

Christopher E. Green  
GreenLawFirm PS  
Two Union Square Suite 4285  
601 Union Street  
Seattle, Washington 98101  
(206) 686-4558 Fax: (206) 686-2558  
WSBA No. 19410  
Attorney For Claimant Mary Perkins White  
Admitted Pro Hac Vice (pending)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK**

|   |   |                                 |
|---|---|---------------------------------|
| _____                                   | ) | Hearing Date: May 17, 2016      |
|   | ) | Hearing Time: 11:00am           |
|   | ) |                                 |
|   | ) | Case No.: 12-12020 (Chapter 11) |
| In Re: RESIDENTIAL CAPITAL, LLC, et al. | ) |                                 |
|   | ) | Assigned to:                    |
|   | ) | Hon. Martin Glenn               |
|   | ) | Bankruptcy Judge                |
|   | ) |                                 |
| _____                                   | ) |                                 |

**DECLARATION OF MARY PERKINS WHITE IN SUPPORT OF OPPOSITION TO  
THE OBJECTION OF THE RESCAP BORROWER CLAIM TRUST TO CLAIM  
NUMBER 1296**

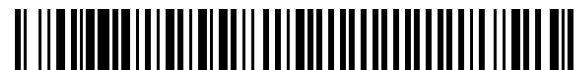
I swear under penalty of perjury to the following matters:

1. My name is Mary Perkins White. I am the claimant for Proof of Claim 1296 in this Court and testify under penalty of perjury to the following information:

**General Background**

2. I'm a 34 year resident of Washington State, I graduated from high school in June 1979 in Anchorage Alaska and attended college in Montana and Washington.

3. In 1987 I began a career in law enforcement working for the Department of Corrections. Shortly after starting at DOC I began working at the City of Kent Police



1212020160420000000000007

Department as a Corrections Officer for almost 20 years. While at the City of Kent I was offered a new position of Programs Coordinator, and developed a variety of programs including Electronic Home Detention, Work Release, Adult Basic Education, Religious Programs, Drug and Alcohol Treatment, Community Service, and a Trustee work program for offenders. Additionally, I managed over 200 volunteers at the corrections facility.

4. While working in corrections I also volunteered my time working in the community as a Reserve Police Officer for the Des Moines Police Department for three years.

5. In 2006 I separated from the City of Kent after an injury at work which necessitated back surgery preventing me from returning to my employment.

#### **Loan and Refinancing**

6. In 2006 I secured a HELOC through United Pacific Mortgage on my residence anticipating a career transition.

7. On August 28, 2008, the company servicing my HELOC loan, Homecomings, stated the loan was frozen because of market wide decline in real estate values.

8. As a result of this and the uncertainty in the economy I decided to have the loan modified to an installment loan to lower my payments.

9. In early 2009 after learning of a new program, to assist homeowners lower payments I applied for a refinance with GMAC.

10. On July 14, 2009 GMAC mailed the modification agreement document for signature. I signed and notarized the installment note that purported to replace the HELOC and had monthly payments at a fixed rate, along with the down payment.

11. I sent the original note with my signature and kept a copy for my records. I made the payments as instructed on the loan.

12. On about October 23, 2009 I was told the loan servicing then transferred to Green Tree.

### **Claim Information**

13. On August 27, 2009, I contacted a representative of GMAC by phone and talked with its representative "Raj" who assured me it was a "system generated a default letter in error, keep making payments as instructed on the loan modification" and he confirmed that the loan modification paperwork was received and was being entered into the system.

14. On August 21 and September 21 2009 I received a default letter from GMAC demanding payment of \$4427.34 "owed" since July and threatening to begin foreclosure.

15. This frightened me a great deal as I was a single person living on disability during a very uncertain time for the economy and I rely on my home as my primary asset (by far) for retirement and a dwelling. My parents (since passed) were on a fixed income and I was the only person who could support me. My adult son no longer lived in Washington State.

16. On October 15, 2009, and November 19, 2009, I received notice from Bank of America #1259, and Citibank #9199 that adverse action was being taken on my credit cards due to a "serious delinquency" found reported by GMAC on my Equifax credit report.

17. On December 8, 2009 I filed an online dispute with Transunion in which GMAC reports me over 90 days past due, with \$5856.00 owing on the old loan.

18. On December 09, 2009 I filed disputes via certified letter with Experian, Transunion and GMAC.

19. On December 12, 2009, I received dispute response notification in a letter from Experian that GMAC had re-verified the 90-day late payment status. On December 30, 2009 Transunion dispute results confirmed that GMAC also re-verified 90 days late.

20. On December 24, 2009, I received a response in a letter from GMAC stating that they are unable to make corrections to the credit report unless it was done by mistake. GMAC did not correct the delinquent reporting to Experian, Equifax or Transunion.

21. On January 1, 2010, Transunion sent me a letter with results of investigation showing GMAC reporting me 90 days late. No corrections were made.

22. On January 12, 2010, I filed another dispute was filed by phone with Transunion.

23. On February 3, 2010, dispute results from Transunion state that GMAC confirmed 90 days late, and Green Tree now reporting 30 days past due in error.

24. On May 10, 2010, an online dispute was filed with Transunion which was showing 90 days late, and Experian and Equifax now reporting GMAC 90-120 days late.

25. On June 5, 2010, I received dispute results from Transunion showing GMAC reporting me 90 days late making my payment.

26. On October 2, 2010, disputes were filed with Transunion, Equifax and Experian still showing GMAC 90 days late.

27. On October 8<sup>th</sup> 2010, Equifax returned the dispute results as 90-119 days late.

28. On October 29<sup>th</sup>, 2010, Transunion dispute results now show GMAC as a "charge off".

29. On November 17<sup>th</sup>, 2010, a dispute was sent certified mail to Transunion including copies of the GMAC loan modification and proof of all payments made on time.

30. On December 2, 2010, Transunion credit report still shows “charge off” with GMAC.

31. On December 7<sup>th</sup>, 2010, when applying for a home loan, the Innovis credit report shows “serious delinquencies” reported by Transunion, Equifax, and Experian, with GMAC reporting a charge off through February 2011.

32. On December 13, 2010, a dispute was filed with Transunion and Equifax, they report back that GMAC is reporting a “charge off”, and 90-119 days past due.

#### **Lawsuit Filed Against GMAC**

33. On June 8, 2011, I filed suit in US District Court for the Western District of Washington 3:11-cv-05439 White v. GMAC Mortgage, LLC et al.

34. On June 27, 2011, GMAC was served with the suit through its registered agent in Olympia, Washington.

35. I believed the suit would finally solve the false information reported by GMAC and Green Tree

36. However, on my September 29, 2011 Experian credit report GMAC misidentifies my home loan as a home equity line of credit (HELOC herein) and that my high balance was \$200,000.00. I do not believe my high balance exceeded \$160,000.00 and my loan is an installment loan as opposed to a HELOC. On the same report Green Tree also identifies the loan as a HELOC and mis-states that my credit balance was \$200,000.00. Moreover, Green Tree states that the credit was suspended. This is not true.

37. On my September 29, 2011 Trans Union credit report, Green Tree misreports the loan as a HELOC and states that I had been 60 days delinquent within the previous 10 months and that my high balance was \$200,000.00. I have never been 60 days late and again

the loan is an installment loan and not a HELOC. On the same report GMAC also misreports that the loan was a HELOC with a high balance of \$200,000.00. It also states that the last payment I made was on June 17, 2009.

38. On my September 29, 2011 Equifax credit report GMAC misreports the loan as a HELOC, with a 200k limit, and states that the last activity was in August 2009 and the last payment was in June 2009. Green Tree misreported the loan as a HELOC with a \$200,000.00 high balance.

39. On my December 13, 2011 Experian Credit report GMAC continued to misidentify the loan as HELOC with a credit limit of 200k, and Green Tree misreported that the high balance was \$200,000, that it was HELOC and that the credit line had been suspended.

40. On my December 20, 2011 Equifax credit report GMAC misreports the loan as a HELOC with a credit limit of 200k and appears to report the last payment was made in June 2009 and the last activity was in August 2009. Green Tree also reports the loan as a HELOC with a high limit of \$200,000.00.

41. On my December 22, 2011 Equifax credit report Green Tree continued to report the loan as a HELOC with a \$200,000.00 high balance. GMAC reported the loan as a HELOC with a \$200,000.00 credit limit with a high balance of \$155,000.00; last activity was 08/09; last payment made 06/09.

42. On my February 1, 2012 Experian credit report Green Tree continued to report the credit limit and high balance of \$200,000.00 and that the credit limit had been suspended. GMAC misidentified the loan as a HELOC with a \$200,000.00 credit limit.

43. On February 8, 2012, Equifax informed me that GMAC and Green Tree had verified the reporting as accurate. I believe Green Tree verified the reporting based on what GMAC told them as the representative I talked to at Green Tree told me the information they had on the account came from GMAC. Attached hereto as Exhibit 1 is a true and correct copy of the February 8, 2012 letter from Equifax with a redacted page from the report.

44. In my February 08, 2012 Equifax credit report, GMAC started listing me as 119 past due on the account. I am current on my payments but it says that that the last activity was in August 2009 but my last payment was in June 2009. It also states, "we have researched the account, the creditor has verified the credit high limit, additional information has been provided from the original source regarding this item." Green Tree was still referring to the loan as a HELOC with a high balance of \$200,000.00, and a credit limit of \$200,000.00.

45. While attempting to get the errors corrected I began seeing in the news information on wrongful foreclosures on homeowners.

46. I was terrified that GMAC and Greentree's threat to foreclose on my home would be realized before I could get the late pay error corrected by the servicer. Letters promising foreclosure as well as collections calls continued weekly despite efforts to get the error corrected and being in regular contact with both GMAC and Greentree. This caused great distress on a daily basis for me.

47. I learned based on my conversations by phone, with a representative of Green Tree named Charles Wallace that Green Tree obtained the false information it was reporting about me from GMAC.

48. The problems seemed to only get worse even though I had hired an attorney and brought a lawsuit. The erroneous entries on my credit report continued and remarkably alternated from one derogatory entry to another despite filing a lawsuit.

49. If the Court wishes or requires me to provide further testimony on the matters discussed, I am ready, willing and able to provide such testimony at a convenient time and place. I have been looking forward to this for a long time.

### **Damages**

50. During the time this was reported I suffered: headaches, sleeplessness, anxiety, humiliation when applying for credit, irritability, and I feared answering the phone or opening email and mail. I withdrew socially from friends, and had trouble explaining why I was unable to buy a house at the time. I socialized far less as a result of depression.

51. When my father became seriously ill I was unable to afford a trip to New York to be with him since my credit had been limited as a result of the derogatory credit reporting. I had no available credit. The time I spent attempting to correct these errors was upwards of several hundred hours over a 3-year period. This affected my personal life, my health and my relationships. Time spent attempting to get the errors corrected could have been spent working or with my family and loved ones.

52. It was demoralizing to be treated as a deadbeat by collectors and loan servicers as a person who was delinquent paying their house payment approaching foreclosure. I had terrible dreams of my house being taken from me and having to live on the streets.

///



53. I provided information showing how long this happened and that is was false information that was an integral part of my life for over three years.

54. Attached hereto as Exhibit A is a true and correct copy of a portion of the mortgage modification provided to me in July 2009.

55. Attached hereto as Exhibit B is a true and correct copy of a portion of my Trans Union report provided to me in December 2009.

56. Attached hereto as Exhibit C is a true and correct copy of a portion of my Equifax report dated October 2010.

57. Attached hereto as Exhibit D is a true and correct copy of a portion of my Equifax report dated October 2010.

58. Attached hereto as Exhibit E is a true and correct copy of a portion of my Trans Union report dated October 2010.

59. Attached hereto as Exhibit F is a true and correct copy of a Consumer Dispute Verification Equifax produced in discovery that it claimed was sent to GMAC Mortgage in October 2010.

60. Attached hereto as Exhibit G is a true and correct copy of a letter from PEMCO I received in November 2010.

61. Attached hereto as Exhibit H is a true and correct copy of a portion of my credit report provided to me in December 2010.

62. Attached hereto as Exhibit I is a true and correct copy of a portion of my Equifax credit report provided to me in December 2010.

63. Attached hereto as Exhibit J is a true and correct copy of a portion of my Trans Union credit report provided to me in about March 2011.

64. Attached hereto as Exhibit K is a true and correct copy of a portion of my Trans Union credit report provided to me in September 2011.

65. Attached hereto as Exhibit L is a true and correct copy of a letter I sent to Equifax in December 2011.

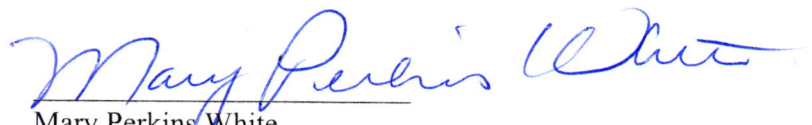
66. Attached hereto as Exhibit M is a true and correct copy of a portion of my Equifax credit report provided to me in December 2011.

67. Attached hereto as Exhibit N is a true and correct copy of results of investigation with a portion of my Equifax credit report provided to me in February 2012.

68. On December 29, 2011, PEMCO sent me a letter informing me of adverse action taken on my home and auto insurance based on my Equifax credit report stating it was due to the number of accounts "currently, or in the past delinquent" and instructs me to dispute credit report errors with Equifax, and once the errors are removed PEMCO will adjust the premiums.

69. The reduction in credit limits negatively affected my debt to credit ratio. As a result of the loss of previously available credit, I was forced to sell personal belongings to meet financial obligations and manage unexpected expenses as they arose.

DATED this 20<sup>th</sup> day of April 2016 at Gig Harbor (city).

  
Mary Perkins White  
Claimant, Proof of Claim 1296

# EXHIBIT A

Record & Return to:  
GMAC Mortgage, LLC  
Attention: Loss Mitigation Department  
3451 Hammond Avenue  
Waterloo, IA 50702

[Space Above This Line For Recorder's Use]

1392547097

## FIXED RATE LOAN MODIFICATION AGREEMENT 11093057

July 14, 2009  
7097

This Loan Modification Agreement ("Agreement"), made this 19th day of September 2009, ("Effective Date") between MARY E PERKINS WHITE ("Borrower") and GMAC Mortgage, LLC ("Lender"), amends and supplements that certain promissory note ("Note") dated October 13, 2006, in the original principal sum of Two Hundred Thousand Dollars And No Cents (\$200,000.00) executed by Borrower. The Note is secured by a Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated the same day as the Note and recorded in the real property records of PIERCE County, Washington. Said Security Instrument covers the real and, if applicable, personal property described in such Security Instrument (the "Property") located at 7918 RAY NASH DRIVE NORTHWEST, GIG HARBOR WA, 98335 which real property is more particularly described as follows:

See attached legal description.

Borrower acknowledges that Lender is the legal holder and the owner of the Note and Security Instrument and further acknowledges that if Lender transfers the Note, as amended by this Agreement, the transferee shall be the "Lender" as defined in this Agreement.

Borrower has requested, and Lender has agreed, to extend or rearrange the time and manner of payment of the Note and to extend and carry forward the lien(s) on the Property whether or not created by the Security Instrument.

Now, therefore, in consideration of the mutual promises and agreements contained herein, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, and intending to be legally bound, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. Borrower acknowledges that as of the Effective Date, the amount payable under the Note and secured by the Security Instrument (the "Principal Balance") is One Hundred Seven Thousand One Hundred Thirteen Dollars And Sixty Four Cents (\$107,113.64). Borrower hereby renews and extends such indebtedness and promises to pay jointly and severally to the order of Lender the Principal Balance, consisting of the amount(s) loaned to Borrower by Lender and any accrued but unpaid interest capitalized to date.

2. Interest will be charged on the unpaid Principal Balance until the full amount of principal has been paid. Borrower will pay interest at the rate of 4.0000% per year from the Effective Date.

3. Borrower promises to make monthly principal and interest payments of \$927.79, beginning on September 20, 2009, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on October 20, 2021 (the "Maturity Date"), Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date. Borrower will make such payments at 3451 Hammond Avenue, Waterloo, IA 50702 or at such other place as Lender may require. The amounts indicated in this paragraph do not include any required escrow payments for items such as hazard insurance or property taxes; if such escrow payments are required the monthly payments will be higher and may change as the amounts required for escrow items change.

4. If Lender has not received the full amount of any monthly payment by the end of 15 calendar days

after the date it is due, Lender reserves the right to charge Borrower a late charge. The amount of the charge will be the late charge percentage provided for in the Note multiplied by the overdue payment of principal and interest required under this Agreement. Borrower will pay this late charge promptly but only once on each late payment. The late charge is not in lieu of any other remedy of Lender, including any default remedy.

5. It is the intention of the parties that all liens and security interests described in the Security Instrument are hereby renewed and extended (if the Maturity Date of the original Note has been changed) until the indebtedness evidenced by the Note and this Agreement has been fully paid. Lender and Borrower acknowledge and agree that such renewal, amendment, modification, rearrangement or extension (if applicable) shall in no manner affect or impair the Note or liens and security interests securing same, the purpose of this Agreement being simply to modify, amend rearrange or extend (if applicable) the time and the manner of payment of the Note and indebtedness evidenced thereby, and to carry forward all liens and security interests securing the Note, which are expressly acknowledged by Borrower to be valid and subsisting, and in full force and effect so as to fully secure the payment of the Note.

6. If all or any part of the Property or any interest in it is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by the Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by applicable law. If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security instrument. If Borrower fails to pay these sums prior to the expiration of this period, lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower. For purposes of this paragraph, "interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is transfer of title by Borrower at a future date to a purchaser.

7. As amended hereby, the provisions of the Note and Security instrument shall continue in full force and effect, and the Borrower acknowledges and reaffirms Borrower's liability to Lender thereunder. In the event of any inconsistency between this Agreement and the terms of the Note and Security Instrument, this Agreement shall govern. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement, including but not limited to, in the case of the Borrower, the obligation to pay items such as taxes, insurance premiums or escrow items, as applicable. Any default by Borrower in the performance of its obligations herein contained shall constitute a default under the Note and Security Instrument, and shall allow Lender to exercise all of its remedies set forth in said Security Instrument.

8. Lender does not, by its execution of this Agreement, waive any rights it may have against any person not a party hereto. This Agreement may be executed in multiple counterparts, each of which shall constitute an original instrument, but all of which shall constitute one and the same Agreement. EACH OF THE BORROWER AND THE LENDER ACKNOWLEDGE THAT NO REPRESENTATIONS, AGREEMENTS OR PROMISES WERE MADE BY THE OTHER PARTY OR ANY OF ITS REPRESENTATIVES OTHER THAN THOSE REPRESENTATIONS, AGREEMENTS OR PROMISES SPECIFICALLY CONTAINED HEREIN. THIS AGREEMENT, AND THE NOTE AND SECURITY INSTRUMENT (AS AMENDED) SETS FORTH THE ENTIRE UNDERSTANDING BETWEEN THE PARTIES. THERE ARE NO UNWRITTEN AGREEMENTS BETWEEN THE PARTIES.

Executed effective as of the day and year first above written.

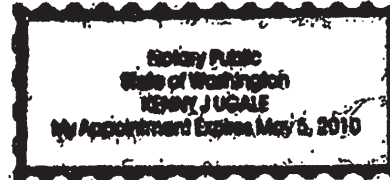
Mary E Perkins White  
MARY E PERKINS WHITE - 7097  
Borrower

GMAC Mortgage, LLC

By: KENNY J. USALE / Ken J. Usale 07-17-2009

Title: NOTARY

RESIDING IN PIERCE COUNTY



**GMAC Mortgage**

July 14, 2009

MARY E PERKINS WHITE  
 7918 RAY NASH DRIVE NORTHWEST  
 GIG HARBOR, WA 98335

RE: Account Number 7392547097  
 7918 RAY NASH DRIVE NORTHWEST  
 GIG HARBOR, WA 98335

Dear MARY E PERKINS WHITE,

**Your request for a loan modification has been approved subject to the following:**

- Receipt of your contribution
- Receipt of the signed and notarized loan modification agreement and any attachments
- Receipt of clear title, if applicable

**Your Home Equity Line of Credit is being closed as a result of this modification and is being modified to a closed end mortgage. You will be notified of your new account under a separate cover.**

The terms of the modification you requested is as follows:

1. The down payment of \$927.79 must be remitted in the form of certified funds by 7/27/2009 to be applied towards the costs below. The down payment and the signed and executed loan modification must be sent to:

**GMAC Mortgage, LLC**  
**Attention: Payment Processing/Loan Modification**  
**3451 Hammond Avenue**  
**Waterloo, IA 50702**

2. The breakdown of the total amount included in the modification is as follows:

|   |                       |                 |
|---|-----------------------|-----------------|
| Interest portion of your 6/20/2009 - 9/19/2009 payments |                       | \$1,723.30      |
|   | <b>Total Costs</b>    | \$1,723.30      |
|   | Less Debt Forgiveness | \$800.51        |
| <b>Total Due</b>  |                       | <b>\$927.79</b> |

3. The interest rate is 4.000%, the new unpaid principal balance is \$107,113.64, the term is 146 and the maturity date is October 20, 2021
4. The first modified payment begins September 20, 2009.

|                        |                 |
|------------------------|-----------------|
| Principal and Interest | \$927.79        |
| Escrow                 | \$0.00          |
| Additional Installment | \$0.00          |
| <b>Total</b>           | <b>\$927.79</b> |

Please remit the monthly payments to us and forward to my attention until you have received a Mortgage Account Statement. Late charges are assessed in accordance with your mortgage documents.

MaryWhite000079

# EXHIBIT B



File Number: 214519226

Date issued: 12/08/2009

**Personal Information**

**Name:** MARY E. WHITE  
**Other Names:** PERKINS, WHITE, MARY  
WHITE, MARY, ELIZABETH  
PERKINS WHITE, MARY, ELIZABETH

You have been on our files since 08/1984

**SSN:** XXX-XX-XXXX  
**Date of Birth:** XXX-XX-XX  
**Telephone:** XXX-XXX-3658

Your SSN is partially masked for your protection

**CURRENT ADDRESS**

**Address:** 7918 NW. RAY NASH DR.  
GIG HARBOR, WA 98335

**Date Reported:** 09/2007**PREVIOUS ADDRESSES**

**Address:** 489 PO BOX 489  
GIG HARBOR, WA 98335

**Date Reported:** 06/2005

**Address:** 10322 NW. 123RD ST.  
GIG HARBOR, WA 98329

**EMPLOYMENT DATA REPORTED**

**Employer Name:** SELF EMPLOYED  
**Location:** KENT, WA  
**Date Reported:** 07/2002

**Position:** MISC OTHER  
**Date Hired:**

Special Notes: Your Social Security number has been masked for your protection. You may request disclosure of the full number by writing to us at the address found at the end of this report. Also if any item on your credit report begins with 'MED1', it includes medical information and the data following 'MED1' is not displayed to anyone but you except where permitted by law.

**Adjustable rate mortgage terms**

The following information concerning adjustable rate mortgages was obtained from public records and appears on your report. The information was obtained from the Recorder's Office in the jurisdiction and State specified below. None of these items contain adverse information; they are simply a listing of the information filed in the Recorder's Office concerning your adjustable rate mortgage.

**PUBLIC RECORD MORTGAGE DETAILS**

**Recorder's Office:**  
PIERCE, WA

**Origination Date:** 01/2005  
**Initial Rate Adjustment:** 02/2012  
**Next Rate Change Date:** 02/2012  
**Rate Change Frequency:** Monthly  
**Rate Change Interval:** 12  
**Index Type:** LIB

**Loan Amount:** \$300,000  
**Initial Interest Rate:** 5.750%  
**Rate Calculation Change:** 2.250%  
**Change Percent Limit:** 2.000%  
**First Rate Change Cap:** 0.000%  
**Maximum Rate:** 10.750%  
**Combined Loan to Value:** 57.800%

**Account Information**

The key to the right helps explain the payment history information contained in some of the accounts below. Not all accounts will contain payment history information, but some creditors report how you make payments each month in relation to your agreement with them.

| NA             | OK      | OK      | 30           | 60           | 90           | 120           |
|----------------|---------|---------|--------------|--------------|--------------|---------------|
| Not Applicable | Unknown | Current | 30 days late | 60 days late | 90 days late | 120 days late |

**Adverse Accounts**

The following accounts contain information that some creditors may consider to be adverse. Adverse account information may generally be reported for 7 years from the date of the first delinquency, depending on your state of residence. The adverse information in these accounts has been printed in >brackets< or is shaded for your convenience, to help you understand your report. They are not bracketed or shaded this way for creditors. (Note: The account # may be scrambled by the creditor for your protection).

12/8/2009 11:28 AM

# EXHIBIT C

057010



## Equifax Credit Report <sup>TM</sup> for White Mary Perkins

As of: 05/10/2010.

Available until: 06/09/2010

Confirmation #: 0630406744

Report Does Not Update

**Important.** Please print this report as it will only be available for you to view during this session with Equifax. If you would like to view this credit report online free for 30 days, [click here.](#)

| Section Title  | Section Description   |
|--|---|
| 1. <a href="#">Credit Summary</a>                          | Summary of account activity                                     |
| 2. <a href="#">Account Information</a>                     | Detailed account information                                    |
| 3. <a href="#">Inquiries</a>                               | Companies that have requested or viewed your credit information |
| 4. <a href="#">Negative Information</a>                    | Bankruptcies, liens, garnishments and other judgments           |
| 5. <a href="#">Personal Information</a>                    | Personal data, addresses, employment history                    |
| 6. <a href="#">Dispute File Information</a>                | How to dispute information found on this credit report          |
| 7. <a href="#">Summary of Your Rights Under the FCRA</a>   | Summary of Your Rights Under the FCRA                           |
| 8. <a href="#">Remedying the Effects of Identity Theft</a> | Remedying the Effects of Identity Theft                         |
| 9. <a href="#">Your Rights Under State Law</a>             | 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 |
|-----------------------------|--------------|-----------|-----------|--------------|----------------------|------------------------|-------------------------|
| <a href="#">Mortgage</a>    | 1            | \$298,916 | \$0       | \$300,000    | 100%                 | \$2,060                | 1                       |
| <a href="#">Installment</a> | 2            | \$31,989  | N/A       | \$61,019     | 52%                  | \$748                  | 2                       |
| <a href="#">Revolving</a>   | 10           | \$23,754  | \$17,946  | \$41,700     | 57%                  | \$533                  | 9                       |
| <a href="#">Other</a>       | 0            | \$0       | N/A       | N/A          | N/A                  | \$0                    | 0                       |
| Total                       | 13           | \$354,659 | \$17,946  | \$402,719    | 88%                  | \$3,341                | 12                      |

Debt by Account Type

Debt to Credit Ratio by Account

| Account Name      | Account Number | Date Opened | Balance | Date Reported | Past Due | Account Status   | Credit Limit |
|-------------------|----------------|-------------|---------|---------------|----------|------------------|--------------|
| GMAC MORTGAGE LLC | N/A            | 10/2006     | \$0     | 12/2009       |          | PAYS 91-120 DAYS | \$200,000    |

Account Number: XXXX

Account Owner: Individual Account.

Type of Account: Line of Credit

Term Duration:

Date Opened: 10/2006

Date Reported: 12/2009

Date of Last Payment: 06/2009

Scheduled Payment Amount: \$0

Date Major Delinquency First Reported:

Creditor Classification:

Charge Off Amount:

Balloon Payment Amount:

Date Closed: 11/2009

Date of First Delinquency: 08/2009

Comments: Consumer disputes this account information

Current Status: PAYS 91-120 DAYS

High Credit: \$200,000

Credit Limit: \$200,000

Terms Frequency: Monthly (due every month)

Balance: \$0

Amount Past Due:

Actual Payment Amount:

Date of Last Activity: N/A

Months Reviewed: 30

Activity Description: Transfer/Sold

Deferred Payment Start Date:

Balloon Payment Date:

Type of Loan: Home Equity Line of Credit

#### 81-Month Payment History

| Year | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 2009 | *   | *   | *   | *   | *   | *   | *   | 30  | 60  | 90  | *   |     |
| 2008 | *   | *   | *   | *   | *   | *   | *   | *   | *   | *   | *   | *   |
| 2007 | *   | *   | *   | *   | *   | *   | *   | *   | *   | *   | *   | *   |
| 2006 |     |     |     |     |     |     |     |     |     | *   | *   | *   |

|            |     |         |           |         |                |           |
|------------|-----|---------|-----------|---------|----------------|-----------|
| GREEN TREE | N/A | 10/2006 | \$103,061 | 03/2010 | PAYS AS AGREED | \$200,000 |
|------------|-----|---------|-----------|---------|----------------|-----------|

Account Number: XXXX

Account Owner: Individual Account.

Type of Account: Line of Credit

Term Duration:

Date Opened: 10/2006

Date Reported: 03/2010

Date of Last Payment: 03/2010

Scheduled Payment Amount: \$1,399

Date Major Delinquency First Reported:

Current Status: PAYS AS AGREED

High Credit: \$0

Credit Limit: \$200,000

Terms Frequency:

Balance: \$103,061

Amount Past Due:

Actual Payment Amount:

Date of Last Activity: 03/2010

Months Reviewed: 2

# EXHIBIT D

**EQUIFAX**

**CREDIT FILE : October 8, 2010**  
**Confirmation # 0279031684**

Dear White Mary Perkins:

Below are the results of your request for Equifax to reinvestigate certain elements of your Equifax credit file. Equifax contacted each source directly and our investigation is now completed. If you have any additional questions or concerns, please contact the source of that information directly.

You may contact Equifax regarding the specific information contain in this letter within the next 60 days by visiting us at [www.investigate.equifax.com](http://www.investigate.equifax.com) or by calling a Customer Representative at (888) 265-8819 from 9:00am to 5:00pm Monday-Friday in your time zone. If you want to request a free copy of the Equifax credit file you can call our toll free number at (877) 576-5766.

Thank you for giving Equifax the opportunity to serve you.

**The Results Of Our Reinvestigation**

**Credit Account Information**

(For your security, the last 4 digits of account number(s) have been replaced by \*)  
 (This section includes open and closed accounts reported by credit grantors)

| Account History<br>Status Code | Descriptions | 1 : 30-59 Days Past Due<br>2 : 60-89 Days Past Due<br>3 : 90-119 Days Past Due<br>4 : 120-149 Days Past Due | 5 : 150-179 Days Past Due<br>6 : 180 or More Days Past Due<br>G : Collection Account<br>H : Foreclosure | J : Voluntary Surrender<br>K : Repossession<br>L : Charge Off |
|--------------------------------|--------------|---|---|---|
|--------------------------------|--------------|---|---|---|

>>> We have researched the credit account. Account # - 739254\* The results are: The status of this account has been updated. The prior paying history on this account has been updated. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **GMAC Mortgage LLC, PO Box 4622, Waterloo IA 50704-4622 Phone: (800) 766-4622**

**GMAC Mortgage PO Box 4622 Waterloo IA 50704-4622 : (800) 766-4622**

| Account Number | Date Opened | High Credit | Credit Limit | Terms Duration | Terms Frequency | Months Revd | Activity Description | Creditor Classification |         |            |               |            |             |             |             |         |
|----------------|-------------|-------------|--------------|----------------|-----------------|-------------|----------------------|-------------------------|---------|------------|---------------|------------|-------------|-------------|-------------|---------|
| 739254*        | 10/2006     | \$200,000   | \$200,000    |                | Monthly         | 30          | Transfer/Sold        |                         |         |            |               |            |             |             |             |         |
| Items As of    | Balance     | Amount      | Date of      | Actual         | Scheduled       | Date of 1st | Delinquency          | Date of                 | Date of | Charge Off | Transfer/Sold | Start Date | Balance Pay | Balance Pay | Balance Pay | Date    |
| 10/2010        | \$0         | \$0         | 06/2009      | \$0            | \$0             | 08/2009     |                      |                         |         |            |               |            | \$0         | \$0         | \$0         | 11/2009 |

Current Status - 90 - 119 Days Past Due: Type of Account - Line of Credit; Type of Loan - Home Equity Line Of Credit; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Transferred or Sold; Home Equity Loan;

Current Status - 90 - 119 Days Past Due: Type of Account - Line of Credit; Type of Loan - Home Equity Line Of Credit; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Transferred or Sold; Home Equity Loan.

Account History 10/2005 09/2009 08/2009  
 with Status Codes 3 2 1

(Continued On Next Page)

Page 1 of 2

0279031684APP-00089845- 3566- 3600 - S

00089845-3566  
 White Mary Perkins  
 PO Box 489  
 Gig Harbor, WA 98335-0489

P. O. Box 105518  
 Atlanta, GA 30348

# EXHIBIT E





by TransUnion.

your products | [your account](#) | [learn](#) | [help](#) | [logout](#)

[member center](#) | [your credit](#) | [your debt](#) | [your identity](#) | [savings](#) | [your home](#) | [your car](#) | [your insurance](#) | [legal tools](#)

[credit alerts](#) | [credit reports](#) | [credit scores](#) | [trending](#)

## Credit Reports

October 6, 2010

[Printer friendly version](#)  
[Found an inaccuracy?](#)  
[Save \\$1,000s in Auto Refi](#)

### OFFERS FOR YOU

[Got debt?](#)   
[Try DebtGoal](#)  
[Capital One](#)   
[Card Offers](#)  
[Gold](#)   
[MasterCard](#)

### FAQ

[How long can I access my credit reports online?](#)

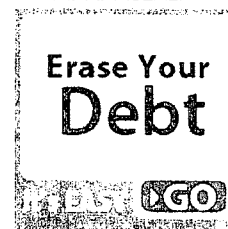
[Why do I need all three credit reports?](#)

### RELATED ITEMS

[Update report](#)

[Learn more about credit](#)

### ADVERTISEMENT



| PERSONAL INFORMATION ?   |   |   |  |
|--------------------------|---|---|--|
| CREDIT REPORTING AGENCY: | TransUnion.   | experian  | EQUIFAX  |
| CREDIT REPORT DATE:      | 10/06/2010  | 10/06/2010  | 10/06/2010   |
| NAME:                    | MARY E. PERKINSWHITE                                      | MARY E. WHITE   | WHITE MARY PERKINS                                     |
| ALSO KNOWN AS:           | WHITE,MARY,ELIZABETH                                      | MARY E. PERKINS-WHITE                                       | MARY E. PERKINSWHITE                                   |
|                          | PERKINS,WHITE,MARY  | WHITE MARY PERKINS  | MARY E. PERKINS-WHITE                                  |
|                          | PERKINSWHITE,MARY,ELIZABE                                 | E WHITE MARY  | MARY WHITE   |
|                          |   |   | MARY E. PERKINS  |
| DATE OF BIRTH:           | <div></div>   |   |  |
| CURRENT ADDRESS:         | 489 PO BOX 489<br>GIG HARBOR, WA 98335<br>06/01/2005      | P O BOX 489<br>GIG HARBOR, WA 98335-0489<br>10/2002         | PO BOX 489<br>GIG HARBOR, WA 98335<br>06/2005          |
| PREVIOUS ADDRESS:        | 7918 NW RAY NASH DR<br>GIG HARBOR, WA 98335<br>09/01/2007 | 7918 RAY NASH DR NW<br>GIG HARBOR, WA 98335-6225<br>09/2002 | 7918 RAY NASH DR NW<br>GIG HARBOR, WA 98335<br>12/2007 |
|                          | 10322 NW 123RD ST<br>GIG HARBOR, WA 98329                 | 10322 123RD ST NW<br>GIG HARBOR, WA 98329-6940<br>07/2007   | 10322 123RD ST NW<br>GIG HARBOR, WA 98329<br>07/2007   |
| EMPLOYER:                | SELF EMPLOYED<br>KENT, WA<br>07/01/2002                   | CITY OF KENT POLICE<br>DEP<br>08/2000                       | CITY OF KENT   |
| PREVIOUS EMPLOYER:       |   | SELF EMPLOYED<br>KENT WA 980325838<br>07/2002               | KENT POLICE DEPT                                       |
|                          |   |   | LOTHROP BUSINESS FORMS                                 |

### Consumer Statement

None Reported

[Want to pay off these accounts faster? Try DebtGoal FREE](#)

### SUMMARY

TransUnion

Experian

Equifax

Revolving Accounts: Accounts with an open-end term

ELAN FINANCIAL SERVICE

[More about this account](#) | [Dispute](#)

|              | TransUnion  | Experian    | Equifax     |
|--------------|-------------|-------------|-------------|
| Account No.: |             |             |             |
| Condition:   | Open        | Open        | Open        |
| Balance:     | \$946       | \$946       | \$946       |
| Type:        | Credit Card | Credit Card | Credit Card |
| Pay Status:  | Current     | Current     | Current     |

Two Year Payment History:

[Legend](#)

|   |                      |
|---|----------------------|
| TransUnion  | OK OK OK OK OK OK    |
| Experian  | OK OK OK OK OK OK OK |
| Equifax   |                      |
| Oct Nov Dec '09 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '10 Feb Mar Apr May Jun Jul Aug Sep |                      |

CITI

[More about this account](#) | [Dispute](#)

|              | TransUnion  | Experian    | Equifax     |
|--------------|-------------|-------------|-------------|
| Account No.: |             |             |             |
| Condition:   | Closed      | Closed      | Closed      |
| Balance:     | \$1847      | \$1847      | \$1847      |
| Type:        | Credit Card | Credit Card | Credit Card |
| Pay Status:  | Current     | Current     | Current     |

Two Year Payment History:

[Legend](#)

|   |   |
|---|---|
| TransUnion  | OK |
| Experian  | OK |
| Equifax   |   |
| Oct Nov Dec '09 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '10 Feb Mar Apr May Jun Jul Aug Sep |   |

GREEN TREE

[More about this account](#) | [Dispute](#)

|              | TransUnion  | Experian            | Equifax     |
|--------------|-------------|---------------------|-------------|
| Account No.: | 8970****    | 8970****            | 8970****    |
| Condition:   | Open        | Open                | Open        |
| Balance:     | \$100738    | \$100156            | \$100156    |
| Type:        | Home equity | Credit line secured | Home equity |
| Pay Status:  | Current     | Current             | Current     |

Two Year Payment History:

[Legend](#)

|   |   |
|---|---|
| TransUnion  | OK |
| Experian  | OK |
| Equifax   |   |
| Oct Nov Dec '09 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '10 Feb Mar Apr May Jun Jul Aug Sep |   |

GMAC MTG

[More about this account](#) | [Dispute](#)

|              | TransUnion    | Experian             | Equifax              |
|--------------|---------------|----------------------|----------------------|
| Account No.: | 739254****    | 739254****           | 739254****           |
| Condition:   | Closed (Paid) | Closed (Transferred) | Closed (Transferred) |
| Balance:     | \$0           |                      | \$0                  |
| Type:        | Home equity   | Credit line secured  |                      |
| Pay Status:  | Late 90 Days  | Late 90 Days         | Late 90 Days         |

Two Year Payment History:

[Legend](#)

|   |   |
|---|---|
| TransUnion  | OK |
| Experian  | OK |
| Equifax   |   |
| Dec '08 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '09 Feb Mar Apr May Jun Jul Aug Sep Oct Nov |   |

Still reporting me late

Still reporting me 30, 60, 90 days late

# EXHIBIT F

TRADE

AUTOMATED CONSUMER DISPUTE VERIFICATION

EQUIFAX CREDIT INFORMATION SERVICES

|                 |   |  |
|-----------------|---|--|
| Control Number  | 99990279031684034   | Dispute 1 [007] DISPUTES CURRENT/PREVIOUS ACCOUNT STATUS/PAYMENT HISTORY PROFILE/PAYMENT RATING. VERIFY PAYMENT HISTORY PROFILE, ACCOUNT STATUS, AND PAYMENT RAT |
| Origin NCRA     | EPX   | Dispute 2  |
| Date Created    | 10/06/2010  | Response Due 10/30/2010  |
| Subscriber Code | 682FM06438  |  |
| Account Number  | 7392547097  | FCRA Relevant Information ALL PAYMENTS SUBMITTED TIMELY. GMAC DID NOT ALLOCATE PAYMENTS WHICH CAUSED ME TO BE REPORTED INACCURATELY. PLEASE REMOVE.              |
| Grantor Name    | GMAC Mortgage   |  |
| Respondent Name | Rakima Barto  |  |
| Response Phone  | 319-236-4683  | Response Date 10/08/2010   |
| Response Code   | <input type="checkbox"/> Verified As Reported <input checked="" type="checkbox"/> Modify As Shown <input type="checkbox"/> Delete Account <input type="checkbox"/> Delete Fraud |  |

Reported Consumer Identity

|        |   |                          |  |
|--------|---|--------------------------|--|
| Name   | PERKINS WHITE MARY                        | Same                     | Modified Consumer Identity                               |
| AKA/FN | PERKINSWHITE MARY E                       | <input type="checkbox"/> | Name PERKINS WHITE MARY E                                |
| Addr   | PO BOX 489, GIG HARBOR, WA 98335          | <input type="checkbox"/> | AKA/FN   |
| Prev   | 7918 RAY NASH DR NW, GIG HARBOR, WA 98335 | <input type="checkbox"/> | Addr 7918 RAY NASH DRIVE NORTHWEST, GIG HARBOR, WA 98335 |
| SSN    |   | <input type="checkbox"/> | Prev   |
| DOB    |   | <input type="checkbox"/> | SSN  |
| Phone  |   | <input type="checkbox"/> | DOB  |
|        |   | <input type="checkbox"/> | Phone  |

| Account Type              | ECOA  | Date Open               | Type & Rate           | Narratives                                       |
|---------------------------|---|-------------------------|-----------------------|--|
| 6D                        | I   | 10/2006                 | C4                    | [166] CONSUMER DISPUTES THIS ACCOUNT INFORMATION |
| 89                        | I   |                         | C4                    | [123] ACCOUNT TRANSFERRED OR SOLD                |
| Credit Limit              | High Credit   | Current Balance         | Past Due              | [121] HOME EQUITY                                |
| \$200000                  | \$200000  | \$0                     |                       | [169] REMOVES COMPLIANCE CONDITION CODES         |
| Original Charge-Off       | \$200000  | \$0                     |                       | [123] ACCOUNT TRANSFERRED OR SOLD                |
| Date 1st Delinquency      | 08/2009   | Last Payment Date       | Date Closed           | [121] HOME EQUITY                                |
|                           | 08/2009   | 06/2009                 | 11/2009               |  |
| Activity Designator       | 08/2009   | Creditor Classification |                       |  |
| [T] Transferred/Sold      |   |                         |                       | Purchased / Sold To Name / Original Creditor     |
| [T] Transferred/Sold      |   |                         |                       | Purchase Indicator                               |
| Terms Duration            | [M] Monthly   | Term Frequency          | Sched Monthly Pmt     | Actual Payment                                   |
|                           | [M] Monthly   |                         | \$0                   | Deferred Pay Start Date                          |
| Date of Account Info      | Pmt Hist Months 1-12  | Pmt Hist Months 13-24   | Pmt Hist Months 25-36 | Pmt Hist Months 37-48                            |
| 12/2009                   | -----D3   | 210000000000            | 000000000000          | DDDDDDDDDDDB                                     |
| 11/2009                   | -----D3   | 210000000000            | 000000000000          | -----  |
| Consumer Info Indicator   |   |                         |                       |  |
| Compliance Condition Code | [XB] Account information disputed by consumer                     |                         |                       |  |
| Special Comment Code      | [KR] Removes the most recently reported compliance condition code |                         |                       |  |
| Account Status            | [80] Account transferred to another lender                        |                         |                       |  |
|                           | [80] Account 90 days past the due date                            |                         |                       |  |
| Payment Rating            | [05] Account transferred  |                         |                       |  |
|                           | [3] 90 - 119 days past due date                                   |                         |                       |  |
|                           | [3] 90 - 119 days past due date                                   |                         |                       |  |

EIS-WHITE MARY PERKINS-000001

# EXHIBIT G

**PEMCO**  
**Insurance** 325 Eastlake Avenue East  
PO Box 778  
Seattle, WA 98111-0778

**PEMCO Mutual Insurance Company**

**HO 1169741**  
**MARY E PERKINS-WHITE**

November 12, 2010

**Fair Credit Reporting Act Notice**

As a PEMCO policyholder, you belong to a select group of responsible people. Because of the claims histories of those we insure, your premiums don't go toward paying for the higher risk posed by those who are likely to have more frequent claims. That's how we can provide you with outstanding service at a competitive price.

No one can know exactly what the future may bring, but by looking for patterns in our past losses we've identified risk factors that indicate the relative likelihood of future claims. Home insurance risk factors include type of home, age of home, proximity to fire protection, claims history, and insurance scores derived from information in credit reports. Those factors combine to influence the price of insurance for each individual.

We receive insurance scores from an independent company that uses information in credit reports from Equifax Information Services LLC. Your score didn't result in the lowest premium possible, but it's likely that you would pay more – perhaps much more – for your coverage than you would in the absence of insurance scoring.

Under the Fair Credit Reporting Act, you have the right to a free copy of your consumer credit report from Equifax if you ask for it within 60 days of this notice. You also have a right to dispute with Equifax the accuracy or completeness of any information in the report. Please note that because Equifax didn't determine your insurance score, it can't answer questions about the score – only the information in your consumer credit report.

You can order your report from Equifax through its secured Web site, [www.equifax.com/fcra](http://www.equifax.com/fcra).<sup>\*</sup> Equifax will then send you a personal confirmation number that confirms your identity and protects your privacy when you call or contact them via the website noted.

If your report contains incorrect information, ask Equifax to correct it. Once that's done, call PEMCO Customer Service at 1-800-467-3626, and we'll reorder your score. If the new score results in a different premium, we'll apply it retroactively for this policy year. Additionally, although your score generally remains consistent over time, you may request a new score be ordered once per year - if your score has improved, it will be applied to your policy immediately. At your next policy renewal, the most recent score will be used.

Thank you for choosing PEMCO.

<sup>\*</sup>Equifax also can be contacted by mail at Equifax Information Services LLC, Disclosure Department, PO Box 740241, Atlanta, GA 30374. The telephone number is 1-800-685-1111, but the outgoing message will direct you to their website or mailing address. Once you have a copy of your report and personal confirmation number, you'll be able to call Equifax and speak with a representative.



325 Eastlake Avenue East  
PO Box 778  
Seattle, WA 98111-0778

**PEMCO Mutual Insurance Company**

**HO 1169741  
MARY E PERKINS-WHITE**

**November 12, 2010**

The following factors adversely affected your score:

**Number of installment loan accounts**

Your credit bureau report shows more installment loan accounts than other consumers with credit histories of similar length. Research has shown that consumers with a relatively large number of installment loan accounts appearing on their credit bureau report represent higher insurance loss risk than consumers with fewer installment loans. Therefore, avoid applying for installment loans that you do not need and pay down the balances on your existing installment loan obligations. (Note that closing your existing installment loans or paying them off in full will not necessarily make them disappear from your credit bureau report immediately.)

**Number of accounts**

This reason appears when your credit report shows more accounts than other consumers with credit histories of similar length. Research has shown that consumers with a relatively large number of accounts appearing on their credit bureau report represent higher insurance loss risk than consumers with fewer accounts. Therefore, avoid applying for credit you do not need, or do not intend to use.

**Accounts currently or in the past delinquent**

Research reveals that consumers with previous late payments are much more likely to have higher insurance loss risk in the future. The score evaluates not only the presence of previous late payments, but also how late the payments were. For example, a payment that was 90 days late correlates with greater risk than a payment that was 60 days late, if they occurred around the same time. There is no "quick" fix to raise your score if the late payment on your credit bureau report is valid. In order to improve your insurance bureau score over time, you need to pay your bills on time. The longer you pay your bills on time, the better the score. If you have late payments, get caught up on back payments and stay current. As time passes the importance of these previously late payments will gradually lessen and the score will increase - as long as you make your payments on time on all of your credit obligations, and use your available credit responsibly.



**PEMCO Mutual Insurance Company**

**HO 1169741  
MARY E PERKINS-WHITE**

**November 12, 2010**

The following factors adversely affected your score:

Proportion of revolving balances-revolving limits is too high/no revolving accts

Analysis of consumer credit behavior finds that owing a substantial balance on revolving accounts (such as credit cards and bankcards) relative to the amount of revolving credit available to you represents increased insurance loss risk. In fact, the level of revolving debt is one of the most important factors in the credit-based insurance bureau score. The score evaluates your total balances in relation to your total available credit on revolving accounts, as well as on individual revolving accounts. For a given amount of revolving credit available, a greater amount owed indicates a greater risk, and lowers the score. (For credit cards, the total outstanding balance on your last statement is generally the amount that will show in your credit bureau report. Even if you pay off your credit cards in full every month, your credit bureau report may show the last billing statement balance on those accounts.) Paying down your revolving account balances is a good sign that you are able and willing to manage and repay your debt, and this will increase your score. On the other hand, shifting balances among revolving accounts, opening up new revolving accounts, and closing down other revolving accounts will not necessarily improve your score, and could possibly decrease your score. This reason can also appear when no revolving accounts appear on the credit bureau report, or all such accounts are closed, or are no longer being reported by the lender. In fact, the level of revolving debt is one of the most important factors in the credit-based insurance bureau score. The score evaluates your total balances in relation