



Exhibit F

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Potentially Negative Items or Items for Further Review

- ? [What does potentially negative or items for further review mean?](#)
- ? [What if I think listed accounts are duplicates?](#)

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Experian credit report prepared for
CHRISTINE BAKER

Your report number is

Report date: **December 28, 2012**

Credit Report Toolkit:

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Item Detail

MIDLAND FUNDING

Address:
 8875 AERO DR STE 200
 SAN DIEGO, CA 92123
 (800) 825-8131

Account Number:
 853358....

Original Creditor:
 HSBC BANK NEVADA N.A.

Address Identification Number: 0629594113

Status:
 Collection account. \$3,116 past due as of Oct 2012.

Date Opened:
 01/2010
Date of Status:
 02/2010
Reported Since:
 02/2010
Last Reported Date:
 10/2012

Type:
 Debt Buyer
Terms:
 1 Months
Monthly Payment:
 \$0
Responsibility:
 Individual

Credit Limit:
 \$2,260
High Balance:
 N/A
Recent Balance:
 \$3,116
Recent Payment:
 \$0

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Payment history legend

OK Current/Terms of agreement met	VS Voluntarily surrendered
30 Account 30 days past due	R Repossession
60 Account 60 days past due	PBC Paid by creditor
90 Account 90 days past due	IC Insurance claim
120 Account 120 days past due	G Claim filed with government
150 Account 150 days past due	D Defaulted on contract
180 Account 180 days past due	C Collection
CRD Creditor received deed	CO Charge off
FS Foreclosure proceedings started	CLS Closed
F Foreclosed	ND No data for this time period

Payment History:

2012										2011							
OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY
C	C	C	C	ND	C	C	C	ND	ND	ND	ND	ND	C	C	C	C	C
2010																	
APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB			
C	C	C	C	C	C	C	C	C	C	C	C	C	ND	C			

Account History:

Collection as of Jul 2012 to Oct 2012, Mar 2012 to May 2012, Apr 2010 to Sep 2011, Feb 2010

Balance History - The following data will appear in the following format:

account balance / date payment received / scheduled payment amount / actual amount paid

Sep 2012: \$3,098 / no data / no data / no data

Aug 2012: \$3,077 / no data / no data / no data

Jul 2012: \$3,059 / no data / no data / no data

May 2012: \$3,042 / no data / no data / no data

Apr 2012: \$3,003 / no data / no data / no data

Mar 2012: \$2,986 / no data / no data / no data

Sep 2011: \$2,765 / no data / no data / no data

Aug 2011: \$2,765 / no data / no data / no data

Jul 2011: \$2,765 / no data / no data / no data

Jun 2011: \$2,765 / no data / no data / no data

May 2011: \$2,765 / no data / no data / no data

Apr 2011: \$2,765 / no data / no data / no data

Mar 2011: \$2,757 / no data / no data / no data

Feb 2011: \$2,739 / no data / no data / no data

Jan 2011: \$2,722 / no data / no data / no data

Dec 2010: \$2,701 / no data / no data / no data

Limit High Balance History:

The original amount of this account was \$2,260

Your Statement:

N/A

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