

Credit Report Prepared For: SHAYLING O SANG Report as Of: 3/16/2009





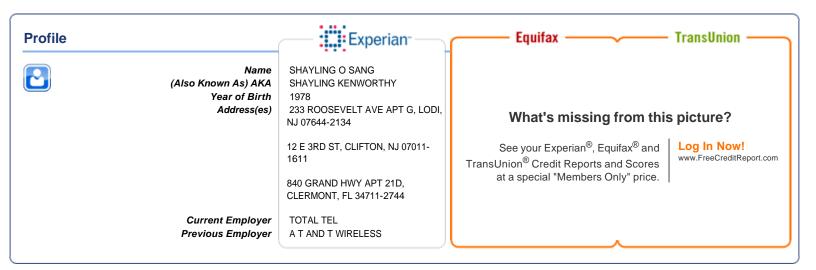
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Personal Profile

Here you will find the personal information contained in your credit file, including your legal name(s), current and previous addresses, current and previous employers, and date of birth.



Personal Statement

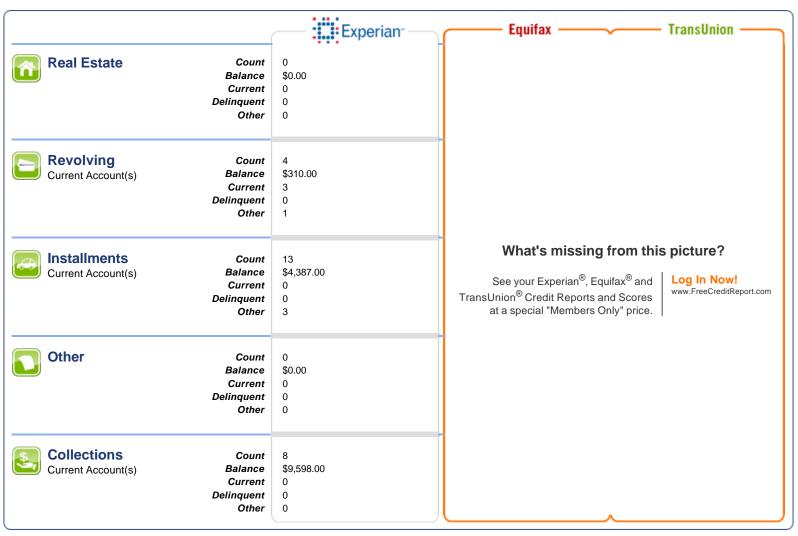
This space is reserved for statements of dispute. For most consumers, no information appears in this section.

Personal Profile Page 1 of 1 Credit Summary Public Records Credit Inquires Account History Credit Score



Credit Summary

This section gives you a broad look at your current and past credit status. Here you'll find the total number of open and closed accounts in your name, the total balance on those accounts, and delinquencies.

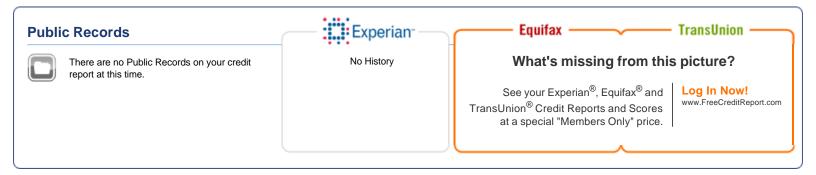






Public Records

The information in this section comes from federal district bankruptcy records, state and county court records, tax liens and monetary judgments, and in some states, overdue child support records. Public records remain on your credit report for 7-10 years. Most consumers do not have public records information on their credit reports. There is no need to be concerned if no information is available.



Personal Profile Credit Summary Public Records Page 1 of 1 Credit Inquires Account History Credit Score



TransUnion -

Credit Inquiries

This section contains specific information on each account you've opened in the past. Positive information about your accounts remains on your report indefinitely. We have provided creditor contact information in order to make it easier for you to resolve any issues. Use the addresses and phone numbers to contact them.

VERIZON COMMUNICATION



866-868-9369 6360 THOMPSON RD SYRACUSE, NY 13206 Business Name Inquiry Date **Business Type**

Experian VERIZON COMMUNICATION

5/29/2008

Local Telephone Service Providers

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VERIZON COMMUNICATIONS



866-868-9369 46 NORTH ST HYANNIS, MA 02601 **Business Name** Inquiry Date

VERIZON COMMUNICATIONS Business Type

3/13/2008 Local Telephone Service Providers

Experian

Equifax -

TransUnion -

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CELENTANO STADTMAUER



973-778-1771 1035 RT 46 EAST CLIFTON, NJ 07015 **Business Name** Inquiry Date **Business Type**

CELENTANO STADTMAUER 10/18/2007 Collections Attorney

Experian

Equifax -

TransUnion -

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VERIZON COMMUNICATION



866-868-9369 6360 THOMPSON RD SYRACUSE, NY 13206 **Business Name**

Inquiry Date **Business Type**

VERIZON COMMUNICATION 10/15/2007 Local Telephone Service Providers

Experian

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Equifax -

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TransUnion ·

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VERIZON COMMUNICATION Business Name Inquiry Date Business Type 866-868-9369 VERIZON COMMUNICATION 10/14/2007 Local Telephone Service Providers Equifax What's missing from this picture? See your Experian® Equifax® and Log In Now!

6360 THOMPSON RD SYRACUSE, NY 13206 •

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CELENTANO STADTMAUER



973-778-1771 1035 RT 46 EAST CLIFTON, NJ 07015 Business Name Inquiry Date Business Type CELENTANO STADTMAUER 9/19/2007 Collections Attorney

Experian

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TransUnion -

WELLS FARGO BANK CBG



877-778-5697 PO BOX 5445 PORTLAND, OR 97228 Business Name Inquiry Date Business Type WELLS FARGO BANK CBG 9/12/2007 All Banks - non specific

Experian

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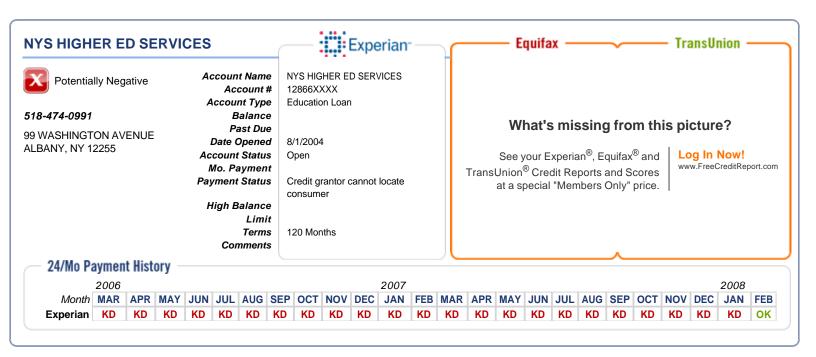
TransUnion -

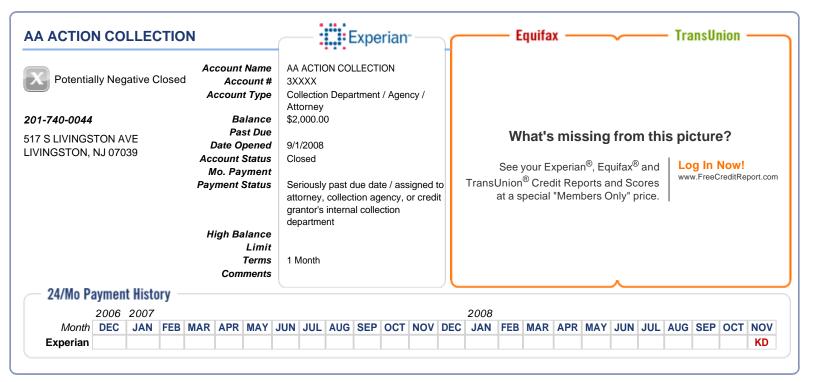
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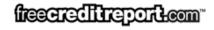
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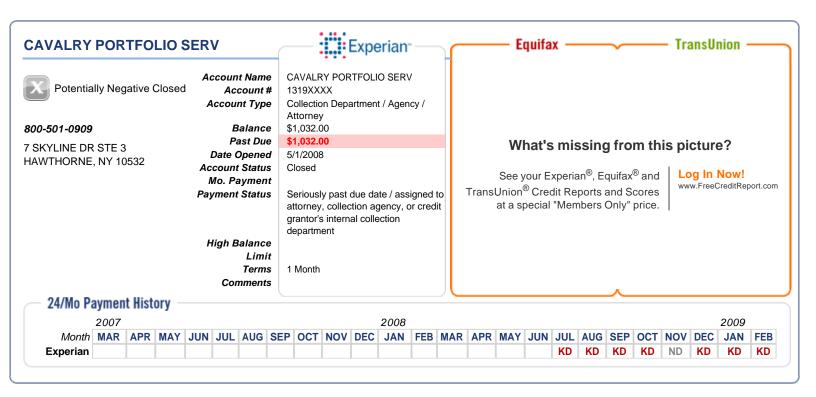


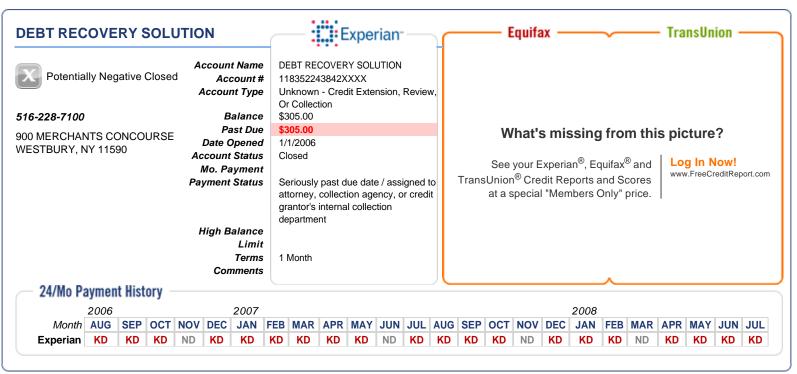


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Account History

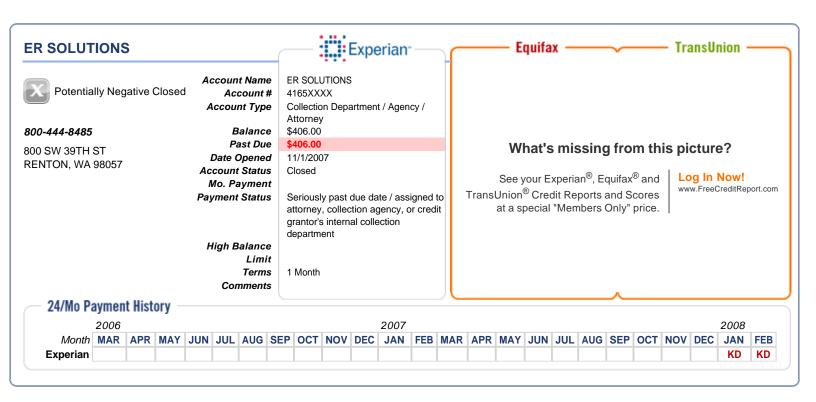


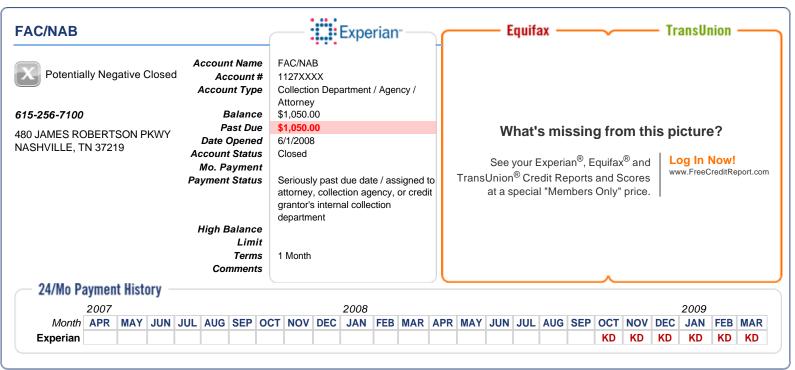


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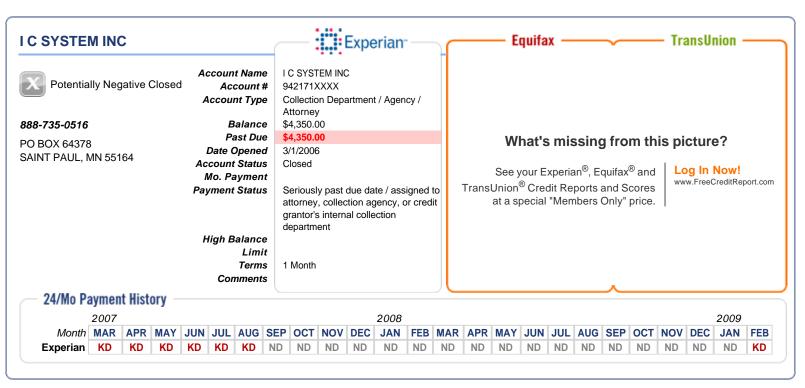


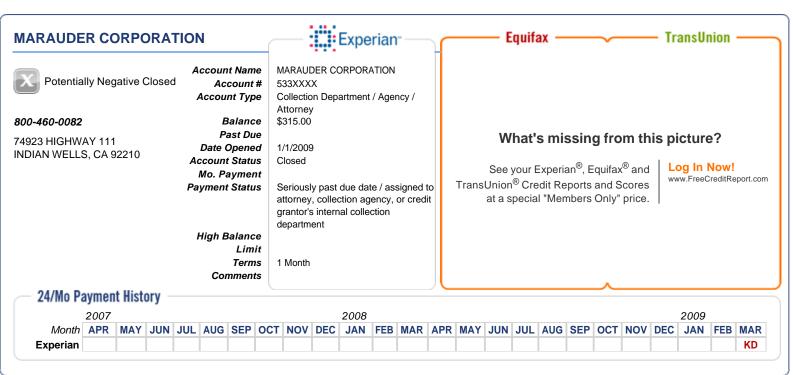


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Account History

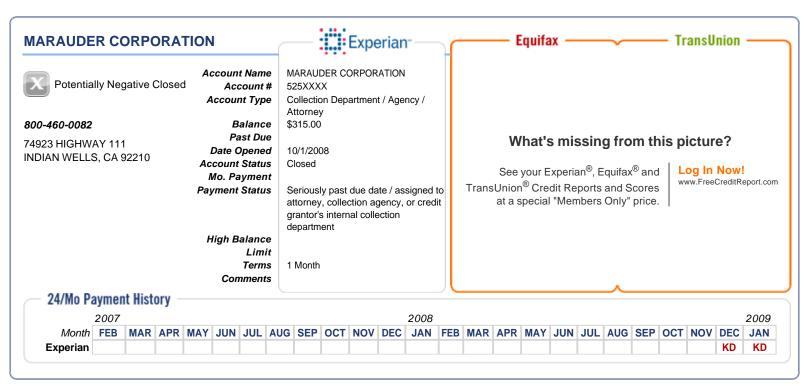


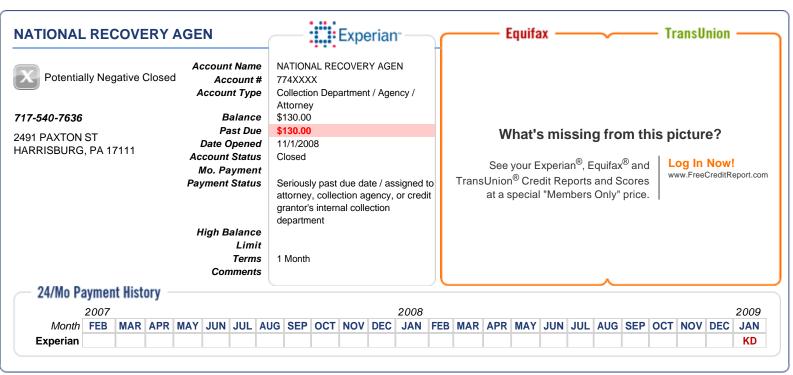


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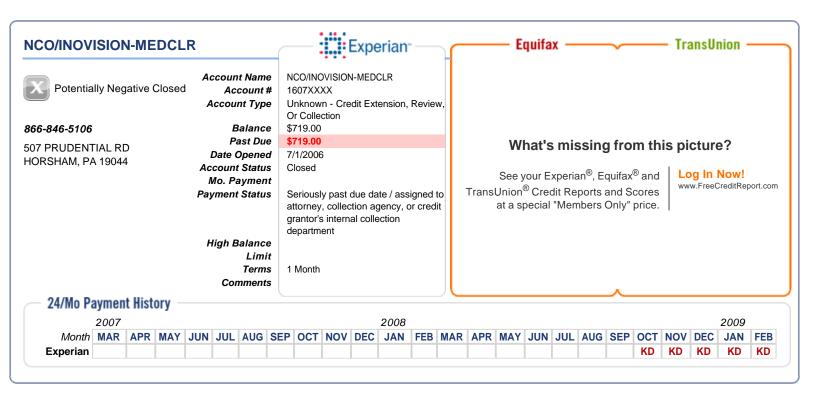


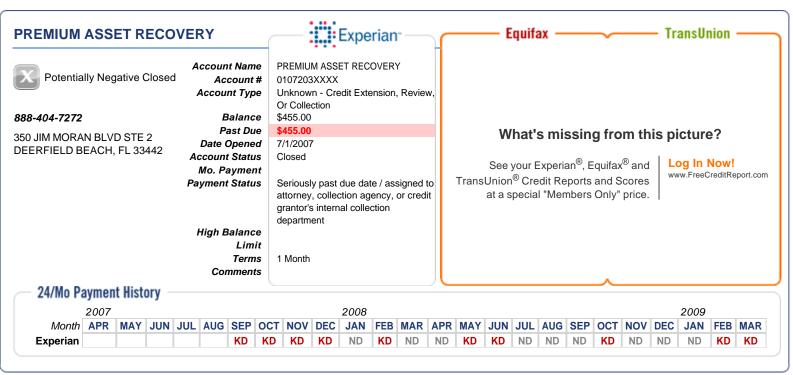


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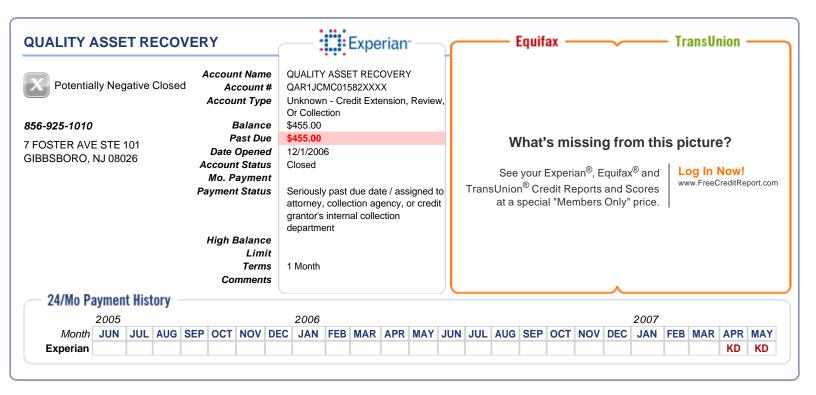


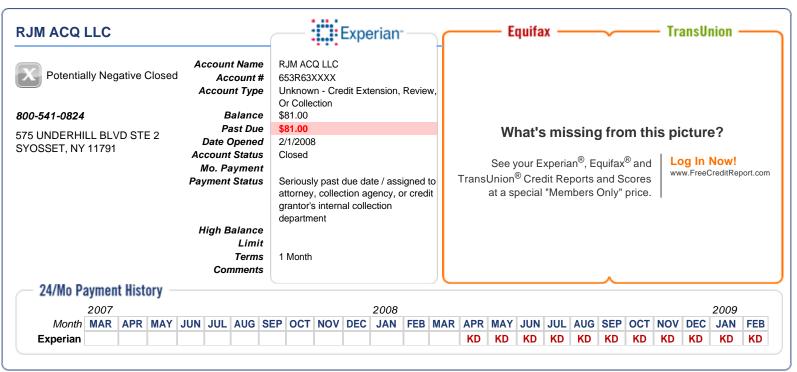


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Account History



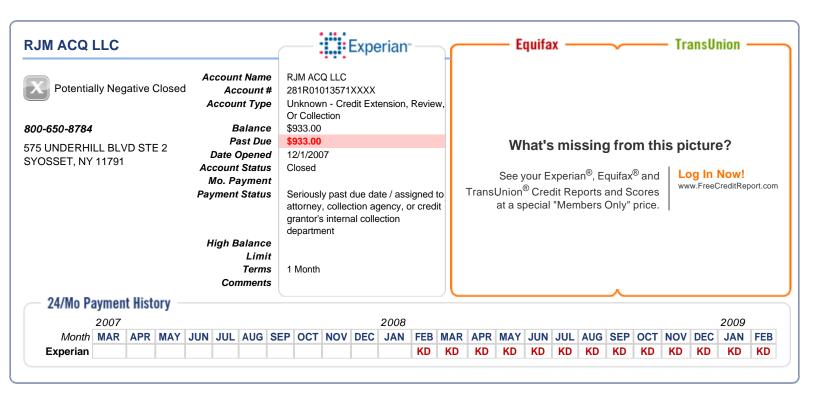


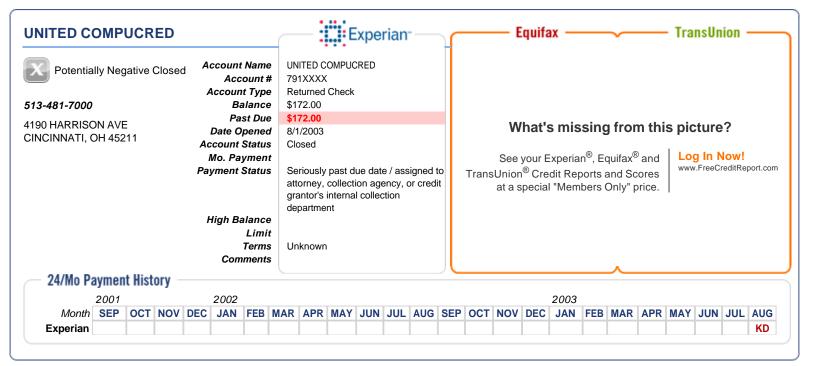
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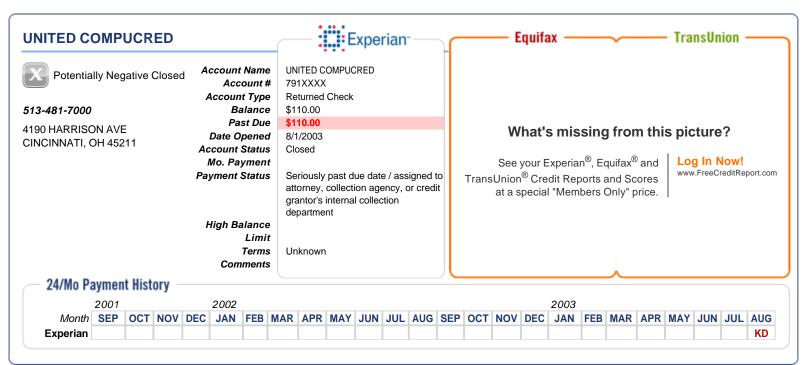


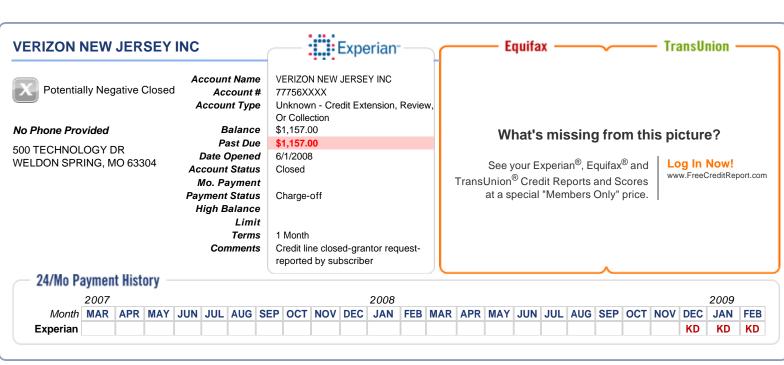
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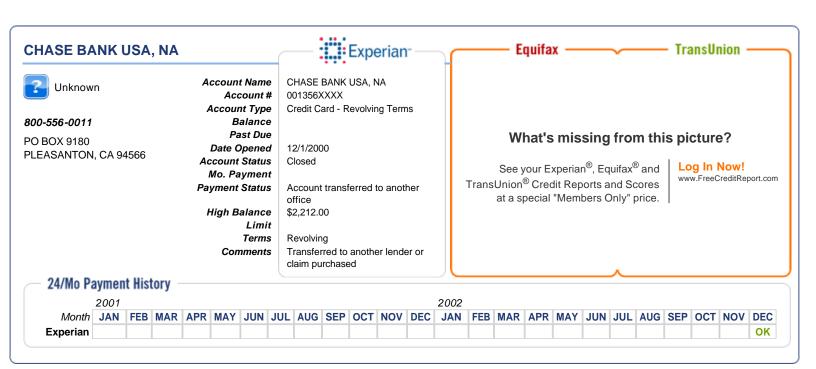


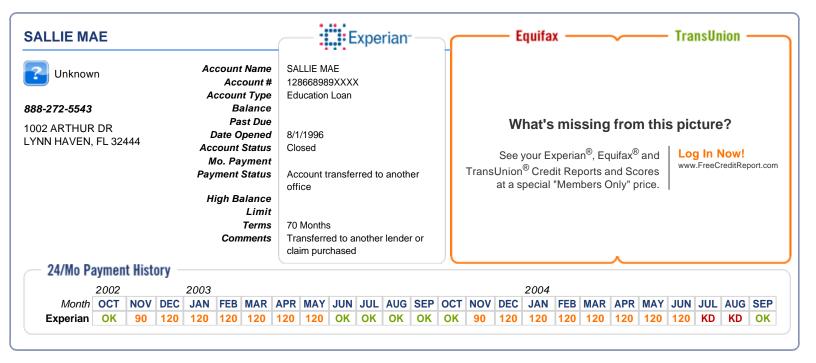
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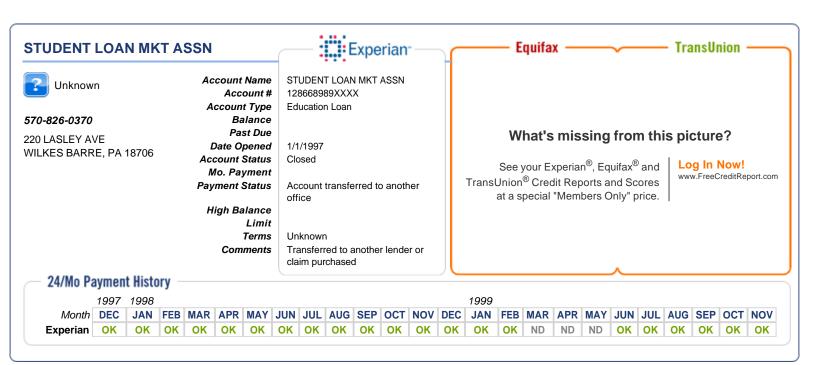


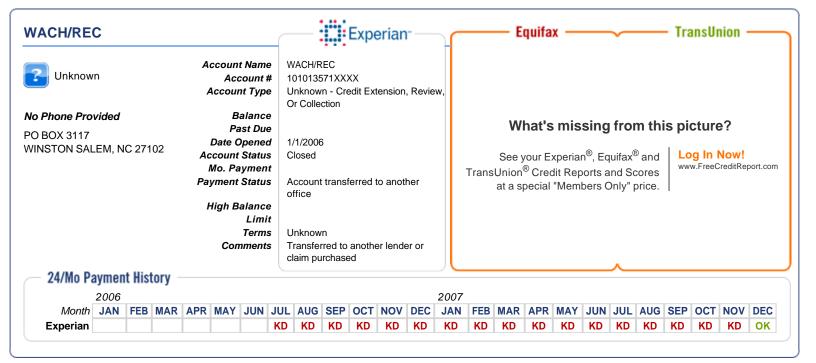
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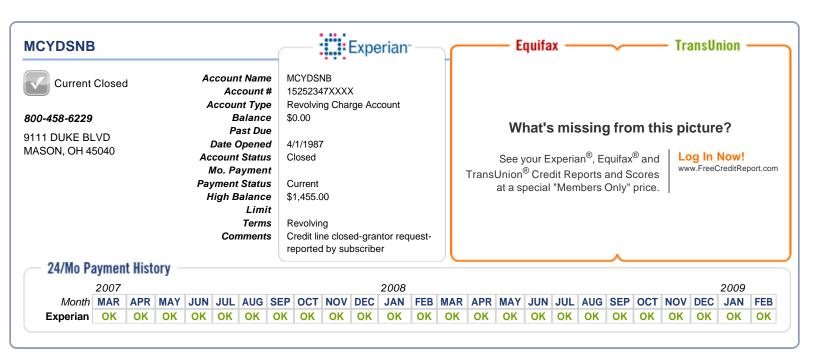


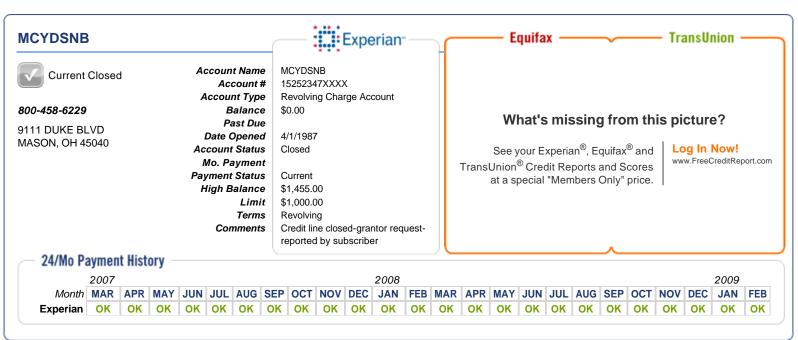
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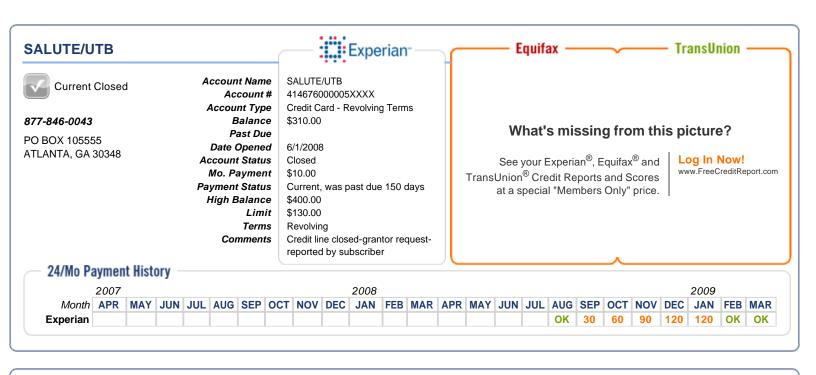
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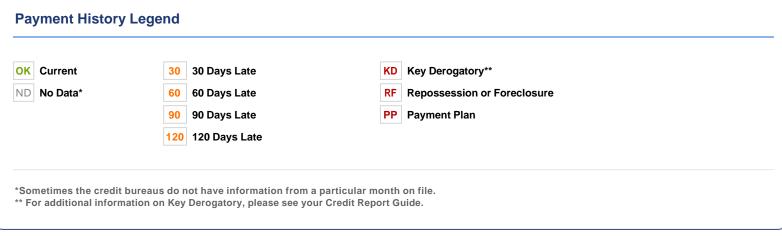
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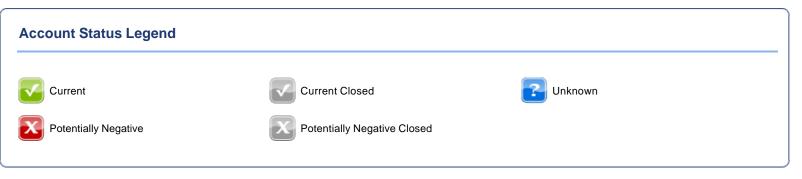
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SHAYLING O SANG Report As Of: 3/16/2009



Credit Score

A PLUS Score is a numerical representation of your credit worthiness. The majority of lenders use some sort of credit scoring model to help predict what kind of credit risk you may be. For each bureau's score and score explanation, click on the colored tabs below.

About your PLUS Score:

Your PLUS Score is formulated using the information in your credit file. Your score helps potential lenders, landlords, and employers quickly gauge your credit history and decide what kind of a risk they are taking if they approve your application. Your PLUS Score can range between 330 and 830, with a higher score indicating a lower risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. While lenders may use different scoring models to determine how you score, and each major credit bureau has its own method for calculating credit scores, the scoring models have been fairly well standardized so that a score at one bureau is roughly equivalent to the same score at another.

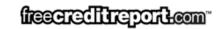
DISCLAMER

The PLUS ScoreSM, developed by Experian, is not an endorsement or guarantee of your credit worthiness as seen by lenders. The different risk levels presented here are for educational use only. Your PLUS Score can help you understand what factors impact your credit score.

Please be aware that there are many scoring models used in the marketplace, and each lender's scoring model has its own set of factors. How each lender weighs their chosen factors may vary, but the exact formula used to calculate your score is proprietary. In general, the higher your score, the better your chances are of obtaining favorable rates and terms.

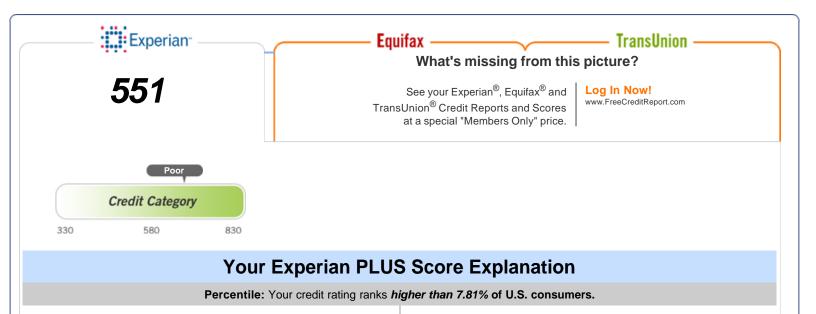
Your PLUS Score was calculated using your actual data from your credit file on the day that you requested your report, making it comparable to most scoring models in the industry. Keep in mind however that other factors, such as length of employment and annual salary, are often taken into consideration by lenders when making decisions about you.

Also note that each bureau has its own set of data, resulting in a separate PLUS Score for each of your credit files.



Credit Score

A PLUS Score is a numerical representation of your credit worthiness. The majority of lenders use some sort of credit scoring model to help predict what kind of credit risk you may be. For each bureau's score and score explanation, click on the colored tabs below.



What factors RAISE you PLUS Score:

- Your credit report does not contain negative public records, such as a bankruptcy, lien, lawsuit or judgment filed within the last two years. This is having a positive impact on your credit score. Public record items may remain on your credit report for 7 to 15 years, depending on the item.
- You have worked a long time building a credit history, which is having a positive impact on your credit score. Having a history of long-term credit accounts that you consistently pay on-time is one way that lenders view your financial responsibility.

What factors **LOWER** you PLUS Score:

- Your payment history shows 1 or more payments that were late by 30 days or more. Late payments count negatively against your credit score. Negative information can stay on your credit report for up to 7 years for some items, up to 10 years for bankruptcies and 15 years for unpaid tax liens.
- Your report does not show any open, currently active major credit card accounts, such as Discover, American Express, VISA, or MasterCard.
- Each time a potential lender or landlord pulls your credit report for review, an inquiry is placed on your file. Inquiries stay on your credit report for up to 2 years. Having several inquiries on your credit report is negatively affecting your score. They are not necessarily negative information, but too many inquiries may indicate to lenders that you are trying to take on more new debt or possibly overextending yourself.

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