDGMENT SATISFIED 10/01/2004						

ACCOUNTS IN DESCENDING BALANCE ORDER

WITH A BALANCE: 7 TOTAL \$170,716

WITHOUT A BALANCE: 2

Creditor Name Account Number Loan Terms - Status	Date Opened Date Last Reported	High Credit Balance Owing	Payment Terms Account Type Past Due Amount Last Activity Date	Account Type Reported By	Creditor Contact Information
WASHINGTON MUTUAL HOME 66089780555555 360 MONTHS-CURRENT	09/00 03/01	\$113,050 \$110,000	N/A INSTALLMENT \$0 02/01	INDIVIDUAL XPN-1 EFX-1 TU-1	WASHINGTON MUTUAL HOME 324 W EVANS ST FLORENCE, SC 29501
ADDITIONAL INFORMATION: AMOUNT IS ORIGINAL LOAN AMOUNT , PAID ACCOUNT/ZERO BALANCE , ACCOUNT/PAID SATISFACTORILY , THIS IS AN ACCOUNT IN GOOD STANDING , CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST					
GLELSI/GOAL FINANCIAL 5192345662 CURRENT	12/05 10/06	\$49,952 \$49,019	\$328 INSTALLMENT \$0 10/06	INDIVIDUAL XPN-1 EFX-1 TU-1	GLELSI/GOAL FINANCIAL 2401 INTERNATIONAL LN MADISON, WI 53704 (608) 246-1750
ADDITIONAL INFORMATION: AMOUNT IS ORIGINAL LOAN AMOUNT , OPEN ACCOUNT , THIS IS AN ACCOUNT IN GOOD STANDING , EDUCATIONAL LOAN					

ACCOUNTS IN DESCENDING BALANCE ORDER

WITH A BALANCE: 7 TOTAL \$170,716

WITHOUT A BALANCE: 2

Creditor Name Account Number Loan Terms - Status	Date Opened Date Last Reported	High Credit Balance Owing	Payment Terms Account Type Past Due Amount Last Activity Date	Account Type Reported By	Creditor Contact Information
BK OF AMER 933315867975 CURRENT	02/05 10/06	\$8,162 \$7,592	\$281 REVOLVING \$0 10/06	AUTHORIZED EFX-1 TU-1	BANK OF AMERICA P.O. BOX 7047 DOVER, DE 19903 (800) 759-6262
ADDITIONAL INFORMATION: 30 SLOW-07/2006 CREDIT CARD					
SALLIE MAE 3RD PTY LSC 930151926561 120 MONTHS-CURRENT	09/94 11/05	\$3,500 \$2,300	\$52 INSTALLMENT \$0 11/05	INDIVIDUAL XPN-1 EFX-1 TU-1	SALLIE MAE 1002 ARTHUR DR LYNN HAVEN, FL 32444 (888) 272-5543
ADDITIONAL INFORMATION: 90 SLOW-04/2005 90 SLOW-05/2003 AMOUNT IS ORIGINAL LOAN AMOUNT , TRANSFERRED TO ANOTHER LENDER OR CLAIM PURCHASED , ACCOUNT TRANSFERRED TO ANOTHER OFFICE , CURRENT ACCOUNT/WAS 90 DAYS PAST DUE DATE TWO TIMES , EDUCATIONAL LOAN					
SELECT PORTFOLIO SVCIN 7225557071359 360 MONTHS-CURRENT	03/01 01/06	\$147,650 \$750	N/A INSTALLMENT \$0 09/03	INDIVIDUAL XPN-1 EFX-1 TU-1	SELECT PORTFOLIO SVCIN PO BOX 65250 SALT LAKE CITY, UT 84165 (801) 293-1883
ADDITIONAL INFORMATION: WEP-04/2002 ACCOUNT TRANSFERRED OR SOLD , REAL ESTATE MORTGAGE , PREVIOUS STATUS 07					
NISSAN-INFINITI LT 55555570550703865 36 MONTHS-ACCT WEP	12/00 12/04	\$11,600 \$644	\$322 INSTALLMENT \$0 12/04	INDIVIDUAL XPN-1 EFX-1 TU-1	NISSAN-INFINITI LT 2901 KINWEST PKWY IRVING, TX 75063 (800) 950-6622
ADDITIONAL INFORMATION: 30 SLOW-02/2002 30 SLOW-01/2002 ACCOUNT INVOLVED IN CHAPTER 13 DEBT ADJ , LEASE , MAKING REGULAR PAYMENTS UNDER W E P					
BALLY TOTAL FITNESS 7158202377556 24 MONTHS-CURRENT	06/06 10/06	\$493 \$411	\$20 INSTALLMENT \$0 10/06	INDIVIDUAL XPN-1 TU-1	BALLY TOTAL FITNESS 12440 E IMPERIAL HWY #30 NORWALK, CA 90650 (866) 402-2559
ADDITIONAL INFORMATION: AMOUNT IS ORIGINAL LOAN AMOUNT , OPEN ACCOUNT , THIS IS AN ACCOUNT IN GOOD STANDING , INSTALLMENT SALES CONTRACT					
CAP ONE BK 074652628727 CHARGE OFF	06/00 06/06	\$695 \$0	N/A REVOLVING \$0 03/06	INDIVIDUAL XPN-1 EFX-1 TU-1	CAP ONE PO BOX 85520 RICHMOND, VA 23285
ADDITIONAL INFORMATION: CHGOFF-08/2005 CHGOFF-07/2005 CHGOFF-06/2005 CHGOFF-05/2005 SETTLEMENT ACCEPTED ON THIS ACCOUNT , CLOSED OR PAID ACCOUNT/ZERO BALANCE , BAD DEBT; PLACED FOR COLLECTION; SKIP , PREVIOUS STATUS 09					
USA SERVICING COMPANY 930151925869**** 30 MONTHS-CURRENT	10/91 01/01	\$250 \$0	N/A INSTALLMENT \$0 11/00	INDIVIDUAL XPN-1 EFX-1 TU-1	USA SERVICING COMPANY 11100 USA PKWY FISHERS, IN 46037
ADDITIONAL INFORMATION: AMOUNT IS ORIGINAL LOAN AMOUNT , TRANSFERRED TO ANOTHER LENDER OR CLAIM PURCHASED , ACCOUNT TRANSFERRED TO ANOTHER OFFICE , THIS IS AN ACCOUNT IN GOOD STANDING , EDUCATIONAL LOAN					

COLLECTIONS IN DESCENDING BALANCE ORDER

WITH A BALANCE: 1 TOTAL \$329

WITHOUT A BALANCE: 0

Creditor Name Account Number Account Status DLA w/Original Creditor	Date Opened Date Last Reported	Credit Limit Balance Owing	Account Type Collecting For	Reported By	Creditor Contact Information
NCO FIN/99 182281541 CHARGE OFF 07/04	10/04 08/05	\$2,076 \$329	INDIVIDUAL NCO/CONNECTICUT NATU	XPN-1 EFX-1	NCO FIN/99 PO BOX 15636 WILMINGTON, DE 19850 (800) 709-8625

ADDITIONAL INFORMATION: PAID 08/2005 PREVIOUS STATUS 09

DEBTOR/CO-DEBTOR ADDRESS INFORMATION

Current Address(es)	Additional Information	Reported By
1234 MILKY WY***, JTESTCITY, CA 99000	SINGLE-FAMILY DWELLING	XPN-1
1234 MILKY WY, JTESTCITY, CA 99000		EFX-1 TU-1
Former Address(es)	Additional Information	Reported By
45 WARRINGTON AVE 6, HARTFORD, CT 06105	SINGLE-FAMILY DWELLING	XPN-1
606 BEACON ST 153, HARTFORD, CT 06105		EFX-1
606 BEACON ST, HARTFORD, CT 06105		TU-1

INQUIRIES

Company	Date of Inquiry	Address	Reason For Inquiry	Reporting Bureaus
ACRANET	11/15/2006			EFX-1
1ST2NDMORTGA/ACRANET-308	11/15/2006	521 W MAXWELL AVE SPOKANE, WA 99201		TU-1
INFORMATIVE RESEARCH	11/2/2006	PO BOX 2379 GARDEN GROVE, CA 92842	REAL ESTATE SPECIFIC TYPE UNKNOWN MORTGAGE REPORTERS	XPN-1

SOURCE(S) OF INFORMATION

File Segment	File Holder Name	Social Security Number	Address
EFX-1	ROGER H BTESTFIL	***-**-6666	1234 MILKY WY, JTESTCITY, CA 99000
TU-1	ROGER H BTESTFIL	***-**-6666	1234 MILKY WY, JTESTCITY, CA 99000
XPN-1	ROGER	***-**-6666	1234 MILKY WY***, JTESTCITY, CA 99000

POSSIBLE AKA'S REPORTED

Name	Date of Birth	Social Security Number	Reporting Bureaus
ROGER	1/1/1970		XPN-1
ROGER H BTESTFIL			EFX-1
ROGER H BTESTFIL			TU-1

** INDICATES ADDITIONAL INFORMATION MAY EXIST

BUREAU INFORMATION

Bureau Information	Bureau Address or Website	Bureau Phone Number
Equifax	P.O. Box 740241 Atlanta, GA 30374	1-800-685-1111
Experian	www.experian.com/rs/fi5.html	1-888-397-3742
TransUnion	P.O. Box 2000 Chester, PA 19022	1-800-888-4213

*** END OF REPORT - 11/2/2009 10:46:55 AM ***