



Credit Report Prepared For:
HAMED ALIBABAI
Report as Of: 9/19/2013




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Personal Information

Here you will find your personal information, including your legal name(s), year of birth, current and previous addresses, and current and previous employers.

Profile



Name
(Also Known As) AKA
Year of Birth
Address(es)


HAMED ALIBABAI

1982
215 W WASHINGTON ST APT 3102,
CHICAGO, IL 60606-3513

1918 ORRINGTON AVE, EVANSTON,
IL 60201-2910

1936 WESLEY AVE APT 3B,
EVANSTON, IL 60201-3558

Current Employer
Previous Employer



Equifax

TransUnion

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Personal Statement

This space is reserved for statements of dispute. For most consumers, no information appears in this section.

Report Summary

Here you will find a summary of all your open and closed accounts, including any delinquencies. Open accounts contain current balances at the time the report was pulled. Account totals, including total debt, are found at the end of this section.

			Equifax		TransUnion
	Real Estate	<div><div>Count</div><div>Balance</div><div>Current</div><div>Delinquent</div><div>Other</div></div>	<div>0</div> <div>\$0.00</div> <div>0</div> <div>0</div> <div>0</div>	<div>What's missing from this picture?</div> <div>See your Experian®, Equifax® and TransUnion® Credit Reports and Scores at a special "Members Only" price.</div> <div>Log In Now! www.FreeCreditReport.com</div>	
	Revolving Current Account(s)	<div><div>Count</div><div>Balance</div><div>Current</div><div>Delinquent</div><div>Other</div></div>	<div>12</div> <div>\$7,368.00</div> <div>12</div> <div>0</div> <div>0</div>		
	Installments	<div><div>Count</div><div>Balance</div><div>Current</div><div>Delinquent</div><div>Other</div></div>	<div>0</div> <div>\$0.00</div> <div>0</div> <div>0</div> <div>0</div>		
	Other	<div><div>Count</div><div>Balance</div><div>Current</div><div>Delinquent</div><div>Other</div></div>	<div>0</div> <div>\$0.00</div> <div>0</div> <div>0</div> <div>0</div>		
	Collections	<div><div>Count</div><div>Balance</div><div>Current</div><div>Delinquent</div><div>Other</div></div>	<div>0</div> <div>\$0.00</div> <div>0</div> <div>0</div> <div>0</div>		

			Equifax		TransUnion
	All Accounts Current Account(s)	<div><div>Count</div><div>Balance</div><div>Current</div><div>Delinquent</div><div>Other</div></div>	<div>12</div> <div>\$7,368.00</div> <div>12</div> <div>0</div> <div>0</div>	<div>What's missing from this picture?</div> <div>See your Experian®, Equifax® and TransUnion® Credit Reports and Scores at a special "Members Only" price.</div> <div>Log In Now! www.FreeCreditReport.com</div>	

Bankruptcy & Court Judgments

Here you will find any court-related information, including bankruptcies, state and county court records, tax liens, monetary judgments, and in some states, overdue child support payments. Remember, bankruptcies remain on your report for 7-10 years.

Public Records



There are no Public Records on your credit report at this time.



No History

Equifax

TransUnion

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Credit Inquiries

Here you will find the names of those who have obtained a copy of your credit report, including lenders, landlords and employers. Remember, inquiries remain on your report for up to 2 years.

<div><div>BLOOM/DSNB</div><div></div><div><div>800-950-0339</div><div>9111 DUKE BLVD</div><div>MASON, OH 45040</div></div></div>	<div><div><div>Business Name</div><div>Inquiry Date</div><div>Business Type</div></div><div><div>BLOOM/DSNB</div><div>7/27/2013</div><div>Department And Variety Stores - non specific</div></div></div>	<div><div><div>Experian</div><div>Equifax</div><div>TransUnion</div></div><div><div>What's missing from this picture?</div><div>See your Experian®, Equifax® and TransUnion® Credit Reports and Scores at a special "Members Only" price.</div><div>Log In Now! www.FreeCreditReport.com</div></div></div>
<div><div>CHASE BANK NA</div><div></div><div><div>800-955-9900</div><div>PO BOX 15298</div><div>WILMINGTON, DE 19850</div></div></div>	<div><div><div>Business Name</div><div>Inquiry Date</div><div>Business Type</div></div><div><div>CHASE BANK NA</div><div>8/16/2012</div><div>Bank Credit Cards</div></div></div>	<div><div><div>Experian</div><div>Equifax</div><div>TransUnion</div></div><div><div>What's missing from this picture?</div><div>See your Experian®, Equifax® and TransUnion® Credit Reports and Scores at a special "Members Only" price.</div><div>Log In Now! www.FreeCreditReport.com</div></div></div>
<div><div>LEXISNEXIS/RESIDENT DA</div><div></div><div><div>No Phone Provided</div><div>12770 COIT RD</div><div>DALLAS, TX 75251</div></div></div>	<div><div><div>Business Name</div><div>Inquiry Date</div><div>Business Type</div></div><div><div>LEXISNEXIS/RESIDENT DA</div><div>8/2/2012</div><div>Tenant Screeners (Reseller)</div></div></div>	<div><div><div>Experian</div><div>Equifax</div><div>TransUnion</div></div><div><div>What's missing from this picture?</div><div>See your Experian®, Equifax® and TransUnion® Credit Reports and Scores at a special "Members Only" price.</div><div>Log In Now! www.FreeCreditReport.com</div></div></div>
<div><div>BLOOM/DSNB</div><div></div><div><div>800-950-0339</div><div>9111 DUKE BLVD</div><div>MASON, OH 45040</div></div></div>	<div><div><div>Business Name</div><div>Inquiry Date</div><div>Business Type</div></div><div><div>BLOOM/DSNB</div><div>7/6/2012</div><div>Department And Variety Stores - non specific</div></div></div>	<div><div><div>Experian</div><div>Equifax</div><div>TransUnion</div></div><div><div>What's missing from this picture?</div><div>See your Experian®, Equifax® and TransUnion® Credit Reports and Scores at a special "Members Only" price.</div><div>Log In Now! www.FreeCreditReport.com</div></div></div>

Personal Information

Report Summary

Bankruptcies

Credit Inquires **Page 1 of 2**


Credit Cards & Loans

Credit Score

Credit Inquiries

Here you will find the names of those who have obtained a copy of your credit report, including lenders, landlords and employers. Remember, inquiries remain on your report for up to 2 years.

AMEX



800-874-2717
PO BOX 981537
EL PASO, TX 79998

Business Name

Inquiry Date

Business Type

AMEX

5/30/2012

Bank Credit Cards

Experian

Equifax

TransUnion

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Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

BANK OF AMERICA



No Phone Provided

PO BOX 982235
EL PASO, TX 79998

Account Name BANK OF AMERICA
Account # 2XXX
Account Type Credit Card
Balance \$1,735.00
Past Due
Date Opened 9/1/2007
Account Status Open
Mo. Payment \$69.00
Payment Status Current
High Balance \$2,169.00
Limit \$2,000.00
Terms Revolving
Comments



Equifax

TransUnion

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24/Mo Payment History

	2011			2012			2013																	
Month	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
Experian			OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

BLMDSNB



800-243-6552

9111 DUKE BLVD
MASON, OH 45040

Account Name BLMDSNB
Account # 210515719XXXX
Account Type Charge Account
Balance \$0.00
Past Due
Date Opened 7/1/2012
Account Status Open
Mo. Payment
Payment Status Current
High Balance
Limit \$800.00
Terms Revolving
Comments



Equifax

TransUnion

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24/Mo Payment History

	2011			2012			2013																	
Month	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Experian																							OK	OK

Credit Cards, Loans & Other Debt

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CAP ONE



No Phone Provided

PO BOX 85520
RICHMOND, VA 23285

Account Name CAP ONE
Account # 48623671XXXX
Account Type Credit Card
Balance \$114.00
Past Due
Date Opened 2/1/2007
Account Status Open
Mo. Payment \$25.00
Payment Status Current
High Balance \$372.00
Limit \$300.00
Terms Revolving
Comments



Equifax

TransUnion

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24/Mo Payment History

	2011				2012				2013															
Month	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

CITI



No Phone Provided

PO BOX 6241
SIOUX FALLS, SD 57117

Account Name CITI
Account # 41280035XXXX
Account Type Credit Card
Balance \$5,314.00
Past Due
Date Opened 7/1/2008
Account Status Open
Mo. Payment \$111.00
Payment Status Current
High Balance \$5,593.00
Limit \$5,660.00
Terms Revolving
Comments Subscriber reports dispute resolved - consumer disagrees



Equifax

TransUnion

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24/Mo Payment History

	2011			2012									2013											
Month	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

MCYDSNB

Current

800-243-6552

9111 DUKE BLVD
MASON, OH 45040

Account Name MCYDSNB
Account # 438095738XXXX
Account Type Charge Account
Balance \$0.00
Past Due
Date Opened 11/1/2007
Account Status Open
Mo. Payment \$2.00
Payment Status Current
High Balance \$342.00
Limit \$100.00
Terms Revolving
Comments



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24/Mo Payment History

	2011			2012									2013											
Month	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

AMEX

Current Closed

800-874-2717

PO BOX 297871
FORT LAUDERDALE, FL 33329

Account Name AMEX
Account # 349991942298XXXX
Account Type Credit Card
Balance \$205.00
Past Due
Date Opened 5/1/2012
Account Status Closed
Mo. Payment
Payment Status Current
High Balance \$2,162.00
Limit
Terms 1 Month
Comments Credit line closed-consumer request-reported by subscriber



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TransUnion

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24/Mo Payment History

	2011			2012												2013								
Month	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Experian										OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Credit Cards, Loans & Other Debt

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CAP1/BSTBY

Current Closed

800-695-6950

26525 N RIVERWOODS BLVD
METTAWA, IL 60045

Account Name CAP1/BSTBY
Account # 702127296965XXXX
Account Type Charge Account
Balance
Past Due
Date Opened 9/1/2012
Account Status Closed
Mo. Payment
Payment Status Current
High Balance \$525.00
Limit \$500.00
Terms Revolving
Comments Transferred to another lender or claim purchased



Equifax

TransUnion

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24/Mo Payment History

	2011			2012									2013											
Month	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
Experian													OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

CHASE

Current Closed

800-955-9900

PO BOX 15298
WILMINGTON, DE 19850

Account Name CHASE
Account # 42668413XXXX
Account Type Credit Card
Balance
Past Due
Date Opened 8/1/2012
Account Status Closed
Mo. Payment
Payment Status Paid satisfactorily
High Balance
Limit \$300.00
Terms Revolving
Comments Credit line closed-consumer request-reported by subscriber



Equifax

TransUnion

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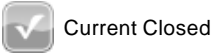
24/Mo Payment History

	2011												2012								2013				
Month	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	
Experian																				OK	OK	OK	OK	OK	

Credit Cards, Loans & Other Debt

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CREDIT ONE BANK



702-269-1000
PO BOX 98875
LAS VEGAS, NV 89193

Account Name CREDIT ONE BANK
Account # 444796214246XXXX
Account Type Credit Card
Balance
Past Due
Date Opened 8/1/2007
Account Status Closed
Mo. Payment
Payment Status Paid satisfactorily
High Balance \$485.00
Limit \$450.00
Terms Revolving
Comments Credit line closed-consumer request-reported by subscriber



Equifax

TransUnion

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24/Mo Payment History

	2007												2008											
Month	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Experian									OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

FIRST PREMIER BANK

605-357-3440
601 S MINNESOTA AVE
SIOUX FALLS, SD 57104

Account Name FIRST PREMIER BANK
Account # 517800793684XXXX
Account Type Credit Card
Balance
Past Due
Date Opened 7/1/2008
Account Status Closed
Mo. Payment
Payment Status Paid satisfactorily
High Balance \$179.00
Limit \$250.00
Terms Revolving
Comments Credit line closed-consumer request-reported by subscriber



Equifax

TransUnion

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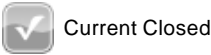
24/Mo Payment History

	2006				2007								2008											
Month	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Experian																							OK	OK

Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

GECRB/CARE CREDIT



937-534-6950

950 FORRER BLVD
KETTERING, OH 45420

Account Name GECRB/CARE CREDIT
Account # 60191830XXXX
Account Type Charge Account
Balance
Past Due
Date Opened 11/1/2010
Account Status Closed
Mo. Payment
Payment Status Paid satisfactorily
High Balance
Limit \$3,000.00
Terms Revolving
Comments Credit line closed-grantor request-reported by subscriber



Equifax

TransUnion

What's missing from this picture?

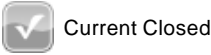
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24/Mo Payment History

	2010						2011						2012					
Month	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT
Experian								OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

GECRB/GAP



800-887-1198

PO BOX 965005
ORLANDO, FL 32896

Account Name GECRB/GAP
Account # 60185953XXXX
Account Type Charge Account
Balance
Past Due
Date Opened 11/1/2007
Account Status Closed
Mo. Payment
Payment Status Paid satisfactorily
High Balance \$116.00
Limit \$124.00
Terms Revolving
Comments



Equifax

TransUnion

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24/Mo Payment History

	2008						2009						2010					
Month	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Credit Cards, Loans & Other Debt






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Payment History Legend

 OK	Current	 30	30 Days Late	 KD	Key Derogatory**
 ND	No Data*	 60	60 Days Late	 RF	Repossession or Foreclosure
		 90	90 Days Late	 PP	Payment Plan
		 120	120 Days Late		

*Sometimes the credit bureaus do not have information from a particular month on file.
** For additional information on Key Derogatory, please see your Credit Report Guide.

Account Status Legend

 Current	 Current Closed	 Unknown
 Potentially Negative	 Potentially Negative Closed	

Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax and TransUnion has its own set of data in your credit file. That's why Credit Scores may vary between bureaus.

About your PLUS Score:

Your PLUS Score is formulated using the information in your credit file. Your PLUS Score can range between 330 and 830, with a higher score indicating a lower risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. While lenders may use different scoring models to determine how you score, and each major credit bureau has its own method for calculating credit scores, the scoring models have been fairly well standardized so that a score at one bureau is roughly equivalent to the same score at another.

DISCLAIMER

The PLUS ScoreSM, developed by Experian, is not an endorsement or guarantee of your credit worthiness as seen by lenders. The different risk levels presented here are for educational use only. Your PLUS Score can help you understand what factors impact your credit score.

Please be aware that there are many scoring models used in the marketplace, and each lender's scoring model has its own set of factors. How each lender weighs their chosen factors may vary, but the exact formula used to calculate your score is proprietary. In general, the higher your score, the better your chances are of obtaining favorable rates and terms.

Your PLUS Score was calculated using your actual data from your credit file on the day that you requested your report, making it comparable to most scoring models in the industry. Keep in mind however that other factors, such as length of employment and annual salary, are often taken into consideration by lenders when making decisions about you.

Also note that each bureau has its own set of data, resulting in a separate PLUS Score for each of your credit files.

Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax and TransUnion has its own set of data in your credit file. That's why Credit Scores may vary between bureaus.



712

Good

Credit Category

330 580 830

Equifax

TransUnion

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Your Experian PLUS Score Explanation

Percentile: Your credit rating ranks **higher than 44.60%** of U.S. consumers.

What factors **RAISE** you PLUS Score:

- You have done a great job at making all of your payments on time. The purpose of a credit score is to help lenders predict whether or not you will miss payments in the future, so keeping your record clean is a very positive factor.
- Installment loans usually carry large fixed monthly payments. Keeping your credit report clear of these major monthly expenses tells lenders that you have more money available to take on the additional debt of a new account.
- Credit Cards allow you to both spend money and decrease debt; unlike mortgages or installment loans where you only decrease debt. Lenders like to see multiple credit cards on your credit report, because they are able to use them to better determine your ability to manage your spending.
- You do not have any Public Records (i.e. bankruptcies, tax liens, and court judgments) on your credit report. Lenders see these issues as major barriers to extending additional credit.

What factors **LOWER** you PLUS Score:

- You have spent more than half of the credit that has been extended to you, and lenders see this as a sign of irresponsible credit behavior. Ideally, you would pay off your balances every month or at least keep your credit-to-debt ratio under 15%.
- Every time you apply for a loan, credit card, or retail card an inquiry is recorded on your credit report. Having a lot of inquiries on your credit report worries lenders, because it is a sign that you may use credit and loans to supplement your income, and might be spending beyond your means.
- When you have spent more than 90% of your available credit on a credit card, lenders perceive this as a sign that you are living off of your credit cards because your income is not large enough to cover your expenses. This leads them to believe that you might not be able to afford the payments on future lines of credit.
- Lenders recognize that obtaining and maintaining a mortgage requires more skill and discipline than other account types. People who have mortgages and pay them on time see an increase in their credit worthiness.

This foregoing document was electronically filed with the Public Utilities

Commission of Ohio Docketing Information System on

9/19/2013 5:30:11 PM

in

Case No(s). 13-1733-EL-AGG

Summary: Annual Report This is the owner's credit report, electronically filed by Mr. Hamed Babai on behalf of NRG Kiosk