Business Owner Profile - EVELYN ARPE

Subcode: 563736 Ordered: 05/30/2007 18:01:51 CDT

Transaction number: C602500984

Search inquiry: EVELYN ARPE / irvine / CA / evelyn arpe / 1419 center dr / stephenville / TX / 76401



Identifying Information

EVELYN ARPE SSN: Employer: MUNA YOB:

Last Updated: 12/2003

SELF COMP

Last Updated: 06/2001

STEPHENVILLE, TX 76401-2105

1419 CN DR STEPHENVILLE, TX 76401

226 ROSEBUD DR

1419 CENTER DR

STEPHENVILLE, TX 76401-6077

*IBM

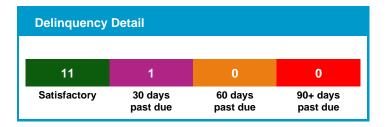
IRVINE, CA

*Business name and address reflect the inquiry information and have not been verified by Experian.

Executive Summary

ScorexPLUS	S SM score											
ScorexPLUSS	ScorexPLUSSM score: 615											
Negative Score	Risk Category Low Low - Medium Medium Medium - High High	620 - 680										
Number Of	Accounts With High B	alance-To-Limit Ratios										
Available Cr	edit On Open Revolvi	ing Accounts										
Number Of I	Delinquent Or Deroga	tory Accounts										
Balances O	n Public Record Inforr	mation										

Trade Payment Status	
Oldest trade opened	06/1987
Paid trades	4
Satisfactory trades	11
Previously delinquent/derogatory	5
Presently delinquent/derogatory	2
Total trades	18



Legal Filings

1958

Total legal filings:

Delinquent Payment Information

Past due amount: \$0 In dispute: 0

Payment Information

\$556 Monthly payments: Installment loan balance: (4) \$17,022 Revolving charge balance: (14) \$2,592 Revolving credit percent available: 44% Real Estate loan balance: N/A

Inquiries

Total number of inquiries: 6 2 Inquiries previous 6 months:

Consumer Statement

Disputes and Supplemental Data Related to Transactional Information

04& 02-01-06 0000000 CONSUMER COMMENT TEXT PRESENT

Legal Filings

Bankruptcies	s				
Date Filed	Reference No	Court	Amount	Plaintiff	Status
01/21/2005	0421054DSK	US BKPT CT TN MEMPHIS			Bankruptcy chapter 7-discharged
05/07/2003	0227606	US BKPT CT TN MEMPHIS			Bankruptcy Chapter 13-petition filed
12/13/2002	0139459	US BKPT CT TN MEMPHIS			Bankruptcy Chapter 13-petition filed

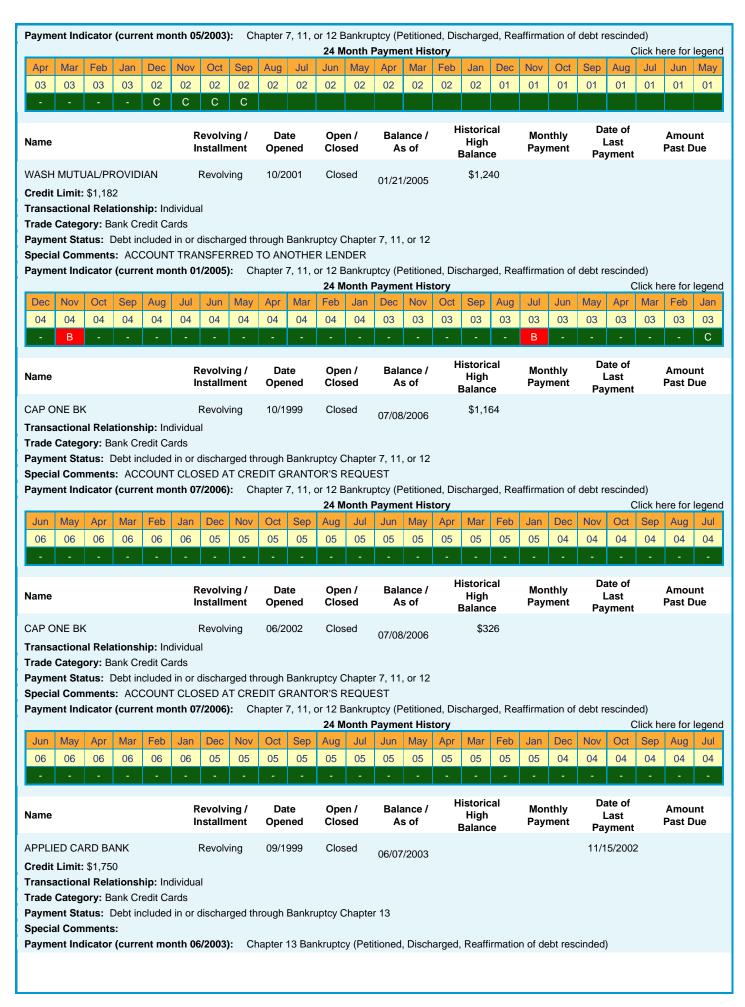
Judgments					
Date Filed	Reference No	Court	Amount	Plaintiff	Status
01/01/2005	1002641	SHELBY CO GEN SESSIONS	\$3,544	DILLARD NATIONAL BANK	Judgment

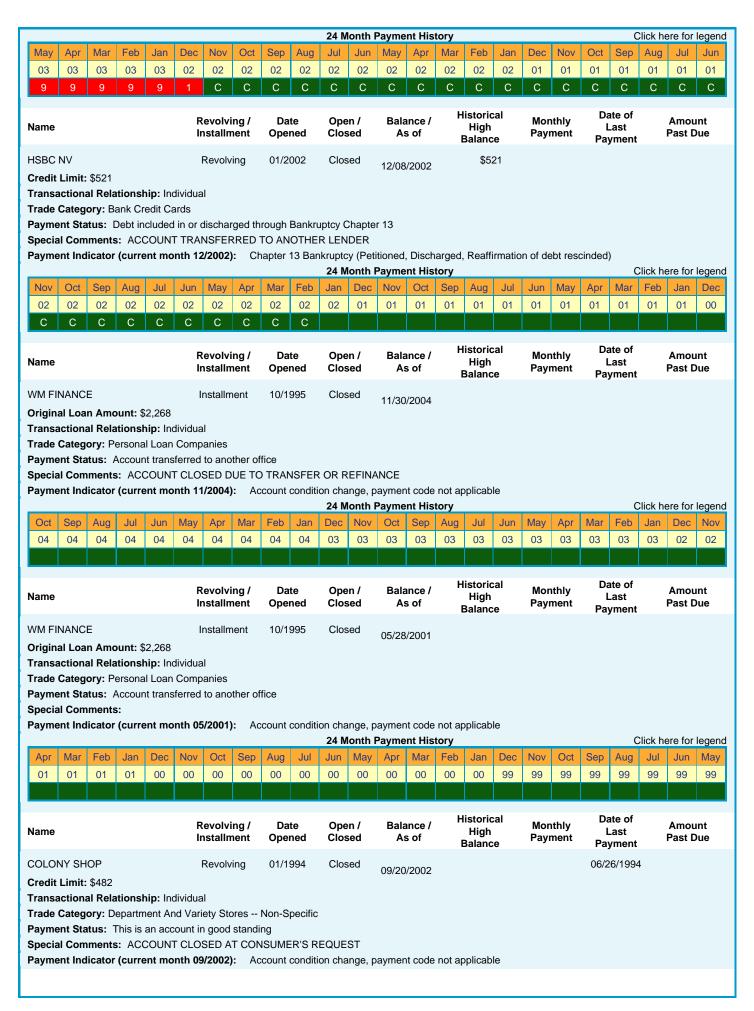
Inquiries

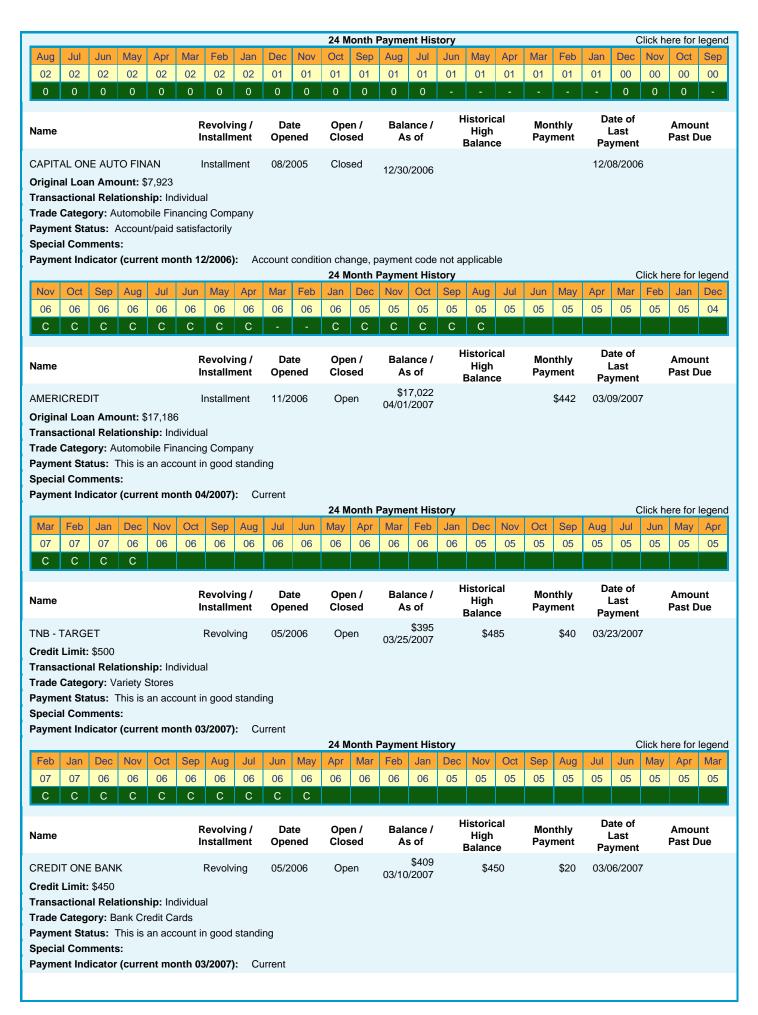
Inquiry Details		
Name	Account Type	Date of Inquiry
CIT BANK/DFS	Unknown - Credit Extension, Review, Or Collection	11/28/2006
HSBC NV	Unknown - Credit Extension, Review, Or Collection	11/21/2006
WFNNB/VICTORIAS SECRET	Unknown - Credit Extension, Review, Or Collection	07/08/2006
CREDIT ONE BANK	Unknown - Credit Extension, Review, Or Collection	04/28/2006
PHILLIPS & COHEN ASSOC	Collection Department/Agency/Attorney	08/03/2005
KROLL FACTUAL DATA	Real Estate Specific Type Unknown	03/28/2005

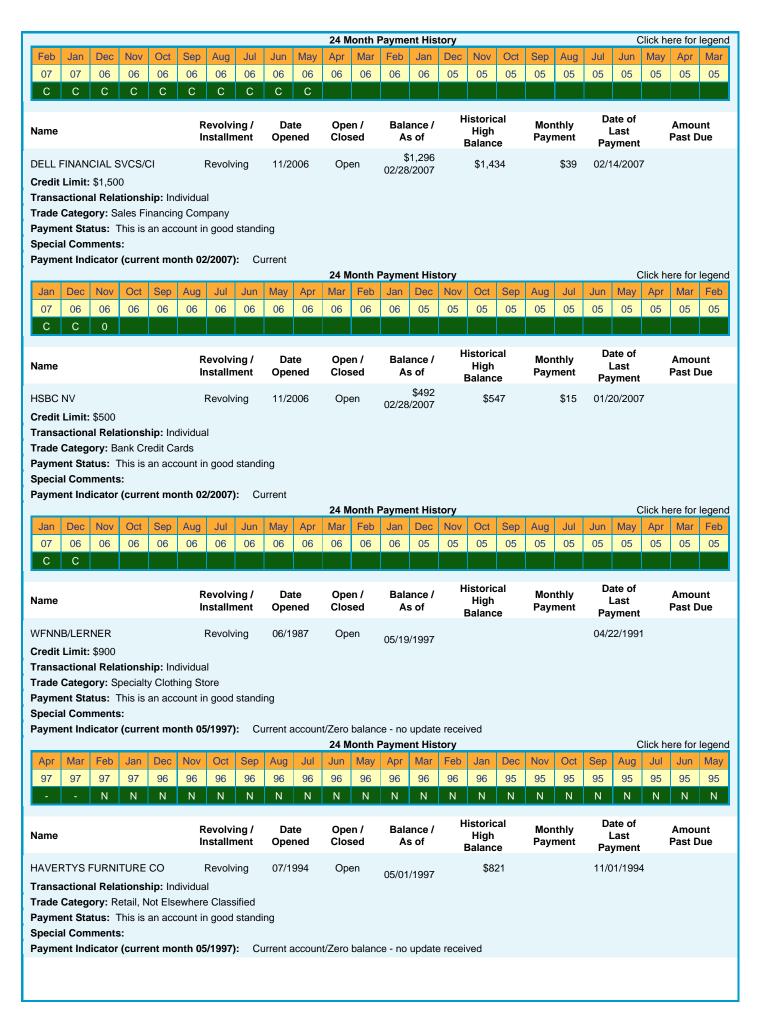
Trade Information

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				
Payment Indicator (current month 05/2003): Chapter 7, 11, or 12 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded) 24 Month Payment History Click he												
03 03 03 03 02 0	Nov Oct Sep Aug Jul 02 02 02 02 02 C C C C C		Jun May 02 02 C C	Apr Mar 02 02 C C	Feb Jan Dec 02 02 01 C C C	Nov Oct 01 01 C C	Sep Aug Jule 01 01 0 C C 0	1 01 01				
Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due				
CAP ONE BK Revolving 09/2002 Closed 05/15/2003 \$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												









24 Month Payment History Click here for le														legen									
Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May
97	97	97	97	96	96	96	96	96	96	96	96	96	96	96	96	95	95	95	95	95	95	95	95
N	N	N	N	N	N	N	N	N	-	N	N	N	N	-	N	N	N	-	N	N	N	N	N
30 days past the due date 120 days past the due date 120 days past the due date 5 150 days past the due date Chapter 13 Bankruptcy (Petitioned, discharged, Reaffirmation of debt rescinded) Account condition change, payment code not C Current							r		6 1 9 C	80 day	/s past ons, ch	narge-c	date le date off or ba	ankrup	•	ived							
applio Curre receiv	ent acc	ount/Z	ero ba	ılance -	- no up	date		- No	histor	y repo	rted fo	r that r	nonth				o histo ommer		ntained	d; see p	oayme	nt stat	us

Experian prides itself on the depth and accuracy of the data maintained on our Databases. Reporting your customer's payment behavior to Experian will further strengthen and enhance the power of the information available for making sound credit decisions.... Give credit where credit is due. Call 1-800-520-1221, option #4 for more information.

End of limited 1 of 1 report

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