

August 13, 2010

**EQUIFAX**



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



000864304-678  
Emmett George Dammon  
1095 Florida Ave  
Slidell, LA 70458-2923

Dear Emmett George Dammon:

Thank you for requesting your credit file, commonly called a Consumer Credit Report. Your credit file contains information received primarily from companies which have granted you credit and from public record sources. Great care has been taken to report this information correctly. Please help us in achieving even greater accuracy by reviewing all of the enclosed material carefully.

To allow us to protect your privacy and deliver prompt service, please have your confirmation number accessible when you call or visit our web site. If there are items you believe to be incorrect, you may be able to initiate an investigation request via the Internet 24 hours a day, 7 days a week at:

**[www.investigate.equifax.com](http://www.investigate.equifax.com)**

Using the Internet to initiate an on-line investigation request will expedite the resolution of your concerns.

Or you may complete the enclosed Research Request Form and return it to:

**Equifax Information Services LLC**  
**Www. Equifax. Com/fcra**  
**Atlanta GA 30348**

***NOTE: Sending the Research Request Form to any other address will delay the processing of your request.***

**Under the FACT Act, you have the right to request and obtain a copy of your credit score. To obtain a copy of your credit score, please call our automated ordering system at: 1-877-SCORE-11.**

**The FBI Has Named Identity Theft As The Fastest Growing Crime In America.**

Protect yourself with Equifax Credit Watch™, a service that monitors your credit file every business day and notifies you within 24 hours of any activity. To order, go to: **[www.creditwatch.equifax.com](http://www.creditwatch.equifax.com)**

## ***State of Louisiana - Notice to Consumers***

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You may place a security freeze on your credit report by making a request in writing by certified mail to a credit reporting agency. The security freeze on your credit report will prohibit a credit reporting agency from releasing any information in your credit report without your express authorization. The security freeze is designed to prevent a credit reporting agency from releasing your credit report without your consent. However, you should be aware that using a security freeze to take control over who is allowed access to the personal and financial information in your credit report may delay, interfere with or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular telephone, utilities, digital signature, Internet credit card transaction or other credit services, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the security freeze from your credit report or to authorize the temporary release of your credit report for a specific period of time while the security freeze is in place. To provide that authorization, you must contact the credit reporting agency and provide all the following:

1. Clear and proper identification.
2. The unique personal identification number or password provided by the credit reporting agency.
3. The proper information regarding the time period for which your credit report must be available.

A credit reporting agency must remove the security freeze from your credit file or authorize the temporary release of your credit report not later than 3 business days after receiving the above information.

A security freeze does not apply to certain persons, including a person, or collection agencies acting on behalf of a person, with whom you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account.

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

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

Or, you may contact us on the web at [equifax.com](http://equifax.com) or call 800-685-1111.

The fee to place a security freeze is \$10.00. If you are a victim of identity theft and you submit a copy of a valid police report as described in R.S. 9:3568 or if you are sixty-two (62) years of age or older, no fee will be charged. Include your complete name, complete address, social security number, date of birth and payment, if applicable.

Written confirmation of the security freeze will be sent within 10 business days of receipt of the request via first class mail. It will include your unique personal identification number and instructions for removing the security freeze or authorizing the release of your credit report for a specific period of time.



**CREDIT FILE : August 13, 2010**

**Confirmation # 0225014260**

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

Name On File: Emmett George Dammon  
Social Security # 466-36-4035 Date of Birth: July 14, 1931  
Current Address: 1095 Florida Ave, Slidell, LA 70458 Reported: 04/2010  
Previous Address(es): 34487 Torregano Rd, Slidell, LA 70460 (985) 649-3767 Reported: 07/1998  
34481 Torregano Rd, Slidell, LA 70460 Reported: 04/2010  
2000 Old Spanish Trl Ste 100, Slidell, LA 70458 Reported: 02/2002  
100 Suite, Slidell, LA 70458 Reported: 06/2001

Last Reported Employment: Chief ENGINEER; Damon ENGINEERING IN; SLIDELL LA;  
Previous Employment(s): Dammon ENG; Self;

www.investigate.equifax.com

Equifax Information Services LLC  
Www.Equifax.Com/fcra  
Atlanta GA 30348

(800) 797-7005

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  
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 Description - The Most Recent Account Activity  
Creditor Class - The Type of Company Reporting The Account  
Date Reported - The Month and Year of the Last Account Update  
Balance Amount - The Total Amount Owed as of the Date Reported

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 Maj 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**

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

**American Express** PO Box 981537 El Paso TX 79998-1537 (800) 874-2717

Account Number -349991187062\*  
Date Reported 04/2009  
Balance Amount  
Date Reported 04/2009  
Amount Past Due  
Date of Last Payment 01/1981  
High Credit \$2,318

Terms Duration  
Terms Frequency  
Date of 1st Delinquency  
Date of Last Activity  
Last Activity  
Scheduled Payment Amount  
Actual Payment Amount

Months Fevd  
Charge Off Amount  
Date Maj. Del. 1st Rptd  
Date of 1st Delinquency  
04/2009

Activity Description  
Creditor Classification

Balloon Pay Date  
Deferred Pay Start Date  
Balloon Amount  
Date Closed

Current Status - Pays As Agreed; Type of Account - Open; Type of Loan - Credit Card; Whose Account - Association Terminated; ADDITIONAL INFORMATION - Credit Card;

**American Express** PO Box 981537 El Paso TX 79998-1537 (800) 874-2717

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Description	Creditor Classification		
-02907105301938*	01/1981	\$503				1				
Items As of Balance Date Reported Amount	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Date	Date Closed
02/2002					02/2002					

Current Status - Pays As Agreed; Type of Account - Open; Whose Account - Association Terminated;

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Description	Creditor Classification		
<b>Bac Home Loans Servicing,lp</b>	08/2007	\$368,000		30 Years	Monthly	32	Paid and Closed			
Items As of Balance Date Reported Amount	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Date	Date Closed
06/2010	06/2010		\$2,107		06/2010					06/2010

Current Status - Pays As Agreed; Type of Account - Mortgage; Type of Loan - Conventional Re Mortgage; Whose Account - Joint Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Closed or Paid Account/Zero Balance;

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Description	Creditor Classification		
<b>Bank of America</b>	03/1989	\$47,915	\$24,000		Monthly	99	Closed			
Items As of Balance Date Reported Amount	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Date	Date Closed
08/2010	08/2010	\$254	\$217		08/2010					

Current Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Joint Account; ADDITIONAL INFORMATION - Credit Card;

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Description	Creditor Classification		
<b>Bank of America</b>	05/1998	\$9,040	\$14,900		Monthly	99	Closed			
Items As of Balance Date Reported Amount	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Date	Date Closed
03/2009	01/2008				01/2008					03/2009

Current Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed By Credit Grantor; Credit Card;

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Description	Creditor Classification		
<b>Bank One, Main</b>	12/2000	\$20,000								
Items As of Balance Date Reported Amount	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Date	Date Closed
02/2001			\$426		01/2001					

Current Status - Too New To Rate; Type of Account - Installment; Whose Account - Individual Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance;

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Description	Creditor Classification		
<b>FIMC-OMAHA Service Ctr</b>	07/2003	\$20,855		36 Months	Monthly	27	Paid and Closed			
Items As of Balance Date Reported Amount	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Date	Date Closed
10/2005	10/2005	\$28,786	\$579		10/2005					10/2005

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

**Gemb/JC Penneys PO Box 981402 El Paso TX 79998-1402 : (800) 542-0800**

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Description	Creditor Classification
600889216057*	10/1984	\$1,679	\$500	Monthly	Monthly	59		
Items As of Balance	Date Reported	Amount Past Due	Actual Payment	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Deferred Pay Start Date	Balloon Pay Date
07/2010	07/2010	\$19	\$19	07/2010	07/2010			

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

**Nissan-Infiniti LT Consumer Dispute PO Box 660360 Dallas TX 75266-0360 : (800) 456-6622**

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Description	Creditor Classification
2500568*	09/2005	\$220	\$220	36 Months	Monthly	46		
Items As of Balance	Date Reported	Amount Past Due	Actual Payment	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Deferred Pay Start Date	Balloon Pay Date
04/2010	07/2009	\$220	\$220	07/2008		12/2008		

Current Status - Charge Off; Type of Account - Installment; Type of Loan - Auto Lease; Whose Account - Individual Account; ADDITIONAL INFORMATION - Charged Off Account; Auto; Lease;

**Account History 07/2009 06/2009 05/2009 04/2009 03/2009 02/2009 01/2009 12/2008**

with Status Codes L L L L L L L L L

**Nissan-Infiniti LT Consumer Dispute PO Box 660360 Dallas TX 75266-0360 : (800) 456-6622**

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Description	Creditor Classification
2500542*	03/2003	\$15,153	\$388	39 Months	Monthly	30	Paid and Closed	
Items As of Balance	Date Reported	Amount Past Due	Actual Payment	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Deferred Pay Start Date	Balloon Pay Date
04/2010	08/2005	\$0	\$388	09/2005				10/2005

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

**Nissan-Infiniti LT Consumer Dispute PO Box 660360 Dallas TX 75266-0360 : (800) 456-6622**

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Description	Creditor Classification
2500568*	09/2005	\$22,267	\$618	36 Months	Monthly	15	Paid and Closed	
Items As of Balance	Date Reported	Amount Past Due	Actual Payment	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Deferred Pay Start Date	Balloon Pay Date
04/2010	08/2008	\$0	\$618	09/2005				08/2008

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

**Parish Bankcard 104 E KIRKLAND ST Covington LA 70433 : (985) 898-5400**

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Description	Creditor Classification
433305016000*	10/2007	\$0	\$10,000	Monthly	Monthly	18	Transfer/Sold	
Items As of Balance	Date Reported	Amount Past Due	Actual Payment	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Deferred Pay Start Date	Balloon Pay Date
04/2009		\$0			10/2007			

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

**Parish National Bank -/L 104 E KIRKLAND ST Covington LA 70433 : (985) 898-5400**

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Description	Creditor Classification
786*	01/2001	\$20,060	\$496	Monthly	Monthly	32	Paid and Closed	
Items As of Balance	Date Reported	Amount Past Due	Actual Payment	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Deferred Pay Start Date	Balloon Pay Date
09/2003	09/2003	\$0	\$6,882	09/2003				09/2003

Current Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Individual Account;

**Parish National Bank -/L 104 E KIRKLAND ST Covington LA 70433 : (985) 898-5400**

Account Number	Date Opened	High Credit	Actual Payment	Scheduled Payment Amount	Date of 1st Delinquency	Terms Frequency	Months Revd	Activity Description	Creditor Classification
891*	10/1998	\$14,654		\$354		Monthly	43	Paid and Closed	
Items As of Date Reported	Date of Last Payment	Actual Payment	Scheduled Payment Amount	Date of 1st Delinquency	Terms Frequency	Months Revd	Activity Description	Creditor Classification	Date Closed
06/2003 \$0	01/2001		\$354	01/2001	Monthly	43	Paid and Closed		01/2001

**Current Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto;**

**Parish National Bank -/L 104 E KIRKLAND ST Covington LA 70433 : (985) 898-5400**

Account Number	Date Opened	High Credit	Actual Payment	Scheduled Payment Amount	Date of 1st Delinquency	Terms Frequency	Months Revd	Activity Description	Creditor Classification
786*	12/2000	\$1,025		\$49		Monthly	30	Paid and Closed	
Items As of Date Reported	Date of Last Payment	Actual Payment	Scheduled Payment Amount	Date of 1st Delinquency	Terms Frequency	Months Revd <td>Activity Description</td> <td>Creditor Classification</td> <td>Date Closed</td>	Activity Description	Creditor Classification	Date Closed
06/2003 \$0	09/2001		\$49	09/2001	Monthly	30	Paid and Closed		09/2001

**Current Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Unsecured; Whose Account - Co-Maker Or Co-Signer;**

**Parish National Bank -/L 104 E KIRKLAND ST Covington LA 70433 : (985) 898-5400**

Account Number	Date Opened	High Credit	Actual Payment	Scheduled Payment Amount	Date of 1st Delinquency	Terms Frequency	Months Revd	Activity Description	Creditor Classification
784*	12/1997	\$100,000		\$868		Monthly	43	Paid and Closed	
Items As of Date Reported	Date of Last Payment	Actual Payment	Scheduled Payment Amount	Date of 1st Delinquency	Terms Frequency	Months Revd <td>Activity Description</td> <td>Creditor Classification</td> <td>Date Closed</td>	Activity Description	Creditor Classification	Date Closed
06/2003 \$0	01/2001		\$868	01/2001	Monthly	43	Paid and Closed		01/2001

**Current Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Conventional Re Mortgage;**

**RBC Bank (usa) PO Box 1220 Rocky Mount NC 27802-1220 : (800) 236-8872**

Account Number	Date Opened	High Credit	Actual Payment	Scheduled Payment Amount	Date of 1st Delinquency	Terms Frequency	Months Revd	Activity Description	Creditor Classification
768300105*	05/2010	\$306,000		\$1,880		Monthly	1	Transfer/Sold	
Items As of Date Reported	Date of Last Payment	Actual Payment	Scheduled Payment Amount	Date of 1st Delinquency	Terms Frequency	Months Revd <td>Activity Description</td> <td>Creditor Classification</td> <td>Date Closed</td>	Activity Description	Creditor Classification	Date Closed
08/2010 \$0	07/2010		\$1,880	07/2010	Monthly	1	Transfer/Sold		01/2001

**Current Status - Pays As Agreed; Type of Account - Mortgage; Type of Loan - Conventional Re Mortgage; Whose Account - Joint Account; ADDITIONAL INFORMATION - Account Transferred or Sold; Fixed Rate;**

**Sears/Citibank SD, Na 8725 W Sahara Ave Mc 02/02/03 The Lakes NV 89163-0001**

Account Number	Date Opened	High Credit	Actual Payment	Scheduled Payment Amount	Date of 1st Delinquency	Terms Frequency	Months Revd	Activity Description	Creditor Classification
512107187461*	11/1962	\$4,801		\$9,500		Monthly	99	Paid and Closed	
Items As of Date Reported	Date of Last Payment	Actual Payment	Scheduled Payment Amount	Date of 1st Delinquency	Terms Frequency	Months Revd <td>Activity Description</td> <td>Creditor Classification</td> <td>Date Closed</td>	Activity Description	Creditor Classification	Date Closed
07/2010 \$0	12/2006		\$9,500	12/2006	Monthly	99	Paid and Closed		02/2009

**Current 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;**

**Account History 10/2006 1**

**Standard Mortgage 300 PLAZAH SHELL SQUARE NEW ORLEANS LA 70139 : (504) 581-3383**

Account Number	Date Opened	High Credit	Actual Payment	Scheduled Payment Amount	Date of 1st Delinquency	Terms Frequency	Months Revd	Activity Description	Creditor Classification
122414*	06/2003	\$89,000		\$1,869		Monthly	76		
Items As of Date Reported	Date of Last Payment	Actual Payment	Scheduled Payment Amount	Date of 1st Delinquency	Terms Frequency	Months Revd <td>Activity Description</td> <td>Creditor Classification</td> <td>Date Closed</td>	Activity Description	Creditor Classification	Date Closed
08/2010 \$20,317	07/2010	\$1,869	\$1,869	08/2010	Monthly	76			

**Current Status - Pays As Agreed; Type of Account - Mortgage; Type of Loan - Conventional Re Mortgage; Whose Account - Joint Account; ADDITIONAL INFORMATION - Real Estate Mortgage;**

**Standard Mortgage 300 PLAZA I SHELL SQUARE NEW ORLEANS LA 70139 : (504) 581-3383**

Account Number	105308*	Date Opened	01/2001	High Credit	\$96,500	Credit Limit		Terms Duration		Terms Frequency	Monthly	Months Revd	21	Activity Description	Paid and Closed	Creditor Classification	
Items As of Date Reported	10/2003	Amount Past Due	\$0	Date of Last Payment	05/2003	Actual Payment Amount	\$1,295	Scheduled Payment Amount		Date of 1st Delinquency	05/2003	Date Maj. Del. 1st Rptd		Deferred Pay Start Date		Balloon Pay Date	Date Closed

Current Status - Pays As Agreed; Type of Account - Conventional Re Mortgage; Type of Loan - Conventional Re Mortgage; Whose Account - Joint Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance;

**WEBSTER Bank 10 Main St Bristol CT 06010-6527 : (203) 755-1422**

Account Number	255471043*	Date Opened	08/2007	High Credit	\$368,000	Credit Limit		Terms Duration	30 Years	Terms Frequency	Monthly	Months Revd	1	Activity Description	Transfer/Sold	Creditor Classification	
Items As of Date Reported	10/2007	Amount Past Due	\$0	Date of Last Payment	10/2007	Actual Payment Amount	\$2,261	Scheduled Payment Amount		Date of 1st Delinquency	10/2007	Date Maj. Del. 1st Rptd		Deferred Pay Start Date		Balloon Pay Date	Date Closed

Current Status - Pays As Agreed; Type of Account - Mortgage; Type of Loan - Conventional Re Mortgage; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Transferred or Sold; Real Estate Mortgage;

**Whitney National Bank 228 Saint Charles Ave New Orleans LA 70130-2601 : (504) 586-3660**

Account Number	462547090000*	Date Opened	04/2009	High Credit	\$0	Credit Limit	\$10,000	Scheduled Payment Amount		Date of 1st Delinquency		Terms Frequency	Monthly	Months Revd	15	Activity Description		Creditor Classification
Items As of Date Reported	07/2010	Amount Past Due	\$0	Date of Last Payment		Actual Payment Amount		Scheduled Payment Amount		Date of 1st Delinquency		Date Maj. Del. 1st Rptd		Deferred Pay Start Date		Balloon Pay Date	Date Closed	

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

**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. Employment inquiries do not impact your credit score.

Company Information		Inquiry Date(s)
Whitney National Bank	228 Saint Charles Ave Rm 720 Retail Loan Operation New Orleans, LA 70130-2601	04/30/2010 03/18/2009
Cbcinnovis::224 RBC BANK USA	PO Box 1838 Columbus, OH 43216-1838 Phone: (877) 237-8317	04/16/2010 03/23/2010 03/05/2010
Landsafe Credit::BANK OF AMERICA NA	1515 Walnut Grove Ave Rosemead, CA 91770-3710 Phone: (800) 447-1692	08/14/2009
Equifax Mortgage Services::CAROLINA BANK	606 MCDONOUGH DR STEP P NORCROSS, GA 30093 Phone: (404) 729-1776	05/22/2009
Equifax Mortgage Services::SUNTRUST BROKER C	606 MCDONOUGH DR STE P NORCROSS, GA 30093 Phone: (404) 729-1776	03/10/2009
Equifax Mortgage Services::CASHIERS MORTGAGE	606 MCDONOUGH DR STE P NORCROSS, GA 30093 Phone: (404) 729-1776	03/03/2009
Equifax Mortgage Services::CASHIERS MORTGAGE SV	606 MCDONOUGH DR STE P NORCROSS, GA 30093 Phone: (404) 729-1776	02/26/2009

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

**Company Information**

**Inquiry Date(s)**

Company Information	Inquiry Date(s)
Equifax 30374-0250 PO Box 740250 Atlanta, GA	08/13/2010 04/06/2010 03/15/2010
PRM-Capital One Bank USA Na 84130-0281 PO Box 30281 Salt Lake City, UT	08/03/2010 06/29/2010 04/26/2010
PRM-At&T Services,inc Estates, IL 601 96-0001 2000 W Sbc Center Dr Lightspeed -U-Verse Hoffman	06/22/2010 06/21/2010 03/20/2010 12/30/2009 10/06/2009
PRM-Direct Lending FL 33309-1833 1500 W Cypress Creek Rd Ste 10 Fort Lauderdale,	06/15/2010
AR-Auto Owners Insurance 48917-3968 6101 Anacapri Blvd Lansing, MI	06/01/2010
PRM-Cross Country Mortgage OH 44130 1200 SNOW RD., UNIT 9 PARMA,	03/24/2010
PRM-Nations Lending Corporation OH 44130-8456 7055 Engle Rd Ste 501 Inc. Middleburg Heights,	03/16/2010 08/25/2009
AR-Whitney National Bank of New O Orleans, LA 70130-2601 Phone: (504) 586-7272 228 Saint Charles Ave Attn: Jeanette Breland New	03/09/2010
PRM-MLD Mortgage Inc D.B.A The OH 44125-6268 9700 Rockside Rd # 370 Money Store Valley View,	03/08/2010
AR-Gemb/JC Penneys 79998-1402 Phone: (800) 542-0800 PO Box 981402 El Paso, TX	12/30/2009

**Company Information**

**Inquiry Dates**

PRM-Hsbc Bank NV FKA Hhnb

12/21/2009

60070-2701

2700 Sanders Rd Prospect Heights, IL

AR-First Usa,n.A.

08/24/2009

43081-2822 Phone: (600) 955-9900

800 Brooksedge Blvd Westerville, OH

ND-Auto-Owners Insurance

07/22/2009

48917-3968

6101 Anacapi Blvd Lansing, MI

**Para información en español, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

### ***A Summary of Your Rights Under the Fair Credit Reporting Act***

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment or to take another adverse action against you must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for additional information.
- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old. [Equifax Note: Negative information is generally considered delinquent or derogatory accounts on a file disclosure. On an Equifax file disclosure, the seven year time period begins from the Date of First Delinquency associated with the negative account information. *For more information about the date of first delinquency, please visit the Frequently Asked Questions section of Equifax's website located at [www.equifax.com](http://www.equifax.com).*]
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.ftc.gov/credit](http://www.ftc.gov/credit).
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.ftc.gov/credit](http://www.ftc.gov/credit).

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

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
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 Compliance Management, Mail Stop 6-6 Washington, DC 20219 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 Complaints 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 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
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

## Commonly Asked Questions About Credit Files

### Q. How can I correct a mistake in my credit file ?

A. Complete the Research Request form and give details of the information you believe is incorrect. We will then check with the credit grantor, collection agency or public record source to see if any error has been reported. Information that cannot be verified will be removed from your file. If you and a credit grantor disagree on any information, you will need to resolve the dispute directly with the credit grantor who is the source of the information in question.

### Q. Why doesn't my credit information from Equifax match that of Experian and TransUnion ?

A. Credit information providers do not share your credit data with each other. As a result, updates made to your Equifax credit file may not be reflected on reports from Experian and TransUnion. You will need to contact the other credit information services directly to correct any inaccurate information. Contact information is provided below:

**Trans Union, PO Box 1000, Chester, PA 19022 Phone: (800) 888-4213**

**Experian, P.O. Box 9530 Allen, TX 75013 Phone: (888) 397-3742**

### Q. If I do have credit problems, is there someplace where I can get advice and assistance ?

A. Yes, there are a number of organizations that offer assistance. For example, the Consumer Credit Counseling Service (CCCS) is a non-profit organization that offers free or low-cost financial counseling to help people solve their financial problems. CCCS can help you analyze your situation and work with you to develop solutions. There are more than 600 CCCS offices throughout the country. Call 1 (800) 388-2227 for the telephone number of the office nearest you.

## Facts You Should Know

o The length of time an account or record remains in your credit file is shown below:

Collection Agency Accounts: Remain for up to 7 years from the Date of 1st Delinquency.

Credit or Other Reported Accounts: Accounts paid as agreed remain for up to 10 years from the Date of Last Activity. Accounts not paid as agreed (i.e. delinquent, charge off, accounts placed for collection) remain for up to 7 years from the Date of 1st Delinquency.

Public Records: Remain for up to 7 years from the date filed, except:

Bankruptcy - Chapter 7 and 11 remain for up to 10 years from the date filed.

Bankruptcy - Chapter 13 dismissed or no disposition rendered remain for up to 10 years from the date filed.

Unpaid tax liens remain indefinitely.

Paid tax liens remain for up to 7 years from the date released.

New York State Residents Only: Satisfied judgments remain for up to 5 years from the date filed; paid collections remain for up to 5 years from the Date of 1st Delinquency.

California State Residents Only: Unpaid tax liens remain for up to 10 years from the date filed or up to 7 years from the date released.

Payment history for an account on your credit file, if any, is found at the bottom of an account under the title "Account History with Status Codes". This history reflects the month, year and late payment status, and is generally supplied by credit grantors or other furnishers of information to Equifax with whom you have a relationship. This history is included on both open accounts and accounts that have already been closed. Payment in full does not remove your payment history. If you have always paid an account as agreed, the account should not have payment history status information. Specific payment history typically remains on your credit file for up to 7 years from the date shown for it.

o Name, address, and Social Security Number information may be provided to businesses that have a legitimate need to locate or identify a consumer.

### **Notice: Dispute Review Process and Your Rights:**

Upon receipt of your dispute, we first review and consider the relevant information you have submitted regarding the nature of your dispute. If that review does not resolve your dispute and further investigation is required, notification of your dispute, including the relevant information you submitted, is provided to the source that furnished the disputed information. The source reviews the information provided, conducts an investigation with respect to the disputed information and reports the results back to us. The credit reporting agency then makes deletions, or changes to your credit file as appropriate based on the results of the reinvestigation. The name and address and, if reasonably available, the phone number of the furnisher(s) of information contacted while processing your dispute(s) is shown under the "Results of Your Investigation" section.

If you still disagree with an item after it has been verified, you may send to us a brief statement, not to exceed 100 words (200 words for Maine residents) explaining the nature of your disagreement. Your statement will become part of your credit file and will be disclosed each time your credit file is accessed.

If the reinvestigation results in a change to or deletion of the information you are concerned about, 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 that received your credit file in the past 6 months for any purpose (12 months for California, Colorado, Maryland, New Jersey and New York residents) or in the past two years for employment purposes.

You may initiate an investigation request via the internet at [www.investigate.equifax.com](http://www.investigate.equifax.com). To initiate your request or if you elect below to have the results of your investigation posted on a secured website, you will need the below confirmation number, email address you provided, and ID information.

Or, mail this document to the following address:

Equifax Information Services LLC  
Www. Equifax. Com/fcra  
Atlanta GA 30348

Email Address (please print clearly): \_\_\_\_\_

Would you like Equifax to hide the first 5 digits of your social security number on our response to you? **Circle:** Yes No

**Confirmation Number: 0225014260**

Intentionally making any false statements to a consumer reporting agency for the purpose of having it placed on a consumer report is punishable by law in some states. To ensure that your request is processed accurately, please enlarge photocopies of any items that contain small print (i.e. driver's license, W2 Forms, etc.). Photocopies that are not legible or contain highlighting may cause us to request that you resubmit your request for clarity.

If your identity information differs from the information listed on this form, please fill in the correct information in the space provided for each item. Please provide a photocopy of your driver's license, social security card, or recent utility bill that reflects the correct information.

Name: Emmett George Dammon SS#: 466-36-4035  
DOB: July 14, 1931

Current Address: 1095 Florida Ave, Slidell, LA 70458

Previous Address(es): 34487 Torregano Rd, Slidell, LA 70460  
34481 Torregano Rd, Slidell, LA 70460

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) \_\_\_\_\_

