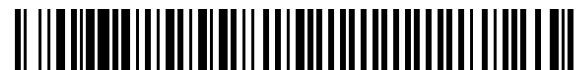


# EXHIBIT H



1212020160420000000000008

## APPLICANT

NAME: MARY E PERKINS-WHITE

S.S.N : [REDACTED]

Date Received: 12/07/10

## DEROGATORY SUMMARY

E C C O A	CREDITOR ACCOUNT NO	RPTD	LAST ACT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT/AMT	TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST	30 DAYS	60 DAYS	90 DAYS
1	CRDT FIRST #59150  (216) 362-3479	10/10	10/09	09/04	2200	0	0		REV 01 CHARGE ACCOUNT TRU 01 (EFX)	48	1	0	0
											1XXXXXXX111	1111111111XX	
1	GMAC MRTG #739254	10/10	11/09 TRANSFERRED	10/06	200000	0	0		REV 09 HOME EQUITY TRU 01 (EFX,XPN)	0			

## CREDIT HISTORY

E C C O A	CREDITOR ACCOUNT NO	RPTD	LAST ACT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT/AMT	TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST	30 DAYS	60 DAYS	90 DAYS
1	BACHOMELOANS #79546446 (805) 306-8877	10/10	10/10	01/05	300000	298874	0	360 M 2009	MTG 01 REAL ESTATE TRU 01 (EFX,XPN)	48	0	0	0
											111111111111	111111111111	
											CONVENTIONAL REAL ESTATE MORTGAGE		
1	AKUSACUR #7168880005 P.O. BOX 196613 ANCHORAGE AK 99519	11/10	11/10	11/05	40579	27573	0	145 M 411	INS 01 RECREATIONAL LN TRU 01 (EFX,XPN)	48	0	0	0
											111111111111	111111111111	
1	CHASE #518337239908 P.O. BOX 15298 WILMINGTON DE 19850	11/10	11/10	09/02	7800	7599	0	V 177	REV 01 CREDIT CARD TRU 01 (EFX,XPN)	48	0	0	0
											111111111111	111111111111	
1	THD/CBSD #603532013630 (800) 677-0232	11/10	11/10	09/02	10900	6816	0	V 179	REV 01 CHARGE ACCOUNT TRU 01 (EFX,XPN)	48	0	0	0
											111111111111	111111111111	
1	ALASKA USA FCU #716888 4000 CREDIT UNION DR ANCHORAGE AK 99503 (907) 563-4567	11/10	11/10	05/98	4000	3567		V 109	REV 01 LINE OF CREDIT XPN 01 (EFX,TRU)	99	0	0	0
											111111111111	111111111111	
1	BRCLYSBANKDE #5140210006 (877) 523-0478	11/10	10/10	01/04	3100	2983	0	V 73	REV 01 CREDIT CARD TRU 01 (EFX,XPN)	48	0	0	0
											111111111111	111111111111	

12-9  
Showing  
asa charge  
07/11

# EXHIBIT I

**truecredit**

by TransUnion

Manage your credit. Manage your life.™

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

## TransUnion Change Report

December 9, 2010

View another report: 12/09/10: TransUnion Change Report

Found an inaccuracy?  
Lower Car pmt: 2.90% APR

### OFFERS FOR YOU

Car Loan  
at 2.90% APR **GO**  
DebtGoal **GO**  
Try it Free  
Erase Debt **GO**  
Low Payments

### PERSONAL INFORMATION ?

	Old - 12/02/2010	New - 12/09/2010	Comparison
NAME:	MARY E WHITE	MARY E WHITE	✓
ALSO KNOWN AS:	WHITE, MARY, ELIZABETH	WHITE, MARY, ELIZABETH	✓
	PERKINS, WHITE, MARY	PERKINS, WHITE, MARY	✓
	PERKINSWHITE, MARY, ELIZABETH	PERKINSWHITE, MARY, ELIZABETH	✓
CURRENT ADDRESS:	489 PO BOX 489 GIG HARBOR, WA 98335 06/2005	489 PO BOX 489 GIG HARBOR, WA 98335 06/2005	✓
PREVIOUS ADDRESS:	10322 NW 123RD ST GIG HARBOR, WA 98329 07/2007	10322 NW 123RD ST GIG HARBOR, WA 98329 07/2007	✓
	7918 RAY NASH DR NW PHRF GIG HARBOR, WA 98335	7918 RAY NASH DR NW PHRF GIG HARBOR, WA 98335	✓
EMPLOYER:	SELF EMPLOYED 10/2010	SELF EMPLOYED 10/2010	✓

### Consumer Statement

	Old - 12/02/2010	New - 12/09/2010	Comparison
	#HK#FCRA-INITIAL FRAUD ALERT: ACTION MAY BE REQUIRED UN (more...)	#HK#FCRA-INITIAL FRAUD ALERT: ACTION MAY BE REQUIRED UN (more...)	✓

### FAQ

How long can I access  
my credit reports  
online?

Why does my Change  
Report list an item as  
Removed?

Why does my Change  
Report list an item as  
New?

### RELATED ITEMS

[Update report](#)

[Learn more about  
credit](#)

### ADVERTISEMENT

Cut your car  
loan payments!  
**2.90%**  
Go ▶



**Debt Bailout. Do you Qualify? See Savings!**

### SUMMARY ?

	Old - 12/02/2010	New - 12/09/2010	Comparison
TOTAL ACCOUNTS:	34	34	✓
OPEN ACCOUNTS:	14	14	✓
CLOSED ACCOUNTS:	20	20	✓
DELINQUENT:	0	0	✓
DEROGATORY:	1	1	✓
BALANCES:	\$359,416	\$358,632	▲ (-\$784)
PAYMENTS:	\$3,574	\$3,550	▲ (-\$24)
PUBLIC RECORDS:	0	0	✓

Send  
copy to  
attly

**Late Payments (last 7 years):**

30 Days Late:	0	0	✓
60 Days Late:	0	0	✓
90 Days Late:	0	0	✓

**Two-Year payment history:**

Old	OK OK
New	OK OK
Comparison	✓ ✓
	Jun Jul Aug Sep Oct Nov Dec '02 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '03 Feb Mar Apr May

**PNC CARD**

	Old - 12/02/2010	New - 12/09/2010	Comparison
Account No.:			✓
Condition:	Paid	Paid	✓
Balance:	\$0	\$0	✓
Type:	Home equity	Home equity	✓
Pay Status:	Current	Current	✓
Past Due:	\$0	\$0	✓
High Balance:	\$42,206	\$42,206	✓
Terms:	---	---	✓
Limit:	\$45,000	\$45,000	✓
Payment:	\$0	\$0	✓
Opened:	03/08/2005	03/08/2005	✓
Reported:	11/26/2010	11/26/2010	✓
Responsibility:	Individual	Individual	✓
Remarks:	Account closed by consumer	Account closed by consumer	✓

**Late Payments (last 7 years):**

30 Days Late:	0	0	✓
60 Days Late:	0	0	✓
90 Days Late:	0	0	✓

**Two-Year payment history:**

Old	OK OK
New	OK OK
Comparison	✓ ✓
	Nov Dec '09 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '10 Feb Mar Apr May Jun Jul Aug Sep Oct

**GMAC MRTG**

	Old - 12/02/2010	New - 12/09/2010	Comparison
Account No.:	739254****	739254****	✓
Condition:	Paid	Paid	✓
Balance:	\$0	\$0	✓
Type:	Home equity	Home equity	✓
Pay Status:	Collection/Chargeoff	Collection/Chargeoff	✓
Past Due:	\$0	\$0	✓
High Balance:	\$200,000	\$200,000	✓
Terms:	---	---	✓
Limit:	\$200,000	\$200,000	✓
Payment:	\$0	\$0	✓

Late Payments (last 7 years):			
30 Days Late:	0	0	✓
60 Days Late:	0	0	✓
90 Days Late:	0	0	✓

Old

**New**

### Comparison

	Old - 12/02/2010	New - 12/09/2010	Comparison
Account No.:	8970****	8970****	✓
Condition:	Paid	Paid	✓
Balance:	\$0	\$0	✓
Type:	Home equity	Home equity	✓
Pay Status:	Current	Current	✓
Past Due:	\$0	\$0	✓
High Balance:	\$200,000	\$200,000	✓
Terms:	---	---	✓
Limit:	\$200,000	\$200,000	✓
Payment:	\$0	\$0	✓
Opened:	10/13/2006	10/13/2006	✓
Reported:	11/02/2010	11/02/2010	✓
Responsibility:	Individual	Individual	✓
Remarks:	Account information disputed by consumer, meets FCRA requirements		✓

Late Payments (last 7 years):			
30 Days Late:	0	0	✓
60 Days Late:	0	0	✓
90 Days Late:	0	0	✓

## 014

**NOTE**

### Comparison

Nov Dec '09 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec '10 Feb Mar Apr May Jun Jul Aug Sep Oct

## None Reported

MaryWhite000524

# EXHIBIT J

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
Balloon Payment Amount:			Balloon Payment Date:				
Date Closed:	01/2005	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.

CHASE		08/2002	\$0	04/2003	PAYS AS AGREED
-------	--	---------	-----	---------	----------------

**CHASE**

PO Box 24696  
Columbus, OH-432240696  
(800) 848-9136

Account Number:	147107XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$232,000
Type of Account 	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	08/2002	Balance:	\$0
Date Reported:	04/2003	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	04/2003
Date Major Delinquency First Reported:		Months Reviewed:	6
Creditor Classification:		Activity Designator:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	
Date of First Delinquency:	N/A		
Comments:	Fannie Mae account, Closed or paid account zero balance		

## 81-Month Payment History

No 81-Month Payment Data available for display.

GMAC MORTGAGE	739254XXXX	10/2006	\$0	02/2011	PAYS AS AGREED	\$200,000
---------------	------------	---------	-----	---------	----------------	-----------

**GMAC MORTGAGE LLC**

PO Box 4622  
Waterloo, IA-507044622  
(800) 766-4622

Account Number:	739254XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$155,310

MaryWhite001369



Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
Type of Account :	Line of Credit			Credit Limit:			\$200,000
Term Duration:				Terms Frequency:			Monthly (due every month)
Date Opened:	10/2006			Balance:			\$0
Date Reported:	02/2011			Amount Past Due:			
Date of Last Payment:	06/2009			Actual Payment Amount:			\$0
Scheduled Payment Amount:	\$0			Date of Last Activity:			08/2009
Date Major Delinquency First Reported:				Months Reviewed:			30
Creditor Classification:				Activity Designator:			Transfer/Sold
Charge Off Amount:				Deferred Payment Start Date:			
Balloon Payment Amount:				Balloon Payment Date:			
Date Closed:	11/2009			Type of Loan:			Home Equity Line of Credit
Date of First Delinquency:	N/A						
Comments:							

## 81-Month Payment History

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

GREEN TREE	8970XXXX	10/2006	\$0	02/2011	PAYS AS AGREED	\$200,000
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**GREENTREE FINANCIAL CORP**

500 Landmark Towers  
Saint Paul, MN-551021642

Account Number:	8970XXXX	Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$200,000
Type of Account :	Line of Credit	Credit Limit:	\$200,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	10/2006	Balance:	\$0
Date Reported:	02/2011	Amount Past Due:	
Date of Last Payment:	11/2010	Actual Payment Amount:	
Scheduled Payment Amount:	\$927	Date of Last Activity:	11/2010
Date Major Delinquency First Reported:		Months Reviewed:	7
Creditor Classification:		Activity Designator:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	11/2010	Type of Loan:	Home Equity Line of Credit

MaryWhite001370

# EXHIBIT K

## 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.

N/A	X	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 which 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.

### CREDIT FIRST NATL ASSOQ [REDACTED]

PO BOX 81315  
CLEVELAND, OH 44181-0315  
(800) 321-3950

**Balance:** \$0  
**Date Updated:** 10/13/2010  
**High Balance:** \$612  
**Credit Limit:** \$2,200  
**Last Payment:** 10/15/2009

**Pay Status:** Current; Paid or Paying as Agreed  
**Account Type:** Revolving Account  
**Responsibility:** Individual Account  
**Date Opened:** 09/07/2004  
**Date Paid:** 10/15/2009

**Loan Type:** CHARGE ACCOUNT

#### Late Payments

(48 months)

30 60 90

1 0 0

Last 48 months

X	X	X	X	X	X	X	X	X	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	X	X	X
sep	aug	jul	jun	may	apr	mar	feb	'10	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'09	dec	nov	oct	
X	X	X	X	X	X	X	X	OK	OK	OK	OK	30	OK	OK	OK	OK	OK	OK	OK	OK	X	X	OK	
sep	aug	jul	jun	may	apr	mar	feb	'08	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'07	dec	nov	oct	

### GREEN TREE #8970\*\*\*\*

POB 6172  
RAPID CITY, SD 55709  
(800) 643-0202

**Balance:** \$0  
**Date Updated:** 11/02/2010  
**High Balance:** \$200,000  
**Credit Limit:** \$200,000  
**Last Payment:** 11/02/2010

**Pay Status:** Current; Paid or Paying as Agreed  
**Account Type:** Line of Credit Account  
**Responsibility:** Individual Account  
**Date Opened:** 10/13/2006  
**Date Closed:** 11/02/2010  
**Date Paid:** 11/02/2010

**Loan Type:** HOME EQUITY LOAN

**Account Sale Info:** ACCOUNT PURCHASED FROM GMAC

**Remarks:** CLOSED

>Maximum Delinquency of 60 days occurred in 03/2010<

#### Late Payments

(10 months)

30 60 90

1 1 0

Last 10 months

X	X	OK	OK	OK	X	X	60	30	OK
oct	sep	aug	jul	jun	may	apr	mar	feb	'10

# EXHIBIT L

U.S. Postal Service™

**CERTIFIED MAIL™ RECEIPT**

(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)®

ATLANTA GA 30374

Postage \$ 2.48

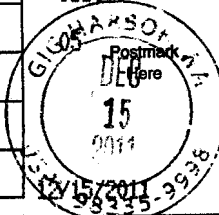
Certified Fee \$ 2.85

Return Receipt Fee (Endorsement Required) \$ 0.00

Restricted Delivery Fee (Endorsement Required) \$ 0.00

Total Postage &amp; Fees \$ 5.33

0660



Sent To	
Equifax	
Street, Apt. No., or PO Box No.	PO Box 740241
City, State, ZIP+4	Atlanta GA 30374
PS Form 3800, August 2006 See Reverse for Instructions	

Equifax Dispute 121311

Mary Perkins White  
9805 Crescent Valley Dr. NW  
Gig Harbor WA 98335

December 13, 2011

**Sent By Certified Mail**  
**Return Receipt Requested**

Equifax  
PO Box 740241  
Atlanta GA 30374

Re: Account #89703655-4 Green Tree  
Account #739254xxxx GMAC

Dear Sir or Madam:

I am writing to dispute the following information in my file. I have circled the items I am disputing on the attached copy of the report dated September 29th, 2011. The disputed items are found on pages 7 of 39.

As reported by GMAC;

#1; The loan was not a line of credit. The credit limit was not \$200, 00.00. The limit was adjusted by GMAC in July 2009 to \$107, 113.64. The servicing was transferred to Greentree in October 2009.

#2; The last payment made was September 2009, not June 2009. See attached letters from GMAC.

#3; The date of last activity was September 2009.

#4; The loan was a closed end loan with a principal amount of \$107,113.64.

On page 7 of the attached credit report, Greentree has also reported the incorrect information.

#1; The principal balance on the loan was \$107,113.64, not \$200, 000.00.

#2; The loan was not a line of credit, as noted in the attached copy of the GMAC loan modification dated July 14th, 2009.

#3; The account was not opened in 10/2006 by Greentree. Greentree acquired servicing in October 2009.

#4; The loan type was paid off and closed November 1st, 2010.

White001497

I am requesting that the above items be removed or corrected to reflect no late payments with both GMAC and Greentree. I would also like the loan represented correctly as a closed end loan, not a HELOC with the correct loan amount of \$107, 113.64 as noted in the attached loan modification document.

Enclosed are copies of the July 2009 GMAC loan modification, three letters from GMAC and Greentree dated June 16th 2010, November 16th 2010, and February 25th 2011, all stating I have never paid late on this account which supports my position. Please investigate and remove the incorrect items as soon as possible.

Sincerely,

Mary E Perkins White

Enclosures: July 2009 Loan Modification, three letters from GMAC and Greentree.

# EXHIBIT M





CREDIT FILE : December 20, 2011

Confirmation # 1354013050

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Please address all future correspondence to:

www.investigate.equifax.com

Equifax Information Services LLC

www.Equifax.com/eca

Atlanta GA 30348

(800) 291-7773

M - F 9:00am to 5:00pm in your time zone.

Name On File: White Mary Perkins

Social Security #

Current Address: PO Box 489, Gig Harbor, WA 98335 Reported: 06/2005

7918 Ray Nash Dr NW, Gig Harbor, WA 98335 Reported: 12/2010

9805 Crescent Valley Dr NW, Gig Harbor, WA 98332 Reported: 05/2011

10322 123rd St NW, Gig Harbor, WA 98329 Reported: 12/2010

PO Box 28131, Seattle, WA 98118 Reported: 04/1991

23441 26th Ave S, DES Moines, WA 98198 Reported: 09/1989

Formerly Known As: Mary E Perkinswhite; Mary E Perkins-White; Mary White; Mary E Perkins

Last Reported Employment: Corrections Off: City of Kent;

Previous Employment(s): Coordinator: Kent Police Dept;

Sales: Lothrop Business Forms;

### 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 Column Title Descriptions:

Account Number - The Account number reported by credit grantor  
Date Acct. Opened - The Date that the credit grantor opened the account  
High Credit - The Highest Amount Charged  
Credit Limit - The Highest Amount Permitted  
Terms Duration - The Number of Installments or Payments  
Terms Frequency - The Scheduled Time Between Payments  
Months Reviewed - The Number of Months Reviewed  
Activity Designator - The Most Recent Account Activity  
Creditor Class - The Type of Company Reporting The Account  
Date Reported - Date of Last Reported Update  
Balance Amount - The Total Amount Owed as of the Date Reported  
Status - Condition of Account When Last Updated by Creditor or Otherwise

Amount Past Due - The Amount Past Due as of the Date Reported  
Date of Last Payment - The Date of Last Payment  
Actual Pay Amt - The Actual Amount of Last Payment  
Sched Pay Amt - The Requested Amount of Last Payment  
Date of 1st Delinquency - The Date of First Delinquency  
Date of Last Activity - The Date of the Last Account Activity  
Date of 1st Delq Rptd - The Date the 1st Major Delinquency Was Reported  
Charge Off Amt - The Amount Charged Off by Creditor  
Deferred Pay Date - The 1st Payment Due Date for Deferred Loans  
Balloon Pay Amt - The Amount of Final(Balloon) Payment  
Balloon Pay Date - The Date of Final(Balloon) Payment  
Date Closed - The Date the Account was Closed

Account History  
Status Code  
Descriptions  
1 : 30-59 Days Past Due  
2 : 60-89 Days Past Due  
3 : 90-119 Days Past Due  
4 : 120-149 Days Past Due  
5 : 150-179 Days Past Due  
6 : 180 or More Days Past Due  
G : Collection Account  
H : Foreclosure

J : Voluntary Surrender  
K : Repossession  
L : Charge Off

Account Number PO Box 196020 Anchorage AK 99519-6020 : (907) 563-4567

Account Number PO Box 196020 Anchorage AK 99519-6020 : (907) 563-4567

Terms of	Balance	Amount	Date of	Actual	Scheduled	Date of 1st	Terms Frequency	Months Freqd	Activity Designator	Creditor Classification	Date
Date Reported	Date Reported	Past Due	Last Payment	Payment	Payment	Delinquency	Last Activity	Charge Off	Deferred Pay	Balloon Pay	Closed
10/2011	\$0		04/2011	\$97	\$97	04/2011	Monthly	99	Paid and Closed		10/2011

Status - Pays As Agreed: Type of Account - Line of Credit: Type of Loan - Line Of Credit: Whose Account - Individual Account: ADDITIONAL INFORMATION - Closed or Paid  
Account/Zero Balance: Line of Credit: Account Closed Due to Inactivity: Fixed Rate:



Discover Financial Services LLC PO Box 15316 Wilmington DE 19850-5316												
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
01/2008	03/2000	\$0	\$3,500	Monthly	Monthly	94	Paid and Closed		Items As of	Balance	Amount	Date
									Date Reported	Amount	Past Due	Closed
									01/2008	\$0		01/2008

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Closed or Paid Account/Zero Balance;

ELAN Financial Services PO Box 590 Wakegan IL 60079-0590 : (800) 558-3424												
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
11/2011	06/1997	\$962	\$1,000	Monthly	Monthly	21	Paid and Closed		Items As of	Balance	Amount	Date
									Date Reported	Amount	Past Due	Closed
									11/2011	\$0		04/2011

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Credit Card; Variable/Adjustable Rate;

GMAC Mortgage PO Box 4622 Waterford IA 50704-4622 : (800) 766-4622												
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
729254*	10/2006	\$155,310	\$200,000	Monthly	Monthly	30	Transfer/Sold		Items As of	Balance	Amount	Date
									Date Reported	Amount	Past Due	Closed
									02/2011	\$0		06/2009

Status - Pays As Agreed; 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;

Green Tree 500 Landmark Towers Saint Paul MN 55102-1642												
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
8970*	10/2006	\$200,000	\$200,000	Monthly	Monthly	7	Paid and Closed		Items As of	Balance	Amount	Date
									Date Reported	Amount	Past Due	Closed
									02/2011	\$0		11/2010

Status - Pays As Agreed; Type of Account - Line of Credit; Type of Loan - Home Equity Line Of Credit; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Home Equity Loan; Variable/Adjustable Rate;

Key Bank of Washington 4910 Tiedeman Rd Oh 01 51 0562 Brooklyn OH 44144-2338 : (800) 539-2968												
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
06/2004	02/1996	\$18,877		180 Months	Monthly	40	Paid and Closed		Items As of	Balance	Amount	Date
									Date Reported	Amount	Past Due	Closed
									06/2004	\$0		06/2004

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Recreational Merchandise; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance;

Key Bank of Washington 4910 Tiedeman Rd Oh 01 51 0562 Brooklyn OH 44144-2338 : (800) 539-2968												
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
06/2003	05/1998	\$9,923		19	Closed				Items As of	Balance	Amount	Date
									Date Reported	Amount	Past Due	Closed
									06/2003	\$0		05/2003

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Line Secured; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance;

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# EXHIBIT N



February 8, 2012

**EQUIFAX**



To Start An Investigation, Please Visit Us At:  
[www.investigate.equifax.com](http://www.investigate.equifax.com)

|||||  
001113100-11

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

Dear Mary Perkins White:

Your request for Equifax to reinvestigate certain items of your credit file is now complete.

Below are your results and a report of your credit file revised, as applicable, as a result of the reinvestigation. If you have additional questions regarding the reinvestigated items, please contact the source of that information directly. You may also contact Equifax regarding the specific information contained within this letter or report 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) 588-0147 from M - F 9:00am to 5:00pm in your time zone.

Thank you for giving Equifax the opportunity to serve you.

**Results Of Your Investigation** (For your security, the last 4 digits of your credit account number(s) have been replaced by \*)

>>> **We have researched the credit account. Account # - 739254\*** The results are: This creditor has verified to Equifax that the high credit/credit limit is being reported correctly. 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**

>>> **We have researched the credit account. Account # - 8970\*** The results are: This creditor has verified to Equifax that the high credit/credit limit is being reported correctly. If you have additional questions about this item please contact: **Greentree Financial Corp, 500 Landmark Towers, Saint Paul, MN 55102-1642**

**Answers To Your Questions**

If you have any additional questions regarding the information provided to Equifax by the source of any information, please contact the source of that information directly. You may contact Equifax regarding the specific information contained in this letter within the next 60 days by visiting us at [www.investigate.equifax.com](http://www.investigate.equifax.com).

Thank you for giving Equifax the opportunity to serve you.

**Notice to Consumers**

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words (two hundred words for Maine residents) explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.



**CREDIT FILE - February 8, 2012**

**Confirmation # 2019032754**

**Personal Identification Information** (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: Mary Perkins White

Social Security #

Current Address:

Previous Address(es):

PO Box 489, Gig Harbor, WA 98335 Reported: 06/2005  
10322 123rd St NW, Gig Harbor, WA 98329 Reported: 12/2010  
PO Box 28131, Seattle, WA 98118 Reported: 04/1991  
23441 26th Ave S, DES Moines, WA 98198 Reported: 09/1989

Formerly Known As:

Last Reported Employment: Corrections Off; City of Kent;

Previous Employment(s):

Coordinator; Kent Police Dept;  
Sales; Lothrop Business Forms;

Please address all future correspondence to:

www.investigate.equifax.com

Equifax Information Services LLC

P.O. Box 105518

Atlanta, GA 30348

Phone: (888) 588-0147

M - F 9:00am to 5:00pm in your time zone.

In order to speak with a Customer Service Representative regarding the specific information contained in this credit file, you must call **WITHIN 60 DAYS** of the date of this credit file **AND** have a copy of this credit file along with the confirmation number.

**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 Column Title Descriptions:**

Account Number - The Account number reported by credit grantor	Amount Past Due - The Amount Past Due as of the Date Reported
Date Acct. Opened - The Date that the credit grantor opened the account	Date of Last Payment - The Date of Last Payment
High Credit - The Highest Amount Charged	Actual Pay Amt - The Actual Amount of Last Payment
Credit Limit - The Highest Amount Permitted	Sched Pay Amt - The Requested Amount of Last Payment
Terms Duration - The Number of Installments or Payments	Date of 1st Delinquency - The Date of First Delinquency
Terms Frequency - The Scheduled Time Between Payments	Date of Last Activity - The Date of the Last Account Activity
Months Reviewed - The Number of Months Reviewed	Date Maj Delq Rptd - The Date the 1st Major Delinquency Was Reported
Activity Designator - The Most Recent Account Activity	Charge Off Amt - The Amount Charged Off by Creditor
Creditor Class - The Type of Company Reporting The Account	Deferred Pay Date - The 1st Payment Due Date for Deferred Loans
Date Reported - Date of Last Reported Update	Ballon Pay Amt - The Amount of Final(Balloon) Payment
Balance Amount - The Total Amount Owed as of the Date Reported	Ballon Pay Date - The Date of Final(Balloon) Payment
Status - Condition of Account When Last Updated by Creditor or Otherwise	Date Closed - The Date the Account was Closed

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

**AK USA Fedl Credit UN-Cons Ln PO Box 196020 Anchorage AK 99519-6020 : (907) 563-4567**

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
71000000	05/1998	\$3,972	\$4,000		Monthly	99	Paid and Closed						
Items As of	Balance	Amount	Date of	Actual	Scheduled	Date of 1st	Date of	Date Maj	Charge Off	Deferred Pay	Ballon Pay	Ballon	Date
Date Reported	Amount	Past Due	Last Payment	Payment Amount	Payment Amount	Delinquency	Last Activity	Del. 1st Rptd	Amount	Start Date	Amount	Pay Date	Closed
10/2011	\$0		04/2011	\$97	\$97	04/2011	04/2011						10/2011

Status - Pays As Agreed; Type of Account - Line of Credit; Type of Loan - Line Of Credit; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Line of Credit; Account Closed Due to Inactivity; Fixed Rate;

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Discover Financial Services LLC PO Box 15316 Wilmington DE 19850-5316									
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification	
012008	03/2000	\$0	\$3,500	Monthly	Monthly	94	Paid and Closed		
Items As of	Balance	Amount	Date of	Actual	Scheduled	Date of 1st	Date of	Date of	Date
Date Reported	Amount	Past Due	Last Payment	Payment	Payment	Delinquency	Last Activity	Del. 1st Rptd	Closed
01/2008	\$0					02/2005			01/2008

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Closed or Paid Account/Zero Balance;

ELAN Financial Services PO Box 590 Waukegan IL 60079-0590 : (800) 558-3424									
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification	
012012	06/1997	\$962	\$1,000	Monthly	Monthly	23	Closed		
Items As of	Balance	Amount	Date of	Actual	Scheduled	Date of 1st	Date of	Date of	Date
Date Reported	Amount	Past Due	Last Payment	Payment	Payment	Delinquency	Last Activity	Del. 1st Rptd	Closed
01/2012	\$87					01/2012			01/2012

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Credit Card; Variable/Adjustable Rate;

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 Designator	Creditor Classification	
739254*	10/2006	\$155,310	\$200,000	Monthly	Monthly	30	Transfer/Sold		
Items As of	Balance	Amount	Date of	Actual	Scheduled	Date of 1st	Date of	Date of	Date
Date Reported	Amount	Past Due	Last Payment	Payment	Payment	Delinquency	Last Activity	Del. 1st Rptd	Closed
01/2012	\$0					08/2009			11/2009

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; Closed or Paid Account/Zero Balance; Home Equity Loan;

Green Tree 500 Landmark Towers Saint Paul MN 55102-1642									
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification	
9970*	10/2006	\$200,000	\$200,000	Monthly	Monthly	7	Paid and Closed		
Items As of	Balance	Amount	Date of	Actual	Scheduled	Date of 1st	Date of	Date of	Date
Date Reported	Amount	Past Due	Last Payment	Payment	Payment	Delinquency	Last Activity	Del. 1st Rptd	Closed
02/2012	\$0					11/2010			11/2010

Status - Pays As Agreed; Type of Account - Line of Credit; Type of Loan - Home Equity Line Of Credit; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Account Transferred or Sold; Home Equity Loan; Variable/Adjustable Rate;

Key Bank of Washington 4910 Tiedeman Rd Oh 01 51 0562 Brooklyn OH 44144-2338 : (800) 539-2968									
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification	
06/2004	02/1996	\$18,877		180 Months	Monthly	40	Paid and Closed		
Items As of	Balance	Amount	Date of	Actual	Scheduled	Date of 1st	Date of	Date of	Date
Date Reported	Amount	Past Due	Last Payment	Payment	Payment	Delinquency	Last Activity	Del. 1st Rptd	Closed
06/2004	\$0					06/2004			06/2004

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Recreational Merchandise; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance;

Key Bank of Washington 4910 Tiedeman Rd Oh 01 51 0562 Brooklyn OH 44144-2338 : (800) 539-2968									
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification	
06/2003	05/1998	\$9,923		19	Closed				
Items As of	Balance	Amount	Date of	Actual	Scheduled	Date of 1st	Date of	Date of	Date
Date Reported	Amount	Past Due	Last Payment	Payment	Payment	Delinquency	Last Activity	Del. 1st Rptd	Closed
06/2003	\$0					05/2003			06/2003

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Line Secured; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance;