



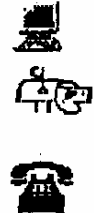
CREDIT FILE : April 26, 2004

Confirmation # 4117002205

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

Name On File: David Gene Delano
Social Security #: 077-32-3894 Date of Birth: September 1, 1941
Current Address: 1262 Shoecraft Rd, Webster, NY 14580
Previous Address(es): 35 State St, Rochester, NY 14614
Last Reported Employment: TW CB TU 01;
Previous Employment(s): Central Trust Roche;
VICE President; First National Bank; Rocheste NY; Since 06/1978; Verified 02/1964

Please address all future correspondence to:



www.investigate.equifax.com
Equifax Information Services LLC
PO Box 740256
Atlanta, GA 30374
Phone: (800) 378-2732
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(For your security, the last 4 digits of account number(s) have been replaced by \* (This section includes open and closed accounts reported by credit grantors)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:

Table with 2 columns of definitions for account terms. Left column includes Account Number, Date Acct. Opened, High Credit, Credit Limit, Terms Duration, Terms Frequency, Months Reviewed, Activity Description, Creditor Class, Date Reported, Balance Amount. Right column includes Amount Past Due, Date of Last Paymnt, Actual Pay Amt, Sched Pay Amt, Date of Last Actvty, Date Maj Delq Rptd, Charge Off Amt, Deferred Pay Date, Balloon Pay Amt, Balloon Pay Date, Date Closed.

Legend for Account History Status Codes: 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.

Bank of America PO Box 32325 Phoenix AZ 85072-2325 (800) 212-5722

Table with 10 columns: Account Number, Date Opened, High Credit, Credit Limit, Terms Duration, Terms Frequency, Months Revd, Activity Description, Creditor Classification. Row 1: 402408076136\*, 10/1983, \$3,458, \$2,500, 99.

Current Status - Over 120 Days Past Due ; Type of Account - Revolving ; Type of Loan - Credit Card ; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed By Credit Grantor ;

Account History with Status Codes table showing a grid of status codes for various dates from 02/2004 to 09/1997.

Equifax report of 4/26/4 for David Delano, who produced it incompletely on 6/16/4 to Trustee Reiber

C:1469

C1:470

Equifax report of 4/26/4 for David DeLano, who produced it incompletely on 6/16/4 to Trustee Reiber

Citibank S.D./USA												
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mths Revd	Activity Description	Creditor Classification				
541759200042*	03/1994	\$5,100				65						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Pp'd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed
09/1999	\$0				\$241	08/1999						

Current Status - Pays As Agreed ; Type of Account - Revolving ; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Transferred or Sold ; Credit Card ;

Account History with Status Codes

09/1998	11/1997	1	1
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Citi First												
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mths Revd	Activity Description	Creditor Classification				
54828*	03/2003	\$0										
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Pp'd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed
03/2003	\$0											

Current Status - Pays As Agreed ; Type of Account - Revolving ; Whose Account - Individual Account; ADDITIONAL INFORMATION - Amount in High Credit Column is Credit Limit ; Charge ;

Discover Financial Services												
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mths Revd	Activity Description	Creditor Classification				
601100204000*	12/1988	\$5,755			Monthly	99						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Pp'd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed
02/2004	\$0		10/2003	\$112		09/2003	02/2004					

Type of Loan - Credit Card ; Whose Account - Joint Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request ;

Account History with Status Codes

12/2003	11/2003	11/2001	09/2001	10/2000	07/1999	11/1998	08/1998	07/1998	01/1998	10/1997	08/1997	
2	1	1	1	1	1	1	1	1	1	1	1	

First Premier												
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mths Revd	Activity Description	Creditor Classification				
461007800310*	12/1999	\$716	\$1,200		Monthly	52						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Pp'd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed
04/2004	\$6		03/2004	\$6	\$6	04/2004						

Current Status - Pays As Agreed ; Type of Account - Revolving ; Type of Loan - Credit Card ; Whose Account - Individual Account;

First USA Na PO Box 8650 Wilmington DE 19899-8650												
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mths Revd	Activity Description	Creditor Classification				
426686995018*	09/1990		\$8,000		Monthly							
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Pp'd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed
04/2004	\$10,425	\$1,629	09/2003	\$197	\$208	10/2003	04/2004	\$10,425				

Current Status - Charge Off ; Type of Account - Revolving ; Type of Loan - Credit Card ; Whose Account - Individual Account;

Account History with Status Codes

03/2004	02/2004	01/2004	12/2003	11/2003	03/2003	02/2003	06/2002	11/2001	09/2001	07/2001	06/2001	03/2001	01/2001	12/2000	11/2000	09/2000	11/1999	09/1999	04/1999	03/1999
4	4	3	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	3	3
02/1999	01/1999	12/1998	11/1998	10/1998	09/1998	06/1998	05/1998	04/1998	03/1998	02/1998	01/1998	11/1997	08/1997							
2	2	1	1	2	1	2	1	1	1	1	1	1	1							

CREDIT FILE : April 26, 2004

Equifax report of 4/26/4 for David DeLano, who produced it incompletely on 6/16/4 to Trustee Reiber C:1471

**Kaufmann's**

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mths Revd	Activity Description	Creditor Classification				
25243*	09/1985	\$928			Monthly	6						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed
04/2004	\$0		05/1999			05/1999						

Current Status - Pays As Agreed ; Type of Account - Revolving ; Type of Loan - Charge Account ; Whose Account - Joint Account;

1

**M.B.N.A Amer**

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mths Revd	Activity Description	Creditor Classification				
431302285801*	01/1994	\$7,304	\$4,700			99						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed
04/2004	\$7,304	\$930	10/2003		\$200	10/2003	04/2004					

Type of Account - Revolving ; Type of Loan - Credit Card ; Whose Account - Authorized User;

Account History with Status Codes	03/2004	02/2004	01/2004	10/2003	05/2003	12/2002	06/2002	05/2002	03/2002	01/2002	11/2001	10/2001	07/2001	05/2001	04/2001	12/2000	11/2000	10/2000	08/2000	06/2000	02/2000
	3	2	1	1	1	1	2	1	1	1	1	1	1	1	1	3	2	1	1	1	1
	12/1999	09/1999	06/1999	02/1999	10/1998	08/1998	03/1998	09/1997													
	1	1	1	1	1	1	1	1													

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**MBNA America** PO Box 15026 Wilmington DE 19850-0026 (600) 421-2110

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mths Revd	Activity Description	Creditor Classification				
532903150992*	05/1984					99						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed
04/2004						11/2003	02/2004					

Current Status - Account Included In Bankruptcy ; Type of Loan - Credit Card ; Whose Account - Individual Account;

Account History with Status Codes	03/2004	02/2004	01/2004	08/2002	12/2001	11/2001	10/2001	09/2001	08/2001	07/2001	05/2001	01/2001	12/2000	11/2000	10/2000	09/2000	08/2000	07/2000	06/2000	01/2000	12/1999
	3	2	1	1	2	1	1	1	1	1	1	2	2	1	1	1	1	1	1	1	1
	11/1999	10/1999	09/1999	08/1999	07/1999	06/1999	05/1999	01/1999	12/1998	11/1998	10/1998	09/1998	08/1998	07/1998	06/1998	02/1998	01/1998	12/1997	11/1997	10/1997	09/1997
	1	1	1	1	1	1	1	2	1	1	2	1	1	1	1	1	1	1	1	2	1
	08/1997																				
	1																				

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**MBNA America Checkmate** PO Box 15026 Wilmington DE 19850-0026 (600) 421-2110

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mths Revd	Activity Description	Creditor Classification				
7499006303*	11/1989					99						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed
04/2004						11/2003	02/2004					

Current Status - Account Included In Bankruptcy ; Type of Loan - Check Credit Line Of Credit ; Whose Account - Individual Account;

Account History with Status Codes	03/2004	02/2004	01/2004	03/2002	01/2002	07/2001	05/2001	02/2001	11/2000	08/2000	05/2000	02/2000	09/1999	08/1999	06/1999	12/1998	09/1998	04/1998	12/1997	09/1997
	3	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1

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**Sherman Acquisition, Inc** 3700 Baybrook S. Ste. 2000 PO Box 4028 Houston TX 77214-0221

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mths Revd	Activity Description	Creditor Classification				
SEARS -348007430*		\$3,857						Financial				
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed
03/2004	\$3,857	\$3,857				12/2003	03/2004					

Current Status - Included In Wage Earner Plan ; Type of Loan - Factoring Compant Account ; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Involved in Chapter 13 Debt Adjustment ; Account Involved in Chapter 13 Debt Adjustment ;

**CREDIT FILE : April 26, 2004**

**Confirmation # 4117002205**

<b>Company Information</b>	<b>Inquiry Date(s)</b>		
PRM-Indymac Home Lending	10/2003	08/2003	06/2003
PRM-Capital One Auto Finance	10/2003	10/2003	
PRM-Direct Lending Source Inc	08/2003		
PRM-Offersdirect	07/2003		
PRM-Mutual of OMAHA	05/2003		

C:1472

Equifax report of 4/26/4 for **David DeLano**, who produced it incompletely on 6/16/4 to Trustee Reiber

- **Outdated information may not be reported.** In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.
- **Access to your file is limited.** A CRA may provide information about you only to people with a need recognized by the FCRA -- usually to consider an application with a creditor, insurer, employer, landlord, or other business.
- **Your consent is required for reports that are provided to employers, or reports that contain medical information.** A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.
- **You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers.** Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.
- **You may seek damages from violators.** If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

The FCRA gives several different federal agencies authority to enforce the FCRA:

FOR QUESTIONS OR CONCERNS REGARDING:	PLEASE CONTACT
CRA's, creditors and others not listed below	Federal Trade Commission - CRC 600 Pennsylvania Avenue, NW Washington, DC 20580 877-FTC-HELP
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street - Suite 3450 Houston, TX 77010 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Programs Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-518-6360
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Division of Compliance and Consumer Affairs Washington, DC 20429 877-275-3342 (800-ASK-FDIC)
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051
Identity Theft	Identity Theft Data Clearinghouse 600 Pennsylvania Avenue, NW Washington, DC 20580 877-ID-THEFT



# RESEARCH REQUEST FORM

Upon completion, please return this document to the following address:

Equifax Information Services LLC  
PO Box 740256  
Atlanta, GA 30374

Or, if you prefer, you may initiate an investigation request via the internet at:

www.investigate.equifax.com

**Confirmation Number: 4117002205**

**Intentionally making any false statement to a consumer reporting agency for the purpose of having it placed on a consumer report is punishable by law in some states.**

If your identifying information differs from the information listed on this form, please fill in the correct information in the space provided below each item.

Name: David Gene Delano

SS#: 077-32-3894

DOB: September 1, 1941

Current Address: 1262 Shoecraft Rd, Webster, NY 14580

Previous Address(es): 35 State St, Rochester, NY 14614

Please provide a photocopy of your driver's license, social security card, or a recent utility bill that reflects the correct information.

Employment:

Daytime Phone Number:

Evening Phone Number:

List other names which you have used for credit in the past.

### Credit Account Information

Company Name \_\_\_\_\_ Account Number \_\_\_\_\_

Reason for investigation:  Not Mine  Paid in Full  Current/Previous Payment Status Incorrect  Account Closed  
 Other (Please explain) \_\_\_\_\_

Company Name \_\_\_\_\_ Account Number \_\_\_\_\_

Reason for investigation:  Not Mine  Paid in Full  Current/Previous Payment Status Incorrect  Account Closed  
 Other (Please explain) \_\_\_\_\_

Company Name \_\_\_\_\_ Account Number \_\_\_\_\_

Reason for investigation:  Not Mine  Paid in Full  Current/Previous Payment Status Incorrect  Account Closed  
 Other (Please explain) \_\_\_\_\_

Company Name \_\_\_\_\_ Account Number \_\_\_\_\_

Reason for investigation:  Not Mine  Paid in Full  Current/Previous Payment Status Incorrect  Account Closed  
 Other (Please explain) \_\_\_\_\_

Company Name \_\_\_\_\_ Account Number \_\_\_\_\_

Reason for investigation:  Not Mine  Paid in Full  Current/Previous Payment Status Incorrect  Account Closed  
 Other (Please explain) \_\_\_\_\_

Company Name \_\_\_\_\_ Account Number \_\_\_\_\_

Reason for investigation:  Not Mine  Paid in Full  Current/Previous Payment Status Incorrect  Account Closed  
 Other (Please explain) \_\_\_\_\_



# CREDIT FILE : May 8, 2004

## Confirmation # 4129001647

**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 Ann Delano  
 Social Security # 091-36-0517 Date of Birth: September 21, 1944  
 Current Address: 1262 Shoecraft Rd, Webster, NY 14580  
 Last Reported Employment: Product Specialist; Xerox;

Please address all future correspondence to:



www.investigate.equifax.com



Equifax Information Services LLC  
 PO Box 740256  
 Atlanta, GA 30374



Phone: (800) 290-8749  
 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 Paymnt - 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 Last Actvty - The Date of the Last Account Activity
Terms Frequency - The Scheduled Time Between Payments	Date Maj Delq Rptd - The Date the 1st Major Delinquency Was Reported
Months Reviewed - The Number of Months Reviewed	Charge Off Amt - The Amount Charged Off by Creditor
Activity Description - The Most Recent Account Activity	Deferred Pay Date - The 1st Payment Due Date for Deferred Loans
Creditor Class - The Type of Company Reporting The Account	Balloon Pay Amt - The Amount of Final(Balloon) Payment
Date Reported - The Month and Year of the Last Account Update	Balloon Pay Date - The Date of Final(Balloon) Payment
Balance Amount - The Total Amount Owed as of the Date Reported	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 : Forclosure	

**Assoc/Citibank SD**

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mnths Revd	Activity Description	Creditor Classification				
541931041019*	06/1992	\$2,500				67						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed
07/1998	\$0					04/1995						

Current Status - Pays As Agreed ; Type of Account - Revolving ; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Paid/Zero Balance ;

Equifax report of 4/26/4 for Mary Ann Delano, who produced it incompletely on 6/16/4 to Trustee Reiber C:1475

C:\476 Equifax report of 4/26/4 for Mary Ann DeLano, who produced it incompletely on 6/16/4 to Trustee Reiber

**1 Capital One** PD Box 85520 Internal Zip 23060-016 Richmond, VA 23245-5520

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mths Revd	Activity Description	Creditor Classification				
486236226671*	11/2002	\$32				18						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Pktd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed
05/2004	\$0		02/2004			02/2004	03/2004					

Current Status - Included In Wage Earner Plan ; Type of Account - Revolving ; Type of Loan - Credit Card ; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Involved in Chapter 13 Debt Adjustment ;

**2 Cbussears**

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mths Revd	Activity Description	Creditor Classification				
348007430*	08/1982		\$3,140			78						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Pktd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed
05/2004	\$0		10/2003			12/2003						

Current Status - 60 - 89 Days Past Due ; Type of Account - Revolving ; Type of Loan - Charge Account ; Whose Account - Authorized User;  
 Account History 02/2004 01/2004 11/1997 10/1997.  
 with Status Codes 2 1 1 1

**3 Chase Na** 100 Duffy Ave Hicksville NY 11801 3639 (800) 327-2262

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mths Revd	Activity Description	Creditor Classification				
410200824002*	06/1983	\$11,651	\$7,600		Monthly	99						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Pktd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed
04/2004	\$11,651	\$1,392	11/2003	\$450	\$233	12/2003	02/2004					

Current Status - Included In Wage Earner Plan ; Type of Loan - Credit Card ; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Involved in Chapter 13 Debt Adjustment ; Account Involved in Chapter 13 Debt Adjustment ;  
 Account History 03/2004 02/2004 01/2004 12/2003 04/2003 12/2000 07/1999 06/1999 05/1999 04/1999 03/1999 02/1999 01/1999 09/1998 07/1998 06/1998 05/1998 11/1997 09/1997  
 with Status Codes 4 3 2 1 1 1 1 1 1 1 1 1 1 1 2 1 1 1 1

**4 Discover Financial Services**

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mths Revd	Activity Description	Creditor Classification				
601100204000*	12/1988	\$5,755			Monthly	99						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Pktd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed
04/2004	\$0		10/2003	\$112		09/2003	04/2004					

Type of Account - Revolving ; Type of Loan - Credit Card ; Whose Account - Joint Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request ;  
 Account History 12/2003 11/2003 11/2001 09/2001 10/2000 07/1999 11/1998 08/1998 07/1998 01/1998 10/1997  
 with Status Codes 2 1 1 1 1 1 1 1 1 1 1

**FCNB Preferred Charge**

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mths Revd	Activity Description	Creditor Classification				
800491*	05/1994	\$400				27						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Pktd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed
09/1996	\$0					11/1995						

Current Status - Pays As Agreed ; Type of Account - Revolving ; Whose Account - Individual Account;

(Continued On Next Page)



Equifax report of 4/26/4 for Mary Ann DeLano, who produced it incompletely on 6/16/4 to Trustee Reiber C:1477

5 Fleet National Bank												
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mnths Revd	Activity Description	Creditor Classification				
548789002018*	02/1993		\$4,200		Monthly							
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed
04/2004	\$2,184	\$297	10/2003	\$172	\$47	12/2003	04/2004	\$2,184				

Current Status - Charge Off ; Type of Account - Revolving ; Type of Loan - Credit Card ; Whose Account - Individual Account;

Account History with Status Codes	02/2004	01/2004	10/2001	04/1999	02/1999	12/1998	12/1997	09/1997
	2	1	1	1	1	1	1	2

9 GMAC												
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mnths Revd	Activity Description	Creditor Classification				
052-1504-1*	07/1995	\$10,326				44						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed
03/1999	\$0				\$191	02/1999						

Current Status - Pays As Agreed ; Type of Account - Installment ; Whose Account - Joint Account; ADDITIONAL INFORMATION - Account Paid/Zero Balance ; Auto ;

11 GMAC												
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mnths Revd	Activity Description	Creditor Classification				
052-3036-0*	02/1993	\$10,793				47						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed
02/1997	\$0				\$224	02/1997						

Current Status - Pays As Agreed ; Type of Account - Installment ; Whose Account - Maker; ADDITIONAL INFORMATION - Account Paid/Zero Balance ;

JC Penney / Monogram Credit												
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mnths Revd	Activity Description	Creditor Classification				
-080246*	10/1980	\$569	\$200		Monthly	80						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed
05/2004	\$57		04/2004	\$41	\$15	05/2004						

Current Status - Pays As Agreed ; Type of Account - Revolving ; Type of Loan - Charge Account ; Whose Account - Joint Account;

Account History with Status Codes	07/1998	01/1998	10/1997	09/1997
	1	1	2	1

JC Penney / Monogram Credit												
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mnths Revd	Activity Description	Creditor Classification				
-010699*	10/1980											
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed
05/2004						05/2004						

Current Status - Card Is Lost Or Stolen ; Type of Loan - Charge Account ;

Kaufmann's												
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mnths Revd	Activity Description	Creditor Classification				
25243*	09/1985	\$928			Monthly	99						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed
04/2004	\$0		05/1999			05/1999						

Current Status - Pays As Agreed ; Type of Account - Revolving ; Type of Loan - Charge Account ; Whose Account - Joint Account;

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M.B.N.A Amer PO Box 15025 Wilmington DE 19850-5025 (800) 421-2110		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mnths Revd	Activity Description	Creditor Classification												
Account Number	431302299975*	01/1994					99														
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Pp'd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed									
04/2004						10/2003	02/2004														
Current Status - Account Included in Bankruptcy ; Type of Loan - Credit Card ; Whose Account - Individual Account;																					
Account History with Status Codes	03/2004	02/2004	01/2004	10/2003	05/2003	12/2002	06/2002	05/2002	03/2002	01/2002	11/2001	10/2001	07/2001	05/2001	04/2001	12/2000	11/2000	10/2000	08/2000	06/2000	02/2000
	3	2	1	1	1	1	2	1	1	1	1	1	1	1	1	3	2	1	1	1	1
	12/1999	09/1999	06/1999	02/1999	10/1998	08/1998	03/1998	09/1997													
	1	1	1	1	1	1	1	1													

Manufacturers & Traders Trust		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mnths Revd	Activity Description	Creditor Classification			
Account Number	738920*	03/1988	\$59,000				10					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Pp'd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed
05/1999	\$0				\$723	04/1999						
Current Status - Pays As Agreed ; Type of Account - Installment ; Whose Account - Joint Account; ADDITIONAL INFORMATION - Account Paid/Zero Balance ;												

ONONDAGA Bank/Overdraft		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mnths Revd	Activity Description	Creditor Classification			
Account Number	195882002*	03/1988	\$59,000				15					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Pp'd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed
04/1998	\$0				\$733	02/1998						
Current Status - Pays As Agreed ; Type of Account - Installment ; Whose Account - Joint Account; ADDITIONAL INFORMATION - Account Transferred or Sold ;												

Primus Automotive		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mnths Revd	Activity Description	Creditor Classification			
Account Number	626*	02/1997	\$6,719		48 Months		27					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Pp'd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed
05/1999	\$0					04/1999						
Current Status - Pays As Agreed ; Type of Account - Installment ; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Paid/Zero Balance ; Auto ;												

The Bon Ton		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mnths Revd	Activity Description	Creditor Classification			
Account Number	8601*	12/1995	\$280	\$500			99					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Pp'd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Start Date	Date Closed
04/2004	\$0		02/1997			02/1997						
Current Status - Pays As Agreed ; Type of Account - Revolving ; Type of Loan - Charge Account ; Whose Account - Joint Account;												

**Inquiries that display to companies (may impact your credit score)**  
 This section lists companies that requested your credit file. Credit grantors may view these requests when evaluating your credit worthiness.

Company Information	Inquiry Date(s)
Genesee Regional Bank	09/2003 06/2003
The Credit Bureau::3301 ONTARIO NATIONA	08/2002

**CREDIT FILE : May 8, 2004**

**Inquiries that do not display to companies (do not impact your credit score)**  
 (This section includes inquiries which display only to you and are not considered when evaluating your credit worthiness. Examples of this inquiry type include a pre-approved offer of credit, insurance, or periodic account review by an existing creditor.)

**Company Information - Prefix Descriptions:**  
 PRM - Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance. (PRM inquiries remain for twelve months)  
 AM or AR - Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors. (AM and AR inquiries remain for twelve months)  
 Equifax or EFX - Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.  
 ND - Inquiries with this prefix are general inquiries that do not display to credit grantors. (ND inquiries remain for twelve months)

Company Information	Inquiry Date(s)											
Equifax	05/2004											
AR-Assoc/Citibank SD	04/2004	02/2004	01/2004	12/2003	11/2003	10/2003	09/2003	08/2003	07/2003	07/2003	06/2003	
PRM-At&T Wireless	03/2004		01/2004									
PRM-First Premier Bank Promo	02/2004											
AR-Capital One	02/2004	01/2004	12/2003	11/2003	10/2003	09/2003	08/2003	07/2003	07/2003	05/2003		
PRM-At&T Wireless Services	02/2004		06/2003									
AR-MBNA	12/2003		05/2003									
PRM-Evergreen Acceptance Corp.	10/2003											
PRM-Direct Lending Source Inc	10/2003		09/2003									
PRM-DM Services, Inc.	09/2003		07/2003									
PRM-Household Bank	05/2003											
PRM-Assoc Fin Ser Cons Div Promo	05/2003											

Equifax report of 4/26/4 for Mary Ann DeLano, who produced it incompletely on 6/16/4 to Trustee Reiber C:1479