



Equifax Credit Report™ for Eric H. Holder

As of: 03/08/2013

Available until: 04/07/2013

Confirmation #:3567928267

Report Does Not Update

Section Title	Section Description
1. Credit Summary	Summary of account activity
2. Account Information	Detailed account information
3. Inquiries	Companies that have requested or viewed your credit information
4. Negative Information	Bankruptcies, liens, garnishments and other judgments
5. Personal Information	Personal data, addresses, employment history
6. Dispute File Information	How to dispute information found on this credit report
7. Summary of Your Rights Under the FCRA	Summary of Your Rights Under the FCRA
8. Remedying the Effects of Identity Theft	Remedying the Effects of Identity Theft
9. Your Rights Under State Law	Your Rights Under State Law

Credit Summary

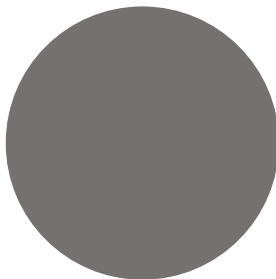
Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

Accounts

Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. - that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

Open Accounts	Total Number	Balance	Available	Credit Limit	Debt to Credit Ratio	Monthly Payment Amount	Accounts with a Balance
Mortgage	0	\$0	N/A	N/A	N/A	\$0	0
Installment	0	\$0	N/A	N/A	N/A	\$0	0
Revolving	4	\$20,746	\$4,654	\$25,400	82 %	\$332	3
Other	0	\$0	N/A	N/A	N/A	\$0	0
Total	4	\$20,746	\$4,654	\$25,400	82 %	\$332	3

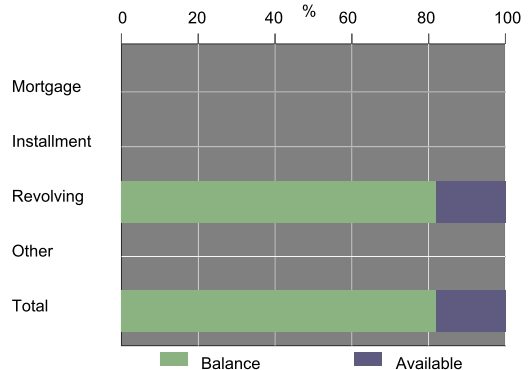
Debt by Account Type



- Mortgage-0%
- Installment-0%
- Revolving-100%
- Other-0%

NOTE: Total may not equal 100% due to rounding

Debt to Credit Ratio by Account Type



Account Age

Usually, it is a good idea to keep your oldest credit account open, as a high average account age generally demonstrates stability to lenders. Also, especially if you have been managing credit for a short time, opening many new accounts will lower your average account age and may have a negative impact.

Length of Credit History

36 Years, 7 Months

Average Account Age
Oldest Account
Most Recent Account

16 Years, 7 Months
AMERICAN EXPRESS (Opened 08/21/1976)
AMERICAN HONDA FINAN (Opened 02/21/2008)

Inquiries - Requests for your Credit History

Numerous inquires on your credit file for new credit may cause you to appear risky to lenders, so it is usually better to only seek new credit when you need it. Typically, lenders distinguish between inquiries for a single loan and many new loans in part by the length of time over which the inquiries occur. So, when rate shopping for a loan it's a good idea to do it within a focused period of time.

[Inquiries in the Last 2 Years](#)

Most Recent Inquiry

1
AMERICAN AIR/CBNA (07/26/12)

Potentially Negative Information

Late payments, collections and public records can have a negative impact on your credit standing. The more severe and recent they are, the more negative the potential impact might be.

[Public Records](#)

0

[Negative Accounts](#)

2

[Collections](#)

0

Mortgage Accounts

Mortgage accounts include first mortgages, home equity loans, and any other loans secured by real estate you own.

Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
ABN AMRO MORTGAGE GR	330063228XXXX	02/01/2003	\$0	08/01/2003		PAYS AS AGREED	

CITIBANK

PO Box 9438
Gaithersburg , MD-208989438

Account Number:	330063228XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	\$ 485,000
Type of Account :	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	02/01/2003	Balance:	\$ 0
Date Reported:	08/01/2003	Amount Past Due:	
Date of Last Payment:	07/2003	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	07/2003
Date Major Delinquency First Reported:		Months Reviewed:	2
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	

Date Closed:	08/2003	Type of Loan:	Conventional RE Mortgage
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

No 81-Month Payment Data available for display.

BANK OF AMERICA, N.A 3998XXXX 07/01/2003 \$0 12/01/2008 PAYS AS AGREED

BANK OF AMERICA

4161 Piedmont Pkwy
Greensboro , NC-274108110
(800) 451-6362

Account Number:	3998XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	\$ 565,000
Type of Account :	Mortgage	Credit Limit:	
Term Duration:	15 Years	Terms Frequency:	Monthly (due every month)
Date Opened:	07/01/2003	Balance:	\$ 0
Date Reported:	12/01/2008	Amount Past Due:	
Date of Last Payment:	12/2008	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 4,467	Date of Last Activity:	12/2008
Date Major Delinquency First Reported:		Months Reviewed:	65
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	12/2008	Type of Loan:	Conventional RE Mortgage
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request		

81-Month Payment History

No 81-Month Payment Data available for display.

SUN TRUST FSB 590000443173XXXX 03/01/2003 \$0 09/01/2003 PAYS AS AGREED

PO Box 85526
 Richmond , VA-232855526
 (877) 596-5407

Account Number:	590000443173XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 80,463
Type of Account :	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	03/01/2003	Balance:	\$ 0
Date Reported:	09/01/2003	Amount Past Due:	
Date of Last Payment:	09/2003	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 1,375	Date of Last Activity:	09/2003
Date Major Delinquency First Reported:		Months Reviewed:	5
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	09/2003	Type of Loan:	Auto
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

No 81-Month Payment Data available for display.

Installment Accounts

Installment accounts are credit accounts in which the amount of the payment and the number of payments are predetermined or fixed, such as a car loan.

Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
AMERICAN HONDA FINAN	10425XXXX	02/21/2008	\$ 0	03/01/2013		PAYS AS AGREED	

AMERICAN HONDA FINANCE

8601 MCALPINE PARK DRIVE
 SUITE 230
 CHARLOTTE , NC-28211

(704) 442-1600

Account Number:	10425XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 14,986
Type of Account :	Installment	Credit Limit:	
Term Duration:	36 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	02/21/2008	Balance:	\$ 0
Date Reported:	03/01/2013	Amount Past Due:	
Date of Last Payment:	05/2011	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 416	Date of Last Activity:	05/2011
Date Major Delinquency First Reported:		Months Reviewed:	61
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	02/2011	Type of Loan:	Auto Lease
Date of First Delinquency:	N/A		
Comments:	Fixed rate		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013	*	*										
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	30	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008		*	*	*	*	*	*	*	*	*	*	*

WELLS FARGO BANK,NA/ 20XXXX

02/01/2004

\$0

03/01/2009

PAYS AS
AGREED

WACHOVIA/ SOUTHTRUST BANK

Cbdru
PO Box 3117
Winston Salem , NC-271023117

Account Number:	20XXXX	Current Status:	PAYS AS AGREED
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Account Owner:	Individual Account.	High Credit:	\$ 28,599
Type of Account :	Installment	Credit Limit:	
Term Duration:	51 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	02/01/2004	Balance:	\$ 0
Date Reported:	03/01/2009	Amount Past Due:	
Date of Last Payment:	03/2008	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 560	Date of Last Activity:	03/2008
Date Major Delinquency First Reported:		Months Reviewed:	61
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	03/2008	Type of Loan:	Auto Lease
Date of First Delinquency:	N/A		
Comments:	Lease - full termination		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2009	*	*										
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	30	*	*	30	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	30
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004		*	*	*	*	*	*	*	*	*	*	*

WELLS FARGO BANK,NA/ 17XXXX

11/01/2000 \$0

02/01/2005

PAYS AS AGREED

WACHOVIA/ SOUTHTRUST BANK

Cbdru
 PO Box 3117
 Winston Salem , NC-271023117

Account Number:	17XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	\$ 21,030
Type of Account :	Installment	Credit Limit:	

Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	01/2004	Type of Loan:	Auto Lease
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

No 81-Month Payment Data available for display.

Revolving Accounts

Revolving accounts are charge accounts that have a credit limit and require a minimum payment each month, such as most credit cards.

Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
AMERICAN EXPRESS	-349991356228XXXX	11/29/1976	\$549	02/26/2013		PAYS AS AGREED	

AMERICAN EXPRESS

PO Box 981537
 El Paso , TX-799981537
 (800) 874-2717

Account Number:	-349991356228XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 2,277
Type of Account :	Open	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	11/29/1976	Balance:	\$ 549
Date Reported:	02/26/2013	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	02/2013
Date Major Delinquency First Reported:		Months Reviewed:	17
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		

Comments:

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013	*											
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*		*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006					*	*	*	*	*	*	*	*

AMERICAN EXPRESS -349990516003XXXX 08/21/1976 \$3,211 02/06/2013 PAYS AS AGREED

AMERICAN EXPRESS

PO Box 981537
 El Paso , TX-799981537
 (800) 874-2717

Account Number:	-349990516003XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 15,823
Type of Account :	Open	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	08/21/1976	Balance:	\$ 3,211
Date Reported:	02/06/2013	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	02/2013
Date Major Delinquency First Reported:		Months Reviewed:	17
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013	*											
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006					*	*	*	*	*	*	*	*

BANK OF AMERICA 431351202428XXXX 01/01/1977 \$16,986 02/19/2013 PAYS AS AGREED \$19,800

Bank of America

P.O. Box 982235
El Paso , TX-799982235

Account Number:	431351202428XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 19,818
Type of Account :	Revolving	Credit Limit:	\$ 19,800
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	01/01/1977	Balance:	\$ 16,986
Date Reported:	02/19/2013	Amount Past Due:	
Date of Last Payment:	02/2013	Actual Payment Amount:	\$ 3,000
Scheduled Payment Amount:	\$ 332	Date of Last Activity:	02/2013
Date Major Delinquency First Reported:		Months Reviewed:	52
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013	*											
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	*	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006					*	*	*	*	*	*	*	*

HSBC SAKS FIFTH AVE 106604-784119XXXX 12/01/2002 \$0 01/01/2010 PAYS AS AGREED \$5,600

CAPITAL ONE / SAKS FIFTH AVE

PO Box 10327
 Jackson , MS-39289
 (800) 221-8340

Account Number:	106604-784119XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 4,967
Type of Account :	Revolving	Credit Limit:	\$ 5,600
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	12/01/2002	Balance:	\$ 0
Date Reported:	01/01/2010	Amount Past Due:	
Date of Last Payment:	12/2009	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	12/2009
Date Major Delinquency First Reported:		Months Reviewed:	80
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	*
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004	*	*	*	*	*	*	*	*	*	*	*	*
2003				*	*	*	*	*	*	*	*	*

Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
BANK OF AMERICA	426429013413XXXX	11/01/2001	\$0	01/01/2009		PAYS AS AGREED	\$50,000

BANK OF AMERICA

P.O. Box 982235
El Paso , TX-799982235

Account Number:	426429013413XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 0
Type of Account :	Revolving	Credit Limit:	\$ 50,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	11/01/2001	Balance:	\$ 0
Date Reported:	01/01/2009	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	01/2009
Date Major Delinquency First Reported:		Months Reviewed:	86
Creditor Classification:		Activity Description:	Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	01/2009	Type of Loan:	Credit Card

Date of First Delinquency:	N/A
Comments:	Account closed by credit grantor

81-Month Payment History

No 81-Month Payment Data available for display.

Other Accounts

These are all accounts that do not fall into the other categories and can include 30-day accounts such as American Express.

You have no accounts classified as "Other" on file

Payment History Key

Meaning	Symbol	Meaning	Symbol
Pays or Paid as Agreed:	*	180+ Days Past Due:	180
30-59 Days Past Due:	30	Collection Account:	CA
60-89 Days Past Due:	60	Foreclosure:	F
90-119 Days Past Due:	90	Voluntary Surrender:	VS
120-149 Days Past Due:	120	Repossession:	R
150-179 Days Past Due:	150	Charge Off:	CO

Inquiries

A request for your credit history is called an inquiry. Inquiries remain on your credit report for two years. There are two types of inquiries - those that may impact your credit rating and those that do not.

Inquiries that may impact your credit rating

These inquiries are made by companies with whom you have applied for a loan or credit.

Name of Company	Date of Inquiry
AMERICAN AIR/CBNA	07/26/12

Creditor Contact Information

AMERICAN AIR/CBNA
PO BOX 9714
GRAY, TN 37615

Inquiries that do not impact your credit rating

These inquiries include requests from employers, companies making promotional offers and your own requests to check your credit. These inquiries are only viewable by you.

Company Information	Date of Inquiry
AR-AMERICAN EXPRESS	09/14/12
AR-Capital One	01/01/13
EQUIFAX	03/08/13

Prefix	Prefix Description
PRM	Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance.(PRM inquiries remain for twelve months.)
AM or AR	Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors.(AM and AR inquiries remain for twelve

	months.)
EMPL	Inquiries with this prefix indicate an employment inquiry. (EMPL inquiries remain for 24 months)
PR	Inquiries with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing.(PR inquiries remain for 12 months.)
Equifax or EFX	Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.
ND	Inquiries with this prefix are general inquiries that do not display to credit grantors.(ND inquiries remain for 24 months.)
ND MR	Inquiries with this prefix indicate the reissue of a mortgage credit file containing information from your Equifax credit file to another company in connection with a mortgage loan.(ND inquiries remain for 24 months.)

Negative Accounts

Accounts that contain a negative account status. Accounts not paid as agreed generally remain on your credit file for 7 years from the date the account first became past due leading to the current not paid status. Late Payment History generally remains on your credit file for 7 years from the date of the late payment.

Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
AMERICAN HONDA FINAN	10425XXXX	02/21/2008	\$0	03/01/2013		PAYS AS AGREED	

AMERICAN HONDA FINANCE

8601 MCALPINE PARK DRIVE
SUITE 230
CHARLOTTE , NC-28211
(704) 442-1600

Account Number:	10425XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 14,986
Type of Account :	Installment	Credit Limit:	
Term Duration:	36 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	02/21/2008	Balance:	\$ 0
Date Reported:	03/01/2013	Amount Past Due:	
Date of Last Payment:	05/2011	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 416	Date of Last Activity:	05/2011
Date Major Delinquency First Reported:		Months Reviewed:	61
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	

Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	02/2011	Type of Loan:	Auto Lease
Date of First Delinquency:	N/A		
Comments:	Fixed rate		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2013	*	*										
2012	*	*	*	*	*	*	*	*	*	*	*	*
2011	*	30	*	*	*	*	*	*	*	*	*	*
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008		*	*	*	*	*	*	*	*	*	*	*

WELLS FARGO BANK,NA/ 20XXXX

02/01/2004 \$0

03/01/2009

PAYS AS AGREED

WACHOVIA/ SOUTHTRUST BANK

Cbdru
 PO Box 3117
 Winston Salem , NC-271023117

Account Number:	20XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 28,599
Type of Account :	Installment	Credit Limit:	
Term Duration:	51 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	02/01/2004	Balance:	\$ 0
Date Reported:	03/01/2009	Amount Past Due:	
Date of Last Payment:	03/2008	Actual Payment Amount:	
Scheduled Payment Amount:	\$ 560	Date of Last Activity:	03/2008
Date Major Delinquency First Reported:		Months Reviewed:	61
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	03/2008	Type of Loan:	Auto Lease

Date of First Delinquency:	N/A
Comments:	Lease - full termination

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2009	*	*										
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007	30	*	*	30	*	*	*	*	*	*	*	*
2006	*	*	*	*	*	*	*	*	*	*	*	30
2005	*	*	*	*	*	*	*	*	*	*	*	*
2004		*	*	*	*	*	*	*	*	*	*	*

Collections

A collection is an account that has been turned over to a collection agency by one of your creditors because they believe the account has not been paid as agreed.

You have no Collections on file.

Public Records

Public record information includes bankruptcies, liens or judgments and comes from federal, state or county court records.

You have no Public Records on file

Personal Information

The following information is added to your file either when creditors enter requests to view your credit history, or when you report it to Equifax directly.

Name:Eric H. Holder

Social Security Number:064-42-9025

Age or Date of Birth:January 21, 1951

Address Information

Current/Previous	Street Address	Date Reported
Current	4246 50TH ST NWWASHINGTON,DC,20016	Last Reported 03/02/2013
Former Address1	907 6TH ST SWWASHINGTON,DC,20024	Last Reported 11/28/2010
Former Address2	7255 15TH PL NWWASHINGTON,DC,20012	Last Reported 11/28/2010

Other Identification

You have no other identification on file.

Employment History

Last Reported Employment:

US ATTORNEYS OFFICE

Previous Employment(s):

JUDGE; DCSUPERIORCOURT; WASHINGT; DCJUSTICE DEPT; WASH; DCSince:06/1976; Verified:10/1976

Alert(s)

You have no Alerts on file.

Consumer Statement

You have no Consumer Statement on file.

Dispute File Information

If you believe that any of the information found on this report is incorrect, there are 3 ways to launch an investigation about the information on this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit <https://www.ai.equifax.com>

To check the status or view the results of your dispute please visit <https://www.ai.equifax.com>

How to order your score by phone

By law, you are entitled to obtain your credit score. There is a fee of \$7.95 to obtain your credit score from Equifax Information Services . To request your credit score, please contact:

Equifax Information Services LLC

P.O. Box 105167

Atlanta, GA 30348

or call

1-877-SCORE-11

If you are in the process of obtaining a mortgage, you may be entitled to free credit score information. Contact the person making or arranging your loan for further information.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.**

- **You must be told if information in your file has been used against you.** Anyone who uses a Credit Report or another type of Consumer Report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit file;
 - you are the victim of identify theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.In addition, all consumers are entitled to one free disclosure every 12 months upon request from

each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and file it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to file information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit file.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.	a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20006
b. Such affiliates that are not banks, savings associations, or credit unions	b. Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Department of Transportation 400 Seventh Street SW Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 1925 K Street NW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor

	Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F St NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357

Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe that you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumerfinance.gov or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, the victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

1. You have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.
 - Equifax: 1-800-525-6285; www.equifax.com
 - Experian: 1-888-397-3742; www.experian.com
 - TransUnion: 1-800-680-7289; www.transunion.com

An initial fraud alert stays in your file for at least 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an *identity theft report*. An *identity theft report* includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the *identity theft report*, visit www.consumerfinance.gov.

2. **You have the right to free copies of the information in your file (your "file disclosure").** An initial fraud alert entitles you to a copy of all the information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.ftc.gov/credit.
3. **You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumer.gov/idtheft.
4. **You have the right to obtain information from a debt collector.** If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief - like the name of the creditor and the amount of the debt.
5. **If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation, or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer, or place the debt for collection.
6. **You also may prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.

To learn more about identity theft and how to deal with its consequences, visit www.consumer.gov/idtheft, or write to the FTC. You

may have additional rights under state law. For more information, contact your local consumer protection agency or your state attorney general.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.ftc.gov/credit.

Your Rights Under State Law

District of Columbia - Notice to Consumers

District of Columbia Consumers Have the Right to Obtain a Security Freeze

District of Columbia law gives you the right to place a "security freeze" on your credit report. A security freeze restricts when a credit reporting agency may release information in your credit report without your express authorization or approval.

A security freeze is designed to help prevent credit, loans, and services from being approved in your name without your consent.

To obtain a security freeze, you should contact each credit reporting agency. When you place a security freeze on your credit report, the credit reporting agency will send you a personal identification number or password to use if you later choose to lift the freeze from your credit report, or to authorize the release of your credit report to a specific party or parties, or for a specific period of time after the freeze is in place. To provide that authorization, you must contact the credit reporting agency and provide all of the following:

- The unique personal identification number or password provided by the credit reporting agency.
- Verification of your identity.
- Information regarding who may receive the credit report or the period of time for which the report shall be made available.

Upon receiving your proper request to lift temporarily a freeze from your credit report, the credit reporting agency shall comply within 3 business days. Beginning September 1, 2008, the credit reporting agency is required to provide methods, including web-based and telephonic methods, for you to request that the freeze be temporarily lifted within 15 minutes.

A security freeze does not apply when you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and consider lifting a freeze - either completely if you are shopping around, or for a specific creditor before actually applying for new credit. Beginning September 1, 2008, you will be able to have a credit reporting agency temporarily lift a freeze on your credit report within 15 minutes of your request.

You have a right to take legal action against someone who violates your rights under the credit reporting laws. The action can be brought against a credit reporting agency or anyone who fraudulently caused the release of your credit information.

To place a security freeze on your Equifax credit report, send your request via certified mail to:

Equifax Security Freeze
P.O. Box 105788
Atlanta, Georgia 30348

Or, you may contact us on the web at equifax.com or call 800-685-1111.

The fee to place a security freeze is \$10.00. If you are a victim of identity theft, no fees will be charged. It is requested that you submit a copy of a valid police report that you have filed with a law enforcement agency about the unlawful use of your personal information by another person.

Written confirmation of the security freeze will be sent within 5 business days of receipt of the request via first class mail. It will include your unique personal identification number and instructions for removing the security freeze or authorizing the release of your credit report for a specific party, parties or period of time.

Equifax offers you personal credit products that enlighten, enable and empower you. Whether you are managing your credit, protecting your identity or preparing for a major purchase, Equifax offers the tools you need to make the smartest choices possible. For more information visit www.Equifax.com.