

Business Owner Profile - LISA CARUMBA

Subcode: 579480 Ordered: 06/22/2007 09:34:23 CDT
 Customer reference: Company X Transaction number: C031743600
 Search inquiry: LISA CARUMBA / 8232 GRANGER ST / Visalia / GA / SSN:296589416 /
 122334 Icarus Lane / Sunny/ MD / 20234



Identifying Information

| | | |
|--|---|---|
| LISA CARUMBA 18232 GRANGER ST VISALIA, GA 30878 | SSN: XXX-XX-5636 YOB: 1948 | Employer: NEW GROOVE SHOES Last Updated: 09/2001 |
| 123 FAKE STREET JONAS, MD 21222 | | CLAY MOTION DESIGNS Last Updated: 04/2000 |
| 133225 SAMPSONITE RD CHESTER, MD 21234 | | |
| *ATLANTIC HOUSING X 812345 ICHARUS BLVD SUNNY , MD | | |
| *Business name and address reflect the inquiry information and have not been verified by Experian. | | |

Executive Summary

| ScorexPLUS SM score | | |
|---|--------------------|--|
| ScorexPLUSSM score: 656 | | |
| 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"/> Ratio Of Balance To Limit On Open Revolving Accounts | | |
| <input type="checkbox"/> Number Of Recently Delinquent Accounts | | |
| <input type="checkbox"/> Number Of Delinquent Or Derogatory Accounts | | |
| <input type="checkbox"/> Number Of Accounts With High Balance-To-Limit Ratios | | |

Legal Filings

Total legal filings: **0**

Delinquent Payment Information

Past due amount: **\$193**

In dispute: **0**

Payment Information

Monthly payments: **\$660**

Installment loan balance: (10) **\$193**

Revolving charge balance: (17) **\$23,761**

Revolving credit percent available: **35%**

Real Estate loan balance: **\$0**

Inquiries

Total number of inquiries: **1**

Inquiries previous 6 months: **0**

| Trade Payment Status | |
|---|---------|
| Oldest trade opened | 10/1975 |
| Paid trades | 22 |
| Satisfactory trades | 21 |
| Previously delinquent/derogatory | 5 |
| Presently delinquent/derogatory | 1 |
| Total trades | 27 |

| Delinquency Detail | | | |
|---------------------|-------------------------|-------------------------|--------------------------|
| 21 | 18 | 6 | 2 |
| Satisfactory | 30 days past due | 60 days past due | 90+ days past due |

Inquiries

Inquiry Details

| Name | Account Type | Date of Inquiry |
|---------------------|--------------------|-----------------|
| LANDLORD CREDIT INC | Residential Rental | 07/14/2005 |

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 | | | | | | | | | | | | | | | |
|--|----------------------------|----------------|------------------|---------------------|-------------------------------|--------------------|----------------------------|--------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| CRED PROTECTION SERVICE | Installment | 10/2002 | Closed | \$193 10/25/2003 | | | | \$193 | | | | | | | | | | | | | | | |
| Original Loan Amount: \$193 Transactional Relationship: Individual Trade Category: All others not classified elsewhere Payment Status: Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department Special Comments: Payment Indicator (current month 10/2003): Chapter 7, 11, or 12 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded) | | | | | | | | | | | | | | | | | | | | | | | |
| 24 Month Payment History Click here for legend | | | | | | | | | | | | | | | | | | | | | | | |
| Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct |
| 03 | 03 | 03 | 03 | 03 | 03 | 03 | 03 | 03 | 02 | 02 | 02 | 02 | 02 | 02 | 02 | 02 | 02 | 02 | 02 | 02 | 01 | 01 | 01 |
| 9 | | | | | | | | | | | | | | | | | | | | | | | |

| Name | Revolving / Installment | Date Opened | Open / Closed | Balance / As of | Historical High Balance | Monthly Payment | Date of Last Payment | Amount Past Due | | | | | | | | | | | | | | | |
|---|----------------------------|----------------|------------------|--------------------|-------------------------------|--------------------|----------------------------|--------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| TARGET NB | Revolving | 02/2002 | Closed | 06/20/2007 | \$1,494 | | 04/24/2003 | | | | | | | | | | | | | | | | |
| Credit Limit: \$700 Transactional Relationship: Individual Trade Category: Bank Credit Cards Payment Status: This is an account in good standing Special Comments: ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST Payment Indicator (current month 06/2007): Account condition change, payment code not applicable | | | | | | | | | | | | | | | | | | | | | | | |
| 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 |
| 07 | 07 | 07 | 07 | 07 | 06 | 06 | 06 | 06 | 06 | 06 | 06 | 06 | 06 | 06 | 06 | 06 | 05 | 05 | 05 | 05 | 05 | 05 | 05 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 | | | | | | | | | | | | | | | |
|---|----------------------------|----------------|------------------|--------------------|-------------------------------|--------------------|----------------------------|--------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| FNANB VISA | Revolving | 11/1997 | Closed | 01/13/2000 | | | | | | | | | | | | | | | | | | | |
| Credit Limit: \$4,500 Transactional Relationship: Individual Trade Category: Bank Credit Cards Payment Status: This is an account in good standing Special Comments: ACCOUNT CLOSED AT CONSUMER'S REQUEST Payment Indicator (current month 01/2000): Account condition change, payment code not applicable | | | | | | | | | | | | | | | | | | | | | | | |
| 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 |
| 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 98 | 98 | 98 | 98 | 98 | 98 | 98 | 98 | 98 | 98 | 98 | 98 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 |
|------------------------------------|----------------------------|----------------|------------------|--------------------|-------------------------------|--------------------|----------------------------|--------------------|
| ANDERS COLLECTIONS E | Installment | 01/2006 | Closed | 02/21/2007 | | | 01/31/2007 | |
| Original Loan Amount: \$431 | | | | | | | | |

24 Month Payment History

[Click here for legend](#)

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|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun |
| 07 | 07 | 07 | 07 | 07 | 06 | 06 | 06 | 06 | 06 | 06 | 06 | 06 | 06 | 06 | 06 | 06 | 05 | 05 | 05 | 05 | 05 | 05 | 05 |
| C | C | C | C | C | 2 | 3 | 3 | 2 | 1 | C | C | 1 | C | C | C | 1 | C | C | 1 | 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 |
|--|----------------------------|----------------|------------------|-----------------------|-------------------------------|--------------------|----------------------------|--------------------|
| BANK OF AMERICA | Revolving | 11/2001 | Open | \$4,228 06/01/2007 | \$14,636 | \$86 | 05/25/2007 | |
| Credit Limit: \$5,400 Transactional Relationship: Individual Trade Category: Bank Credit Cards Payment Status: Current account/was delinquent 60 days past due date Special Comments: ACCOUNTS PAYMENTS MANAGED BY CREDIT COUNSELING SERVICE Payment Indicator (current month 06/2007): Current | | | | | | | | |

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 |
| 07 | 07 | 07 | 07 | 07 | 06 | 06 | 06 | 06 | 06 | 06 | 06 | 06 | 06 | 06 | 06 | 06 | 05 | 05 | 05 | 05 | 05 | 05 | 05 |
| C | C | C | C | 2 | 1 | 1 | C | C | C | 2 | 1 | C | C | C | 1 | C | C | 1 | 1 | 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 |
|--|----------------------------|----------------|------------------|-----------------------|-------------------------------|--------------------|----------------------------|--------------------|
| SEARS/CBSD | Revolving | 10/1975 | Open | \$8,137 06/21/2007 | \$10,184 | \$194 | 05/25/2007 | |
| Credit Limit: \$9,800 Transactional Relationship: Individual Trade Category: Bank Credit Cards Payment Status: Current account/was 30 days past due date Special Comments: DISPUTE RESOLVED - CONSUMER DISAGREES Payment Indicator (current month 06/2007): Current | | | | | | | | |

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 |
| 07 | 07 | 07 | 07 | 07 | 06 | 06 | 06 | 06 | 06 | 06 | 06 | 06 | 06 | 06 | 06 | 06 | 05 | 05 | 05 | 05 | 05 | 05 | 05 |
| C | C | C | C | 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 |
|--|----------------------------|----------------|------------------|--------------------|-------------------------------|--------------------|----------------------------|--------------------|
| THD/CBSD | Revolving | 12/1997 | Open | 08/05/2003 | \$3,990 | | 07/27/2000 | |
| Credit Limit: \$8,000 Transactional Relationship: Individual Trade Category: Bank Credit Cards Payment Status: This is an account in good standing Special Comments: Payment Indicator (current month 08/2003): Current with zero balance - update received | | | | | | | | |

24 Month Payment History

[Click here for legend](#)

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|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug |
| 03 | 03 | 03 | 03 | 03 | 03 | 03 | 02 | 02 | 02 | 02 | 02 | 02 | 02 | 02 | 02 | 02 | 02 | 02 | 01 | 01 | 01 | 01 | 01 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | - | - | - | - | C | C | C | C | C | C | C | C |

- | | | |
|--|---|--|
| 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 |

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