

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 1419 CENTER DR STEPHENVILLE, TX 76401-2105 1419 CN DR STEPHENVILLE, TX 76401 226 ROSEBUD DR STEPHENVILLE, TX 76401-6077	SSN: YOB:	1958	Employer: MUNA Last Updated: 12/2003 SELF COMP Last Updated: 06/2001
*IBM IRVINE , CA *Business name and address reflect the inquiry information and have not been verified by Experian.			

Executive Summary

ScorexPLUS SM score		
ScorexPLUSSM score: 615		
Risk Category	Score Range	
Low	780 - 900	
Low - Medium	681 - 779	
Medium	620 - 680	
Medium - High	521 - 619	
High	300 - 520	
Negative Score Factors		
<input type="checkbox"/> Number Of Accounts With High Balance-To-Limit Ratios		
<input type="checkbox"/> Available Credit On Open Revolving Accounts		
<input type="checkbox"/> Number Of Delinquent Or Derogatory Accounts		
<input type="checkbox"/> Balances On Public Record Information		

Legal Filings

Total legal filings: **4**

Delinquent Payment Information

Past due amount: **\$0**

In dispute: **0**

Payment Information

Monthly payments: **\$556**

Installment loan balance: (4) **\$17,022**

Revolving charge balance: (14) **\$2,592**

Revolving credit percent available: **44%**

Real Estate loan balance: **N/A**

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

Inquiries

Total number of inquiries: **6**

Inquiries previous 6 months: **2**

Delinquency Detail			
11	1	0	0
Satisfactory	30 days past due	60 days past due	90+ days past due

Consumer Statement

Disputes and Supplemental Data Related to Transactional Information

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

Legal Filings

Bankruptcies

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															
CAP ONE BK	Revolving	11/1999	Closed	05/15/2003	\$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 05/2003): Chapter 7, 11, or 12 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)																							
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
03	03	03	03	02	02	02	02	02	02	02	02	02	02	02	01	01	01	01	01	01	01	01	01
-	-	-	-	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
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								

Payment Indicator (current month 05/2003): Chapter 7, 11, or 12 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)

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
03	03	03	03	02	02	02	02	02	02	02	02	02	02	02	02	01	01	01	01	01	01	01	01
-	-	-	-	C	C	C	C																

Name WASH MUTUAL/PROVIDIAN **Revolving / Installment** Revolving **Date Opened** 10/2001 **Open / Closed** Closed **Balance / As of** 01/21/2005 **Historical High Balance** \$1,240 **Monthly Payment** **Date of Last Payment** **Amount Past Due**

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: ACCOUNT TRANSFERRED TO ANOTHER LENDER

Payment Indicator (current month 01/2005): Chapter 7, 11, or 12 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)

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
04	04	04	04	04	04	04	04	04	04	04	04	03	03	03	03	03	03	03	03	03	03	03	03
-	B	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	B	-	-	-	-	-	C

Name CAP ONE BK **Revolving / Installment** Revolving **Date Opened** 10/1999 **Open / Closed** Closed **Balance / As of** 07/08/2006 **Historical High Balance** \$1,164 **Monthly Payment** **Date of Last Payment** **Amount Past Due**

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 07/2006): Chapter 7, 11, or 12 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)

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
06	06	06	06	06	06	05	05	05	05	05	05	05	05	05	05	05	05	04	04	04	04	04	04
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Name CAP ONE BK **Revolving / Installment** Revolving **Date Opened** 06/2002 **Open / Closed** Closed **Balance / As of** 07/08/2006 **Historical High Balance** \$326 **Monthly Payment** **Date of Last Payment** **Amount Past Due**

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 07/2006): Chapter 7, 11, or 12 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)

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
06	06	06	06	06	06	05	05	05	05	05	05	05	05	05	05	05	05	04	04	04	04	04	04
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Name APPLIED CARD BANK **Revolving / Installment** Revolving **Date Opened** 09/1999 **Open / Closed** Closed **Balance / As of** 06/07/2003 **Historical High Balance** **Monthly Payment** **Date of Last Payment** 11/15/2002 **Amount Past Due**

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 06/2003): Chapter 13 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)

24 Month Payment History

[Click here for legend](#)

May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	Dec	Nov	Oct	Sep	Aug	Jul	Jun
03	03	03	03	03	02	02	02	02	02	02	02	02	02	02	02	02	01	01	01	01	01	01	01
9	9	9	9	9	1	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
HSBC NV	Revolving	01/2002	Closed	12/08/2002	\$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: ACCOUNT TRANSFERRED TO ANOTHER LENDER Payment Indicator (current month 12/2002): Chapter 13 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)								

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
02	02	02	02	02	02	02	02	02	02	02	01	01	01	01	01	01	01	01	01	01	01	01	00
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
WM FINANCE	Installment	10/1995	Closed	11/30/2004				
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 11/2004): Account condition change, payment code not applicable								

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
04	04	04	04	04	04	04	04	04	04	03	03	03	03	03	03	03	03	03	03	03	03	02	02

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
WM FINANCE	Installment	10/1995	Closed	05/28/2001				
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 05/2001): Account condition change, payment code not applicable								

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
01	01	01	01	00	00	00	00	00	00	00	00	00	00	00	00	99	99	99	99	99	99	99	99

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
COLONY SHOP	Revolving	01/1994	Closed	09/20/2002			06/26/1994	
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 09/2002): 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
02	02	02	02	02	02	02	02	01	01	01	01	01	01	01	01	01	01	01	01	00	00	00	00
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
CAPITAL ONE AUTO FINAN	Installment	08/2005	Closed	12/30/2006			12/08/2006	
Original Loan Amount: \$7,923								
Transactional Relationship: Individual								
Trade Category: Automobile Financing Company								
Payment Status: Account/paid satisfactorily								
Special Comments:								
Payment Indicator (current month 12/2006): Account condition change, payment code not applicable								

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
06	06	06	06	06	06	06	06	06	06	06	05	05	05	05	05	05	05	05	05	05	05	05	04
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
AMERICREDIT	Installment	11/2006	Open	\$17,022 04/01/2007		\$442	03/09/2007	
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 04/2007): Current								

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
07	07	07	06	06	06	06	06	06	06	06	06	06	06	06	05	05	05	05	05	05	05	05	05
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
TNB - TARGET	Revolving	05/2006	Open	\$395 03/25/2007	\$485	\$40	03/23/2007	
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 03/2007): Current								

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
07	07	06	06	06	06	06	06	06	06	06	06	06	06	05	05	05	05	05	05	05	05	05	05
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
CREDIT ONE BANK	Revolving	05/2006	Open	\$409 03/10/2007	\$450	\$20	03/06/2007	
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 03/2007): Current								

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
07	07	06	06	06	06	06	06	06	06	06	06	06	06	05	05	05	05	05	05	05	05	05	05
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
DELL FINANCIAL SVCS/CI	Revolving	11/2006	Open	\$1,296 02/28/2007	\$1,434	\$39	02/14/2007	
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 02/2007): 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
07	06	06	06	06	06	06	06	06	06	06	06	06	05	05	05	05	05	05	05	05	05	05	05
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
HSBC NV	Revolving	11/2006	Open	\$492 02/28/2007	\$547	\$15	01/20/2007	
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 02/2007): 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
07	06	06	06	06	06	06	06	06	06	06	06	06	05	05	05	05	05	05	05	05	05	05	05
C	C																						

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
WFNNB/LERNER	Revolving	06/1987	Open	05/19/1997			04/22/1991	
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 05/1997): Current account/Zero balance - no update received								

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
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	N

Name	Revolving / Installment	Date Opened	Open / Closed	Balance / As of	Historical High Balance	Monthly Payment	Date of Last Payment	Amount Past Due
HAVERTYS FURNITURE CO	Revolving	07/1994	Open	05/01/1997	\$821		11/01/1994	
Transactional Relationship: Individual Trade Category: Retail, Not Elsewhere Classified Payment Status: This is an account in good standing Special Comments: Payment Indicator (current month 05/1997): Current account/Zero balance - no update received								

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
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

- | | | |
|--|---|--|
| 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 received | - No history reported for that month | █ No history maintained; see payment status comment |

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End of limited

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