

Prepared for: **CHRISTOPHER G NANDOR**Report Date: **1/25/2007**

Personal Profile

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

EXPERIAN EQUIFAX TRANSUNION 

Name: CHRISTOPHER G NANDOR
Also Known As: CHRIS F NANDOR
Year of Birth: 1973

26232 48TH AVE NE,
ARLINGTON, WA 98223-
5759

Address(es): 26232 40TH AVE NE,
ARLINGTON, WA 98223

58 MYLES STANDISH DR,
CARVER, MA 02330-1631

Current Employer: VA SOFTWARE

Previous VA LINUX

Employer(s):

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.

EXPERIAN EQUIFAX TRANSUNION 

REAL ESTATE ACCOUNTS:

Count:	3
Balance:	\$251,088.00
Current:	3
Delinquent:	0
Other:	0

REVOLVING ACCOUNTS:

Count:	16
Balance:	\$112,973.00
Current:	16
Delinquent:	0
Other:	0

INSTALLMENT ACCOUNTS:

Count:	4
Balance:	\$0.00
Current:	4
Delinquent:	0
Other:	0

OTHER ACCOUNTS:

Count:	0
Balance:	\$0.00
Current:	0
Delinquent:	0
Other:	0

COLLECTION ACCOUNTS:

Count:	0
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Balance:	\$0.00
Current:	0
Delinquent	0
Other	0

TOTAL ACCOUNTS:

Count:	23
Balance:	\$364,061.00
Current:	23
Delinquent	0
Other	0

ACCOUNTS SUMMARY:

Open Accounts:	8
Closed Accounts:	15
Public Records:	0
Inquiries:	4

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.

There are **0** public record items on your report.

Credit Inquiries

This section contains the names of those who obtained a copy of your credit report. Inquiries remain on your report up to two years.

	EXPERIAN	EQUIFAX	TRANSUNION
BK OF AMER			
All Banks	✓		
11/21/2005			
BK OF AMER			
Bank - Mortgage	✓		
Department			
6/27/2005			
BK OF AMER			
Bank - Mortgage	✓		
Department			
6/27/2005			
ADVANTAGE CREDIT			
INTER			
Mortgage Reporters	✓		
6/17/2005			

Account History

This section contains specific information on each account you've opened in the past. Positive information about your accounts remains on your report indefinitely.

AMEX

	EXPERIAN	EQUIFAX	TRANSUNION
Account Name:	AMEX		
Account Number:	51210408901332XXXX		
Acct Type:	Credit Card - Revolving Terms		
Acct Status:	Open		
Monthly Payment:			
Date Open:	4/1/2005		
Balance:	\$6,684.00		
Terms:	Revolving		
High Balance:	\$6,684.00		
Limit:	\$16,300.00		

Past Due:
Payment
Status: Current
Comments:

24-Month Payment History

Date: Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan
05 05 05 05 05 05 05 05 05 05 05 06 06 06 06 06 06 06 06 06 06 07
OK

Experian:

BANK OF AMERICA

	EXPERIAN	EQUIFAX	TRANSUNION
Account Name:	BANK OF AMERICA		
Account Number:	40241151XXXX		
Acct Type:	Credit Card - Revolving Terms		
Acct Status:	Open		
Monthly Payment:	\$209.00		
Date Open:	10/1/2005		
Balance:	\$7,458.00		
Terms:	Revolving		
High Balance:	\$8,462.00		
Limit:	\$14,500.00		
Past Due:			
Payment Status:	Current		
Comments:			

24-Month Payment History

Date: Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan
05 05 05 05 05 05 05 05 05 05 05 06 06 06 06 06 06 06 06 06 06 07
OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK

Experian:

BK OF AMER

	EXPERIAN	EQUIFAX	TRANSUNION
Account Name:	BK OF AMER		
Account Number:	173602631XXXX		
Acct Type:	Conventional Real Estate Loan, Including Purchase Money First		
Acct Status:	Open		
Monthly Payment:	\$1,801.00		
Date Open:	7/1/2005		
Balance:	\$251,088.00		
Terms:	360 Months		
High Balance:			
Limit:			
Past Due:			
Payment Status:	Current		
Comments:			

24-Month Payment History

Date: Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan
05 05 05 05 05 05 05 05 05 05 05 06 06 06 06 06 06 06 06 06 06 07
OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK

Experian:

CBUSASEARS

	EXPERIAN	EQUIFAX	TRANSUNION
Account Name:	CBUSASEARS		

Account Number: 512107963886XXXX
Acct Type: Credit Card - Revolving Terms
Acct Status: Open
Monthly Payment:
Date Open: 7/1/2004
Balance: \$0.00
Terms: Revolving
High Balance:
Limit: \$4,800.00
Past Due:
Payment Status: Current
Comments:

24-Month Payment History

Date: Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun
04 04 04 04 04 04 05 05 05 05 05 05 05 05 05 05 05 06 06 06 06 06
Experian: OK

CHASE

EXPERIAN

EQUIFAX

TRANSUNION

Account Name: CHASE
Account Number: 532350141385XXXX
Acct Type: Credit Card - Revolving Terms
Acct Status: Closed
Monthly Payment:
Date Open: 1/1/1989
Balance: \$2,063.00
Terms: Revolving
High Balance: \$14,000.00
Limit: \$14,000.00
Past Due:
Payment Status: Paid satisfactorily
Comments: Credit line closed-consumer request-reported by subscriber

24-Month Payment History

Date: Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov
98 99 99 99 99 99 99 99 99 99 99 99 00 00 00 00 00 00 00 00 00 00
Experian: OK

CHASE

EXPERIAN

EQUIFAX

TRANSUNION

Account Name: CHASE
Account Number: 422661XXXX
Acct Type: Credit Card - Revolving Terms
Acct Status: Closed
Monthly Payment:
Date Open: 12/1/1993
Balance: \$2,430.00
Terms: Revolving
High Balance: \$2,300.00
Limit: \$2,300.00
Past Due:

Payment Status: Paid satisfactorily

Comments:

24-Month Payment History

Date: Aug 98 Sep 98 Oct 98 Nov 98 Dec 98 Jan 99 Feb 99 Mar 99 Apr 99 May 99 Jun 99 Jul 99 Aug 99 Sep 99 Oct 99 Nov 99 Dec 99 Jan 00 Feb 00 Mar 00 Apr 00 May 00 Jun 00 Jul 00

Experian: OK

CHASE

EXPERIAN

EQUIFAX

TRANSUNION

Account Name: CHASE
Account Number: 8XXX
Acct Type: Credit Line Secured, Revolving
Acct Status: Open
Monthly Payment:
Date Open: 5/1/2003
Balance: \$0.00
Terms: Revolving
High Balance: \$69,586.00
Limit: \$69,586.00
Past Due:
Payment Status: Current
Comments:

24-Month Payment History

Date: Jul 03 Aug 03 Sep 03 Oct 03 Nov 03 Dec 03 Jan 04 Feb 04 Mar 04 Apr 04 May 04 Jun 04 Jul 04 Aug 04 Sep 04 Oct 04 Nov 04 Dec 04 Jan 05 Feb 05 Mar 05 Apr 05 May 05 Jun 05

Experian: OK

CHASE MANHATTAN MTGE

EXPERIAN

EQUIFAX

TRANSUNION

Account Name: CHASE MANHATTAN MTGE
Account Number: 159071XXXX
Acct Type: Conventional Real Estate Loan, Including Purchase Money First
Acct Status: Closed
Monthly Payment:
Date Open: 6/1/2003
Balance:
Terms: 360 Months
High Balance:
Limit:
Past Due:
Payment Status: Paid satisfactorily
Comments:

24-Month Payment History

Date: Sep 03 Oct 03 Nov 03 Dec 03 Jan 04 Feb 04 Mar 04 Apr 04 May 04 Jun 04 Jul 04 Aug 04 Sep 04 Oct 04 Nov 04 Dec 04 Jan 05 Feb 05 Mar 05 Apr 05 May 05 Jun 05 Jul 05 Aug 05

Experian: OK

CITI

EXPERIAN

EQUIFAX

TRANSUNION

Account Name: CITI
Account Number: 41280022VVVV

Number: 412800528888
Acct Type: Credit Card - Revolving Terms
Acct Closed
Status: Closed
Monthly
Payment:
Date Open: 3/1/1995
Balance: \$0.00
Terms: Revolving
High
Balance:
Limit: \$7,140.00
Past Due:
Payment
Status: Current
Comments: Credit line closed-consumer request-reported by subscriber

24-Month Payment History

Date: Oct 00 Nov 00 Dec 00 Jan 01 Feb 01 Mar 01 Apr 01 May 01 Jun 01 Jul 01 Aug 01 Sep 01 Oct 01 Nov 01 Dec 01 Jan 02 Feb 02 Mar 02 Apr 02 May 02 Jun 02 Jul 02 Aug 02 Sep 02
Experian: OK

CITI

EXPERIAN

EQUIFAX

TRANSUNION

Account Name: CITI
Account Number: 54571500XXXX
Acct Type: Credit Card - Revolving Terms
Acct Closed
Status: Closed
Monthly
Payment:
Date Open: 4/1/1995
Balance:
Terms: Revolving
High
Balance:
Limit: \$3,500.00
Past Due:
Payment
Status: Paid satisfactorily
Comments: Credit line closed-consumer request-reported by subscriber

24-Month Payment History

Date: May 95 Jun 95 Jul 95 Aug 95 Sep 95 Oct 95 Nov 95 Dec 95 Jan 96 Feb 96 Mar 96 Apr 96 May 96 Jun 96 Jul 96 Aug 96 Sep 96 Oct 96 Nov 96 Dec 96 Jan 97 Feb 97 Mar 97 Apr 97
Experian: OK

CITI

EXPERIAN

EQUIFAX

TRANSUNION

Account Name: CITI
Account Number: 54241805XXXX
Acct Type: Credit Card - Revolving Terms
Acct Open
Status: Open
Monthly
Payment: \$129.00
Date Open: 12/1/1997
Balance: \$2,431.00
Terms: Revolving
High
Balance:
Limit: \$15,000.00
Past Due:

Payment Status: Current
Comments:

24-Month Payment History

Date: Feb 05 Mar 05 Apr 05 May 05 Jun 05 Jul 05 Aug 05 Sep 05 Oct 05 Nov 05 Dec 05 Jan 06 Feb 06 Mar 06 Apr 06 May 06 Jun 06 Jul 06 Aug 06 Sep 06 Oct 06 Nov 06 Dec 06 Jan 07
Experian: OK
CITIZENS BANK

EXPERIAN **EQUIFAX** **TRANSUNION**
Account Name: CITIZENS BANK
Account Number: 101355XXXX
Acct Type: Auto Loan
Acct Status: Closed
Monthly Payment:
Date Open: 2/1/1998
Balance:
Terms: 60 Months
High Balance:
Limit:
Past Due:
Payment Status: Paid satisfactorily
Comments: Credit line closed-consumer request-reported by subscriber

24-Month Payment History

Date: Apr 00 May 00 Jun 00 Jul 00 Aug 00 Sep 00 Oct 00 Nov 00 Dec 00 Jan 01 Feb 01 Mar 01 Apr 01 May 01 Jun 01 Jul 01 Aug 01 Sep 01 Oct 01 Nov 01 Dec 01 Jan 02 Feb 02 Mar 02
Experian: OK
COUNTRYWIDE HOME LOANS

EXPERIAN **EQUIFAX** **TRANSUNION**
Account Name: COUNTRYWIDE HOME LOANS
Account Number: 692XXXX
Acct Type: Conventional Real Estate Loan, Including Purchase Money First
Acct Status: Closed
Monthly Payment:
Date Open: 4/1/2001
Balance:
Terms: 360 Months
High Balance:
Limit:
Past Due:
Payment Status: Paid satisfactorily
Comments:

24-Month Payment History

Date: Jul 01 Aug 01 Sep 01 Oct 01 Nov 01 Dec 01 Jan 02 Feb 02 Mar 02 Apr 02 May 02 Jun 02 Jul 02 Aug 02 Sep 02 Oct 02 Nov 02 Dec 02 Jan 03 Feb 03 Mar 03 Apr 03 May 03 Jun 03
Experian: ND OK
COUNTRYWIDE HOME LOANS

EXPERIAN **EQUIFAX** **TRANSUNION**
Account Name: COUNTRYWIDE HOME LOANS

Account Number: 305XXXX
Acct Type: Credit Line Secured, Revolving
Acct Status: Closed
Monthly Payment:
Date Open: 2/1/2002
Balance:
Terms: Revolving
High Balance: \$39,450.00
Limit: \$40,000.00
Past Due:
Payment Status: Paid satisfactorily
Comments:

24-Month Payment History

Date: Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May
01 01 01 01 01 01 01 02 02 02 02 02 02 02 02 02 02 02 03 03 03 03 03

Experian: OK OK OK OK OK OK OK OK OK OK OK OK OK OK

FIRST USA BANK N A

EXPERIAN

EQUIFAX

TRANSUNION

Account Name: FIRST USA BANK N A
Account Number: 44171129XXXX
Acct Type: Credit Card - Revolving Terms
Acct Status: Closed
Monthly Payment:
Date Open: 1/1/1996
Balance:
Terms: Revolving
High Balance: \$5,189.00
Limit: \$5,000.00
Past Due:
Payment Status: Paid satisfactorily
Comments: Credit line closed-consumer request-reported by subscriber

24-Month Payment History

Date: Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep
99 99 99 00 00 00 00 00 00 00 00 00 00 00 01 01 01 01 01 01 01 01 01

Experian: OK

GEMB/CARE CREDIT-VETS

EXPERIAN

EQUIFAX

TRANSUNION

Account Name: GEMB/CARE CREDIT-VETS
Account Number: 60191803XXXX
Acct Type: Revolving Charge Account
Acct Status: Closed
Monthly Payment:
Date Open: 2/1/2003
Balance:
Terms: Revolving
High Balance: \$3,650.00
Limit: \$5,500.00
Past Due:

Payment
Status:

Paid satisfactorily

Comments: Credit line closed-consumer request-reported by subscriber

24-Month Payment History

Date: Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan

03 03 03 03 03 03 03 03 03 03 03 03 04 04 04 04 04 04 04 04 04 04 04 05
Experian: OK

HARBOR ONE CREDIT UNIO

EXPERIAN

EQUIFAX

TRANSUNION

Account Name: HARBOR ONE CREDIT UNIO
Account Number: 52400113XXXX
Acct Type: Auto Loan
Acct Status: Closed
Monthly Payment:
Date Open: 1/1/2000
Balance:
Terms: 60 Months
High Balance:
Limit:
Past Due:
Payment Status: Paid satisfactorily
Comments:

24-Month Payment History

Date: Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May

01 01 01 01 01 01 01 02 02 02 02 02 02 02 02 02 02 02 03 03 03 03 03
Experian: OK

PIER 1/NB

EXPERIAN

EQUIFAX

TRANSUNION

Account Name: PIER 1/NB
Account Number: 2237054XXXX
Acct Type: Revolving Charge Account
Acct Status: Closed
Monthly Payment:
Date Open: 6/1/1995
Balance: \$0.00
Terms: Revolving
High Balance: \$820.00
Limit: \$800.00
Past Due:
Payment Status: Current
Comments: Credit line closed-consumer request-reported by subscriber

24-Month Payment History

Date: Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan

05 05 05 05 05 05 05 05 05 05 05 06 06 06 06 06 06 06 06 06 06 06 07
Experian: OK

SEARS/CBSD

EXPERIAN

EQUIFAX

TRANSUNION

Account SEARS/CBSD

Name: SEARS/ROBBS
Account Number: 50499401XXXX
Acct Type: Revolving Charge Account
Acct Status: Open
Monthly Payment:
Date Open: 8/1/2004
Balance: \$0.00
Terms: Revolving
High Balance: \$1,841.00
Limit: \$7,200.00
Past Due:
Payment Status: Current
Comments:

24-Month Payment History

Date: Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun
04 04 04 04 04 04 05 05 05 05 05 05 05 05 05 05 05 06 06 06 06 06 06
Experian: OK

SOVEREIGN BANK

EXPERIAN

EQUIFAX

TRANSUNION

Account Name: SOVEREIGN BANK
Account Number: 337401502966XXXX
Acct Type: Credit Line Secured, Revolving
Acct Status: Closed
Monthly Payment:
Date Open: 10/1/1999
Balance:
Terms: Revolving
High Balance: \$26,409.00
Limit: \$26,481.00
Past Due:
Payment Status: Paid satisfactorily
Comments: Credit line closed-consumer request-reported by subscriber

24-Month Payment History

Date: Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May
99 99 99 99 99 99 99 00 00 00 00 00 00 00 00 00 00 01 01 01 01 01
Experian: OK OK OK OK OK OK OK OK OK OK OK OK ND ND ND ND ND ND OK OK OK OK

SOVEREIGN BANK

EXPERIAN

EQUIFAX

TRANSUNION

Account Name: SOVEREIGN BANK
Account Number: 337406502703XXXX
Acct Type: Unsecured Loan
Acct Status: Closed
Monthly Payment:
Date Open: 3/1/1997
Balance:
Terms: 48 Months
High Balance:
Limit:

Past Due:
Payment
Status:

Paid satisfactorily

Comments: Credit line closed-consumer request-reported by subscriber

24-Month Payment History

Date: Apr 99 May 99 Jun 99 Jul 99 Aug 99 Sep 99 Oct 99 Nov 99 Dec 99 Jan 00 Feb 00 Mar 00 Apr 00 May 00 Jun 00 Jul 00 Aug 00 Sep 00 Oct 00 Nov 00 Dec 00 Jan 01 Feb 01 Mar 01

Experian:

OK OK

SOVEREIGN BANK

EXPERIAN

EQUIFAX

TRANSUNION

Account Name: SOVEREIGN BANK
Account Number: 337406502703XXXX
Acct Type: Unsecured Loan
Acct Status: Closed
Monthly Payment:
Date Open: 3/1/1997
Balance:
Terms: 48 Months
High Balance:
Limit:
Past Due:
Payment Status: Paid satisfactorily
Comments: Account closed due to transfer or refinance

24-Month Payment History

Date: Aug 98 Sep 98 Oct 98 Nov 98 Dec 98 Jan 99 Feb 99 Mar 99 Apr 99 May 99 Jun 99 Jul 99 Aug 99 Sep 99 Oct 99 Nov 99 Dec 99 Jan 00 Feb 00 Mar 00 Apr 00 May 00 Jun 00 Jul 00

Experian:

OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK ND OK OK OK OK OK OK

WASHINGTON MUTUAL BANK

EXPERIAN

EQUIFAX

TRANSUNION

Account Name: WASHINGTON MUTUAL BANK
Account Number: 100100000000007558XXXX
Acct Type: Credit Line Secured, Revolving
Acct Status: Open
Monthly Payment: \$633.00
Date Open: 12/1/2005
Balance: \$96,400.00
Terms: Revolving
High Balance: \$96,400.00
Limit: \$96,400.00
Past Due:
Payment Status: Current
Comments:

24-Month Payment History

Date: Jan 05 Feb 05 Mar 05 Apr 05 May 05 Jun 05 Jul 05 Aug 05 Sep 05 Oct 05 Nov 05 Dec 05 Jan 06 Feb 06 Mar 06 Apr 06 May 06 Jun 06 Jul 06 Aug 06 Sep 06 Oct 06 Nov 06 Dec 06

Experian:

OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK

Legend

OK Current

90 90 Days Late

ND	No Data Provided*	120	120 Days Late
30	30 Days Late	KD	Key Derogatory**
60	60 Days Late	RF	Repossession or Foreclosure
		PP	Payment Plan

*Sometimes the credit bureaus do not have information from a particular month on file.

** For additional information on Key Derogatory, please see your [Credit Report Guide](#).

PLUS ScoreSM Report

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 personalized analysis, click on the colored tabs below.