

THE STATE OF SOUTH CAROLINA
In The Court of Appeals

APPEAL FROM NEWBERRY COUNTY
Court of Common Pleas

Frank R. Addy, Jr., Circuit Court Judge

Case No. 2012-CP-36-00484

RECEIVED

AUG 13 2014

SC Court of Appeals

Discover Bank,

Respondent,

v.

Samantha P. Hendrix,

Appellant.

RECORD ON APPEAL

S. Nelson Weston, Esquire
Sheila M. Bias, Esquire
Richardson Plowden & Robinson, P.A.
1900 Barnwell Street
Columbia, South Carolina 29201
803-771-4400

Rolf M. Baghdady
118 Cobblestone Court
Chapin, SC 29036-9705
803-345-7653
Attorney for Appellants

Timothy Lee Griffith
360 W Wesmark Blvd
Second Floor
Sumter, SC 29150
803-968-0609
Attorney for Respondent

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Order of Summary Judgment

STATE OF SOUTH CAROLINA	)	IN THE COURT OF COMMON PLEAS
	)	8TH JUDICIAL CIRCUIT
COUNTY OF <i>NEWBERRY</i>	)	
	)	<i>2012-CP-36-0484</i>
	)	
Discover Bank,	)	
PLAINTIFF,	)	
Vs.	)	
	)	ORDER OF SUMMARY JUDGMENT
	)	
HENDRIX,SAMANTHA P	)	
	)	
DEFENDANT,	)	
	)	

This Court finds that based on the pleadings and affidavits therein, there are no genuine issues as to any material fact and the Plaintiff is entitled to a judgment as a matter of law.

Plaintiff is entitled to Summary Judgment pursuant to Rule 56(c), SC R. Civ. P.

The Court finds for the Plaintiff as against Defendant in the amount of

\$16,389.14 Principal and

\$215 Court Costs.

IT IS SO ORDERED.

Presiding Circuit Court Judge

FORM 4

STATE OF SOUTH CAROLINA
COUNTY OF NEWBERRY
IN THE COURT OF COMMON PLEAS

JUDGMENT IN A CIVIL CASE
CASE NUMBER 2012CP3600484

Discover Bank

Samantha P Hendrix

PLAINTIFF(S)

DEFENDANT(S)

Submitted by:

Attorney for: ☐ Plaintiff ☐ Defendant
☐ Self-Represented Litigant

DISPOSITION TYPE (CHECK ONE)

- ☐ **JURY VERDICT.** This action came before the court for a trial by jury. The issues have been tried and a verdict rendered.
- ☒ **DECISION BY THE COURT.** This action came to trial or hearing before the court. The issues have been tried or heard and a decision rendered. ☐ See Page 2 for additional information.
- ☐ **ACTION DISMISSED (CHECK REASON):** ☐ Rule 12(b), SCRCP; ☐ Rule 41(a), SCRCP (Vol. Nonsuit);
☐ Rule 43(k), SCRCP (Settled); ☐ Other: _____
- ☐ **ACTION STRICKEN (CHECK REASON):** ☐ Rule 40(j) SCRCP; ☐ Bankruptcy;
☐ Binding arbitration, subject to right to restore to confirm, vacate or modify arbitration award; ☐ Other: _____
- ☐ **DISPOSITION OF APPEAL TO THE CIRCUIT COURT (CHECK APPLICABLE BOX):**
☐ Affirmed; ☐ Reversed; ☐ Remanded; ☐ Other: _____

NOTE: ATTORNEYS ARE RESPONSIBLE FOR NOTIFYING LOWER COURT, TRIBUNAL, OR ADMINISTRATIVE AGENCY OF THE CIRCUIT COURT RULING IN THIS APPEAL.

IT IS ORDERED AND ADJUDGED: ☐ See attached order; (formal order to follow) ☒ Statement of Judgment by the Court:

ORDER INFORMATION

*It's motion for summary judgment is granted.
There is no dispute the debt is owed.*

This order ☒ ends ☐ does not end the case.

Additional Information for the Clerk: _____

INFORMATION FOR THE JUDGMENT INDEX

Complete this section below when the judgment affects title to real or personal property or if any amount should be enrolled. If there is no judgment information, indicate "N/A" in one of the boxes below.

Judgment in Favor of (List name(s) below)	Judgment Against (List name(s) below)	Judgment Amount To be Enrolled (List amount(s) below)
Discover Bank	Samantha Hendrix	16,604.14

If applicable, describe the property, including tax map information and address, referenced in the order:

The judgment information above has been provided by the submitting party. Disputes concerning the amounts contained in this form may be addressed by way of motion pursuant to the SC Rules of Civil Procedure. Amounts to be computed such as interest or additional taxable costs not available at the time the form and final order are submitted to the judge may be provided to the clerk. **Note: Title abstractors and researchers should refer to the official court order for judgment details.**

Fuller
Circuit Court Judge

2159
Judge Code

11/21/13
Date

For Clerk of Court Office Use Only

This judgment was entered on November 22, 2013, and a copy mailed first class or placed in the appropriate attorney's box on November 25, 2013, to attorneys of record or to parties (when appearing pro se) as follows:

Timothy Lee Griffith 360 W Wesmark Blvd Second Floor
Sumter, SC 29150

ATTORNEY(S) FOR THE PLAINTIFF(S)

Rolf Mouin Baghdady 118 Cobblestone Ct. Chapin, SC
29036-9705

ATTORNEY(S) FOR THE DEFENDANT(S)

Court Reporter

Jackie S. Bowers
Jackie S Bowers - Clerk of Court

ADDITIONAL INFORMATION REGARDING DECISION BY THE COURT AS REFERENCED ON PAGE 1.

This action came to trial or hearing before the court. The issues have been tried or heard and a decision rendered.

Order Denying Defendant's Motion to Reconsider
Grant of Summary Judgment

FORM 4

STATE OF SOUTH CAROLINA
COUNTY OF NEWBERRY
IN THE COURT OF COMMON PLEAS

JUDGMENT IN A CIVIL CASE
CASE NUMBER 2012CP3600484

Discover Bank

Samantha P Hendrix

PLAINTIFF(S)

DEFENDANT(S)

Submitted by:

Attorney for: ☐ Plaintiff ☐ Defendant
☐ Self-Represented Litigant

DISPOSITION TYPE (CHECK ONE)

- ☐ **JURY VERDICT.** This action came before the court for a trial by jury. The issues have been tried and a verdict rendered.
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- ☐ **ACTION DISMISSED (CHECK REASON):** ☐ Rule 12(b), SCRCP; ☐ Rule 41(a), SCRCP (Vol. Nonsuit);
☐ Rule 43(k), SCRCP (Settled); ☐ Other: _____
- ☐ **ACTION STRICKEN (CHECK REASON):** ☐ Rule 40(j) SCRCP; ☐ Bankruptcy;
☐ Binding arbitration, subject to right to restore to confirm, vacate or modify arbitration award; ☐ Other: _____
- ☐ **DISPOSITION OF APPEAL TO THE CIRCUIT COURT (CHECK APPLICABLE BOX):**
☐ Affirmed; ☐ Reversed; ☐ Remanded; ☐ Other:

NOTE: ATTORNEYS ARE RESPONSIBLE FOR NOTIFYING LOWER COURT, TRIBUNAL, OR ADMINISTRATIVE AGENCY OF THE CIRCUIT COURT RULING IN THIS APPEAL.

IT IS ORDERED AND ADJUDGED: ☐ See attached order; (formal order to follow) ☐ Statement of Judgment by the Court:

ORDER INFORMATION

Order Denying Defendant's Motion To Reconsider Grant of Summary Judgment

This order ☐ ends ☐ does not end the case.

Additional Information for the Clerk: _____

INFORMATION FOR THE JUDGMENT INDEX

Complete this section below when the judgment affects title to real or personal property or if any amount should be enrolled. If there is no judgment information, indicate "N/A" in one of the boxes below.

Judgment in Favor of (List name(s) below)	Judgment Against (List name(s) below)	Judgment Amount To be Enrolled (List amount(s) below)

If applicable, describe the property, including tax map information and address, referenced in the order:

The judgment information above has been provided by the submitting party. Disputes concerning the amounts contained in this form may be addressed by way of motion pursuant to the SC Rules of Civil Procedure. Amounts to be computed such as interest or additional taxable costs not available at the time the form and final order are submitted to the judge may be provided to the clerk. **Note: Title abstractors and researchers should refer to the official court order for judgment details.**

S/Frank R. Addy, Jr.

12/20/2013

Circuit Court Judge

Judge Code

Date

For Clerk of Court Office Use Only

This judgment was entered on **December 19, 2013**, and a copy mailed first class or placed in the appropriate attorney's box on **December 20, 2013**, to attorneys of record or to parties (when appearing pro se) as follows:

Timothy Lee Griffith 360 W Wesmark Blvd Second Floor
Sumter, SC 29150

Rolf Mouin Baghdady 118 Cobblestone Ct. Chapin, SC
29036-9705

ATTORNEY(S) FOR THE PLAINTIFF(S)

ATTORNEY(S) FOR THE DEFENDANT(S)

Jackie S. Bowers (jt)

Court Reporter

Jackie S Bowers - Clerk of Court

ADDITIONAL INFORMATION REGARDING DECISION BY THE COURT AS REFERENCED ON PAGE 1.

This action came to trial or hearing before the court. The issues have been tried or heard and a decision rendered.

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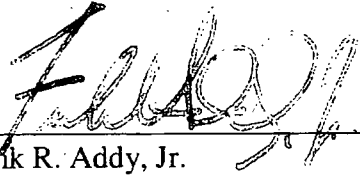
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Applying the facts of this case to the above logic, this court finds there is personal jurisdiction over Defendant. Defendant claims in her affidavit she only resided for two weeks in 2011 at the address which service was made, yet she admits the allegations in her timely answer. The address of service was the address listed on the credit card application, with no other address given to the Plaintiff to reach Defendant. Further, pursuant to SCRCP Rule 4(d)(1), the summons and complaint were delivered to a person of suitable age and discretion, her father, at the residence she listed on her credit card application, and admittedly at one point resided in. This court finds the two prong test of Roche is satisfied: Plaintiff sufficiently complied with the rules such that the court has personal jurisdiction of the defendant and the defendant had notice of the proceedings. Defendant's motion to reconsider grant of summary judgment is denied.

IT IS SO ORDERED.



Frank R. Addy, Jr.
Circuit Court Judge
Eighth Judicial Circuit

December 13, 2013

Complaint

STATE OF SOUTH CAROLINA	)	IN THE COURT OF COMMON PLEAS
	)	
COUNTY OF NEWBERRY	)	8 TH JUDICIAL CIRCUIT
	)	
DISCOVER BANK	)	CASE# 2012-CP-36-0117
, PLAINTIFF	)	
	)	
Vs.	)	COMPLAINT
HENDRIX,SAMANTHA P	)	BREACH OF CONTRACT
, DEFENDANT	)	DEBT COLLECTION

FILED
NEWBERRY COUNTY
2012 AUG 31 A 11:10
JACKIE S. BOWERS
CLERK OF COURT

COMES NOW THE PLAINTIFF, and complaining of the Defendant, states as follows:

JURISDICTION & VENUE

1. Plaintiff, Discover Bank, is an FDIC-insured Delaware State Bank with a usual place of business located at 6500 New Albany Road, New Albany, OH 43054, hereafter, "Plaintiff," and is a foreign corporation.
2. On information and belief. Defendant HENDRIX,SAMANTHA P, hereafter "Defendant," is a citizen and resident of the above named County, State of South Carolina, who resides at 503 S WHEELER AVE PROSPERITY SC 29127-9348.

STATEMENT OF FACTS

3. Plaintiff offered to provide a Credit Card to Defendant and Defendant accepted the offer.
4. Defendant accepted this offer and the terms thereof and entered into a contract with Plaintiff.
5. Defendant ordered and received an amount equal to or greater than \$16389.14 in goods and or services using the Credit Card, subject of the contract between Plaintiff and Defendant.
6. Defendant defaulted on the obligation to make payments on the account, making a last payment on or about 12/28/09.
7. Defendant has failed to honor the contract for payment of the balance of the Credit Card in the amount of \$16389.14 and the interest thereon from the charge off date 08/31/10
8. Plaintiff has not received payment on the balance of \$16389.14 and has suffered loss when the amounts were paid by Plaintiff as specified in the contract.

FOR A FIRST CAUSE OF ACTION BREACH OF CONTRACT

9. Plaintiff reiterates each and every paragraph aforementioned as if fully incorporated and forth herein verbatim.
10. Defendant has breached the terms of the Contract between Plaintiff and Defendant.

11. As a result of the Breach, Plaintiff has suffered actual damages in the amount of \$16389.14

12. Plaintiff is entitled to post judgment interest.

**FOR A SECOND CAUSE OF ACTION
COLLECTION ON AN ACCOUNT**

13. Plaintiff reiterates each and every paragraph aforementioned as if fully incorporated and forth herein verbatim.

14. Defendant owes Plaintiff an amount of \$16389.14.

15. Defendant further owes Plaintiff post judgment interest on the principal.

**FOR A THIRD CAUSE OF ACTION
UNJUST ENRICHMENT QUANTUM MERUIT**

16. Plaintiff reiterates each and every paragraph aforementioned as if fully incorporated and forth herein verbatim.

17. Defendant has been unjustly enriched and has unjustly benefited by receiving the goods and or services provided by Plaintiff an amount of \$16389.14.

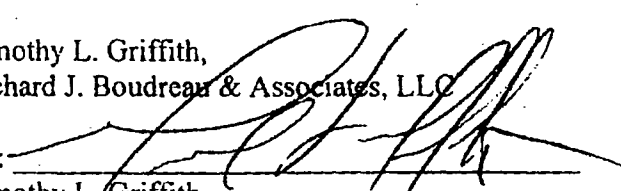
18. It would be inequitable for Defendant to retain the value received.

WHEREFORE PLAINTIFF prays that it be granted judgment for the following amounts:

1. For Counts One Two and Three, Plaintiff prays that it be granted \$16389.14 in principal, and be granted post judgment interest.
2. Plaintiff prays that it be granted the costs of this action for filing fee and the cost of service of process.

RESPECTFULLY SUBMITTED,

Timothy L. Griffith,
Richard J. Boudreau & Associates, LLC

By: 

Timothy L. Griffith
South Carolina Bar# 77923
360 W. Wesmark Blvd, 2nd Floor
Sumter, SC 29150
Attorneys for Plaintiff
(803) 607-9386

Answer

STATE OF SOUTH CAROLINA	)	IN THE COURT OF COMMON PLEAS
	)	
COUNTY OF NEWBERRY	)	8 TH JUDICIAL CIRCUIT
	)	
DISCOVER BANK,	)	CASE # 2012-CP-36-00484
	)	
PLAINTIFF,	)	
vs.	)	ANSWER TO COMPLAINT
	)	
HENDRIX, SAMANTHA P,	)	
	)	
DEFENDANT.	)	

COMES NOW Defendant, Samantha P. Hendrix, by and through the undersigned attorney, and answers the complaint by Discover Bank as follows:

FOR A FIRST DEFENSE
ANSWER: DISMISSAL LACK OF PERSONAL JURISDICTION

JURISDICTION & VENUE

1. The Defendant, Samantha P. Hendrix, admits the allegations of paragraph 1.
2. The Defendant, Samantha P. Hendrix, denies the allegations of paragraph 2, because she no longer resides at the address listed in the complaint and moves that under 12(b)(2) that this case should be dismissed due to lack of personal jurisdiction.

FOR A SECOND DEFENSE
GENERAL ANSWERS

3. The Defendant, Samantha P. Hendrix, admits the allegations of paragraph 3.
4. The Defendant, Samantha P. Hendrix, admits the allegations of paragraph 4.
5. The Defendant, Samantha P. Hendrix, admits the allegations of paragraph 5.
6. The Defendant, Samantha P. Hendrix, admits the allegations of paragraph 6.
7. The Defendant, Samantha P. Hendrix, admits the allegations of paragraph 7.

8. The Defendant, Samantha P. Hendrix, admits the allegations of paragraph 8.

**AS TO THE FIRST CAUSE OF ACTION
BREACH OF CONTRACT**

9. The Defendant, Samantha P. Hendrix, realleges the allegations of paragraphs 1-8 of the answer as though fully set forth herein.
10. The Defendant, Samantha P. Hendrix, admits the allegations of paragraph 10.
11. The Defendant, Samantha P. Hendrix, admits the allegations of paragraph 11.
12. The Defendant, Samantha P. Hendrix, admits the allegations of paragraph 12.

**AS TO THE SECOND CAUSE OF ACTION
COLLECTION ON AN ACCOUNT**

13. The Defendant, Samantha P. Hendrix, realleges the allegations of paragraphs 1-12 of the answer as though fully set forth herein.
14. The Defendant, Samantha P. Hendrix, admits the allegations of paragraph 14.
15. The Defendant, Samantha P. Hendrix, admits the allegations of paragraph 15.

**AS TO THE THIRD CAUSE OF ACTION
UNJUST ENRICHMENT QUANTUM MERUIT**

16. The Defendant, Samantha P. Hendrix, realleges the allegations of paragraphs 1-15 of the answer as though fully set forth herein.
17. The Defendant, Samantha P. Hendrix, admits the allegations of paragraph 17.
18. The Defendant, Samantha P. Hendrix, admits the allegations of paragraph 18.

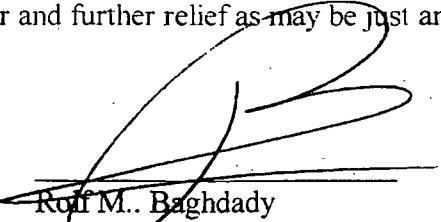
**FOR A THIRD DEFENSE
120 DAYS**

19. The Defendant, Samantha P. Hendrix, re-alleges the allegation of paragraphs of 1-18 of the answer as though fully set forth herein;

20. The Defendant, Samantha P. Hendrix, requests the hearing not be set until after 120 days from August 31, 2012.

WHEREFORE, having fully set forth its answer, the Defendant, Samantha P. Hendrix, prays that this Honorable Court inquire into the matters set forth herein, dismiss the complaint for lack of personal jurisdiction, and for such other and further relief as may be just and proper.

October 11, 2012



Rolf M. Baghdady
118 Cobblestone Court
Chapin, SC 29036-9705
T 803-345-7653
F 803-345-0180
E rolf@rolfbaghdady.com
Attorney for the Defendant:
Samantha P. Hendrix

Timothy L. Griffith,
Richard J. Boudreau & Associates, LLC
360 W. Wesmark Blvd.
Sumter, SC 29154
803 607-9386 Phone
803 607-9575 Fax.

Sumter, South Carolina
31 day of July, 2013

STATE OF SOUTH CAROLINA)
)
COUNTY OF NEWBERRY)
)
)
Discover Bank,)
PLAINTIFF.)
Vs.)
)
)
HENDRIX,SAMANTHA P)
)
DEFENDANT,)
_____)

IN THE COURT OF COMMON PLEAS
8TH JUDICIAL CIRCUIT..

2012-CP-36-0484

Brief and AFFIDAVIT on Motion for Summary
Judgment

PLAINTIFF DISCOVER BANK's Brief and Affidavit in support of Summary Judgment

Pursuant to Rule 56(c), SC R. Civ. P., there are no genuine issues as to any material fact and therefore Plaintiff is entitled to a judgment as a matter of law.

Summary Judgment should be granted and issued as against defendant,
HENDRIX,SAMANTHA P and for the Plaintiff Discover Bank.

Plaintiff has shown that he was damaged in that Plaintiff suffered MONETARY LOSS
OF A SUM CERTAIN when Defendant failed to pay Plaintiff for charges on a credit card.

Plaintiff seeks Judgment against the Defendants in the amount of \$16,389.14. and the
Court costs of \$215.

RESPECTFULLY SUBMITTED,



Timothy L. Griffith.
Richard J. Boudreau & Associates, LLC

Sworn to before me this 31 day of July, 2013

Loua Singleton

Notary Public for South Carolina
My Commission expires April 9, 2023

Motion to Reconsider Grant of Summary Judgment

STATE OF SOUTH CAROLINA	)	IN THE COURT OF COMMON PLEAS
	)	
COUNTY OF NEWBERRY	)	8 TH JUDICIAL CIRCUIT
	)	
DISCOVER BANK,	)	CASE # 2012-CP-36-00484
	)	
PLAINTIFF,	)	
vs.	)	MOTION TO RECONSIDER GRANT
	)	OF SUMMARY JUDGMENT
HENDRIX, SAMANTHA P,	)	
	)	
DEFENDANT.	)	

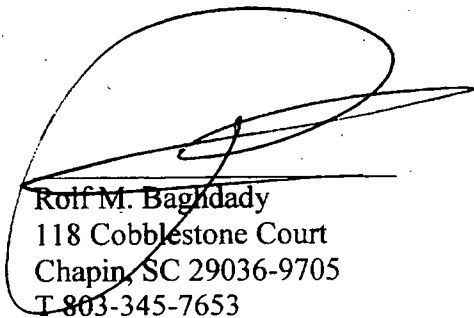
Defendant Samantha Hendrix by and through undersigned counsel moves the Court to reconsider its order granting Plaintiff Discover Bank's Motion for Summary Judgment, pursuant to SCRCP 56, dated November 21, 2013, filed November 22, 2013 and mailed November 25, 2013 and received after Thanksgiving. Defendant Samantha Hendrix moves under SCRCP 59 for a Trial¹. As grounds therefore, Defendant Samantha Hendrix shows that there is a factual dispute as to personal jurisdiction, raised in the answer by the Defendant Samantha Hendrix (copy of answer attached).

The affidavit of the Sheriff itself is one of "non-personal-service on its face" (copy attached) and the Defendant's affidavit clearly states she did not reside at the address served (copy attached). The South Carolina Supreme Court has reversed lower Courts for failure to require strict compliance with SCRCP 4. BB & T v. Taylor, 633 S.E.2d 501, 369 S.C. 548 (S.C. 2006) Considering the pleadings and affidavits filed in this case there is more than a mere scintilla of evidence that the Court is without Personal Jurisdiction. In ascertaining whether any triable issue of fact exists, the trial court must view all evidence and all inferences that can be reasonably drawn

¹ The Defendant is not making a cross motion for summary judgement because only a prima facie showing of jurisdiction is necessary to reach a determination at trial. See *e.g.* Mid-State Distributors, Inc. v. Century Importers, Inc., 426 S.E.2d 777, 310 S.C. 330 (S.C. 1993)

from it in the light most favorable to the non-moving party Belton v. Cincinnati Ins. Co., 360 S.C. 575, 578, 602 S.E.2d 389, 391 (2004). "[I]n cases applying the preponderance of the evidence burden of proof, the non- [395 S.C. 33] moving party is only required to submit a mere scintilla of evidence in order to withstand a motion for summary judgment." Hancock v. Mid-South Mgmt. Co., 381 S.C. 326, 330, 673 S.E.2d 801, 803 (2009). Rawlinson Road Homeowners Ass'n, Inc. v. Jackson, 716 S.E.2d 337, 395 S.C. 25 (S.C.App. 2011) Accordingly, the Court erred in granting Plaintiff Discover Bank's Motion for Summary Judgment and should set this case for trial. Wherefore the Court should reverse and strike its order granting Plaintiff's motion for summary judgment and restore this action for the trial docket and grant such other and further relief as may be just and proper.

December 9, 2013



Rolf M. Baghdady
118 Cobblestone Court
Chapin, SC 29036-9705
T 803-345-7653
F 803-345-0180
E rolf@rolfbaghdady.com

Reply to Motion to Reconsider Grant of Summary Judgment

STATE OF SOUTH CAROLINA	)	IN THE COURT OF COMMON PLEAS
	)	
COUNTY OF NEWBERRY	)	8 TH JUDICIAL CIRCUIT
	)	
DISCOVER BANK	)	CASE#
, PLAINTIFF	)	
	)	
Vs.	)	REPLY TO MOTION TO
HENDRIX,SAMANTHA P	)	RECONSIDER GRANT OF
, DEFENDANT	)	SUMMARY JUDGMENT

Plaintiff, by and through his attorney would reply to Defendant's motion for reconsideration as follows:

Defendant provided an address on application for credit to Plaintiff and in checking all reported addresses for Defendant that address was listed as her address.

Plaintiff served a Summons and Complaint upon Defendant at the address that she reported as her address and confirmed as her address, by delivering the Summons and Complaint to a person residing at that address over the age of 18 years pursuant to Rule 4(d)(1) of the SC RCP.

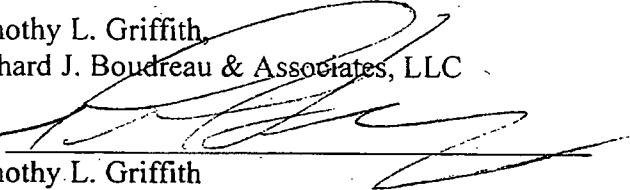
4(d)(1) Individuals. Upon an individual other than a minor under the age of 14 years or an incompetent person, by delivering a copy of the summons and complaint to him personally or by leaving copies thereof at his dwelling house or usual place of abode with some person of suitable age and discretion then residing therein, or by delivering a copy to an agent authorized by appointment or by law to receive service of process.

Further, Defendant did answer the Summons and Complaint timely and therein did admit the debt owed as specified in the Complaint. Because Defendant did answer the Complaint within the 30 days, she was aware fully of the Summons and Complaint and service was proper and effective upon her person evidenced by her answer thereto.

WHEREFORE; for the above stated reasons and other applicable reasons not herein stated, Plaintiff would ask that this Court deny the Motion for Reconsideration of Grant of Summary Judgment by Defendant.

RESPECTFULLY SUBMITTED,

Timothy L. Griffith,
Richard J. Boudreau & Associates, LLC

By: 

Timothy L. Griffith
South Carolina Bar# 77923
360 W. Wesmark Blvd, 2nd Floor
Sumter, SC 29150
Attorneys for Plaintiff
(803) 607-9386

Affidavit of Non Personal Service

Newberry County Sheriff

The State of South Carolina
County of Newberry

AFFIDAVIT OF NON PERSONAL SERVICE

2012CP3600484

[PLAINTIFF]

DISCOVER BANK

VS

[DEFENDANT]

SAMANTHA P HENDRIX

FILED
SEP 24 A 3 45
NEWBERRY COUNTY, SC

Personally appeared before me the undersigned , who being duly sworn ,
deposes and says that he served the CVR SHT, SUMMONS, COMPLAINT
in this action on HERBERT PAYTON/ FATHER of the defendant , a
person of age and discretion who resides at the residence of the defendant ,
leaving copies of same at 503 S. WHEELER AVE, PROSPERITY, SC 29127-9348 ,
on this date 9/11/2012 at, 2:30 PM.

Deponent further states that he is not a party to this action and has
no interest therein or connection therewith.

J. Counts

J COUNTS, DEPUTY SHERIFF
NEWBERRY COUNTY , SOUTH CAROLINA

SWORN TO AND SUBSCRIBED BEFORE ME

on this date September 13, 2012

Betty S. Honeycutt

NOTARY PUBLIC FOR THE STATE OF SOUTH CAROLINA

MY COMMISSION EXPIRES April 28, 2018

Affidavit

STATE OF SOUTH CAROLINA	)	IN THE COURT OF COMMON PLEAS
	)	
COUNTY OF NEWBERRY	)	8 TH JUDICIAL CIRCUIT
	)	
DISCOVER BANK,	)	CASE # 2012-CP-36-00484
	)	
PLAINTIFF,	)	
vs.	)	AFFIDAVIT
	)	
HENDRIX, SAMANTHA P..	)	
	)	
DEFENDANT.	)	
	)	

I, the undersigned, Samantha P. Hendrix, being duly sworn, depose and affirming as follows:

1. My name is Samantha P. Hendrix;
2. I reside in 136 Forest Hills Blvd., Prosperity, SC 29127;
3. I have lived at this residence since February 2012;
4. My parents reside in 503 South Wheeler Ave., Prosperity, SC 29127;
5. My parents and I often go several months without speaking due to personal reasons;
6. On September 11th, 2012, my father was served with a Coversheet, Summons, and Complaint in this action:
6. At the time that these papers were served on my parents' residence, we were not on speaking terms;
7. I stayed in their residence for about two weeks in November or December, 2011;
8. Other than the above referenced time, I have not lived with my parents in over fifteen (15) years.

All of the information listed on this affidavit is true and correct.

WITNESS my hand this 25th day of July 2013.

Samantha P. Hendrix
Samantha P. Hendrix

Sworn to and subscribed before me this

25 day of July 2013.

Herbert J. Payne
Notary Public, State of South Carolina

My commission expires 7/13/2006

Equifax Credit Report

P.O. Box 105314
Atlanta GA 30348

August 4, 2012

EQUIFAX



To Start An Investigation, Please Visit Us At:
www.investigate.equifax.com

000143



001213764-143

Samantha P Hendrix
136 Forest Hills Blvd
Prosperity, SC 29127-9760

Dear Samantha P Hendrix:

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

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
P.O. Box 105314
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**

State Of South Carolina - Notice to Consumer

You may request that a security freeze be placed on your Equifax Information Services LLC (Equifax) credit report by sending a request in writing by certified mail or by contacting us on the Internet. The security freeze on your credit report will prohibit Equifax from releasing your credit report without your express authorization. The security freeze is designed to prevent the release of 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, government services or payments, rental housing, employment, investment, license, cellular telephone, utilities, digital signature, Internet credit card transaction or other 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 party or specific period of time while the security freeze is in place. To provide that authorization, you must contact Equifax and provide all the following:

1. Proper identification.
2. The unique personal identification number or password provided by the credit reporting agency.
3. The proper information regarding the specific party or specific period of time for which the credit report is to be available.

Equifax will remove the security freeze from your credit file within 3 business days after receiving the above information.

Equifax will authorize the temporary release of your credit report not later than 3 business days after receiving the above information via your written request and within 15 minutes when your request is received via telephone or internet.

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. A security freeze does not apply to the use of your credit report for insurance underwriting purposes.

If you are actively seeking a new credit, loan, utility, or telephone account, you should understand that the procedures involved in lifting security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit to enable the lifting to take effect.

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 or call 800-685-1111.

There is no fee to place a security freeze on your credit report. Include your complete name, complete address, social security number and date of birth.

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 party or specific period of time.



CREDIT FILE : August 4, 2012

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

Name On File: Samantha P Hendrix
Social Security #: XXX-XX-2023 Date of Birth: January 23, 1970
Current Address: 136 Forest Hills Blvd, Prosperity, SC 29127 Reported: 08/2012
Previous Address(es): 1341 Green Tree Rd, Newberry, SC 29108 Reported: 08/2012
605b Long Rd, Prosperity, SC 29127 Reported: 08/2012
631 Pine Ridge Dr, West Columbia, SC 29172 Reported: 06/2012
601 Chapman Rd, Little Mountain, SC 29075 (803) 932-2231 Reported: 07/2012
503 S Wheeler Ave, Prosperity, SC 29127 Reported: 08/2012
118 Colony Dr, Prosperity, SC 29127 (803) 364-1978 Reported: 07/2012
503 S Wheller Av, Newberry, SC 29108 (803) 364-3702 Reported: 01/2011
Formerly Known As: Samantha D Hawkins
Last Reported Employment: Telle: Newberry Federal Savings Bank;
Previous Employment(s): Customer Relat; Nations Bank;

Collection Agency Information (This section includes accounts that credit grantors have placed for collection with a collection agency.)

Receivable Management Comp; Collection Reported 05/2012; Assigned 09/2009; Client - Newberry County Memorial Hosp; Amount - \$68 ; Status as of 05/2012 - Paid; Date of 1st Delinquency 03/2009; Balance as of 05/2012 - \$0 ; Individual Account; Account # - 1705605; Address: 6000 Garners Ferry Rd Columbia SC 29209-1303 ; (803) 776-9088
Receivable Management Comp; Collection Reported 07/2012; Assigned 12/2007; Client - Newberry County Memorial Hosp; Amount - \$390 ; Status as of 07/2012 - Unpaid; Date of 1st Delinquency 06/2007; Balance as of 07/2012 - \$98 ; Last Payment Date 12/23/2008; Individual Account; Account # - 1415666; Address: 6000 Garners Ferry Rd Columbia SC 29209-1303 ; (803) 776-9088
Receivable-Solutions Inc; Collection Reported 04/2012; Assigned 12/2011; Creditor Class - Medical/Health Care; Client - Lexington County Health Servi; Amount - \$310 ; Status as of 04/2012 - Unpaid; Date of 1st Delinquency 05/2011; Balance as of 04/2012 - \$310 ; Individual Account; Account # - 3868965; Address: 4700 Forest Dr Columbia SC 29206-3119 ; (803) 790-0446
Cavalry Portfolio Services; Collection Reported 07/2012; Assigned 05/2012; Creditor Class - Banking; Client - Bank of America; Amount - \$6,677 ; Status as of 07/2012 - Unpaid; Date of 1st Delinquency 01/2010; Balance as of 07/2012 - \$7,958 ; Individual Account; Account # - 17632080; Address: 7 Skyline Dr Ste 3 Hawthorne NY 10532-2162 ; (800) 501-0909
I.C. System Inc.; Collection Reported 10/2011; Assigned 03/2011; Creditor Class - Medical/Health Care; Client - Robert P MC Cartha D M D; Amount - \$198 ; Status as of 10/2011 - Unpaid; Date of 1st Delinquency 04/2010; Balance as of 10/2011 - \$198 ; Individual Account; Account # - 35861341001; Address: PO Box 64378 Saint Paul MN 55164-0378 ; (651) 481-6333

Confirmation # 2217000435

Please address all future correspondence to:



www.investigate.equifax.com



Equifax Information Services LLC
P.O. Box 105314
Atlanta GA 30348



(866) 238-6559
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 Designator - The Most Recent Account Activity
 Creditor Class - The Type of Company Reporting The Account
 Date Reported - Date of Last Reported Update
 Balance Amount - The Total Amount Owed as of the Date Reported
 Status - Condition of Account When Last Updated by Creditor or Otherwise

Amount Past Due - The Amount Past Due as of the Date Reported
 Date of Last Paymnt - 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 Actvty - 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
Status Code
Descriptions

1 : 30-59 Days Past Due
 2 : 60-89 Days Past Due
 3 : 90-119 Days Past Due
 4 : 120-149 Days Past Due

5 : 150-179 Days Past Due
 6 : 180 or More Days Past Due
 G : Collection Account
 H : Foreclosure

J : Voluntary Surrender
 K : Repossession
 L : Charge Off

Allsouth Federal Credit Union 7227 Parklane Rd Columbia SC 29223-7653 : (803) 736-3110

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
482070010100*	01/01/2004	\$1,547	\$3,000		Monthly	26	Paid and Closed	

Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
04/01/2006	\$0		08/2004				08/2004						04/2005

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;

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 Designator	Creditor Classification
-349991476317*	09/01/2006	\$1,021	\$900			32	Closed	

Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
07/01/2012	\$1,021	\$813				11/2009		08/2010					

Status - Charge Off; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Charged Off Account; Account Closed By Credit Grantor;

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 Designator	Creditor Classification
-349991257916*	01/01/2006	\$5,609	\$5,400			1	Closed	

Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
01/01/2010							01/2010						01/2010

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

Bank of America PO Box 15026 Wilmington DE 19850-5026 : (800) 421-2110

Account Number		Date Opened		High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification			
431351499004*		03/01/1996			\$0		Monthly	99	Transfer/Sold				
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
05/01/2012	\$0		11/2009			01/2010		06/2010	\$7,322				

Status - Charge Off; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Transferred or Sold; Charged Off Account;

Account History	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010
with Status Codes	6	6	5	4	3	2	1

Bank of America PO Box 15026 Wilmington DE 19850-5026 : (800) 451-6362

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
7497599703*	10/01/2006		\$0		Monthly	63							
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
03/01/2012	\$6,219	\$1,204	01/2010		\$151	03/2010		08/2010	\$6,219				

Status - Charge Off; Type of Account - Revolving; Type of Loan - Line Of Credit; Whose Account - Individual Account; ADDITIONAL INFORMATION - Charged Off Account; Line of Credit;

Account History	01/2011	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010
with Status Codes	L	6	5	4	3	2	1

Bank of America PO Box 15026 Wilmington DE 19850-5026 : (800) 451-6362

Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
426429999863*		04/01/2004		\$0		Monthly	95						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
03/01/2012	\$6,631	\$1,526	12/2009		\$66	02/2010		07/2010	\$6,631				

Status - Charge Off; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Charged Off Account; Credit Card;

Account History	01/2011	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010
with Status Codes	L	6	5	4	3	2	1

Bank of America, N.A. 4161 Piedmont Pkwy Greensboro NC 27410-8110 : (800) 451-6362

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
11991035*	01/01/1998	\$0	\$600		Monthly	96	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
07/01/2012	\$0		06/2012				06/2012						07/2012

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

Bank of the West PO Box 4002 Attention:RESEARCH Concord CA 94524-4002 : (510) 942-8300

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
35762*	08/01/2003	\$24,425		144 Months	Monthly	24	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
08/01/2005	\$0		08/2005	\$21,791	\$251		08/2005						08/2005

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

Barclays Bank Delaware PO Box 8803 Wilmington DE 19899-8803 : (866) 370-5931

Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
514021889476*		03/01/2005		\$4,000		Monthly	65	Closed					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
09/01/2010	\$4,495	\$4,491	05/2010			02/2010		08/2010	\$3,572				

Status - Charge Off; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Charged Off Account; Account Closed By Credit Grantor;

Account History	07/2010	06/2010	05/2010	04/2010	03/2010
with Status Codes	5	4	3	2	1

Bb&T PO Box 2306 Installment Loan Rptg Wilson NC 27894-2306

Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
29023732057*		10/01/2005	\$18,328		64 Months	Monthly	21	Paid and Closed					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
08/01/2007	\$0		07/2007		\$349		07/2007						07/2007

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

Capital Bank 109 Montague Ave PO Box 218 Greenwood SC 29648-0218 : (864) 941-8260

Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
909*		05/01/2004	\$108,000		1 Years	Monthly	11	Paid and Closed					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
04/01/2005	\$0		02/2005				02/2005						02/2005

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

Chase PO Box 24696 Columbus OH 43224-0696 : (800) 848-9136

Account Number		Date Opened		High Credit		Credit Limit		Terms Duration		Terms Frequency		Months Revd		Activity Designator		Creditor Classification	
465196034*		02/01/2005		\$110,000				30 Years		Monthly		83					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed				
06/01/2012	\$95,511		06/2012	\$650	\$651		06/2012										

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

Chase 11200 W Parkland Ave PO Box 3139 Milwaukee WI 53201-3139

Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
908060666*		03/01/2003	\$74,000		20 Years		11	Paid and Closed					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
04/01/2004	\$0		03/2004		\$598		03/2004						

Status - Pays As Agreed; Type of Account - Mortgage; Type of Loan - Conventional Re Mortgage; Whose Account - Shared, But Otherwise Undesignated;

Chase Bank USA, Na PO Box 15298 Wilmington DE 19850-5298 : (800) 955-9900

Account Number		Date Opened		High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification			
464018203131*		12/01/2006		\$55	\$300		Monthly	7	Paid and Closed				
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
08/01/2007	\$0		04/2007				04/2007						04/2007

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;

Chase Bank USA, Na PO Box 15298 Wilmington DE 19850-5298 : (800) 955-9900

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
464018202380*	02/01/2006	\$0	\$5,000		Monthly	4	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Mtd Del 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
07/01/2006	\$0												04/2006

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;

Discover Financial Servcs LLC PO Box 15316 Wilmington DE 19850-5316

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
601100384031*	01/01/2002	\$15,952	\$15,002		Monthly	99							
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Mtd Del 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
07/01/2012	\$16,389	\$10,645	12/2009		\$328	08/2009		08/2010					

Status - Charge Off; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Charged Off Account; Credit Card;

Account History with Status Codes	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010
	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L
	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010															
	L	5	4	3	2	1															

First Community Bank,na 4404 Forest Dr Columbia SC 29206-3104 : (803) 790-0100

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
26*	03/01/2001	\$1,000	\$1,000			13	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Mtd Del 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
11/01/2005	\$0		12/2004				12/2004						

Status - Pays As Agreed; Type of Account - Revolving; Whose Account - Joint Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance;

First Community Bank,na 4404 Forest Dr Columbia SC 29206-3104 : (803) 790-0100

100* Community Bankcard													
Account Number: 100* Date Opened: 12/01/2002 High Credit: \$3,050 Credit Limit: \$3,050 Terms Duration: 1 Months Terms Frequency: 13 Months Revd: 13 Activity Designator: Paid and Closed Creditor Classification:													
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Mtd Del 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
11/01/2005	\$0		10/2004				10/2004						10/2004

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

First Community Bank,na 4404 Forest Dr Columbia SC 29206-3104 : (803) 790-0100

Account Summary														
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification						
83*	10/01/2002	\$4,550		1 Months		13	Paid and Closed							
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Mtd Del 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed	
11/01/2005	\$0		10/2004				10/2004						10/2004	

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

First Community Bank,na 4404 Forest Dr Columbia SC 29206-3104 : (803) 790-0100

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
83*	03/01/2003	\$100		20 Months		13	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Mtd Del 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
11/01/2005	\$0		10/2004		\$1		10/2004						10/2004

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

Gecrb/American Eagle PO BOX 965005 Orlando FL 32896 : (800) 234-7455

Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
604410058039*		09/01/2006	\$74	\$124		Monthly	70	Paid and Closed					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
07/01/2012	\$0		10/2007				10/2007						11/2009

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

Gecrb/Belk PO BOX 965005 Orlando FL 32896 : (800) 234-7455

Account Number		Date Opened		High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification			
604583133176*		11/01/1998		\$83	\$0		Monthly	99	Paid and Closed				
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
07/01/2012	\$0		06/2006				06/2006						10/2008

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

Gecrb/Belk PO BOX 965005 Orlando FL 32896 : (800) 234-7455

Account Number		Date Opened		High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification			
112762*		04/01/2005		\$366	\$0		Monthly	87	Paid and Closed				
Items As of	Balance	Amount	Date of	Actual	Scheduled	Date of 1st	Date of	Date Maj.	Charge Off	Deferred Pay	Balloon Pay	Balloon	Date
Date Reported	Amount	Past Due	Last Paymnt	Paymnt Amount	Paymnt Amount	Delinquency	Last Activity	Del. 1st Rptd	Amount	Start Date	Amount	Pay Date	Closed
07/01/2012	\$0		03/2006				03/2006						02/2006

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

Gecrb/Belk PO BOX 965005 Orlando FL 32896 : (800) 234-7455

Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
905641012169*		08/01/1999	\$18	\$1,200		Monthly	87	Paid and Closed					
Items As of:	Balance	Amount	Date of	Actual	Scheduled	Date of 1st	Date of	Date Maj.	Charge Off	Deferred Pay	Balloon Pay	Balloon	Date
Date Reported	Amount	Past Due	Last Paymnt	Paymnt Amount	Paymnt Amount	Delinquency	Last Activity	Del. 1st Rptd	Amount	Start Date	Amount	Pay Date	Closed
07/01/2012	\$0		04/2003				04/2003						10/2008

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

Gecrb/JC Penneys PO Box 965005 Orlando FL 32896-5005 : (800) 542-0800

Account Number		Date Opened		High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification			
600889272775*		04/01/1997		\$137	\$200		Monthly	99	Transfer/Sold				
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
10/01/2005	\$0		07/2003				07/2003						

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

Gecrb/Lowes PO Box 965005 Orlando FL 32896-5005 : (800) 444-1408

Account Number		Date Opened		High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification			
798192441166*		10/01/2004		\$0	\$424		Monthly	93	Paid and Closed				
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
07/01/2012	\$0												10/2008

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

Gecrb/Old Navy PO BOX 965005 Branch C11A Orlando FL 32896 : (800) 234-7455

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
601859636318*	09/01/2006	\$117	\$700		Monthly	70	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
07/01/2012	\$0		05/2007				05/2007						04/2007

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

Account History 04/2007
with Status Codes 1

Gecrb/Select Comfort PO BOX 965036 ORLANDO FL 32896-5036 : (866) 396-8254

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
603462331011*	09/01/2005	\$3,315	\$3,500		Monthly	81	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
07/01/2012	\$0		10/2006				10/2006						10/2006

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

Gecrb/Walmart PO Box 965024 Orlando FL 32896-5024 : (800) 957-0832

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
603220311149*	04/01/2005		\$1,350			65	Transfer/Sold						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
09/01/2010	\$0		11/2009	\$53		01/2010		07/2010	\$1,210				

Status - Charge Off; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Transferred or Sold; Charged Off Account;

Account History 07/2010 06/2010 05/2010 04/2010 03/2010 02/2010 01/2010
with Status Codes L 6 5 4 3 2 1

Gecrbpaypalsmartconn PO BOX 965005 Orlando FL 32896 : (800) 234-7455

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
604407100599*	08/01/2006	\$0	\$1,500		Monthly	71	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
07/01/2012	\$0												10/2008

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

GMAC PO BOX 380901 BLOOMINGTON MN 55438 : (800) 200-4622

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
02390400*	09/01/2003	\$29,640		72 Months	Monthly	64	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
02/01/2009	\$0		12/2008	\$4,214	\$478		12/2008						12/2008

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

Goody's PO Box 182789 Columbus OH 43218-2789

Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
332488*		06/01/2008	\$29	\$200		Monthly	9	Closed					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
04/01/2009	\$0		08/2008	\$28			08/2008						

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Charge;

Hsbc Best Buy PO Box 5253 Carol Stream IL 60197 : (800) 695-6950

Account Number		Date Opened		High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification			
169692-036550*		12/01/2008		\$262	\$2,200		Monthly	42	Paid and Closed				
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
06/01/2012	\$0		11/2009				11/2009						02/2012

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

Account History 12/2011 11/2011 08/2011 09/2009 08/2009 05/2009
with Status Codes 2 1 1 2 1 1

Hsbc Best Buy PO Box 5253 Carol Stream IL 60197 : (800) 695-6950

Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
169601-310820*		02/01/2003	\$1,522	\$0		Monthly	77	Paid and Closed					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
07/01/2009	\$0		10/2003				10/2003						12/2005

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

Hsbc Parisian PO BOX 5253 CAROL STREAM IL 60197 : (800) 695-6950

Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
105604-012169*		08/01/1999	\$18	\$0		Monthly	46	Transfer/Sold					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
03/01/2007	\$0		04/2003				04/2003						02/2007

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

IRWIN Mortgage Corporation 6375 Riverside Dr Ste 200 Dublin OH 43017-5045

Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
7907*		02/01/2005	\$110,000		30 Years		2	Transfer/Sold					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
07/01/2005	\$0		06/2005		\$650		06/2005						07/2005

Status - Pays As Agreed; Type of Account - Mortgage; Type of Loan - Conventional Re Mortgage; Whose Account - Shared, But Otherwise Undesignated; ADDITIONAL INFORMATION - Account Transferred or Sold;

Midland Funding LLC 8875 Aero Dr Ste 200 San Diego CA 92123-2255 : (800) 825-8131

Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
853555*		07/01/2010	\$1,578				22						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
07/01/2012	\$2,059	\$2,059				01/2010		09/2010					

Status - Collection Account; Type of Account - Open; Type of Loan - Debt Buyer Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Collection Account;

Park Sterling Bank 1043 E Morehead St Ste 201 Charlotte, NC 28204-2898 : (704) 716-2134

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
802*	06/01/2004	\$41,300			Monthly	98							
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
08/01/2012	\$41,202		07/2012	\$211			08/2012						

Status - Pays As Agreed; Type of Account - Line of Credit; Type of Loan - Credit Line Secured; Whose Account - Joint Account; ADDITIONAL INFORMATION - Secured Credit Line; Variable/Adjustable Rate;

Sears/CBNA PO Box 6282 Sioux Falls SD 57117-6282

Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
504994804657*		03/01/1992	\$2,273	\$3,400		Monthly	99						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
07/01/2012	\$385	\$385	08/2009			08/2009		09/2010					

Status - Charge Off; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Charged Off Account; Charge;

Account History with Status Codes	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010
	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L
	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010														
	L	6	5	4	3	2	1														

Sears/Citibank CBNA 8725 W Sahara Ave Mc 02/02/03 The Lakes NV 89163-0001

Account Number		Date Opened		High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification			
512107505283*		05/01/2005		\$14	\$12,000		Monthly	86	Paid and Closed				
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rpta	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
07/01/2012	\$0						05/2006						02/2009

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

Sears/Citibank CBNA 8725 W Sahara Ave Mc 02/02/03 The Lakes NV 89163-0001

Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
512107504995*		04/01/2005	\$15	\$3,100		Monthly	87	Paid and Closed					
Items As of	Balance	Amount	Date of	Actual	Scheduled	Date of 1st	Date of	Date M.g.	Charge Off	Deferred Pay	Balloon Pay	Balloon	Date
Date Reported	Amount	Past Due	Last Paymnt	Paymnt Amount	Paymnt Amount	Delinquency	Last Activity	Del. 1st Rptd	Amount	Start Date	Amount	Pay Date	Closed
07/01/2012	\$0						07/2005						07/2005

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;

TD Bank, N.A. PO Box 1029 Greenville SC 29602-1029 : (800) 476-6400

Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
419019*		01/01/2003	\$21,389				9	Paid and Closed					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
10/01/2003	\$0		09/2003		\$411		09/2003						09/2003

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

Wfnnb/Peebles PO Box 182789 Columbus OH 43218-2789

Account Number		Date Opened		High Credit		Credit Limit		Terms Duration		Terms Frequency		Months Revd		Activity Designator		Creditor Classification	
585637388986*		12/01/2006		\$0		\$800				Monthly		25		Closed			
Items As of		Balance		Amount		Date of		Actual		Scheduled		Date of 1st		Date of		Date Maj.	
Date Reported		Amount		Past Due		Last Paymnt		Paymnt Amount		Paymnt Amount		Delinquency		Last Activity		Del. 1st Rptd	
01/01/2009		\$0				12/2006		\$117						12/2006			

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Charge;

Winnb/Victoria's Secret PO Box 182789 Columbus OH 43218-2789

Account Number		Date Opened		High Credit		Credit Limit		Terms Duration		Terms Frequency		Months Rev'd		Activity Designator		Creditor Classification	
25644		03/01/2003		\$121		\$700				Monthly		77					
Items As of		Balance		Amount		Date of		Actual		Scheduled		Date of 1st		Date of		Date of	
Date Reported		Amount		Past Due		Last Payment		Payment Amount		Payment Amount		Delinquency		Last Activity		Del. 1st Rptd	
08/01/2009		\$0				06/2009		\$49						06/2009			

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

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)
Wells FARGO Card Services PO Box 3696 Portland, OR 97208-3696 Phone: (800) 642-4720	03/26/2012
At & T Services Inc PO BOX 2767 HOUSTON, TX 77252-2767 Phone: (866) 716-2011	02/24/2012 02/23/2012
Directv 2230 E Imperial Hwy Mail Station LA1/N367 El Segundo, CA 90245-3504	02/22/2012
Webbank/Bml 9690 Deereco Rd Timonium, MD 21093-6991 Phone: (866) 528-3733	01/18/2011
Time Warner Cable-Columbia 293 Greystone Blvd Po # 20000220279 Columbia, SC 29210-8004	10/11/2010

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 Inquires 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 - Inquires with this prefix are general inquiries that do not display to credit grantors. (ND inquiries remain for 24 months)
- ND MR - Inquires 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 - Inquires with this prefix indicate an employment inquiry. (EMPL inquiries remain for 24 months)

Company Information	Inquiry Date(s)
Equifax 1550 Peachtree St NE Mail Drop H-30 Atlanta, GA 30309-2402	08/04/2012 07/29/2012
AR-Sears/CBNA PO Box 6282 Sioux Falls, SD 57117-6282	07/31/2012

Company Information	Inquiry Date(s)
ND-Equifax PO Box 740250 Atlanta, GA 30374-0250	07/29/2012
AR-AT&T Services, Inc. 2000 W AT&T Center Dr AT&T Services, Inc. Hoffman Estates, IL 60196-0001	06/02/2012
PRM-Fingerhut 6250 Ridgewood Rd Saint Cloud, MN 56303-0820	05/08/2012 02/15/2012
PRM-First Ohio Banc & Lending, Inc 4154 Ruple Rd South Euclid, OH 44121-2809	05/02/2012
ND-Capital One/Hsbc PO Box 5253 Carol Stream, IL 60197-5253 Phone: (800) 695-6950	03/26/2012
AR-Park Sterling Bank 1043 E Morehead St Ste 201 Charlotte, NC 28204-2898	03/22/2012
PRM-EIS/NC+ Directv 1525 Windward Concourse Alpharetta, GA 30005-4180	03/13/2012
DTC-Comcast-Augusta (comtrac) 105 River Shoals Pkwy Augusta, GA 30909-0235	02/20/2012
PRM-Midnight 1112 7th Ave Monroe, WI 53566-1364	01/18/2012
PRM-Capital One Auto Finance 3901 Dallas Pkwy Plano, TX 75093-7864	01/10/2012
PRM-Allied Wireless 1 Allied Dr Attention:Dana Eubanks Little Rock, AR 72202-2013	11/22/2011
PRM-Hsbc Bank NV FKA Hhfb 2700 Sanders Rd Prospect Heights, IL 60070-2701	11/18/2011
PRM-Ashro 1112 7th Ave Monroe, WI 53566-1364	08/26/2011

Para información en español, visite 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 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 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 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.]
- **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.
- **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.

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

- 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 state tax liens remain indefinitely.

Unpaid federal tax liens remain for up to 10 years from the date filed.

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.

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

Additional Notice to Consumer:

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

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

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



RESEARCH REQUEST FORM

You may initiate an investigation request via the internet at 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
P.O. Box 105314
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: 2217000435

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: Samantha P Hendrix

SS#: XXX-XX-2023

DOB: January 23, 1970

Current Address: 136 Forest Hills Blvd, Prosperity, SC 29127

Previous Address(es): 1341 Green Tree Rd, Newberry, SC 29108
605b Long Rd, Prosperity, SC 29127

Daytime Phone Number _____

Evening Phone Number _____

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

Collection Agency Information

Collection Agency Name _____ Account Number _____

Reason for investigation: ☐ Not Mine ☐ Collection Paid in Full ☐ Paid Before Collection Status

☐ Other (Please explain) _____

Collection Agency Name _____ Account Number _____

Reason for investigation: ☐ Not Mine ☐ Collection Paid in Full ☐ Paid Before Collection Status

☐ Other (Please explain) _____

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) _____



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Date: August 03, 2012
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Date: **August 03, 2012**
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Dispute form

For the fastest and easiest way to dispute most information, visit:

www.experian.com/disputes

You may also mail this form to: Experian, P.O. Box 9701, Allen, TX 75013
Or, call us for assistance at 1-800-509-8495

Use this form for any disputes you wish to submit by mail.

Complete all of the following information and submit by mail, within 90 days from the report date listed above. Once we receive your dispute, it may take up to 30 days (or up to 45 days for information in an annual free credit report) to process your dispute. We will then notify you of the results. You may make copies of this form to submit additional disputes or use a separate piece of paper.

Remember, most accurate negative information will remain a part of your credit history for up to seven years and bankruptcies and unpaid tax liens for up to 10 years.

What's your credit score? Find out by ordering your VantageScore® for only \$7.95.

- ☐ Send my VantageScore (Score will include investigation results of any disputes submitted on this form. Make check or money order payable to Experian.)
- ☐ Request overnight delivery via FedEx for an additional \$20 to receive your score report before investigation is completed.

Intentionally making any false statement could be punishable by law.

Your current identification information (correct any incorrect information)
Fill in your Social Security number: _____
(We cannot honor your request without your Social Security number.)
Current Mailing Address: 136 FOREST HILLS BLVD PROSPERITY SC 29127-9760
Year of birth: 1970
Enter your email address to be notified when your credit results are ready: _____

Is any of the information below incorrect on your report?

- ☐ Spouse's name ☐ Telephone number – Which one is incorrect? ____ / ____ / ____
- ☐ Employer – Which one is incorrect? _____
- ☐ Date of birth – Fill in your correct date of birth: ____ / ____ / ____
- ☐ Address – Which one is incorrect? _____

First dispute

Company name: _____

Your partial account number: _____

I believe this item is incorrect because (Choose only one):

- ☐ Payment never late ☐ Account closed ☐ Paid in full – On what date? ____ / ____ / ____
- ☐ Account included in bankruptcy – Chapter: _____ Filing date: ____ / ____ / ____
- ☐ Not my account – Who does it belong to? _____
- ☐ Other – Must explain: _____

Second dispute

Company name: _____

Your partial account number: _____

I believe this item is incorrect because (Choose only one):

- ☐ Payment never late ☐ Account closed ☐ Paid in full – On what date? ____ / ____ / ____
- ☐ Account included in bankruptcy – Chapter: _____ Filing date: ____ / ____ / ____
- ☐ Not my account – Who does it belong to? _____
- ☐ Other – Must explain: _____

Third dispute

Company name: _____

Your partial account number: _____

I believe this item is incorrect because (Choose only one):

- ☐ Payment never late ☐ Account closed ☐ Paid in full – On what date? ____ / ____ / ____
- ☐ Account included in bankruptcy – Chapter: _____ Filing date: ____ / ____ / ____
- ☐ Not my account – Who does it belong to? _____
- ☐ Other – Must explain: _____



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--- End of Report ---

If you disagree with information in your report you may dispute most information at:
www.experian.com/disputes

You may also visit www.experian.com to view your report again.



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Personal information continued

SAMANTHA HENDRICKS

Name identification number: 1592

SAMANTHA HAWKINS

Name identification number: 1867

SAMANTHA D HAWKINS

Name identification number: 1

SAMANTHA P HENDRIX

Name identification number: 1042

SAMANTHA HAWKINS

Name identification number: 30159

SAMANTHA HENDIX

Name identification number: 23553

■ **Addresses**

These addresses are listed in no particular order and may include previous addresses where you received mail. The Address identification number is how our system identifies the address and the source of that address, such as a creditor, court or potential creditor. The geographical code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address. These listings do not affect your credit score.

Address	Type of address	Geographical code
631 PINE RIDGE DR WEST COLUMBIA SC 29172-1829 Address identification number: 0057709633	Single family	0-2070410-63-1760
503 S WHEELER AVE PROSPERITY SC 29127-9348 Address identification number: 0759323499	Single family	0-95060010-71-
605B LONG RD PROSPERITY SC 29127-7349 Address identification number: 0057541985	Single family	0-95060020-71-
601 CHAPMAN RD LITTLE MOUNTAIN SC 29075-9154 Address identification number: 0696986533	Single family	0-95060030-71-
1341 GREEN TREE RD NEWBERRY SC 29108-8844 Address identification number: 0541606087	Single family	0-95050110-71-

Personal information continued

Address	Type of address	Geographical code
503 S WHEELER AVE PROSPERITY SC 29127-9348 Address identification number: 0057544032	Single family	0-95060010-71-
118 COLONY DR PROSPERITY SC 29127-7000 Address identification number: 0057540114	Single family	0-95060040-71-
RR 3 BOX 105 PROSPERITY SC 29127- Address identification number: 0057545803	Rural route	0-00- 0-
136 FOREST HILLS BLVD PROSPERITY SC 29127-9760 Address identification number: 0767324524	Single family	0-95060010-71-
6058 LONG ROAD PROSPERITY SC 29127- Address identification number: 0750190108	Single family	0-00- 0-

■ **Social Security number variations**

As a security precaution, we did not list the Social Security number that you provided when you contacted us. The numbers below are variations that have been reported to us. Only the last four digits of each reported variation are displayed. Numbers that appear here vary from the number you used to generate this report. Actual differences in the numbers may be part of the displayed portion or part of the hidden portion.

None

■ **Year of birth**

1970

■ **Telephone numbers**

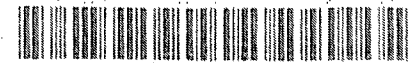
803 364 1978 Residential
803 405 0469 Residential
803 405 0494 Residential

■ **Spouse or co-applicant**

KEITH

■ **Former or current employers**

MONTGOMERY ASSOCIATES 2306 HARRINGTON ST
NATIONSBANK



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CHASE BANK USA, NA PO BOX 24696 COLUMBUS OH 43224
 (800) 848-9136

Date of inquiry: May 09, 2012

PROGRESSIVE INSURANCE 6300 WILSON MILLS RD CLEVELAND OH 44143

No phone number available

Date of inquiry: Apr 29, 2012

CAPITAL ONE AUTO FINANCE 3901 DALLAS PKWY PLANO TX 75093

No phone number available

Date of inquiry: Jan 04, 2012

BANK OF AMERICA PO BOX 17054 WILMINGTON DE 19850
 (800) 421-2110

Date of inquiry: Oct 27, 2011

WORLD FINANCIAL NETWORK NATL BAN PO BOX 182789 COLUMBUS OH 43218

No phone number available

Date of inquiry: Jul 29, 2011

AMEX 20022 N 31ST AVE # MC080403 PHOENIX AZ 85027

No phone number available

Date of inquiry: Jul 12, 2011

PROGRESSIVE INSURANCE 6300 WILSON MILLS RD CLEVELAND OH 44143

No phone number available

Date of inquiry: Mar 26, 2011

I C SYSTEM INC 444 HIGHWAY 96 E SAINT PAUL MN 55127

No phone number available

Date of inquiry: Mar 22, 2011

LEXISNEXIS/STATE FARM 1000 ALDERMAN DR ALPHARETTA GA 30005

No phone number available

On behalf of STATE FARM INSURANCE CO for Insurance underwriting

Date of inquiry: Mar 09, 2011

NEWDAY FINANCIAL LLC 8171 MAPLE LAWN BLVD FL3 COLUMBIA MD 21046

No phone number available

Date of inquiry: Mar 02, 2011

VERIFACTS INC 204 1ST AVE STERLING IL 61081

No phone number available

Date of inquiry: Dec 09, 2010

CAP ONE PO BOX 30281 SALT LAKE CITY UT 84130

No phone number available

Date of inquiry: Oct 22, 2010; Oct 15, 2010; Oct 07, 2010; Sep 23, 2010; Sep 17, 2010; Sep 09, 2010; Aug 25, 2010; Aug 19, 2010; Aug 12, 2010; Jul 22, 2010; Jul 15, 2010; Jul 09, 2010

BARCLAYS BANK DELAWARE PO BOX 8803 WILMINGTON DE 19899
 (866) 370 5931

Date of inquiry: Aug 26, 2010

MRS BPO LLC 1930 OLNEY AVE CHERRY HILL NJ 08003

No phone number available

Date of inquiry: Aug 16, 2010; Jul 18, 2010

BANK OF AMERICA PO BOX 17054 WILMINGTON DE 19850
 (800) 421 2110

Date of inquiry: Aug 04, 2010

HSBC NV CARD SERVICES 12447 SW 69TH AVE TIGARD OR 97223

No phone number available

Date of inquiry: Jul 20, 2010

BANK OF AMERICA PO BOX 17054 WILMINGTON DE 19850
 (800) 421 2110

Date of inquiry: Jul 02, 2010

Personal information

The following information is reported to us by you, your creditors and/or other sources. Each source may report your personal information differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud protection efforts, a notice with additional information may appear

Names

SAMANTHA P HENDRIX

Name identification number: 181

SAMANTHA HENDRIX

Name identification number: 6056

SAMANTHA D HENDRIX

Name identification number: 22581

SAMANTHA P HAWKINS

Name identification number: 2



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Record of requests for your credit history

We make your credit history available to your current and prospective creditors and employers as allowed by law. Experian may list these inquiries for up to two years

Inquiries shared with others

The section below lists all of the companies that have requested your credit information as a result of an action you took, such as applying for credit or financing or as a result of a collection. The inquiries in this section are shared with companies that receive your credit history.

Examples of inquiries shared with others include:

- a real estate loan
- a home mortgage loan
- an auto loan
- an application for credit

RICHARD J BOUDREAU & AS
6 MANOR PKWY

SALEM NH 03079

No phone number available

Address identification number:
0759323499

Date

Jun 12, 2012

Reason

Unspecified. This inquiry is scheduled to
continue on record until Jul 2014.

WELLS FARGO BANK NEVADA

PO BOX 3117

WINSTON SALEM NC 27102

No phone number available

Address identification number:
0057541985

Date

Nov 14, 2011

Reason

Unspecified. This inquiry is scheduled to
continue on record until Dec 2013.

SMITH DEBNAM NARRON WYCH

4601 SIX FORKS RD STE 400

RALEIGH NC 27609

No phone number available

Address identification number:
0057541985

Date

Jan 24, 2011

Reason

Unspecified. This inquiry is scheduled to
continue on record until Feb 2013.

SMITH DEBNAM NARRON WYCH

No phone number available

Address identification number:
0057709633

Date

Oct 8, 2010

Reason

Unspecified. This inquiry is scheduled to
continue on record until Nov 2012.

FIA CSNA

PO BOX 982238

EL PASO TX 79998

(800) 421 2110

Address identification number:
0696986533

Date

Jul 15, 2010

Reason

Unspecified. This inquiry is scheduled to
continue on record until Aug 2012.

Inquiries shared only with you

You may not have initiated the following inquiries, so you may not recognize each source. We report these requests to you only as a record of activities, and we do not include any of these requests on credit reports to others.

We offer credit information about you to those with a permissible purpose, such as:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian Consumer Assistance to process a report for you;
- your current creditors to monitor your accounts (date listed may reflect only the most recent request).

These inquiries DO NOT affect your credit score.

AMERICAN EXPRESS 2 PO BOX 981537 EL PASO TX 79998

(800) 874 2717

Date of inquiry: Jul 05, 2012

AMERICAN EXPRESS 19640 N 31ST ST AVE PHOENIX AZ 85027

No phone number available

Date of inquiry: Jun 30, 2012; Apr 29, 2012; May 25, 2011; Jan 13, 2011; Oct 09, 2010

AMEX ACCOUNT REVIEW PO BOX 981537 EL PASO TX 79998

(800) 874 2717

Date of inquiry: Jun 12, 2012

RICHARD J BOUDREAU & AS 6 MANOR PKWY SALEM NH 03079

No phone number available

Date of inquiry: Jun 11, 2012

AMERICAN EXPRESS CO PO BOX 981537 EL PASO TX 79998

(800) 874 2717

Date of inquiry: Jun 01, 2012



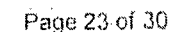
Prepared for: SAMANTHA P HENDRIX
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Your accounts in good standing (continued)

Payment history

[illegible]



2003

CLS ND OK OK OK OK OK OK OK OK

2009

2008

CLS OK OK OK OK OK OK OK OK OK

2008

2007.

2006

CLS OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK

Mar 2003

Charge Card

Terms

Not reported

Monthly

payment

Payments
\$10

original amount:

\$0./paid as of Aug

2009

Recent payment

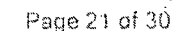
549

45

Individual

Status

Open/Never late



2004

2003

2002

DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN DEC NOV

CLS OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK

0057540114

Mar 2007

Not reported

உயர்வு

"Purchased by another lender."

2007

2006

2005

3000

2983

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

[illegible]

OK OK OK OK OK OK

1698035578

Jul 2005

Not reported

Not reported.

2015.

2005

1111

QIP **QIP**

CLS



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Your accounts in good standing. Continued.

GE CAPITAL/PAYPAL SMART CONN	Date opened Aug 2006	Type Credit card	Credit limit or original amount Not reported	Recent balance Not reported	Responsibility Individual
PO BOX 965005	First reported Aug 2006	Terms Not reported	Not reported		Status
ORLANDO FL 32896	Date of status Oct 2008	Monthly payment Not reported	High balance Not reported		Paid,Closed/Never late
Phone number (866) 571.3012					This account is scheduled to continue on-record until Oct. 2018.
Partial account number 604407100599					
Address identification number 0541606087					

Payment history

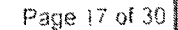
[illegible]

Account information	Date opened	Type	Credit limit or	Recent balance	Responsibility
C/O P.O. BOX 965036	Sep 2005	Charge Card	original amount	Not reported	Individual
ORLANDO FL 32896	First reported	Terms	\$3,500		Status
Phone number	Oct 2005	Not reported	High balance		Paid/Closed/Never late.
(866) 396 8254	Date of status	Monthly	\$3,315		This account is scheduled to continue on record until Oct 2017.
Partial account number	Oct 2007	payment			Comment
603462331011		Not reported			Account closed at consumer's request.
Address identification number					
0541606087					

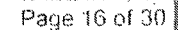
Payroll history

[illegible]

HSBC/BSBUY	Date opened	Type	Credit limit or	Recent balance	Responsibility
PO BOX 5253	Feb 2003	Charge Card	original amount	Not reported	Individual
CAROL STREAM IL 60197	First reported	Terms	Not reported		Status
No phone number available	Nov 2002	Not reported	High balance		Paid/Closed/Never late.
Partial account number	Date of status	Monthly	\$1,522		This account is scheduled to continue on record until Dec
700106310820	Dec 2004	payment			2014.
Address identification number		Not reported			
0541606087					



0207017577 52





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Your accounts in good standing (continued)

CHASE	Date opened	Type	Credit limit or original amount	Recent balance	Responsibility
PO BOX 24696	Mar 2003	Mortgage		Not reported	Joint with
COLUMBUS OH 43224	First reported	Terms	\$74,000		KEITH B HENDRIX
Phone number	May 2003	20 Years	High balance		Status
(800) 848-9136	Date of status	Monthly	Not reported		Paid, Closed/ Never late
Partial account number	Apr 2004	payment			This account is scheduled to continue on record until Apr 2014.
156060666		Not reported			
Address identification number					
0541606087					
Freddie Mac ID					
869144472					

Payment history

2004 2003
APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY
CLS OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK

CHASE BANK USA	Date opened	Type	Credit limit or original amount	Recent balance	Responsibility
PO BOX 15298	Feb 2006	Credit card		Not reported	Individual
WILMINGTON DE 19850	First reported	Terms	\$5,000		Status
Phone number	Mar 2006	Not reported	High balance		Paid, Closed/ Never late
(800) 955-9900	Date of status	Monthly	Not reported		This account is scheduled to continue on record until Jul 2016.
Partial account number	Jul 2006	payment			Comment
464018202380		Not reported			Account closed at consumer's request.
Address identification number					
0541606087					

Payment history

2006
JUL JUN MAY APR MAR
CLS OK OK OK OK OK

CHASE BANK USA	Date opened	Type	Credit limit or original amount	Recent balance	Responsibility
PO BOX 15298	Dec 2006	Credit card		Not reported	Individual
WILMINGTON DE 19850	First reported	Terms	\$300		Status
Phone number	Jan 2007	Not reported	High balance		Paid, Closed/ Never late
(800) 955-9900	Date of status	Monthly	\$55		This account is scheduled to continue on record until Aug 2017.
Partial account number	Aug 2007	payment			Comment
464018203131		Not reported			Account closed at consumer's request.
Address identification number					
0541606087					

0207017577



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BB&T	Date opened	Type	Credit limit or	Recent balance	Responsibility
PO BOX 1847	Sep 1999	Auto Loan	original amount	Not reported	Co-signer with
WILSON NC 27894	First reported	Terms	\$17,859		HERBERT F PAYTON
No phone number available	Oct 1999	60 Months	High balance		Status
Partial account number	Date of status	Monthly	Not reported		Paid, Closed/Never late.
28580044914	Oct 2002	payment			This account is scheduled to continue on record until Oct
Address identification number		Not reported			2012.
0057540114					

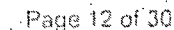
[illegible]

BB&T	Date opened	Type	Credit limit or	Recent balance	Responsibility
PO BOX 1847	Oct 2005	Auto Loan	original amount	Not reported	Joint with
WILSON NC 27894	First reported	Terms	\$18,328		KEITH B HENDRIX
No phone number available	Nov 2005	64 Months	High balance		Status
Partial account number	Date of status	Monthly	Not reported		Paid, Closed/ Never late
29023732057	Aug 2007	payment			This account is scheduled to continue on record until Aug
Address identification number		Not reported			2017.
0541606087					

2007. 2006 2005
AUG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN DEC NOV
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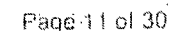
Account information	Date opened	Type	Credit limit or original amount	Recent balance	Responsibility
PO BOX 34216	Jan 2001	Charge Card		Not reported	Individual
CHARLOTTE NC 28234	First reported	Terms	\$28		Status
Phone number	Jan 2001	Not reported	High balance		Paid/Closed/Never late
(704) 554 7018	Date of status	Monthly	\$29		This account is scheduled to continue on record until Mar 2013.
Partial account number	Mar 2003	payment			
11800406		Not reported			
Address identification number					
0057540114					

[illegible]



56

$$p \leq \frac{1}{2} \Rightarrow \frac{1}{2} \leq p \leq 1 \Rightarrow p \geq \frac{1}{2}$$

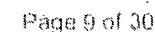


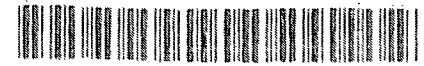
SEARS/CITIBANK	Date opened	Type	Credit limit or	Recent balance	Responsibility
PO BOX 6282	Mar 1992	Charge Card	original amount	\$385 as of Jul 2012	Individual
SIOUX FALLS SD 57117	First reported	Terms	\$3,400		Status
No phone number available	May 1994	Not reported	High balance		Account charged off. \$385 written off. \$385 past due as of
Partial account number	Date of status	Monthly	\$2,273		Jul 2012.
504994804657	Sep 2010	payment			This account is scheduled to continue on record until Jan
Address identification number		Not reported			2017.
0696986533					

[illegible][illegible]

These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years.

Account information	Date opened	Type	Credit limit or original amount	Recent balance	Responsibility
ALLSOUTH FEDERAL CR UN 6923 N TRENHOLM RD COLUMBIA SC 29206	Jan 2004	Credit card	original amount	Not reported	Individual
No phone number available	First reported Feb 2004	Terms	\$3,000		Status
Partial account number 482070010100	Date of status Apr 2006	Not reported	High balance		Paid/Closed/Never late
Address identification number 0541606087		Monthly payment	\$1,547		This account is scheduled to continue on record until Apr 2016.
		Not reported			Comment Account closed at consumer's request.





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Report number: 1000-7568-70

Payment history

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

AB = Account balance (\$) **DPR** = Date payment received = Scheduled payment amount (\$) **APP** = Actual amount paid (\$)

As of Aug 2010, your credit limit/high balance was \$1,350

Payment history

2012 2011 2010 2009

JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN

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2008

DEC NOV OCT

OK OK OK



Prepared for: SAMANTHA P HENDRIX
Date: August 03, 2012
Report number: 1000-7568-70

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Your accounts that may be considered negative (continued)

Payment history

2012												2011												2010												2009											
JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN					
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK			

2008												2007												2006												2005													
JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	DEC	NOV	OCT	SEP	AUG	JUL	JUN	MAY	APR	MAR	FEB	JAN	
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

		2012										2011										2010										2009																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
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Jan43	Dec42	Nov42	Oct42	Sep42	Aug42	Jul42	Jun42	May42	Apr42	Mar42	Feb42	Jan42	Dec41	Nov41	Oct41	Sep41	Aug41	Jul41	Jun41	May41	Apr41	Mar41	Feb41	Jan41	Dec40	Nov40	Oct40	Sep40	Aug40	Jul40	Jun40	May40	Apr40	Mar40	Feb40	Jan40	Dec39	Nov39	Oct39	Sep39	Aug39	Jul39	Jun39	May39	Apr39	Mar39	Feb39	Jan39	Dec38	Nov38	Oct38	Sep38	Aug38	Jul38	Jun38	May38	Apr38	Mar38	Feb38	Jan38	Dec37	Nov37	Oct37	Sep37	Aug37	Jul37	Jun37	May37	Apr37	Mar37	Feb37	Jan37	Dec36	Nov36	Oct36	Sep36	Aug36	Jul36	Jun36	May36	Apr36	Mar36	Feb36	Jan36	Dec35	Nov35	Oct35	Sep35	Aug35	Jul35	Jun35	May35	Apr35	Mar35	Feb35	Jan35	Dec34	Nov34	Oct34	Sep34	Aug34	Jul34	Jun34	May34	Apr34	Mar34	Feb34	Jan34	Dec33	Nov33	Oct33	Sep33	Aug33	Jul33	Jun33	May33	Apr33	Mar33	Feb33	Jan33	Dec32	Nov32	Oct32	Sep32	Aug32	Jul32	Jun32	May32	Apr32	Mar32	Feb32	Jan32	Dec31	Nov31	Oct31	Sep31	Aug31	Jul31	Jun31	May31	Apr31	Mar31	Feb31	Jan31	Dec30	Nov30	Oct30	Sep30	Aug30	Jul30	Jun30	May30	Apr30	Mar30	Feb30	Jan30	Dec29	Nov29	Oct29	Sep29	Aug29	Jul29	Jun29	May29	Apr29	Mar29	Feb29	Jan29	Dec28	Nov28	Oct28	Sep28	Aug28	Jul28	Jun28	May28	Apr28	Mar28	Feb28	Jan28	Dec27	Nov27	Oct27	Sep27	Aug27	Jul27	Jun27	May27	Apr27	Mar27	Feb27	Jan27	Dec26	Nov26	Oct26	Sep26	Aug26	Jul26	Jun26	May26	Apr26	Mar26	Feb26	Jan26	Dec25	Nov25	Oct25	Sep25	Aug25	Jul25	Jun25	May25	Apr25	Mar25	Feb25	Jan25	Dec24	Nov24	Oct24	Sep24	Aug24	Jul24	Jun24	May24	Apr24	Mar24	Feb24	Jan24	Dec23	Nov23	Oct23	Sep23	Aug23	Jul23	Jun23	May23	Apr23	Mar23	Feb23	Jan23	Dec22	Nov22	Oct22	Sep22	Aug22	Jul22	Jun22	May22	Apr22	Mar22	Feb22	Jan22	Dec21	Nov21	Oct21	Sep21	Aug21	Jul21	Jun21	May21	Apr21	Mar21	Feb21	Jan21	Dec20	Nov20	Oct20	Sep20	Aug20	Jul20	Jun20	May20	Apr20	Mar20	Feb20	Jan20	Dec19	Nov19	Oct19	Sep19	Aug19	Jul19	Jun19	May19	Apr19	Mar19	Feb19	Jan19	Dec18	Nov18	Oct18	Sep18	Aug18	Jul18	Jun18	May18	Apr18	Mar18	Feb18	Jan18	Dec17	Nov17	Oct17	Sep17	Aug17	Jul17	Jun17	May17	Apr17	Mar17	Feb17	Jan17	Dec16	Nov16	Oct16	Sep16	Aug16	Jul16	Jun16	May16	Apr16	Mar16	Feb16	Jan16	Dec15	Nov15	Oct15	Sep15	Aug15	Jul15	Jun15	May15	Apr15	Mar15	Feb15	Jan15	Dec14	Nov14	Oct14	Sep14	Aug14	Jul14	Jun14	May14	Apr14	Mar14	Feb14	Jan14	Dec13	Nov13	Oct13	Sep13	Aug13	Jul13	Jun13	May13	Apr13	Mar13	Feb13	Jan13	Dec12	Nov12	Oct12	Sep12	Aug12	Jul12	Jun12	May12	Apr12	Mar12	Feb12	Jan12	Dec11	Nov11	Oct11	Sep11	Aug11	Jul11	Jun11	May11	Apr11	Mar11	Feb11	Jan11	Dec10	Nov10	Oct10	Sep10	Aug10	Jul10	Jun10	May10	Apr10	Mar10	Feb10	Jan10	Dec09	Nov09	Oct09	Sep09	Aug09	Jul09	Jun09	May09	Apr09	Mar09	Feb09	Jan09	Dec08	Nov08	Oct08	Sep08	Aug08	Jul08	Jun08	May08	Apr08	Mar08	Feb08	Jan08	Dec07	Nov07	Oct07	Sep07	Aug07	Jul07	Jun07	May07	Apr07	Mar07	Feb07	Jan07	Dec06	Nov06	Oct06	Sep06	Aug06	Jul06	Jun06	May06	Apr06	Mar06	Feb06	Jan06	Dec05	Nov05	Oct05	Sep05	Aug05	Jul05	Jun05	May05	Apr05	Mar05	Feb05	Jan05	Dec04	Nov04	Oct04	Sep04	Aug04	Jul04	Jun04	May04	Apr04	Mar04	Feb04	Jan04	Dec03	Nov03	Oct03	Sep03	Aug03	Jul03	Jun03	May03	Apr03	Mar03	Feb03	Jan03	Dec02	Nov02	Oct02	Sep02	Aug02	Jul02	Jun02	May02	Apr02	Mar02	Feb02	Jan02	Dec01	Nov01	Oct01	Sep01	Aug01	Jul01	Jun01	May01	Apr01	Mar01	Feb01	Jan01	Dec00	Nov00	Oct00	Sep00	Aug00	Jul00	Jun00	May00	Apr00	Mar00	Feb00	Jan00	Dec99	Nov99	Oct99	Sep99	Aug99	Jul99	Jun99	May99	Apr99	Mar99	Feb99	Jan99	Dec98	Nov98	Oct98	Sep98	Aug98	Jul98	Jun98	May98	Apr98	Mar98	Feb98	Jan98	Dec97	Nov97	Oct97	Sep97	Aug97	Jul97	Jun97	May97	Apr97	Mar97	Feb97	Jan97	Dec96	Nov96	Oct96	Sep96	Aug96	Jul96	Jun96	May96	Apr96	Mar96	Feb96	Jan96	Dec95	Nov95	Oct95	Sep95	Aug95	Jul95	Jun95	May95	Apr95	Mar95	Feb95	Jan95	Dec94	Nov94	Oct94	Sep94	Aug94	Jul94	Jun94	May94	Apr94	Mar94	Feb94	Jan94	Dec93	Nov93	Oct93	Sep93	Aug93	Jul93	Jun93	May93	Apr93	Mar93	Feb93	Jan93	Dec92	Nov92	Oct92	Sep92	Aug92	Jul92	Jun92	May92	Apr92	Mar92	Feb92	Jan92	Dec91	Nov91	Oct91	Sep91	Aug91	Jul91	Jun91	May91	Apr91	Mar91	Feb91	Jan91	Dec90	Nov90	Oct90	Sep90	Aug90	Jul90	Jun90	May90	Apr90	Mar90	Feb90	Jan90	Dec89	Nov89	Oct89	Sep89	Aug89	Jul89	Jun89	May89	Apr89	Mar89	Feb89	Jan89	Dec88	Nov88	Oct88	Sep88	Aug88	Jul88	Jun88	May88	Apr88	Mar88	Feb88	Jan88	Dec87	Nov87	Oct87	Sep87	Aug87	Jul87	Jun87	May87	Apr87	Mar87	Feb87	Jan87	Dec86	Nov86	Oct86	Sep86	Aug86	Jul86	Jun86	May86	Apr86	Mar86	Feb86	Jan86	Dec85	Nov85	Oct85	Sep85	Aug85	Jul85	Jun85	May85	Apr85	Mar85	Feb85	Jan85	Dec8

Between Aug 2010 and Jun 2012, your credit limit/high balance was \$15,002

GEMB/OLD NAVY	Date opened	Type	Credit limit or	Recent balance	Responsibility
PO BOX 965005	Sep 2006	Charge Card	original amount	Not reported	Individual
ORLANDO FL 32896	First reported	Terms	\$700		Status
Phone number	Sep 2006	Not reported	High balance		Paid, Closed
(877) 222 6868	Date of status	Monthly	\$117		Comment
Partial account number	Sep 2007	payment			Account closed at consumer's request
601859636318		Not reported			
Address identification number					
0541606087					

Payment history

2007												2006																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
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GE CAPITAL/WALMART	Date opened	Type	Credit limit or	Recent balance	Responsibility
PO BOX 965024	Apr 2005	Charge Card	original amount	Not reported as of	Individual
ORLANDO FL 32896	First reported	Terms	\$1,350	Sep 2010	Status
No phone number available	Apr 2005	Not reported	High balance	Recent payment	Closed, \$1,577 written off
Partial account number	Date of status	Monthly	\$1,577	\$53	Creditor's statement
603220311149	Aug 2010	payment			"Purchased by another lender."
Address identification number		Not reported			
0696986533					

0207017577



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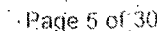
BARCLAYS BANK DELAWARE	Date opened	Type	Credit limit or	Recent balance	Responsibility
700 PRIDES XING	Mar 2005	Credit card	original amount	\$4,495 as of Sep	Individual
NEWARK DE 19713	First reported	Terms	\$4,000	2010	Status
Phone number	Apr 2005	Not reported	High balance		Account charged off. \$4,495 written off. \$4,491 past due as
(877) 523 0478	Date of status	Monthly	\$4,832		of Sep 2010.
Partial account number	Sep 2010	payment			This account is scheduled to continue on record until Jun
514021889476		Not reported			2017.
Address identification number					Creditor's statement
0696986533					"Account closed at credit grantor's request."

[illegible]

BB = Account balance (\$) **DR** = Debt payment received **SP** = Scheduled payment amount (\$) **AP** = Actual amount paid (\$)

As of Aug 2010 your credit limit/high balance was \$4,000

0207017577 62



Payment history

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

AB = Account balance (\$) **DPF** = Date payment received = Scheduled payment amount (\$) **APF** = Actual amount paid (\$)

	Jan11	Oct10	Aug10
AE	6,631	6,631	6,631
SPR	Dec07	Dec07	Dec07
	ND	ND	ND
AMP	ND	ND	ND

Between Aug 2010 and Jan 2011, your credit limit/high balance was \$5,600

Individual

2012

Status:

Account charged off: \$6,219 written off: \$1,204 past due as of Mar 2012

This account is scheduled to continue on record until Dec. 2016.

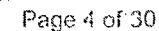
Payment history

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data

AB = Account balance (\$) **DP** = Date payment received **SP** = Scheduled payment amount (\$) **AP** = Actual amount paid (\$)

	Jan11	Oct10	Aug10	Aug10
AE	6,219	6,219	6,219	6,219
DPR	Jan11	Jan11	Jan11	Jan11
	ND	ND	ND	200
AMP	ND	ND	ND	ND

Between Aug. 2010 and Jan. 2011, your credit limit/high balance was \$6,200.



Your accounts that may be considered negative (continued)

0759323499

May 2012

Not reported

\$7.322

May 2012

"Purchased by another lender."

2008

[illegible]

2005

NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

APR = Actual amount paid (\$)

AAP ND ND ND

► Between Oct 2010 and Nov 2011, your credit limit/high balance was \$5,900

0759323499

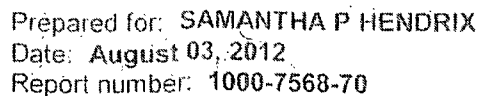
Aug 2010

not reported

\$7.137

2012

This account is scheduled to continue on record until Nov 2016.



Payment history legend

■ Credit items

0759323499

"Account closed at credit grantor's request."

00 00 00 00 00 00 00 00 00 00 00 00 00 ND ND ND ND ND ND ND ND ND ND ND ND ND ND ND ND ND ND ND ND

ADP = Actual amount paid (\$)

[illegible]

► Between Jul 2011 and Jun 2012, your credit limit/high balance was \$1,021



■ About the information in this report

Here's an explanation of the key information about you and your credit history that's included in this report:

Your credit items that may be considered negative

The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. The key word is "potentially." Experian doesn't make judgments about the information in your credit report. The list is provided as a service to direct your attention to what Experian thinks lenders are likely to consider negative when reviewing your credit history. For example, if you have missed payments in the past, they would likely be viewed negatively.

Your accounts in good standing

Items display in this section when your creditor reports that you have satisfactorily met the terms of your agreements with them. Some creditors may not report consumer credit information to us, so all of your accounts may not be listed. This section also includes up to two years of your monthly balances on an account if reported by your creditor.

Companies that have requested your credit history

We list anyone that has requested your credit information in the last two years, including companies that have requested your credit report as a result of an action you took, such as applying for credit. We also include requests about you from those with a permissible purpose, such as a potential employer, investor or pre-approved credit grantor.

Your personal information

This information is reported to us by you, your creditors and other sources, and includes your name, variations of your name reported to us, addresses, Social Security number (and variations reported to us), date of birth, telephone numbers and employers.

■ Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as "Medical Information Provider". Consumer statements included on your report at your request that contain medical information are disclosed to others.

■ Tools to manage your personal credit

What's your credit score?

Find out by ordering your VantageScore® from Experian for only \$7.95. To order your VantageScore, call 1 888 322 5583.

Credit Monitoring

Monitor and protect your credit with Experian's credit management tools. Visit experian.com/monitor to find out more.

■ Disputing information in this report

Before contacting us, please review this report carefully. If you disagree with an item, you may dispute it. Because your report is updated often, contact us within 90 days of the date of this report. We will process your dispute generally by sending your dispute to the furnisher of the information or to the vendor who collected the information from a public record.

The fastest and easiest way to dispute most information is to visit us at: www.experian.com/disputes

You can also complete the dispute form at the end of this report and mail it to us at:

Experian
NCAC
P.O. Box 2002
Allen TX 75013

Or you can call us at:

800 509 8495. Dispute services are available 24 hours a day.

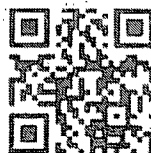
Your personal credit report

Prepared for: SAMANTHA P HENDRIX
Date: August 03, 2012
Report number: 1000-7568-70

Page 1 of 30



In response to your recent request, we're pleased to send you this credit report. Your credit information can change over time, so we recommend you keep track of any changes by signing up for credit monitoring at experian.com/monitor.



Scan me with your smart phone
for special offers from Experian.

Contents

- 2 About the information in this report
- 2 Tools to manage your personal credit
- 2 Disputing information in this report
- 3 Your accounts that may be considered negative
- 11 Your accounts in good standing
- 25 Record of requests for your credit history
- 26 Your personal information
- 29 Dispute form

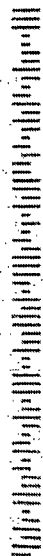
For your attention

Visit experian.com/view to view this credit report instantly online. You may also dispute most information directly and easily within the online report.

PO Box 9701F
Allen, TX 75013



0000224 04 SP 1508 **SINGLP 4 17187 29127-9750361 0000002241F
SAMANTHA P HENDRIX
136 FOREST HILLS BLVD
PROSPERITY SC 29127-9760



Discover Credit Card Application

Pre-Approved Discover Platinum Card
Acceptance for the

Please select only one Card design.

American Flag ☒ Discover Platinum ☐

INITIAL CREDIT*: Up to \$50,000
RESPOND BY: February 15, 2002
1212

Samantha D. Hawkins
118 Colony Dr.
Prosperity, SC 29127-7000

YES, I want the ability to pay my Account payments on hold by
enrolling in Discover AccountGuard® protection. I understand
that the protection is optional and I can cancel at any time.
I have read and agree to the Discover AccountGuard
Important Information located on the back.

PLEASE INITIAL

Social Security Number 251-15-2023 Date of Birth (MM-DD-YY) 01-23-70 (Must be at least 18 years of age)

NOTE: Please 803 Work Phone 803 364-2008

Do You Own ☐ Rent ☐ Own ☒ House's Payment (per month) \$ 560 Length of Time at Present Address (years) 3 Check 4 High Time Saved

Employer (University) Bank teller Gross Annual Salary \$ 22,000 Plus Bonus + Other Household Income* \$ 38,092 Total Household Income \$ 60,092

Mother's Maiden Name (last name) Ivester Additional Card First Name Samantha Middle Initial R Last Name Hendrix

Your Signature X Hendrix DATE 1/10/02
I understand that my credit line will be set after you have reviewed my financial information. I have read and agree to the Important Information on the back of the letter. I certify that I am 18 or older and that my information provided is accurate.

PED7 MD&L 03 9805 5221 6228 1

Verify name and address, indicate any changes. Offer is not transferable.
I Subject to final review of your financial information as stated in Important Information.
*Alimony, child support, spousal income or separate non-spouse income need not be disclosed if you do not receive any income from these sources.

Discover Card Account Statements

New Balance
\$14,035.16

Minimum Payment Due
\$279.00

Account Number ending in 0708
Enter Amount Enclosed Below

Payment Due Date
September 28, 2009

\$

Please make check payable to Discover Card or
pay online @ Discovercard.com.

SAMANTHA P HENDRIX
601 CHAPMAN RD
LITTLE MTN SC 29075-9154

PO BOX 71084
CHARLOTTE NC 28272-1084

Address, e-mail or telephone change? Print change in space
above, or go to Discover.com. Print your e-mail address to
receive important Account information and special offers.

000001986459661270755140351600440000027900

Discover More Card Account Summary

Closing Date: September 3, 2009

page 1 of 1

Account number ending in 0708
Payment Due Date September 28, 2009
Minimum Payment Due \$279.00
Credit Limit \$15,002.00
Credit Available \$966.00
Cash Credit Limit \$5,000.00
Cash Credit Available \$966.00

Previous Balance	\$14,353.71
Payments And Credits	440.00
Purchases	0.00
Cash Advances	0.00
Balance Transfers	0.00
Finance Charges	121.45
New Balance	\$14,035.16

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus*

Opening Cashback Bonus Balance	\$ 2.22
New Cashback Bonus This Period	+ 0.00
Cashback Bonus Balance	\$ 2.22

Cashback Bonus® Anniversary
Month: January

Keep building your rewards with every
purchase. Start redeeming once you reach
\$20 Cashback Bonus®.

How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Aug 28	Aug 28	PAYMENT - THANK YOU	\$ -440.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$14313.35	0.02737%	9.99% F	9.99%	\$121.45	\$0
Cash Advances	\$0	0.02737%	9.99% F	9.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Important Information. If there is more than one page to this billing statement, see the back of each page for additional important information.

See your Cardmember Agreement. Your Cardmember Agreement contains all the terms of your Account.

Lost or stolen cards. Report immediately! Call 1-800-347-2683.

Billing Rights Summary. In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us on a separate sheet of paper at Discover, PO Box 30421, Salt Lake City, UT 84130-0421, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and Account number.
 - The dollar amount of the suspected error.
 - Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the goods or services, all purchases are covered regardless of the amount or location of purchase.)

Payments. Send only your payment and the top portion of this statement in the envelope provided. Do not send cash. By sending your check as described above, you authorize us to use information on your check to make an electronic fund transfer from your account at the financial institution indicated on your check or to process the payment as a check transaction. If payment is processed as an electronic fund transfer, the transfer will be for the amount of the check. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

The processing of your payment may be delayed if you send cash, correspondence or other items with your payment. If you send the payment to any other address or if you use an envelope other than the one provided, payments received in proper form at our processing facility by 5PM local time of any day will be credited to your Account as of that day. Payments received at our processing facility after 5PM local time will be credited to your Account as of the next day. If you have misplaced your envelope, send your payment to Discover, PO Box 6103, Carol Stream, IL 60197-6103. Please allow 7-10 days for delivery. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit.

You can pay your minimum payment or a greater amount over the telephone, and you can set up automatic payments. Call us at 1-800-347-2683. You will need this statement and your bank account information. You must ensure that sufficient funds are available in your bank account, and all transactions must comply with U.S. law. You will be asked to provide the first 5 digits of your account statement ZIP code. By entering those numbers as your electronic signature, you will be agreeing to this authorization to allow us and your bank to deduct each payment you authorize from your bank account, and to initiate debit or credit entries to your bank account, as applicable, to correct an error in the processing of such payment. You must tell us the amount of each payment; or you can select an amount such as the Minimum Payment Due or the New Balance on each statement. You can cancel a payment; however we must receive notice at least three business days in advance of the scheduled payment. You may notify us by phone at 1-800-347-2683 or by mail at the address listed in the previous paragraph. If your payments vary in amount, we will tell you on each monthly statement when your payment will be made and how much it will be. Your automatic payment amount may be less than indicated on the monthly statement based on credits or payments applied during the billing cycle.

Credit Reporting. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. We normally report the status and payment history of your Account to credit reporting agencies each month. If you believe that our report is inaccurate or incomplete, please write us at the following address: Discover, PO Box 15318, Wilmington, DE 19850-5318. Please include your name, address, home telephone number and Account number.

Grace Period on Purchases (at least 25 days). We begin to impose Periodic Finance Charges on all transactions from the Transaction Date for the transaction as shown on your billing statement, unless a transaction is posted to your Account after the close of the billing period in which it occurs, in which case we begin to impose Periodic Finance Charges on that transaction from the first day of the billing period in which it is posted to your Account. We continue to impose Periodic Finance Charges until the date you pay your entire New Balance, by making payments or receiving credits. However, if you paid the New Balance on your previous billing statement by the Payment Due Date shown on that billing statement and you pay the New Balance by the Payment Due Date on your current billing statement, we will not impose Periodic Finance Charges on new purchases, that is, purchases first appearing on the current billing statement. We call this the "grace period." There is no grace period on balance transfers or cash advances.

Minimum Finance Charge. We will charge you a minimum FINANCE CHARGE of \$.50 for any billing period in which Periodic Finance Charges of less than \$.50 would otherwise be imposed.

Annual Fee. If your Account has an annual fee, it will be billed at the beginning of each anniversary year your Account is open. The amount of the fee appears on the statement when the fee is billed. The annual fee is not refundable unless you notify us that you wish to close your Account within 30 days of the mailing or delivery date of the statement on which the fee is billed. You will receive this refund even if you use your Card during that period.

Periodic Finance Charges. We sort your transactions into groups of purchases, cash advances, and balance transfers and then further sort the transactions within each group by their Annual Percentage Rate. For example, purchases subject to a promotional rate and purchases subject to a standard rate would be separate groups. We refer to these groups as transaction categories. At the end of each billing period, we compute balances and Periodic Finance Charges for each day of the billing period for each transaction category. We use the following equation to compute Periodic Finance Charges for each transaction category.

(Average Daily Balance) times (days in billing period) times (Daily Periodic Rate).

(You may refer to the finance charge summary on your billing statement for these amounts.) Then we add up the Periodic Finance Charges for each transaction category to get the total Periodic Finance Charges for your Account. The Average Daily Balance is shown as zero if, because of the grace period, no Periodic Finance Charges apply to the balance in a transaction category.

We use the Average Daily Balance (including new transactions) method of calculating the balance upon which we impose Periodic Finance Charges. We compute the Average Daily Balance for each transaction category by adding up all the daily balances in a billing period for a transaction category and dividing the total by the number of days in the billing period. We compute the daily balance for each transaction category on each day by first adding the following to the previous day's daily balance: transactions with a Transaction Date of that day as shown on your billing statement, unless the transaction is posted to your Account after the close of the billing period in which it occurs, in which case the transaction will be added to the daily balance as of the first day of the billing period in which it is posted to your Account, less charges that day and Periodic Finance Charges accrued on the previous day's daily balance; and then subtracting any credits and payments that are applied against the balance of the transaction category on that day. In calculating the daily balance for the first day of the billing period, we consider the "previous day's daily balance" to have been your balance for each transaction category on the last day of your previous billing period.

All fees charged to your Account are added to the standard purchase transaction category with the exception of Cash Advance Transaction Fee Finance Charges which are added to the applicable cash advance transaction category and Balance Transfer Transaction Fee Finance Charges which are added to the applicable balance transfer transaction category. When the special rate expires, we move the unpaid balance of the balance transfer and the Balance Transfer Transaction Fee Finance Charges to the standard purchase transaction category. However, if the special rate has been terminated under the Default Rate section, we leave the unpaid balance of the balance transfer and the Balance Transfer Transaction Fee Finance Charges in the applicable balance transfer transaction category until the special rate would have expired.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

Discover may monitor and/or record telephone calls between you and Discover representatives for quality assurance purposes.

The Discover® card is issued by Discover Bank, Member FDIC.

New Balance
\$13,756.83

Minimum Payment Due
\$273.00

Account Number ending in 0708
Enter Amount Enclosed Below

Payment Due Date
October 29, 2009

\$

Please make check payable to Discover Card or
pay online @ Discovercard.com.

SAMANTHA P. HENDRIX
601 CHAPMAN RD
LITTLE MTN SC 29075-9154

PO BOX 71084
CHARLOTTE NC 28272-1084

Address, e-mail or telephone change? Print change in space
above, or go to Discover.com. Print your e-mail address to
receive important Account information and special offers.

000001986459661270755137568300440000027300

Discover More Card Account Summary

Account number ending in 0708
Payment Due Date October 29, 2009
Minimum Payment Due \$273.00
Credit Limit \$15,002.00
Credit Available \$1,245.00
Cash Credit Limit \$5,000.00
Cash Credit Available \$1,245.00

Closing Date: October 3, 2009 page 1 of 1
Previous Balance \$14,035.16
Payments And Credits -440.00
Purchases +46.65
Cash Advances +0.00
Balance Transfers +0.00
Finance Charges 115.02
New Balance = \$13,756.83

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus*

Opening Cashback Bonus Balance \$ 2.22
New Cashback Bonus This Period + 0.11
Cashback Bonus Balance \$ 2.33

Cashback Bonus® Anniversary
Month: January

Keep building your rewards with every
purchase. Start redeeming once you reach
\$20 Cashback Bonus(R).

How Can We Help You? It's your choice. 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your
latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service
options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943,
Salt Lake City, UT 84130

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Sep 28	Sep 28	PAYMENT - THANK YOU	\$ -440.00
Merchandise/Retail	Sep 30	Sep 30	WAL-MART SC - #0624 NEWBERRY SC	41.88
Restaurants	Sep 30	Sep 30	WENDY'S #968 PROSPERITY SC	4.77

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$14009.16	0.02737%	9.99% F	9.99%	\$115.02	\$0
Cash Advances	\$0	0.02737%	9.99% F	9.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Important Information. If there is more than one page to this billing statement, see the back of each page for additional important information.

See your Cardmember Agreement. Your Cardmember Agreement contains all the terms of your Account.

Lost or stolen cards. Report immediately! Call 1-800-347-2683.

Billing Rights Summary. In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us on a separate sheet of paper at Discover, PO Box 30421, Salt Lake City, UT 84130-0421, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and Account number.
 - The dollar amount of the suspected error.
 - Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the goods or services, all purchases are covered regardless of the amount or location of purchase.)

Payments. Send only your payment and the top portion of this statement in the envelope provided. Do not send cash. By sending your check as described above, you authorize us to use information on your check to make an electronic fund transfer from your account at the financial institution indicated on your check or to process the payment as a check transaction. If payment is processed as an electronic fund transfer, the transfer will be for the amount of the check. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

The processing of your payment may be delayed if you send cash, correspondence or other items with your payment. If you send the payment to any other address or if you use an envelope other than the one provided, payments received in proper form at our processing facility by 5 PM local time on any day will be credited to your Account as of that day. Payments received at our processing facility after 5 PM local time will be credited to your Account as of the next day. If you have misplaced your envelope, send your payment to Discover, PO Box 6103, Carol Stream, IL 60197-6103. Please allow 7-10 days for delivery. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit.

You can pay your minimum payment or a greater amount over the telephone, and you can set up automatic payments. Call us at 1-800-347-2683. You will need this statement and your bank account information. You must ensure that sufficient funds are available in your bank account, and all transactions must comply with U.S. law. You will be asked to provide the first 5 digits of your account statement ZIP code. By entering those numbers as your electronic signature, you will be agreeing to this authorization to allow us and your bank to deduct each payment you authorize from your bank account, and to initiate debit or credit entries to your bank account, as applicable, to correct an error in the processing of such payment. You must tell us the amount of each payment or you can select an amount such as the Minimum Payment Due or the New Balance on each statement. You can cancel a payment; however we must receive notice at least three business days in advance of the scheduled payment. You may notify us by phone at 1-800-347-2683 or by mail at the address listed in the previous paragraph. If your payments vary in amount, we will tell you on each monthly statement when your payment will be made and how much it will be. Your automatic payment amount may be less than indicated on the monthly statement based on credits or payments applied during the billing cycle.

Credit Reporting. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. We normally report the status and payment history of your Account to credit reporting agencies each month. If you believe that our report is inaccurate or incomplete, please write us at the following address: Discover, PO Box 15316, Wilmington, DE 19850-5316. Please include your name, address, home telephone number and Account number.

Grace Period on Purchases (at least 25 days). We begin to impose Periodic Finance Charges on all transactions from the Transaction Date for the transaction as shown on your billing statement, unless a transaction is posted to your Account after the close of the billing period in which it occurs, in which case we begin to impose Periodic Finance Charges on that transaction from the first day of the billing period in which it is posted to your Account. We continue to impose Periodic Finance Charges until the date you pay your entire New Balance, by making payments or receiving credits. However, if you paid the New Balance on your previous billing statement by the Payment Due Date shown on that billing statement and you pay the New Balance by the Payment Due Date on your current billing statement, we will not impose Periodic Finance Charges on new purchases, that is, purchases first appearing on the current billing statement. We call this the "grace period." There is no grace period on balance transfers or cash advances.

Minimum Finance Charge. We will charge you a minimum FINANCE CHARGE of \$50 for any billing period in which Periodic Finance Charges of less than \$50 would otherwise be imposed.

Annual Fee. If your Account has an annual fee, it will be billed at the beginning of each anniversary year your Account is open. The amount of the fee appears on the statement when the fee is billed. The annual fee is not refundable unless you notify us that you wish to close your Account within 30 days of the mailing or delivery date of the statement on which the fee is billed. You will receive this refund even if you use your Card during that period.

Periodic Finance Charges. We sort your transactions into groups of purchases, cash advances, and balance transfers and then further sort the transactions within each group by their Annual Percentage Rate. For example, purchases subject to a promotional rate and purchases subject to a standard rate would be separate groups. We refer to these groups as transaction categories. At the end of each billing period, we compute balances and Periodic Finance Charges for each day of the billing period for each transaction category. We use the following equation to compute Periodic Finance Charges for each transaction category:

(Average Daily Balance) times (days in billing period) times (Daily Periodic Rate).

(You may refer to the finance charge summary on your billing statement for these amounts.) Then we add up the Periodic Finance Charges for each transaction category to get the total Periodic Finance Charges for your Account. The Average Daily Balance is shown as zero if, because of the grace period, no Periodic Finance Charges apply to the balance in a transaction category.

We use the Average Daily Balance (including new transactions) method of calculating the balance upon which we impose Periodic Finance Charges. We compute the Average Daily Balance for each transaction category by adding up all the daily balances in a billing period for a transaction category and dividing the total by the number of days in the billing period. We compute the daily balance for each transaction category on each day by first adding the following to the previous day's daily balance: transactions with a Transaction Date of that day as shown on your billing statement, unless the transaction is posted to your Account after the close of the billing period in which it occurs, in which case the transaction will be added to the daily balance as of the first day of the billing period in which it is posted to your Account; less charged that day and Periodic Finance Charges accrued on the previous day's daily balance; and by then subtracting any credits and payments that are applied against the balance of the transaction category on that day. In calculating the daily balance for the first day of the billing period, we consider the "previous day's daily balance" to have been your balance for each transaction category on the last day of your previous billing period.

All fees charged to your Account are added to the standard purchase transaction category with the exception of Cash Advance Transaction Fee Finance Charges which are added to the applicable cash advance transaction category and Balance Transfer Transaction Fee Finance Charges which are added to the applicable balance transfer transaction category. When the special rate expires, we move the unpaid balance of the balance transfer and the Balance Transfer Transaction Fee Finance Charges to the standard purchase transaction category. However, if the special rate has been terminated under the Default Rate section, we leave the unpaid balance of the balance transfer and the Balance Transfer Transaction Fee Finance Charges in the applicable balance transfer transaction category until the special rate would have expired.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7448.

Discover may monitor and/or record telephone calls between you and Discover representatives for quality assurance purposes.

The Discover® card is issued by Discover Bank, Member FDIC.

New Balance
\$14,089.88

Minimum Payment Due
\$280.00

Account Number ending in 0708
Enter Amount Enclosed Below

Payment Due Date
November 28, 2009

\$

Please make check payable to Discover Card or
pay online @ Discovercard.com.

SAMANTHA P. HENDRIX
601 CHAPMAN RD
LITTLE MTN SC 29075-9154

PO BOX 71084
CHARLOTTE NC 28272-1084

Address, e-mail or telephone change? Print change in space
above, or go to Discover.com. Print your e-mail address to
receive important Account information and special offers.

000001986459661270755140898800440000028000

Discover More Card Account Summary

Account number ending in 0708
Payment Due Date November 28, 2009
Minimum Payment Due \$280.00
Credit Limit \$15,002.00
Credit Available \$912.00
Cash Credit Limit \$5,000.00
Cash Credit Available \$912.00

Closing Date: November 3, 2009 page 1 of 2
Previous Balance \$13,756.83
Payments And Credits 457.06
Purchases 670.04
Cash Advances 0.00
Balance Transfers 0.00
Finance Charges 120.07
New Balance = \$14,089.88

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus*

Opening Cashback Bonus Balance \$ 2.33
New Cashback Bonus This Period + 1.62
Cashback Bonus Balance \$ 3.95

Cashback Bonus® Anniversary
Month: January

Keep building your rewards with every
purchase. Start redeeming once you reach
\$20 Cashback Bonus(R).

How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943, Salt Lake City, UT 84130

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Oct 7	Oct 8	WAL-MART SC - #0624 NEWBERRY SC	\$ -17.06
	Oct 28	Oct 28	PAYMENT - THANK YOU	-440.00
Merchandise/Retail	Oct 2	Oct 4	NANCYS NOOK COLUMBIA SC	116.56
	Oct 3	Oct 4	PETSMART INC 399 COLUMBIA SC	29.92
			0399941810401382916341	
	Oct 3	Oct 4	WAL-MART SC - #1035 SPARTANBURG SC	20.59
	Oct 4	Oct 4	PETSMART INC 399 COLUMBIA SC	22.80
			0399965210401235627843	
	Oct 4	Oct 4	PET SUPPLIES PLUS #800 WEST COLUMBIASC	13.90
	Oct 4	Oct 4	KMART COLUMBIA SC	9.88
	Oct 5	Oct 5	WAL-MART SC - #0624 NEWBERRY SC	56.56
	Oct 17	Oct 17	WAL-MART SC - #0624 NEWBERRY SC	59.22
	Oct 20	Oct 20	WAL-MART SC - #0624 NEWBERRY SC	27.80
	Oct 26	Oct 26	PET LOVERS WAREHSE COLUM COLUMBIA SC	38.51
	Oct 26	Oct 26	PETSMART INC 399 COLUMBIA SC	8.55
			0399358410501081123093	
	Oct 26	Oct 26	HANCOCK FABRICS 1450 COLUMBIA SC	44.37
	Oct 31	Oct 31	WAL-MART SC - #0624 NEWBERRY SC	55.72
Gasoline	Oct 18	Oct 18	BP OIL 03308400 IRMO SC	5.00

Important Information. If there is more than one page to this billing statement, see the back of each page for additional important information.

See your Cardmember Agreement. Your Cardmember Agreement contains all the terms of your Account.

Lost or stolen cards. Report immediately! Call 1-800-347-2683.

Billing Rights Summary. In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us on a separate sheet of paper at Discover, PO Box 30421, Salt Lake City, UT 84130-0421, as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

• Your name and Account number.

• The dollar amount of the suspected error.

• Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the goods or services, all purchases are covered regardless of the amount or location of purchase.)

Payments. Send only your payment and the top portion of this statement in the envelope provided. Do not send cash. By sending your check as described above, you authorize us to use information on your check to make an electronic fund transfer from your account at the financial institution indicated on your check or to process the payment as a check transaction. If payment is processed as an electronic fund transfer, the transfer will be for the amount of the check. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

The processing of your payment may be delayed if you send cash, correspondence or other items with your payment; if you send the payment to any other address or if you use an envelope other than the one provided. Payments received in proper form at our processing facility by 5PM local time on any day will be credited to your Account as of that day. Payments received at our processing facility after 5PM local time will be credited to your Account as of the next day. If you have misplaced your envelope, send your payment to Discover, PO Box 6103, Carol Stream, IL 60197-6103. Please allow 7-10 days for delivery. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit.

You can pay your minimum payment or a greater amount over the telephone, and you can set up automatic payments. Call us at 1-800-347-2683. You will need this statement and your bank account information. You must ensure that sufficient funds are available in your bank account, and all transactions must comply with U.S. law. You will be asked to provide the first 5 digits of your account statement ZIP code. By entering those numbers as your electronic signature, you will be agreeing to this authorization to allow us and your bank to deduct each payment you authorize from your bank account, and to initiate debit or credit entries to your bank account, as applicable, to correct an error in the processing of such payment. You must tell us the amount of each payment or you can select an amount such as the Minimum Payment Due or the New Balance on each statement. You can cancel a payment; however we must receive notice at least three business days in advance of the scheduled payment. You may notify us by phone at 1-800-347-2683 or by mail at the address listed in the previous paragraph. If your payments vary in amount, we will tell you on each monthly statement when your payment will be made and how much it will be. Your automatic payment amount may be less than indicated on the monthly statement based on credits or payments applied during the billing cycle.

Credit Reporting. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. We normally report the status and payment history of your Account to credit reporting agencies each month. If you believe that our report is inaccurate or incomplete, please write us at the following address: Discover, PO Box 15316, Wilmington, DE 19850-5316. Please include your name, address, home telephone number and Account number.

Grace Period on Purchases (at least 25 days). We begin to impose Periodic Finance Charges on all transactions from the Transaction Date for the transaction as shown on your billing statement, unless a transaction is posted to your Account after the close of the billing period in which it occurs, in which case we begin to impose Periodic Finance Charges on that transaction from the first day of the billing period in which it is posted to your Account. We continue to impose Periodic Finance Charges until the date you pay your entire New Balance, by making payments or receiving credits. However, if you paid the New Balance on your previous billing statement by the Payment Due Date shown on that billing statement and you pay the New Balance by the Payment Due Date on your current billing statement, we will not impose Periodic Finance Charges on new purchases, that is, purchases first appearing on the current billing statement. We call this the "grace period." There is no grace period on balance transfers or cash advances.

Minimum Finance Charge. We will charge you a minimum FINANCE CHARGE of \$0.50 for any billing period in which Periodic Finance Charges of less than \$0.50 would otherwise be imposed.

Annual Fee. If your Account has an annual fee, it will be billed at the beginning of each anniversary year your Account is open. The amount of the fee appears on the statement when the fee is billed. The annual fee is not refundable unless you notify us that you wish to close your Account within 30 days of the mailing or delivery date of the statement on which the fee is billed. You will receive this refund even if you use your Card during that period.

Periodic Finance Charges. We sort your transactions into groups of purchases, cash advances, and balance transfers and then further sort the transactions within each group by their Annual Percentage Rate. For example, purchases subject to a promotional rate and purchases subject to a standard rate would be separate groups. We refer to these groups as transaction categories. At the end of each billing period, we compute balances and Periodic Finance Charges for each day of the billing period for each transaction category. We use the following equation to compute Periodic Finance Charges for each transaction category:

(Average Daily Balance) times (days in billing period) times (Daily Periodic Rate).

(You may refer to the finance charge summary on your billing statement for these amounts.) Then we add up the Periodic Finance Charges for each transaction category to get the total Periodic Finance Charges for your Account. The Average Daily Balance is shown as zero if, because of the grace period, no Periodic Finance Charges apply to the balance in a transaction category.

We use the Average Daily Balance (including new transactions) method of calculating the balance upon which we impose Periodic Finance Charges. We compute the Average Daily Balance for each transaction category by adding up all the daily balances in a billing period for a transaction category and dividing the total by the number of days in the billing period. We compute the daily balance for each transaction category on each day by first adding the following to the previous day's daily balance: transactions with a Transaction Date of that day as shown on your billing statement, unless the transaction is posted to your Account after the close of the billing period in which it occurs, in which case the transaction will be added to the daily balance as of the first day of the billing period in which it is posted to your Account; fees charged that day and Periodic Finance Charges accrued on the previous day's daily balance; and by then subtracting any credits and payments that are applied against the balance of the transaction category on that day. In calculating the daily balance for the first day of the billing period, we consider the "previous day's daily balance" to have been your balance for each transaction category on the last day of your previous billing period.

All fees charged to your Account are added to the standard purchase transaction category with the exception of Cash Advance Transaction Fee Finance Charges which are added to the applicable cash advance transaction category and Balance Transfer Transaction Fee Finance Charges which are added to the applicable balance transfer transaction category. When the special rate expires, we move the unpaid balance of the balance transfer and the Balance Transfer Transaction Fee Finance Charges to the standard purchase transaction category. However, if the special rate has been terminated under the Default Rate section, we leave the unpaid balance of the balance transfer and the Balance Transfer Transaction Fee Finance Charges in the applicable balance transfer transaction category until the special rate would have expired.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

Discover may monitor and/or record telephone calls between you and Discover representatives for quality assurance purposes.

The Discover® card is issued by Discover Bank, Member FDIC.

It pays to
DISCOVER

SAMANTHA P HENDRIX
Account number ending in 0708

Closing Date: November 3, 2009

page 2 of 2

Gasoline	Oct 21	Oct 21	CITGO 8750 CITGO COR NEWBERRY SC 113875048	5.00
Services	Oct 24	Oct 24	CHARLESTON COUNTY PRC CHARLESTON SC	48.81
Supermarkets	Oct 6	Oct 6	3ILO 285 NEWBERRY SC	13.97
	Oct 12	Oct 12	3ILO 285 NEWBERRY SC	75.00
	Oct 17	Oct 17	3ILO 285 NEWBERRY SC	17.88

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$14151.99	0.02737%	9.99% F	9.99%	\$120.07	\$0
Cash Advances	\$0	0.02737%	9.99% F	9.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Questions? Manage your account at Discover.com or
call 1-800-DISCOVER (1-800-347-2683).

REPRINT

New Balance
\$13,857.46

Minimum Payment Due
\$275.00

Account Number ending in 0708
Enter Amount Enclosed Below

Payment Due Date
December 29, 2009

\$

Please make check payable to Discover Card or
pay online @ Discovercard.com.

SAMANTHA P. HENDRIX
601 CHAPMAN RD
LITTLE MTN SC 29075-9154

PO BOX 71084
CHARLOTTE NC 28272-1084

Address, e-mail or telephone change? Print change in space
above, or go to Discover.com. Print your e-mail address to
receive important Account information and special offers.

000001986459661270755138574600440000027500

Discover More Card Account Summary

Account number ending in 0708
Payment Due Date December 29, 2009
Minimum Payment Due \$275.00
Credit Limit \$15,002.00
Credit Available \$1,144.00
Cash Credit Limit \$5,000.00
Cash Credit Available \$1,144.00

Closing Date: December 3, 2009 page 1 of 1
Previous Balance \$14,039.88
Payments And Credits -488.81
Purchases +139.95
Cash Advances +0.00
Balance Transfers +0.00
Finance Charges 116.44
New Balance \$13,857.46

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus*

Opening Cashback Bonus Balance \$ 3.95
New Cashback Bonus This Period + 0.22
Cashback Bonus Balance \$ 4.17

Cashback Bonus® Anniversary
Month: January

Keep building your rewards with every
purchase. Start redeeming once you reach
\$20 Cashback Bonus(R).

How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your
latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service
options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943,
Salt Lake City, UT 84130

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Nov 25	Nov 29	CHARLESTON COUNTY PRC CHARLESTON SC	\$ -48.81
	Nov 28	Nov 28	PAYMENT - THANK YOU	-440.00
Merchandise/Retail	Nov 6	Nov 6	AFF *CAMP COAST TO COAS 800-368-5721 CO 1920173824747966	139.95

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$14180.84	0.02737%	9.99% F	9.99%	\$116.44	\$0
Cash Advances	\$0	0.02737%	9.99% F	9.99%	\$0	\$0

The rates that apply to your Account are either fixed (F) or they may vary (V) as noted above.

Important Information. If there is more than one page to this billing statement, see the back of each page for additional important information.

See your Cardmember Agreement. Your Cardmember Agreement contains all the terms of your Account.

Lost or stolen cards. Report immediately! Call 1-800-347-2683.

Billing Rights Summary. In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us on a separate sheet of paper at Discover, PO Box 30421, Salt Lake City, UT 84130-0421, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and Account number.
 - The dollar amount of the suspected error.
 - Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the goods or services, all purchases are covered regardless of the amount or location of purchase.)

Payments. Send only your payment and the top portion of this statement in the envelope provided. Do not send cash. By sending your check as described above, you authorize us to use information on your check to make an electronic fund transfer from your account at the financial institution indicated on your check or to process the payment as a check transaction. If payment is processed as an electronic fund transfer, the transfer will be for the amount of the check. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

The processing of your payment may be delayed if you send cash, correspondence or other items with your payment. If you send the payment to any other address or if you use an envelope other than the one provided, payments received in proper form at our processing facility by 5PM local time on any day will be credited to your Account as of that day. Payments received at our processing facility after 5PM local time will be credited to your Account as of the next day. If you have misplaced your envelope, send your payment to Discover, PO Box 6103, Carol Stream, IL 60197-6103. Please allow 7-10 days for delivery. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit.

You can pay your minimum payment or a greater amount over the telephone, and you can set up automatic payments. Call us at 1-800-347-2683. You will need this statement and your bank account information. You must ensure that sufficient funds are available in your bank account, and all transactions must comply with U.S. law. You will be asked to provide the first 5 digits of your account statement ZIP code. By entering those numbers as your electronic signature, you will be agreeing to this authorization to allow us and your bank to deduct each payment you authorize from your bank account, and to initiate debit or credit entries to your bank account, as applicable, to correct an error in the processing of such payment. You must tell us the amount of each payment or you can select an amount such as the Minimum Payment Due or the New Balance on each statement. You can cancel a payment, however we must receive notice at least three business days in advance of the scheduled payment. You may notify us by phone at 1-800-347-2683 or by mail at the address listed in the previous paragraph. If your payments vary in amount, we will tell you on each monthly statement when your payment will be made and how much it will be. Your automatic payment amount may be less than indicated on the monthly statement based on credits or payments applied during the billing cycle.

Credit Reporting. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. We normally report the status and payment history of your Account to credit reporting agencies each month. If you believe that our report is inaccurate or incomplete, please write us at the following address: Discover, PO Box 15316, Wilmington, DE 19850-5316. Please include your name, address, home telephone number and Account number.

Grace Period on Purchases (at least 25 days). We begin to impose Periodic Finance Charges on all transactions from the Transaction Date for the transaction as shown on your billing statement, unless a transaction is posted to your Account after the close of the billing period in which it occurs, in which case we begin to impose Periodic Finance Charges on that transaction from the first day of the billing period in which it is posted to your Account. We continue to impose Periodic Finance Charges until the date you pay your entire New Balance, by making payments or receiving credits. However, if you paid the New Balance on your previous billing statement by the Payment Due Date shown on that billing statement and you pay the New Balance by the Payment Due Date on your current billing statement, we will not impose Periodic Finance Charges on new purchases, that is, purchases first appearing on the current billing statement. We call this the "grace period." There is no grace period on balance transfers or cash advances.

Minimum Finance Charge. We will charge you a minimum FINANCE CHARGE of \$.50 for any billing period in which Periodic Finance Charges of less than \$.50 would otherwise be imposed.

Annual Fee. If your Account has an annual fee, it will be billed at the beginning of each anniversary year your Account is open. The amount of the fee appears on the statement when the fee is billed. The annual fee is not refundable unless you notify us that you wish to close your Account within 30 days of the mailing or delivery date of the statement on which the fee is billed. You will receive this refund even if you use your Card during that period.

Periodic Finance Charges. We sort your transactions into groups of purchases, cash advances, and balance transfers and then further sort the transactions within each group by their Annual Percentage Rate. For example, purchases subject to a promotional rate and purchases subject to a standard rate would be separate groups. We refer to these groups as transaction categories. At the end of each billing period, we compute balances and Periodic Finance Charges for each day of the billing period for each transaction category. We use the following equation to compute Periodic Finance Charges for each transaction category:

(Average Daily Balance) times (days in billing period) times (Daily Periodic Rate).

(You may refer to the finance charge summary on your billing statement for these amounts.) Then we add up the Periodic Finance Charges for each transaction category to get the total Periodic Finance Charges for your Account. The Average Daily Balance is shown as zero if, because of the grace period, no Periodic Finance Charges apply to the balance in a transaction category.

We use the Average Daily Balance (including new transactions) method of calculating the balance upon which we impose Periodic Finance Charges. We compute the Average Daily Balance for each transaction category by adding up all the daily balances in a billing period for a transaction category and dividing the total by the number of days in the billing period. We compute the daily balance for each transaction category on each day by first adding the following to the previous day's daily balance: transactions with a Transaction Date of that day as shown on your billing statement, unless the transaction is posted to your Account after the close of the billing period in which it occurs, in which case the transaction will be added to the daily balance as of the first day of the billing period in which it is posted to your Account, fees charged that day and Periodic Finance Charges accrued on the previous day's daily balance; and by then subtracting any credits and payments that are applied against the balance of the transaction category on that day. In calculating the daily balance for the first day of the billing period, we consider the "previous day's daily balance" to have been your balance for each transaction category on the last day of your previous billing period.

All fees charged to your Account are added to the standard purchase transaction category with the exception of Cash Advance Transaction Fee Finance Charges which are added to the applicable cash advance transaction category and Balance Transfer Transaction Fee Finance Charges which are added to the applicable balance transfer transaction category. When the special rate expires, we move the unpaid balance of the balance transfer and the Balance Transfer Transaction Fee Finance Charges to the standard purchase transaction category. However, if the special rate has been terminated under the Default Rate section, we leave the unpaid balance of the balance transfer and the Balance Transfer Transaction Fee Finance Charges in the applicable balance transfer transaction category until the special rate would have expired.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

Discover may monitor and/or record telephone calls between you and Discover representatives for quality assurance purposes.

The Discover® card is issued by Discover Bank. Member FDIC.

New Balance
\$13,586.77

Minimum Payment Due
\$270.00

Account Number ending in 0708
Enter Amount Enclosed Below

Payment Due Date
February 1, 2010

\$

Please make check payable to Discover Card or
pay online @ Discovercard.com.

SAMANTHA P HENDRIX
601 CHAPMAN RD
LITTLE MTN SC 29075-9154

PO BOX 71084
CHARLOTTE NC 28272-1084

Address, e-mail or telephone change? Print change in space
above, or go to Discover.com. Print your e-mail address to
receive important Account information and special offers.

000001986459661270755135867700440000027000

Discover More Card Account Summary

Account number ending in 0708
Payment Due Date February 1, 2010
Minimum Payment Due \$270.00
Credit Limit \$15,002.00
Credit Available \$1,415.00
Cash Credit Limit \$5,000.00
Cash Credit Available \$1,415.00

Closing Date: January 3, 2010

page 1 of 1

Previous Balance	\$13,857.46
Payments And Credits	440.00
Purchases	51.89
Cash Advances	0.00
Balance Transfers	0.00
Finance Charges	117.42
New Balance	= \$13,586.77

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

Cashback Bonus*

Opening Cashback Bonus Balance	\$ 4.17
New Cashback Bonus This Period	+ 0.12
Cashback Bonus Balance	\$ 4.29

Cashback Bonus® Anniversary
Month: January

Keep building your rewards with every
purchase. Start redeeming once you reach
\$20 Cashback Bonus®.

How Can We Help You? It's your choice - 3 ways to help

Please have your Discover Card available.
For TDD (assistance for hearing impaired) see reverse side

1. Visit Discover.com to pay your bill for no cost, view your
latest Account information, earn and redeem rewards and more
2. Call 1-800-DISCOVER (347-2683) for fast, easy self-service
options or to speak with a Customer Service Account Manager
3. Write us at Discover Card, PO Box 30943,
Salt Lake City, UT 84130

Transactions

\$0 Fraud Liability Guarantee Use your Discover Card with confidence.

	Trans. Date	Post Date		
Payments and Credits	Dec 28	Dec 28	PAYMENT - THANK YOU	\$ -440.00
Supermarkets	Dec 21	Dec 21	BI-LO 285 NEWBERRY SC	51.89

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Transaction Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$13838.55	0.02737%	9.99% F	9.99%	\$117.42	\$0
Cash Advances	\$0	0.02737%	9.99% F	9.99%	\$0	\$0

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- Your name and Account number.
 - The dollar amount of the suspected error.
 - Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

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Payments. Send only your payment and the top portion of this statement in the envelope provided. Do not send cash. By sending your check as described above, you authorize us to use information on your check to make an electronic fund transfer from your account at the financial institution indicated on your check or to process the payment as a check transaction. If payment is processed as an electronic fund transfer, the transfer will be for the amount of the check. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

The processing of your payment may be delayed if you send cash, correspondence or other items with your payment; if you send the payment to any other address or if you use an envelope other than the one provided. Payments received in proper form at our processing facility by 5PM local time on any day will be credited to your Account as of that day. Payments received at our processing facility after 5PM local time will be credited to your Account as of the next day. If you have misplaced your envelope, send your payment to Discover, PO Box 6103, Carol Stream, IL 60197-6103. Please allow 7-10 days for delivery. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit.

You can pay your minimum payment or a greater amount over the telephone, and you can set up automatic payments. Call us at 1-800-347-2683. You will need this statement and your bank account information. You must ensure that sufficient funds are available in your bank account, and all transactions must comply with U.S. law. You will be asked to provide the first 5 digits of your account statement ZIP code. By entering those numbers as your electronic signature, you will be agreeing to this authorization to allow us and your bank to deduct each payment you authorize from your bank account, and to initiate debit or credit entries to your bank account, as applicable, to correct an error in the processing of such payment. You must tell us the amount of each payment or you can select an amount such as the Minimum Payment Due or the New Balance on each statement. You can cancel a payment; however we must receive notice at least three business days in advance of the scheduled payment. You may notify us by phone at 1-800-347-2683 or by mail at the address listed in the previous paragraph. If your payments vary in amount, we will tell you on each monthly statement when your payment will be made and how much it will be. Your automatic payment amount may be less than indicated on the monthly statement based on credits or payments applied during the billing cycle.

Credit Reporting. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. We normally report the status and payment history of your Account to credit reporting agencies each month. If you believe that our report is inaccurate or incomplete, please write us at the following address: Discover, PO Box 15316, Wilmington, DE 19850-5316. Please include your name, address, home telephone number and Account number.

Grace Period on Purchases (at least 25 days). We begin to impose Periodic Finance Charges on all transactions from the Transaction Date for the transaction as shown on your billing statement, unless a transaction is posted to your Account after the close of the billing period in which it occurs, in which case we begin to impose Periodic Finance Charges on that transaction from the first day of the billing period in which it is posted to your Account. We continue to impose Periodic Finance Charges until the date you pay your entire New Balance, by making payments or receiving credits. However, if you paid the New Balance on your previous billing statement by the Payment Due Date shown on that billing statement and you pay the New Balance by the Payment Due Date on your current billing statement, we will not impose Periodic Finance Charges on new purchases, that is, purchases first appearing on the current billing statement. We call this the "grace period." There is no grace period on balance transfers or cash advances.

Minimum Finance Charge. We will charge you a minimum FINANCE CHARGE of \$.50 for any billing period in which Periodic Finance Charges of less than \$.50 would otherwise be imposed.

Annual Fee. If your Account has an annual fee, it will be billed at the beginning of each anniversary year your Account is open. The amount of the fee appears on the statement when the fee is billed. The annual fee is not refundable unless you notify us that you wish to close your Account within 30 days of the mailing or delivery date of the statement on which the fee is billed. You will receive this refund even if you use your Card during that period.

Periodic Finance Charges. We sort your transactions into groups of purchases, cash advances, and balance transfers and then further sort the transactions within each group by their Annual Percentage Rate. For example, purchases subject to a promotional rate and purchases subject to a standard rate would be separate groups. We refer to these groups as transaction categories. At the end of each billing period, we compute balances and Periodic Finance Charges for each day of the billing period for each transaction category. We use the following equation to compute Periodic Finance Charges for each transaction category:

(Average Daily Balance) times (days in billing period) times (Daily Periodic Rate).

(You may refer to the finance charge summary on your billing statement for these amounts.) Then we add up the Periodic Finance Charges for each transaction category to get the total Periodic Finance Charges for your Account. The Average Daily Balance is shown as zero if, because of the grace period, no Periodic Finance Charges apply to the balance in a transaction category.

We use the Average Daily Balance (including new transactions) method of calculating the balance upon which we impose Periodic Finance Charges. We compute the Average Daily Balance for each transaction category by adding up all the daily balances in a billing period for a transaction category and dividing the total by the number of days in the billing period. We compute the daily balance for each transaction category on each day by first adding the following to the previous day's daily balance: transactions with a Transaction Date of that day as shown on your billing statement, unless the transaction is posted to your Account after the close of the billing period in which it occurs, in which case the transaction will be added to the daily balance as of the first day of the billing period in which it is posted to your Account, less charged that day and Periodic Finance Charges accrued on the previous day's daily balance; and by then subtracting any credits and payments that are applied against the balance of the transaction category on that day. In calculating the daily balance for the first day of the billing period, we consider the "previous day's daily balance" to have been your balance for each transaction category on the last day of your previous billing period.

All fees charged to your Account are added to the standard purchase transaction category with the exception of Cash Advance Transaction Fee Finance Charges which are added to the applicable cash advance transaction category and Balance Transfer Transaction Fee Finance Charges which are added to the applicable balance transfer transaction category. When the special rate expires, we move the unpaid balance of the balance transfer and the Balance Transfer Transaction Fee Finance Charges to the standard purchase transaction category. However, if the special rate has been terminated under the Default Rate section, we leave the unpaid balance of the balance transfer and the Balance Transfer Transaction Fee Finance Charges in the applicable balance transfer transaction category until the special rate would have expired.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

Discover may monitor and/or record telephone calls between you and Discover representatives for quality assurance purposes.

The Discover® card is issued by Discover Bank, Member FDIC.

01TBK171

New Balance
\$14,185.13

Minimum Payment Due
\$551.00

Account Number ending in 0708
Enter Amount Enclosed Below

Payment Due Date
March 1, 2010

\$

Please make check payable to Discover Card.
Minimum payment due includes a past due
amount of \$270.00.

SAMANTHA P HENDRIX
601 CHAPMAN RD
LITTLE MTN SC 29075-9154

PO BOX 71084
CHARLOTTE NC 28272-1084

Address, e-mail or telephone change?
Go to www.Discover.com or print change in space above.

000001786459661270755141851300000000055100

Opening Date: January 4, 2010 - Closing Date: February 3, 2010

page 1 of 2

Discover More Card Account Summary

Account number ending in 0708

Previous Balance	\$13,586.77
Payments And Credits	- 440.00
Purchases	+ 0.00
Balance Transfers	+ 0.00
Cash Advances	+ 0.00
Finance Charges	+ 119.36
Other Fees *	+ 39.00
New Balance	\$14,185.13

See Finance Charge Summary section following transactions
for detailed APR information

Credit Line	\$15,002.00
Credit Line Available	\$816.00
Cash Advance Credit Line	\$5,000.00
Cash Advance Credit Line Available	\$816.00

You may be able to avoid Periodic Finance Charges; see the
reverse side for details.

* See transaction detail for a description of any fees charged.

Cashback Bonus*

	Anniversary Month
	January
Opening Cashback Bonus Balance	\$ 4.29
New Cashback Bonus This Period	+ 0.00
Cashback Bonus Balance	\$ 4.29

To learn more, log in at www.Discover.com and select Rewards

Payment Information

New Balance	\$14,185.13
Minimum Payment Due*	\$551.00
Payment Due Date	March 1, 2010

* Includes past due amount of \$270.00

Late Payment Warning: If we do not receive your minimum
payment by the date listed above, you may have to pay a late
fee of up to \$39.00 and your purchase APRs for new
transactions may be increased up to the Default APR of
14.99% variable.

Manage Your Account Online at www.Discover.com

Securely access statements and free online tools, pay bills
online, and track and view all transactions simply and easily

Make your money worth more SM—find easy ways to earn
and redeem cash rewards

NEW! Access your account securely through your
mobile phone

3 Easy Ways to Contact Us

1. Access your account securely at www.Discover.com
2. Call 1-800-DISCOVER (1-800-347-2683)
Please have your Discover® card available.
3. Write to us at Discover, PO Box 30943,
Salt Lake City, UT 84130

For TDD (Telecommunications Device for the Deaf)
assistance, please call 1-800-347-7449.

Transactions

	Trans. Date	Post Date		
Payments and Credits	Jan 4	Jan 4	MISC PAYMENT CORRECTION FEES	\$ -47.00
	Jan 5	Jan 5	MISCELLANEOUS ADJUSTMENT	487.00
Other/Miscellaneous	Feb 1	Feb 1	LATE FEE	39.00

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Other Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$14,068.67	0.02737%	9.99%	9.99%	\$119.36	\$0
Cash Advances	\$0	0.02737%	9.99%	9.99%	\$0	\$0
V = Variable Rate						

See reverse side.

Important Information. If there is more than one page to this billing statement, see the back of each page for additional important information.

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- Your name and Account number.
 - The dollar amount of the suspected error.
 - Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

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Payments. Send only your payment and the top portion of this statement in the envelope provided. Do not send cash. By sending your check as described above, you authorize us to use information on your check to make an electronic fund transfer from your account at the financial institution indicated on your check or to process the payment as a check transaction. If payment is processed as an electronic fund transfer, the transfer will be for the amount of the check. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

The processing of your payment may be delayed if you send cash, correspondence or other items with your payment; if you send the payment to any other address or if you use an envelope other than the one provided. Payments received in proper form at our processing facility by 5PM local time on any day will be credited to your Account as of that day. Payments received at our processing facility after 5PM local time will be credited to your Account as of the next day. If you have misplaced your envelope, send your payment to Discover, PO Box 6103, Carol Stream, IL 60197-6103. Please allow 7-10 days for delivery. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit.

You can pay your minimum payment or a greater amount over the telephone, and you can set up automatic payments. Call us at 1-800-347-2683. You will need this statement and your bank account information. You must ensure that sufficient funds are available in your bank account, and all transactions must comply with U.S. law. You will be asked to provide the last 5 digits of your account statement ZIP code. By entering those numbers as your electronic signature, you will be agreeing to this authorization to allow us and your bank to deduct each payment you authorize from your bank account, and to initiate debit or credit entries to your bank account, as applicable, to correct an error in the processing of such payment. You must tell us the amount of each payment or you can select an amount such as the Minimum Payment Due or the New Balance on each statement. You can cancel a payment; however we must receive notice at least three business days in advance of the scheduled payment. You may notify us by phone at 1-800-347-2683 or by mail at the address listed in the previous paragraph. If your payments vary in amount, we will tell you on each monthly statement when your payment will be made and how much it will be. Your automatic payment amount may be less than indicated on the monthly statement based on credits or payments applied during the billing cycle.

Credit Reporting. We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report. We normally report the status and payment history of your Account to credit reporting agencies each month. If you believe that our report is inaccurate or incomplete, please write us at the following address: Discover, PO Box 15318, Wilmington, DE 19850-5318. Please include your name, address, home telephone number and Account number.

Grace Period on Purchases (at least 25 days). We begin to impose Periodic Finance Charges on all transactions from the Transaction Date for the transaction shown on your billing statement, unless a transaction is posted to your Account after the close of the billing period in which it occurs, in which case we begin to impose Periodic Finance Charges on that transaction from the first day of the billing period in which it is posted to your Account. We continue to impose Periodic Finance Charges until the date you pay your entire New Balance shown on your billing statement by making payments or receiving credit. However, if you paid the New Balance on your previous billing statement by the Payment Due Date shown on that billing statement, we will not impose Periodic Finance Charges on new purchases, that is, purchases first appearing on the current billing statement, or any portion of a new purchase, paid by the Payment Due Date on your current billing statement. We call this the "grace period." There is no grace period on balance transfers or cash advances. As more fully described in the section of your Cardmember Agreement titled "How We Apply Payments," we generally apply payments to your Account based on the Annual Percentage Rate applicable to the balance of each transaction category. This means that if you do not pay the New Balance on the current billing statement by the Payment Due Date shown on that billing statement, then, depending on the amount of your payment and the Annual Percentage Rates on other balances, you may not get a grace period on new purchases.

Minimum Finance Charge. We will charge you a minimum FINANCE CHARGE of \$5.00 for any billing period in which Periodic Finance Charges of less than \$5.00 would otherwise be imposed.

Annual Fee. If your Account has an annual fee, it will be billed at the beginning of each anniversary year your Account is open. The amount of the fee appears on the statement when the fee is billed. The annual fee is not refundable unless you notify us that you wish to close your Account within 30 days of the mailing or delivery date of the statement on which the fee is billed. You will receive this refund even if you use your Card during that period.

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(Average Daily Balance) times (days in billing period) times (Daily Periodic Rate).

You may refer to the Finance Charge Summary on your billing statement for these amounts. Then we add up the Periodic Finance Charges for each transaction category to get the total Periodic Finance Charges for your Account. The Average Daily Balance is shown as zero if, because of the grace period, no Periodic Finance Charges apply to the balance in a transaction category. The Daily Periodic Rate is 1/365th of the corresponding Annual Percentage Rate.

We use the Average Daily Balance (including new transactions) method of calculating the balance upon which we impose Periodic Finance Charges. We compute the Average Daily Balance for each transaction category by adding up all the daily balances in a billing period for a transaction category and dividing the total by the number of days in the billing period. We compute the daily balance for each transaction category on each day by first adding the following to the previous day's daily balance: transactions with a Transaction Date of that day as shown on your billing statement, unless the transaction is posted to your Account after the close of the billing period in which it occurs, in which case the transaction will be added to the daily balance as of the first day of the billing period in which it is posted to your Account, less charged that day and Periodic Finance Charges accrued on the previous day's daily balance; and by then subtracting any credits and payments that are applied against the balance of the transaction category on that day. In calculating the daily balance for the first day of the billing period, we consider the "previous day's daily balance" to have been your balance for each transaction category on the last day of your previous billing period.

All fees charged to your Account are added to the standard purchase transaction category with the exception of Cash Advance Transaction Fee Finance Charges which are added to the applicable cash advance transaction category and Balance Transfer Transaction Fee Finance Charges which are added to the applicable balance transfer transaction category.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

Discover may monitor and/or record telephone calls between you and Discover representatives for quality assurance purposes.

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Information For You

Notwithstanding the payment due date on this statement, if you paid the New Balance on your previous billing statement by the Payment Due Date shown on that billing statement, we will not impose Periodic Finance Charges on new purchases first appearing on this billing statement, or any portion of a new purchase, paid within 25 days of the Closing Date on this billing statement.

*** ATTENTION *** Your account is past due. Please pay the past due amount now, or contact us to make other arrangements.

REPRINT

REPRINT

New Balance
\$14,333.23

Minimum Payment Due
\$835.00

Account Number ending in 0708
Enter Amount Enclosed Below

Payment Due Date
April 1, 2010

\$
Please make check payable to Discover Card.
Minimum payment due includes a past due
amount of \$551.00.

SAMANTHA P HENDRIX
601 CHAPMAN RD
LITTLE MTN SC 29075-9154

PO BOX 71084
CHARLOTTE NC 28272-1084

Address, e-mail or telephone change?
Go to www.Discover.com or print change in space above.

0000019864596612707551433323000000000083500

Opening Date: February 4, 2010 - Closing Date: March 3, 2010

page 1 of 2

Discover More Card Account Summary

Account number ending in 0708

Previous Balance	\$14,185.13
Payments And Credits	- 0.00
Purchases	+ 0.00
Balance Transfers	+ 0.00
Cash Advances	+ 0.00
Finance Charges	+ 109.10
Other Fees †	+ 39.00
New Balance	\$14,333.23

See Finance Charge Summary section following transactions
for detailed APR information

Credit Line	\$15,002.00
Credit Line Available	\$668.00
Cash Advance Credit Line	\$5,000.00
Cash Advance Credit Line Available	\$668.00

You may be able to avoid Periodic Finance Charges; see the
reverse side for details.

† See transaction detail for a description of any fees charged.

Cashback Bonus*

	Anniversary Month
	January
Opening Cashback Bonus Balance	\$ 4.29
New Cashback Bonus This Period	+ 0.00
Cashback Bonus Balance	\$ 4.29

To learn more, log in at www.Discover.com and select Rewards

3 Easy Ways to Contact Us

1. Access your account securely at www.Discover.com
2. Call 1-800-DISCOVER (1-800-347-2683)
Please have your Discover® card available.
3. Write to us at Discover, PO Box 30943,
Salt Lake City, UT 84130

For TDD (Telecommunications Device for the Deaf)
assistance, please call 1-800-347-7449.

Payment Information

New Balance	\$14,333.23
Minimum Payment Due*	\$835.00
Payment Due Date	April 1, 2010

*Includes past due amount of \$551.00

Late Payment Warning: If we do not receive your minimum
payment by the date listed above, you may have to pay a late
fee of up to \$39.00 and your purchase APRs for new
transactions may be increased up to the Default APR of
14.99% variable.

Minimum Payment Warning: If you make only the minimum
payment each period, you will pay more in interest and it will
take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay Only the minimum payment	You will pay off the balance shown on this statement in about 88 years	And you will end up paying an estimated total of \$162,191
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If you would like information about credit counselling services,
call 1-800-347-1121.

Manage Your Account Online at www.Discover.com

Access free online tools like Paydown Planner to create a plan
to pay down your balance, securely access statements, pay
bills online and easily track all transactions

Make your money worth moreSM—find easy ways to earn
and redeem cash rewards

NEW! Access your account securely through your
mobile phone

Transactions

	Trans. Date	Post Date		
Other/Miscellaneous	Mar 3	Mar 3	LATE FEE	\$ 39.00

See reverse side.

Important Information. If there is more than one page to this billing statement, see the back of each page for additional important information.

See your Cardmember Agreement. Your Cardmember Agreement contains all the terms of your Account.

Lost or stolen cards. Report immediately! Call 1-800-347-2683.

Billing Rights Summary. In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us on a separate sheet of paper at Discover, PO Box 30421, Salt Lake City, UT 84130-0421, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and Account number.
 - The dollar amount of the suspected error.
 - Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant; or if we mailed you the advertisement for the goods or services, all purchases are covered regardless of the amount or location of purchase.)

Payments. Send only your payment and the top portion of this statement in the envelope provided. Do not send cash. By sending your check as described above, you authorize us to use information on your check to make an electronic fund transfer from your account at the financial institution indicated on your check or to process the payment as a check transaction. If payment is processed as an electronic fund transfer, the transfer will be for the amount of the check. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

The processing of your payment may be delayed if you send cash, correspondence or other items with your payment; if you send the payment to any other address or if you use an envelope other than the one provided. Payments received in proper form at our processing facility by 5PM local time on any day will be credited to your Account as of that day. Payments received at our processing facility after 5PM local time will be credited to your Account as of the next day. If you have misplaced your envelope, send your payment to Discover, PO Box 5103, Carol Stream, IL 60197-5103. Please allow 7-10 days for delivery. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit.

You can pay your minimum payment or a greater amount over the telephone, and you can set up automatic payments. Call us at 1-800-347-2683. You will need this statement and your bank account information. You must ensure that sufficient funds are available in your bank account, and all transactions must comply with U.S. law. You will be asked to provide the first 5 digits of your account statement ZIP code. By entering those numbers as your electronic signature, you will be agreeing to this authorization to allow us and your bank to deduct each payment you authorize from your bank account, and to initiate debit or credit entries to your bank account, as applicable, to correct an error in the processing of such payment. You must tell us the amount of each payment or you can select an amount such as the Minimum Payment Due or the New Balance on each statement. You can cancel a payment; however, we must receive notice at least three business days in advance of the scheduled payment. You may notify us by phone at 1-800-347-2683 or by mail at the address listed in the previous paragraph. If your payments vary in amount, we will tell you on each monthly statement when your payment will be made and how much it will be. Your automatic payment amount may be less than indicated on the monthly statement based on credits or payments applied during the billing cycle.

Credit Reporting. We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report. We normally report the status and payment history of your Account to credit reporting agencies each month. If you believe that our report is inaccurate or incomplete, please write us at the following address: Discover, PO Box 15316, Wilmington, DE 19850-5316. Please include your name, address, home telephone number and Account number.

Grace Period on Purchases (at least 25 days). We begin to impose Periodic Finance Charges on all transactions from the Transaction Date for the transaction shown on your billing statement, unless a transaction is posted to your Account after the close of the billing period in which it occurs, in which case we begin to impose Periodic Finance Charges on that transaction from the first day of the billing period in which it is posted to your Account. We continue to impose Periodic Finance Charges until the date you pay your entire New Balance shown on your billing statement by making payments or receiving credits. However, if you paid the New Balance on your previous billing statement by the Payment Due Date shown on that billing statement, we will not impose Periodic Finance Charges on new purchases, that is, purchases first appearing on the current billing statement, or any portion of a new purchase, paid by the Payment Due Date on your current billing statement. We call this the "grace period." There is no grace period on balance transfers or cash advances. As more fully described in this section of your Cardmember Agreement titled "How We Apply Payments," we generally apply payments to your Account based on the Annual Percentage Rate applicable to the balance of each transaction category. This means that if you do not pay the New Balance on the current billing statement by the Payment Due Date shown on that billing statement, then, depending on the amount of your payment and the Annual Percentage Rates on other balances, you may not get a grace period on new purchases.

Minimum Finance Charge. We will charge you a minimum FINANCE CHARGE of \$5.00 for any billing period in which Periodic Finance Charges of less than \$5.00 would otherwise be imposed.

Annual Fee. If your Account has an annual fee, it will be billed at the beginning of each anniversary year your Account is open. The amount of the fee appears on the statement when the fee is billed. The annual fee is not refundable unless you notify us that you wish to close your Account within 30 days of the mailing or delivery date of the statement on which the fee is billed. You will receive this refund even if you use your Card during that period.

Periodic Finance Charges. We sort your transactions into groups of purchases, cash advances, and balance transfers and then further sort the transactions within each group by their Annual Percentage Rate. For example, purchases subject to a promotional rate and purchases subject to a standard rate would be separate groups. We refer to these groups as transaction categories. At the end of each billing period, we compute balances and Periodic Finance Charges for each day of the billing period for each transaction category. We use the following equation to compute Periodic Finance Charges for each transaction category:

(Average Daily Balance) times (days in billing period) times (Daily Periodic Rate).

You may refer to the Finance Charge Summary on your billing statement for these amounts. Then we add up the Periodic Finance Charges for each transaction category to get the total Periodic Finance Charges for your Account. The Average Daily Balance is shown as zero if, because of the grace period, no Periodic Finance Charges apply to the balance in a transaction category. The Daily Periodic Rate is 1/365th of the corresponding Annual Percentage Rate.

We use the Average Daily Balance (including new transactions) method of calculating the balance upon which we impose Periodic Finance Charges. We compute the Average Daily Balance for each transaction category by adding up all the daily balances in a billing period for a transaction category and dividing the total by the number of days in the billing period. We compute the daily balance for each transaction category on each day by first adding the following to the previous day's daily balance: transactions with a Transaction Date of that day as shown on your billing statement, unless the transaction is posted to your Account after the close of the billing period in which it occurs, in which case the transaction will be added to the daily balance as of the first day of the billing period in which it is posted to your Account, fees charged that day and Periodic Finance Charges accrued on the previous day's daily balance; and by then subtracting any credits and payments that are applied against the balance of the transaction category on that day. In calculating the daily balance for the first day of the billing period, we consider the "previous day's daily balance" to have been your balance for each transaction category on the last day of your previous billing period.

All fees charged to your Account are added to the standard purchase transaction category with the exception of Cash Advance Transaction Fee Finance Charges which are added to the applicable cash advance transaction category and Balance Transfer Transaction Fee Finance Charges which are added to the applicable balance transfer transaction category.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

Discover may monitor and/or record telephone calls between you and Discover representatives for quality assurance purposes.

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Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Other Fee FINANCE CHARGES
current billing period: 28 days						
Purchases	\$14,237.65	0.02737%	9.99%	9.99%	\$109.10	\$0
Cash Advances	\$0	0.02737%	9.99%	9.99%	\$0	\$0
V = Variable Rate						

Information For You

Notwithstanding the payment due date on this statement, if you paid the New Balance on your previous billing statement by the Payment Due Date shown on that billing statement, we will not impose Periodic Finance Charges on new purchases first appearing on this billing statement, or any portion of a new purchase, paid within 25 days of the Closing Date on this billing statement.

*** ATTENTION *** We previously requested the past due amount on your account. We have no record of receiving payment. The amount due should be paid at once.

REPRINT

REPRINT

New Balance
\$14,729.35

Minimum Payment Due
\$1,208.00

Account Number ending in 0708
Enter Amount Enclosed Below

Payment Due Date
May 1, 2010

\$

Please make check payable to Discover Card.
Minimum payment due includes a past due
amount of \$835.00. Phone and internet
payments must be made by 5:00pm ET for same
day posting.

SAMANTHA P HENDRIX
601 CHAPMAN RD
LITTLE MTN SC 29075-9154

PO BOX 71084
CHARLOTTE NC 28272-1084

Address, e-mail or telephone change?
Go to www.Discover.com or print change in space above.

000001986459661270755147293500000000120800

Opening Date: March 4, 2010 - Closing Date: April 3, 2010

page 1 of 2

Discover More Card Account Summary

Account number ending in 0708

Previous Balance	\$14,333.23
Payments And Credits	0.00
Purchases	0.00
Balance Transfers	0.00
Cash Advances	0.00
Finance Charges	357.12
Other Fees †	39.00
New Balance	\$14,729.35

See Finance Charge Summary section following transactions
for detailed APR information

Credit Line	\$15,002.00
Credit Line Available	\$272.00
Cash Advance Credit Line	\$5,000.00
Cash Advance Credit Line Available	\$272.00

You may be able to avoid Periodic Finance Charges, see the
reverse side for details.

† See transaction detail for a description of any fees charged.

Cashback Bonus*

	Anniversary Month January
Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus This Period	+ 0.00
Cashback Bonus Balance	\$ 0.00

To learn more, log in at www.Discover.com and select Rewards

Payment Information

New Balance	\$14,729.35
Minimum Payment Due*	\$1,208.00
Payment Due Date	May 1, 2010

*Includes past due amount of \$835.00

Late Payment Warning: If we do not receive your minimum
payment by the date listed above, you may have to pay a late
fee of up to \$39.00 and your purchase APRs for new
transactions may be increased up to the Default APR of
29.99% variable.

Minimum Payment Warning: If you make only the minimum
payment each period, you will pay more in interest and it will
take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	90 years	\$174,690

If you would like information about credit counseling services,
call 1-800-347-1121.

3 Easy Ways to Contact Us

1. Access your account securely at www.Discover.com
2. Call 1-800-DISCOVER (1-800-347-2683)
Please have your Discover® card available.
3. Write to us at Discover, PO Box 30943,
Salt Lake City, UT 84130

For TDD (Telecommunications Device for the Deaf)
assistance, please call 1-800-347-7449.

Manage Your Account Online at www.Discover.com

Access free online tools like Paydown Planner to create a plan
to pay down your balance, securely access statements, pay
bills online and easily track all transactions

Make your money worth moreSM—find easy ways to earn
and redeem cash rewards

NEW! Access your account securely through your
mobile phone

Transactions

	Trans. Date	Post Date		
Other/Miscellaneous	Apr 1	Apr 1	LATE FEE	\$ 39.00

See reverse side.

Important information. If there is more than one page to this billing statement, see the back of each page for additional important information.

See your Cardmember Agreement. Your Cardmember Agreement contains all the terms of your Account.

Lost or stolen cards. Report immediately! Call 1-800-347-2683.

Billing Rights Summary. In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us on a separate sheet of paper at Discover, PO Box 30421, Salt Lake City, UT 84130-0421, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and Account number.
 - The dollar amount of the suspected error.
 - Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. If we own or operate the merchant, or if we mailed you the advertisement for the goods or services, all purchases are covered regardless of the amount or location of purchase.

Payments. Send only your payment and the top portion of this statement in the envelope provided. Do not send cash. By sending your check as described above, you authorize us to use information on your check to make an electronic fund transfer from your account at the financial institution indicated on your check or to process the payment as a check transaction. If payment is processed as an electronic fund transfer, the transfer will be for the amount of the check. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

The processing of your payment may be delayed if you send cash, correspondence or other items with your payment; if you send the payment to any other address or if you use an envelope other than the one provided. Payments received in proper form at our processing facility by 5PM local time on any day will be credited to your Account as of that day. Payments received at our processing facility after 5PM local time will be credited to your Account as of the next day. If you have misplaced your envelope, send your payment to Discover, PO Box 6103, Card Services, IL 60187-6103. Please allow 7-10 days for delivery. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit.

You can pay your minimum payment or a greater amount over the telephone, and you can set up automatic payments. Call us at 1-800-347-2683. You will need this statement and your bank account information. You must ensure that sufficient funds are available in your bank account, and all transactions must comply with U.S. law. You will be asked to provide the first 5 digits of your account statement ZIP code. By entering those numbers as your electronic signature, you will be agreeing to this authorization to allow us and your bank to deduct each payment you authorize from your bank account, and to initiate debit or credit entries to your bank account, as applicable, to correct an error in the processing of such payment. You must tell us the amount of each payment or you can select an amount such as the Minimum Payment Due or the New Balance on each statement. You can cancel a payment; however, we must receive notice at least three business days in advance of the scheduled payment. You may notify us by phone at 1-800-347-2683 or by mail at the address listed in the previous paragraph. If your payments vary in amount, we will tell you on each monthly statement when your payment will be made and how much it will be. Your automatic payment amount may be less than indicated on the monthly statement based on credits or payments applied during the billing cycle.

Credit Reporting. We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report. We normally report the status and payment history of your Account to credit reporting agencies each month. If you believe that our report is inaccurate or incomplete, please write us at the following address: Discover, PO Box 15316, Wilmington, DE 19850-5316. Please include your name, address, home telephone number and Account number.

Grace Period on Purchases (at least 25 days). We begin to impose Periodic Finance Charges on all transactions from the Transaction Date for the transaction shown on your billing statement, unless a transaction is posted to your Account after the close of the billing period in which it occurs, in which case we begin to impose Periodic Finance Charges on that transaction from the first day of the billing period in which it is posted to your Account. We continue to impose Periodic Finance Charges until the date you pay your entire New Balance shown on your billing statement by making payments or receiving credits. However, if you paid the New Balance on your previous billing statement by the Payment Due Date shown on that billing statement, we will not impose Periodic Finance Charges on new purchases, that is, purchases first appearing on the current billing statement, or any portion of a new purchase, paid by the Payment Due Date on your current billing statement. We call this the "grace period." There is no grace period on balance transfers or cash advances. As more fully described in the section of your Cardmember Agreement titled "How We Apply Payments," we generally apply payments to your Account based on the Annual Percentage Rate applicable to the balance of each transaction category. This means that if you do not pay the New Balance on the current billing statement by the Payment Due Date shown on that billing statement, then, depending on the amount of your payment and the Annual Percentage Rates on other balances, you may not get a grace period on new purchases.

Minimum Finance Charge. We will charge you a minimum FINANCE CHARGE of \$5.00 for any billing period in which Periodic Finance Charges of less than \$5.00 would otherwise be imposed.

Annual Fee. If your Account has an annual fee, it will be billed at the beginning of each anniversary year your Account is open. The amount of the fee appears on the statement when the fee is billed. The annual fee is not refundable unless you notify us that you wish to close your Account within 30 days of the mailing or delivery date of the statement on which the fee is billed. You will receive this refund even if you use your Card during that period.

Periodic Finance Charges. We sort your transactions into groups of purchases, cash advances, and balance transfers and then further sort the transactions within each group by their Annual Percentage Rate. For example, purchases subject to a promotional rate and purchases subject to a standard rate would be separate groups. We refer to these groups as transaction categories. At the end of each billing period, we compute balances and Periodic Finance Charges for each day of the billing period for each transaction category. We use the following equation to compute Periodic Finance Charges for each transaction category:

(Average Daily Balance) Times (days in billing period) Times (Daily Periodic Rate).

You may refer to the Finance Charge Summary on your billing statement for these amounts. Then we add up the Periodic Finance Charges for each transaction category to get the total Periodic Finance Charges for your Account. The Average Daily Balance is shown as zero if, because of the grace period, no Periodic Finance Charges apply to the balance in a transaction category. The Daily Periodic Rate is 1/365th of the corresponding Annual Percentage Rate.

We use the Average Daily Balance (including new transactions) method of calculating the balance upon which we impose Periodic Finance Charges. We compute the Average Daily Balance for each transaction category by adding up all the daily balances in a billing period for a transaction category and dividing the total by the number of days in the billing period. We compute the daily balance for each transaction category on each day by first adding the following to the previous day's daily balance: transactions with a Transaction Date of that day as shown on your billing statement, unless the transaction is posted to your Account after the close of the billing period in which it occurs, in which case the transaction will be added to the daily balance as of the first day of the billing period in which it is posted to your Account, fees charged that day and Periodic Finance Charges accrued on the previous day's daily balance; and by then subtracting any credits and payments that are applied against the balance of the transaction category on that day. In calculating the daily balance for the first day of the billing period, we consider the "previous day's daily balance" to have been your balance for each transaction category on the last day of your previous billing period.

All fees charged to your Account are added to the standard purchase transaction category with the exception of Cash Advance Transaction Fee Finance Charges which are added to the applicable cash advance transaction category and Balance Transfer Transaction Fee Finance Charges which are added to the applicable balance transfer transaction category.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

Discover may monitor and/or record telephone calls between you and Discover representatives for quality assurance purposes.

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Finance Charge Summary

current billing period: 31 days	<u>Average Daily Balances</u>	<u>Daily Periodic Rates</u>	<u>Nominal ANNUAL PERCENTAGE RATES</u>	<u>ANNUAL PERCENTAGE RATES</u>	<u>Periodic FINANCE CHARGES</u>	<u>Other Fee FINANCE CHARGES</u>
Purchases	\$14,505.30	0.07942%	28.99%	28.99%	\$357.12	\$0
Cash Advances	\$0	0.07942%	28.99%	28.99%	\$0	\$0
V = Variable Rate						

Information For You

*** ATTENTION *** Your account is seriously past due. Payment of the amount due and arrangements for future payments should be made immediately.

REPRINT

REPRINT

New Balance
\$15,123.35

Minimum Payment Due
\$1,578.00

Account Number ending in 0708
Enter Amount Enclosed Below

Payment Due Date
June 1, 2010

\$

Please make check payable to Discover Card.
You are overlimit. Pay the sum of the monthly
minimum payment plus the overlimit amount of
\$121.35.

SAMANTHA P HENDRIX
601 CHAPMAN RD
LITTLE MTN SC 29075-9154

PO BOX 71084
CHARLOTTE NC 28272-1084

Address, e-mail or telephone change?
Go to www.Discover.com or print change in space above.

000001986459661270755151233500000000157800

Opening Date: April 4, 2010 - Closing Date: May 3, 2010

page 1 of 2

Discover More Card Account Summary

Account number ending in 0708

Previous Balance	\$14,729.35
Payments And Credits	- 0.00
Purchases	+ 0.00
Balance Transfers	+ 0.00
Cash Advances	+ 0.00
Finance Charges	+ 355.00
Other Fees †	+ 39.00
New Balance	\$15,123.35

See Finance Charge Summary section following transactions
for detailed APR information

Credit Line	\$15,002.00
Credit Line Available	\$0.00
Cash Advance Credit Line	\$5,000.00
Cash Advance Credit Line Available	\$0.00

You may be able to avoid Periodic Finance Charges; see the
reverse side for details.

† See transaction detail for a description of any fees charged.

Payment Information

New Balance	\$15,123.35
Minimum Payment Due	\$1,578.00
Payment Due Date	June 1, 2010

*Includes past due amount of \$1,208.00

Late Payment Warning: If we do not receive your minimum
payment by the date listed above, you may have to pay a late
fee of up to \$39.00 and your purchase APRs for new
transactions may be increased up to the Default APR of
22.99% variable.

Minimum Payment Warning: If you make only the minimum
payment each period, you will pay more in interest and it will
take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay:	You will pay off the balance shown on this statement in about:	And you will end up paying an estimated total of:
Only the minimum payment	91 years	\$176,090

If you would like information about credit counseling services,
call 1-800-347-1121.

Cashback Bonus*

	Anniversary Month January
Opening Cashback Bonus Balance	\$ 4.29
New Cashback Bonus This Period	+ 0.00
Redeemed This Period	- 4.29
Cashback Bonus Balance	\$ 0.00

To learn more, log in at www.Discover.com and select Rewards

3 Easy Ways to Contact Us

1. Access your account securely at www.Discover.com
2. Call 1-800-DISCOVER (1-800-347-2683)
Please have your Discover® card available.
3. Write to us at Discover, PO Box 30943,
Salt Lake City, UT 84130

For TDD (Telecommunications Device for the Deaf)
assistance, please call 1-800-347-7449.

Manage Your Account Online at www.Discover.com

Access free online tools like Paydown Planner to create a plan
to pay down your balance, securely access statements, pay
bills online and easily track all transactions

Make your money worth moreSM—find easy ways to earn
and redeem cash rewards

NEW! Access your account securely through your
mobile phone

Transactions

	Trans. Date	Post Date	
Other/Miscellaneous	May 1	May 1	LATE FEE \$ 39.00

See reverse side.

DISCOVER

Important Information. If there is more than one page to this billing statement, see the back of each page for additional important information.

See your Cardmember Agreement. Your Cardmember Agreement contains all the terms of your Account.

Lost or stolen cards. Report immediately! Call 1-800-347-2683.

Billing Rights Summary. In Case of Errors or Questions About Your Bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us on a separate sheet of paper at Discover, PO Box 30421, Salt Lake City, UT 84130-0421, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and Account number.
 - The dollar amount of the suspected error.
 - Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we marketed you the advertisement for the goods or services, all purchases are covered regardless of the amount or location of purchase.)

Payments. Send only your payment and the top portion of this statement in the envelope provided. Do not send cash. By sending your check as described above, you authorize us to use information on your check to make an electronic fund transfer from your account at the financial institution indicated on your check or to process the payment as a check transaction. If payment is processed as an electronic fund transfer, the transfer will be for the amount of the check. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

The processing of your payment may be delayed if you send cash, correspondence or other items with your payment. If you send the payment to any other address or if you use an envelope other than the one provided, Payments received in proper form at our processing facility by 5PM local time on any day will be credited to your Account as of that day. Payments received at our processing facility after 5PM local time will be credited to your Account as of the next day. If you have misplaced your envelope, send your payment to Discover, PO Box 5103, Carol Stream, IL 60197-8103. Please allow 7-10 days for delivery. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit.

You can pay your minimum payment or a greater amount over the telephone, and you can set up automatic payments. Call us at 1-800-347-2683. You will need this statement and your bank account information. You must ensure that sufficient funds are available in your bank account, and all transactions must comply with U.S. law. You will be asked to provide the first 5 digits of your account statement ZIP code. By making those numbers as your electronic signature, you will be agreeing to this authorization to allow us and your bank to deduct each payment you authorize from your bank account, and to initiate debit or credit entries to your bank account, as applicable, to correct an error in the processing of such payment. You must tell us the amount of each payment or you can select an amount such as the Minimum Payment Due or the New Balance on each statement. You can cancel a payment; however we must receive notice at least three business days in advance of the scheduled payment. You may notify us by phone at 1-800-347-2683 or by mail at the address listed in the previous paragraph. If your payments vary in amount, we will tell you on each monthly statement when your payment will be made and how much it will be. Your automatic payment amount may be less than indicated on the monthly statement based on credits or payments applied during the billing cycle.

Credit Reporting. We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report. We normally report the status and payment history of your Account to credit reporting agencies each month. If you believe that our report is inaccurate or incomplete, please write us at the following address: Discover, PO Box 15315, Wilmington, DE 19850-5315. Please include your name, address, home telephone number and Account number.

Grace Period on Purchases (at least 25 days). We begin to impose Periodic Finance Charges on all transactions from the Transaction Date for the transaction shown on your billing statement, unless a transaction is posted to your Account after the close of the billing period in which it occurs, in which case we begin to impose Periodic Finance Charges on that transaction from the first day of the billing period in which it is posted to your Account. We continue to impose Periodic Finance Charges until the date you pay your entire New Balance shown on your billing statement by making payments or receiving credits. However, if you paid the New Balance on your previous billing statement by the Payment Due Date shown on that billing statement, we will not impose Periodic Finance Charges on new purchases that are purchases first appearing on the current billing statement, or any portion of a new purchase, paid by the Payment Due Date on your current billing statement. We call this the "grace period." There is no grace period on balance transfers or cash advances. As more fully described in the section of your Cardmember Agreement titled "How We Apply Payments," we generally apply payments to your Account based on the Annual Percentage Rate applicable to the balance of each transaction category. This means that if you do not pay the New Balance on the current billing statement by the Payment Due Date shown on that billing statement, then, depending on the amount of your payment and the Annual Percentage Rates on other balances, you may not get a grace period on new purchases.

Minimum Finance Charge. We will charge you a minimum FINANCE CHARGE of \$1.50 for any billing period in which Periodic Finance Charges of less than \$1.50 would otherwise be imposed.

Annual Fee. If your Account has an annual fee, it will be billed at the beginning of each anniversary year your Account is open. The amount of the fee appears on the statement when the fee is billed. The annual fee is not refundable unless you notify us that you wish to close your Account within 30 days of the mailing or delivery date of the statement on which the fee is billed. You will receive this refund even if you use your Card during that period.

Periodic Finance Charges. We sort your transactions into groups of purchases, cash advances, and balance transfers and then further sort the transactions within each group by their Annual Percentage Rate. For example, purchases subject to a promotional rate and purchases subject to a standard rate would be separate groups. We refer to these groups as transaction categories. At the end of each billing period, we compute balances and Periodic Finance Charges for each day of the billing period for each transaction category. We use the following equation to compute Periodic Finance Charges for each transaction category:

(Average Daily Balance) times (days in billing period) times (Daily Periodic Rate).

You may refer to the Finance Charge Summary on your billing statement for these amounts. Then we add up the Periodic Finance Charges for each transaction category to get the total Periodic Finance Charges for your Account. The Average Daily Balance is shown as zero if, because of the grace period, no Periodic Finance Charges apply to the balance in a transaction category. The Daily Periodic Rate is 1/365th of the corresponding Annual Percentage Rate.

We use the Average Daily Balance (including new transactions) method of calculating the balance upon which we impose Periodic Finance Charges. We compute the Average Daily Balance for each transaction category by adding up all the daily balances in a billing period for a transaction category and dividing the total by the number of days in the billing period. We compute the daily balance for each transaction category on each day by first adding the following to the previous day's daily balance: transactions with a Transaction Date of that day as shown on your billing statement, unless the transaction is posted to your Account after the close of the billing period in which it occurs, in which case the transaction will be added to the daily balance as of the first day of the billing period in which it is posted to your Account; fees charged that day and Periodic Finance Charges accrued on the previous day's daily balance; and by then subtracting any credits and payments that are applied against the balance of the transaction category on that day. In calculating the daily balance for the first day of the billing period, we consider the "previous day's daily balance" to have been your balance for each transaction category on the last day of your previous billing period.

All fees charged to your Account are added to the standard purchase transaction category with the exception of Cash Advance Transaction Fee Finance Charges which are added to the applicable cash advance transaction category and Balance Transfer Transaction Fee Finance Charges which are added to the applicable balance transfer transaction category.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7448.

Discover may monitor and/or record telephone calls between you and Discover representatives for quality assurance purposes.

©2010 The Discover® card is issued by Discover Bank, Member FDIC

It pays to
DISCOVER

SAMANTHA P HENDRIX
Account number ending in 0708

page 2 of 2

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Other Fee FINANCE CHARGES
current billing period: 30 days						
Purchases	\$14,900.23	0.07942%	28.99%	28.99%	\$355.00	\$0
Cash Advances	\$0	0.07942%	28.99%	28.99%	\$0	\$0
V = Variable Rate						

Information For You

*** ATTENTION *** Your account is seriously past due. Payment of the amount due and arrangements for future payments should be made immediately.

REPRINT

Questions? Visit www.Discover.com or
call 1-800-DISCOVER (1-800-347-2683).

DISCOVER

REPRINT

Important Information. If there is more than one page to this billing statement, see the back of each page for additional important information.

See your Cardmember Agreement. Your Cardmember Agreement contains all the terms of your Account.

Lost or stolen cards. Report immediately! Call 1-800-347-2683.

Billing Rights Summary. In Case of Error or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us on a separate sheet of paper at Discover, PO Box 30421, Salt Lake City, UT 84130-0421, as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and Account number.
 - The dollar amount of the suspected error.
 - Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant; or if we mailed you the advertisement for the goods or services, all purchases are covered regardless of the amount or location of purchase.)

Payments. Send only your payment and the top portion of this statement in the envelope provided. Do not send cash. By sending your check as described above, you authorize us to use information on your check to make an electronic fund transfer from your account at the financial institution indicated on your check or to process the payment as a check transaction. If payment is processed as an electronic fund transfer, the transfer will be for the amount of the check. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

The processing of your payment may be delayed if you send cash, correspondence or other items with your payment; if you send the payment to any other address or if you use an envelope other than the one provided. Payments received in proper form at our processing facility by 5 PM local time on any day will be credited to your Account as of that day. Payments received at our processing facility after 5 PM local time will be credited to your Account as of the next day. If you have misplaced your envelope, send your payment to Discover, PO Box 6103, Carol Stream, IL 60197-6103. Please allow 7-10 days for delivery. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit.

You can pay your minimum payment or a greater amount over the telephone, and you can set up automatic payments. Call us at 1-800-347-2683. You will need this statement and your bank account information. You must ensure that sufficient funds are available in your bank account, and all transactions must comply with U.S. law. You will be asked to provide the first 5 digits of your account statement ZIP code. By entering those numbers as your electronic signature, you will be agreeing to this authorization to allow us and your bank to deduct each payment you authorize from your bank account, and to initiate debit or credit entries to your bank account, as applicable, to correct an error in the processing of such payment. You must tell us the amount of each payment or you can select an amount such as the Minimum Payment Due or the New Balance on each statement. You can cancel a payment; however we must receive notice at least three business days in advance of the scheduled payment. You may notify us by phone at 1-800-347-2683 or by mail at the address listed in the previous paragraph. If your payments vary in amount, we will tell you on each monthly statement when your payment will be made and how much it will be. Your automatic payment amount may be less than indicated on the monthly statement based on credits or payments applied during the billing cycle.

Credit Reporting. We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report. We normally report the status and payment history of your Account to credit reporting agencies each month. If you believe that our report is inaccurate or incomplete, please write us at the following address: Discover, PO Box 15316, Wilmington, DE 19850-5316. Please include your name, address, home telephone number and Account number.

Grace Period on Purchases (at least 25 days). We begin to impose Periodic Finance Charges on all transactions from the Transaction Date for the transaction shown on your billing statement, unless a transaction is posted to your Account at or the close of the billing period in which it occurs, in which case we begin to impose Periodic Finance Charges on that transaction from the first day of the billing period in which it is posted to your Account. We continue to impose Periodic Finance Charges until the date you pay your entire New Balance shown on your billing statement by making payments or receiving credits. However, if you paid the New Balance on your previous billing statement by the Payment Due Date shown on that billing statement, we will not impose Periodic Finance Charges on new purchases, that is, purchases first appearing on the current billing statement, or any portion of a new purchase, paid by the Payment Due Date on your current billing statement. We call this the "grace period." There is no grace period on balance transfers or cash advances. As more fully described in the section of your Cardmember Agreement titled "How We Apply Payments," we generally apply payments to your Account based on the Annual Percentage Rate applicable to the balance of each transaction category. This means that if you do not pay the New Balance on the current billing statement by the Payment Due Date shown on that billing statement, then, depending on the amount of your payment and the Annual Percentage Rates on other balances, you may not get a grace period on new purchases.

Minimum Finance Charge. We will charge you a minimum FINANCE CHARGE of \$5.00 for any billing period in which Periodic Finance Charges of less than \$5.00 would otherwise be imposed.

Annual Fee. If your Account has an annual fee, it will be billed at the beginning of each anniversary year your Account is open. The amount of the fee appears on the statement when the fee is billed. The annual fee is not refundable unless you notify us that you wish to close your Account within 30 days of the mailing or delivery date of the statement on which the fee is billed. You will receive this refund even if you use your Card during that period.

Periodic Finance Charges. We sort your transactions into groups of purchases, cash advances, and balance transfers and then further sort the transactions within each group by their Annual Percentage Rate. For example, purchases subject to a promotional rate and purchases subject to a standard rate would be separate groups. We refer to these groups as transaction categories. At the end of each billing period, we compute balances and Periodic Finance Charges for each day of the billing period for each transaction category. We use the following equation to compute Periodic Finance Charges for each transaction category:

(Average Daily Balance) times (days in billing period) times (Daily Periodic Rate).

You may refer to the Finance Charge Summary on your billing statement for these amounts. Then we add up the Periodic Finance Charges for each transaction category to get the total Periodic Finance Charges for your Account. The Average Daily Balance is shown as zero if, because of the grace period, no Periodic Finance Charges apply to the balance in a transaction category. The Daily Periodic Rate is 1/365th of the corresponding Annual Percentage Rate.

We use the Average Daily Balance (including new transactions) method of calculating the balance upon which we impose Periodic Finance Charges. We compute the Average Daily Balance for each transaction category by adding up all the daily balances in a billing period for a transaction category and dividing the total by the number of days in the billing period. We compute the daily balance for each transaction category on each day by first adding the following to the previous day's daily balance: transactions with a Transaction Date of 1st day as shown on your billing statement, unless the transaction is posted to your Account after the close of the billing period in which it occurs, in which case the transaction will be added to the daily balance as of the first day of the billing period in which it is posted to your Account, less charged that day and Periodic Finance Charges accrued on the previous day's daily balance; and by then subtracting any credits and payments that are applied against the balance of the transaction category on that day. In calculating the daily balance for the first day of the billing period, we consider the "previous day's daily balance" to have been your balance for each transaction category on the last day of your previous billing period.

AC fees charged to your Account are added to the standard purchase transaction category with the exception of Cash Advance Transaction Fee Finance Charges which are added to the applicable cash advance transaction category and Balance Transfer Transaction Fee Finance Charges which are added to the applicable balance transfer transaction category.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

Discover may monitor and/or record telephone calls between you and Discover representatives for quality assurance purposes.

©2010 The Discover® card is issued by Discover Bank, Member FDIC

Finance Charge Summary

	Average Daily Balances	Daily Periodic Rates	Nominal ANNUAL PERCENTAGE RATES	ANNUAL PERCENTAGE RATES	Periodic FINANCE CHARGES	Other Fee FINANCE CHARGES
current billing period: 31 days						
Purchases	\$15,304.89	0.07942%	28.99%	28.99%	\$376.80	\$0
Cash Advances	\$0	0.07942%	28.99%	28.99%	\$0	\$0
V = Variable Rate						

Information For You

*** ATTENTION *** Your account is seriously past due. Payment of the amount due and arrangements for future payments should be made immediately.

REPRINT

REPRINT

New Balance
\$15,952.67

Minimum Payment Due
\$2,360.00

Account Number ending in 0708
Enter Amount Enclosed Below

Payment Due Date
August 1, 2010

\$

Please make check payable to Discover Card.
Minimum payment due includes a past due
amount of \$1,970.00. Phone and internet
payments must be made by 5:00pm ET for same
day posting.

SAMANTHA P HENDRIX
601 CHAPMAN RD
LITTLE MTN SC 29075-9154

PO BOX 71084
CHARLOTTE NC 28272-1084

Address, e-mail or telephone change?
Go to www.Discover.com or print change in space above.

000001986457661270755159526700000000236000

Opening Date: June 4, 2010 - Closing Date: July 3, 2010

page 1 of 3

Discover More Card Account Summary

Account number ending in 0708

Previous Balance	\$15,539.15
Payments And Credits	- 0.00
Purchases	+ 0.00
Balance Transfers	+ 0.00
Cash Advances	+ 0.00
Interest Charged	+ 374.52
Fees Charged	+ 39.00
New Balance	\$15,952.67

See Interest Charge Calculation section following
transactions for detailed APR information

Credit Line	\$15,002.00
Credit Line Available	\$0.00
Cash Advance Credit Line	\$5,000.00
Cash Advance Credit Line Available	\$0.00

You may be able to avoid interest charges, see Additional
Important Information for details.

Cashback Bonus*

	Anniversary Month
Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus This Period	+ 0.00
Cashback Bonus Balance	\$ 0.00

To learn more, log in at www.Discover.com

3 Easy Ways to Contact Us

1. Access your account securely at www.Discover.com
2. Call 1-800-DISCOVER (1-800-347-2683)
Please have your Discover® card available.
3. Write to us at Discover, PO Box 30943,
Salt Lake City, UT 84130 (Not a payment address)

For payments, please send to address on remittance or
Discover, PO Box 6103, Carol Stream, IL 60197-6103

For TDD (Telecommunications Device for the Deaf)
assistance, please call 1-800-347-7449.

Payment Information

New Balance	\$15,952.67
Minimum Payment Due*	\$2,360.00
Payment Due Date	August 1, 2010

*Includes past due amount of \$1,970.00

Late Payment Warning: If we do not receive your minimum
payment by the date listed above, you may have to pay a late
fee of up to \$39.00 and your purchase APRs for new
transactions may be increased up to the Penalty APR of
29.99% variable.

Minimum Payment Warning: If you make only the minimum
payment each period, you will pay more in interest and it will
take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	91 years	\$178,408

If you would like information about credit counseling services,
call 1-800-347-1121.

Manage Your Account Online at www.Discover.com

Access free online tools like Paydown Planner to create a plan
to pay down your balance, securely access statements, pay
bills online and easily track all transactions

Make your money worth more SM — find easy ways to earn
and redeem cash rewards

NEW! Access your account securely through your
mobile phone

Transactions

	Trans. Date	Post Date		
Fees	Jul 1	Jul 1	LATE FEE	\$ 39.00
			TOTAL FEES FOR THIS PERIOD	39.00
Interest Charged			INTEREST CHARGE ON PURCHASES	\$ 374.52
			INTEREST CHARGE ON CASH ADVANCES	0.00
			INTEREST CHARGE ON BALANCE TRANSFERS	0.00

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

DISCOVER

Transactions
(cont.)

Trans.
Date Post
Date

Interest Charged

TOTAL INTEREST FOR THIS PERIOD

\$ 374.52

2010 Totals Year-to-Date

TOTAL FEES CHARGED IN 2010

\$ 674.00

TOTAL INTEREST CHARGED IN 2010

1,809.32

REPRINT

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Current Billing Period: 30 days

TYPE OF BALANCE	ANNUAL PERCENTAGE RATE (APR)	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	28.99%	\$15,719.42	\$374.52
Cash Advances	28.99%	\$0	\$0

V = Variable Rate

Additional Important Information.

See your Cardmember Agreement. Your Cardmember Agreement contains all the terms of your Account.

Lost or stolen cards. Report immediately! Call 1-800-347-2683.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: Discover, PO Box 30421, Salt Lake City, UT 84130-0421.

In your letter, give us the following information:

Account information: Your name and account number.

Dollar amount: The dollar amount of the suspected error.

Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

We cannot try to collect the amount in question, or report you as delinquent on that amount.

The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Discover, PO Box 30945, Salt Lake City, UT 84130-0945

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Payments. You may pay all or part of your Account balance at any time. However, you must pay at least the Minimum Payment Due by the Payment Due Date. Send only your payment and the top portion of this statement in the envelope provided. Do not send cash. By sending your check as described above, you authorize us to use information on your check to make an electronic fund transfer from your account at the financial institution indicated on your check or to process the payment as a check transaction. If payment is processed as an electronic fund transfer, the transfer will be for the amount of the check. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

The processing of your payment may be delayed if you send cash, correspondence or other items with your payment, if you send the payment to any other address or if you use an envelope other than the one provided. Payments received in proper form at our processing facility by 5PM local time on any day will be credited to your Account as of that day. Payments received at our processing facility after 5PM local time will be credited to your Account as of the next day. If you have misplaced your envelope, send your payment to Discover, PO Box 6103, Carol Stream, IL 60197-6103. Please allow 7-10 days for delivery. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit.

You can pay your monthly Minimum Payment Due, or a greater amount that does not exceed your current Account balance, over the telephone or you can setup automatic payments through a customer service representative by calling 1-800-347-2683. Automatic payments will be deducted on the Payment Due Date unless you request a recurring payment date (e.g., the 15th day of the month) that occurs before your Payment Due Date. If your scheduled payment date falls on a weekend or bank holiday, your payment will be processed the business day prior to the weekend or bank holiday. In order to schedule monthly payments by telephone, you will need this statement and your bank account information. You will be asked to provide the last four (4) digits of the social security number of the primary borrower. By providing those numbers as your electronic signature, you will be agreeing to this authorization to allow us and your bank to deduct each payment you authorize, in the amount selected by you, from your bank account. You also authorize us to initiate debit or credit entries to your bank account, as applicable, to correct an error in the processing of such payment. You can cancel a scheduled payment by phone at 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421; however we must receive notice at least three business days in advance of the scheduled payment. If your payments may vary in amount, we will tell you on each monthly billing statement when your payment will be made and how much it will be. You must ensure that sufficient funds are available in your bank account, and all transactions must comply with U.S. law.

You can set automatic payments for: (i) statement New Balance, (ii) statement Minimum Payment Due, (iii) statement Minimum Payment Due plus a fixed dollar amount, or (iv) a fixed dollar amount. If your scheduled fixed payment is not enough to cover the Minimum Payment Due as listed on your monthly billing statement, your scheduled payment for that month will be increased to cover the Minimum Payment Due. If the scheduled payment is greater than the Minimum Payment Due, any excess will be applied in accordance with your Cardmember Agreement. If your scheduled payment is greater than the New Balance on your billing statement, that payment will be processed only for the amount of your New Balance. Your automatic payment amount may be less than the amount indicated on the periodic statement based on credits or payments after the Closing Date.

If you enroll by phone in our automatic payment service, please fill in the following blanks below and retain the authorization for your records:

Amount: ☐ Full Pay ☐ Min Pay ☐ Min Pay + \$ _____ ☐ Fixed Pay \$ _____
 Bank Routing #: _____ Bank Account #: _____ Frequency: _____

Credit Reporting. We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report. We normally report the status and payment history of your Account to credit reporting agencies each month. If you believe that our report is inaccurate or incomplete, please write us at the following address: Discover, PO Box 15316, Wilmington, DE 19850-5316. Please indicate your name, address, home telephone number and Account number.

Paying Interest: We begin to impose Interest Charges on all transactions from the Transaction Date for the transaction shown on your billing statement, unless a transaction is posted to your Account after the close of the billing period in which it occurs, in which case we begin to impose interest charges on that transaction from the first day of the billing period in which it is posted to your Account. We continue to impose Interest Charges until the date you pay your entire New Balance shown on your billing statement by making payments or receiving credits. If you paid the New Balance on your previous billing statement by the Payment Due Date shown on that billing statement, we will not impose Interest Charges on new purchases, that is, purchases first appearing on the current billing statement, or any portion of a new purchase, paid by the Payment Due Date on your current billing statement. We call this the "grace period." It is not less than 25 days. There is no grace period on balance transfers or cash advances. As more fully described in the section of your Cardmember Agreement titled "How We Apply Payments," we generally apply payments to your Account based on the APR applicable to the balance of each transaction category. This means that if you do not pay the New Balance on the current billing statement by the Payment Due Date shown on that billing statement, then, depending on the amount of your payment and the APRs on other balances, you may not get a grace period on new purchases.

Annual Fee. If your Account has an annual fee, it will be billed at the beginning of each anniversary year your Account is open. The amount of the fee appears on the statement when the fee is billed. The annual fee is not refundable unless you notify us that you wish to close your Account within 30 days of the mailing or delivery date of the statement on which the fee is billed. You will receive this refund even if you use your Card during that period.

How We Calculate Interest Charges - Daily Balance Method (including current transactions): We figure Interest Charges for each billing period. To do this:

We calculate your Interest Charges separately for each balance subject to different terms (for example, standard purchases, standard cash advances and each purchase, balance transfer and cash advance balance subject to promotional terms). We refer to these balances as transaction categories.

We figure the "daily balance" for each transaction category. To get the "daily balance" we take the beginning balance for each day, add any new transactions and fees and any Interest Charges accrued on the previous day's daily balance. We then subtract any credits and payments and make other adjustments (including those adjustments required in the section titled "Paying Interest"). In calculating the daily balance for the first day of the billing period, we consider the "previous day's daily balance" to have been your balance on the last day of your previous billing period. This gives us the daily balance for each transaction category.

We figure the Interest Charges on your Account by multiplying the daily balance for each transaction category by its daily periodic rate for each day in the billing period.

The total Interest Charges for the billing period are the sum of the daily Interest Charges for each transaction category for each day during that billing period.

When we calculate daily balances, we add a new transaction as of the Transaction Date shown on your billing statement, unless the transaction is posted to your Account after the close of the billing period in which it occurs, in which case the transaction will be added to the daily balance as of the first day of the billing period in which it is posted to your Account. All fees charged to your Account are added to the standard purchase transaction category with the exception of Cash Advance Fees which are added to the applicable cash advance transaction category and Balance Transfer Fees which are added to the applicable balance transfer transaction category.

Credit Balances. If your Account has a credit balance, the amount is shown on the front of your billing statement. A credit balance is money that is owed to you. You may make charges against this amount if your Account is open. We will send you a refund of any remaining balance of \$1.00 or more after 6 months, or as otherwise required by applicable law.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

Discover may monitor and/or record telephone calls between you and Discover representatives for quality assurance purposes.

The Discover® card is issued by Discover Bank, Member FDIC

01TBK172

Information For You

*** ATTENTION *** Your account is seriously past due. Payment of the amount due and arrangements for future payments should be made immediately.

REPRINT

REPRINT

New Balance
\$16,389.14

Minimum Payment Due
\$2,773.00

Payment Due Date
September 1, 2010

Account Number ending in 0708
Enter Amount Enclosed Below

\$

Please make check payable to Discover Card.
You are overlimit. Pay the sum of the monthly
minimum payment plus the overlimit amount of
\$1,387.14.

SAMANTHA P HENDRIX
601 CHAPMAN RD
LITTLE MTN SC 29075-9154

PO BOX 71084
CHARLOTTE NC 28272-1084

Address, e-mail or telephone change?
Go to www.Discover.com or print change in space above.

000001986459661270755163891400000000277300

Opening Date: July 4, 2010 - Closing Date: August 3, 2010

page 1 of 2

Discover More Card Account Summary

Account number ending in 0708

Previous Balance	\$15,952.67
Payments And Credits	0.00
Purchases	0.00
Balance Transfers	0.00
Cash Advances	0.00
Interest Charged	397.47
Fees Charged	39.00
New Balance	\$16,389.14

See Interest Charge Calculation section following
transactions for detailed APR information

Credit Line	\$15,002.00
Credit Line Available	\$0.00
Cash Advance Credit Line	\$5,000.00
Cash Advance Credit Line Available	\$0.00

You may be able to avoid interest charges, see Additional
Important Information for details

Cashback Bonus*

	Anniversary Month
Opening Cashback Bonus Balance	January 0.00
New Cashback Bonus This Period	0.00
Cashback Bonus Balance	0.00

To learn more, log in at www.Discover.com

Payment Information

New Balance	\$16,389.14
Minimum Payment Due*	\$2,773.00
Payment Due Date	September 1, 2010

*Includes past due amount of \$2,360.00

Late Payment Warning: If we do not receive your minimum
payment by the date listed above, you may have to pay a late
fee of up to \$39.00 and your purchase APRs for new
transactions may be increased up to the Penalty APR of
29.99% variable.

Minimum Payment Warning: If you make only the minimum
payment each period, you will pay more in interest and it will
take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay:	You will pay off the balance shown on this statement in about:	And you will end up paying an estimated total of:
Only the minimum payment	91 years	\$179,593

If you would like information about credit counseling services,
call 1-800-347-1121.

3 Easy Ways to Contact Us

1. Access your account securely at www.Discover.com
2. Call 1-800-DISCOVER (1-800-347-2683)
Please have your Discover® card available.
3. Write to us at Discover, PO Box 30943,
Salt Lake City, UT 84130 (Not a payment address)

For payments, please send to address on remittance or
Discover, PO Box 6103, Carol Stream, IL 60197-6103

For TDD (Telecommunications Device for the Deaf)
assistance, please call 1-800-347-7449.

Manage Your Account Online at www.Discover.com

Access free online tools like Paydown Planner to create a plan
to pay down your balance, securely access statements, pay
bills online and easily track all transactions

Make your money worth moreSM—find easy ways to earn
and redeem cash rewards

NEW! Access your account securely through your
mobile phone

Transactions

Trans. Date	Post Date		
Fees	Aug 1	Aug 1	LATE FEE
			\$ 39.00
			TOTAL FEES FOR THIS PERIOD
			39.00
Interest Charged			INTEREST CHARGE ON PURCHASES
			\$ 397.47
			INTEREST CHARGE ON CASH ADVANCES
			0.00
			INTEREST CHARGE ON BALANCE TRANSFERS
			0.00

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Transactions
(cont.)

Trans.
Date Post
Date

Interest Charged TOTAL INTEREST FOR THIS PERIOD \$ 397.47

2010 Totals Year-to-Date

TOTAL FEES CHARGED IN 2010 \$ 713.00
TOTAL INTEREST CHARGED IN 2010 2,206.79

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Current Billing Period: 31 days

TYPE OF BALANCE	ANNUAL PERCENTAGE RATE (APR)	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	28.99%	\$16,144.17	\$397.47
Cash Advances	28.99%	\$0	\$0

V = Variable Rate

Additional Important Information.

See your Cardmember Agreement. Your Cardmember Agreement contains all the terms of your Account.

Lost or stolen cards. Report immediately! Call 1-800-347-2683.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: Discover, PO Box 30421, Salt Lake City, UT 84130-0421. In your letter, give us the following information:

Account information: Your name and account number.

Dollar amount: The dollar amount of the suspected error.

Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

We cannot try to collect the amount in question, or report you as delinquent on that amount.

The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Discover, PO Box 30945, Salt Lake City, UT 84130-0945

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Payments. You may pay all or part of your Account balance at any time. However, you must pay at least the Minimum Payment Due by the Payment Due Date. Send only your payment and the top portion of this statement in the envelope provided. Do not send cash. By sending your check as described above, you authorize us to use information on your check to make an electronic fund transfer from your account at the financial institution indicated on your check or to process the payment as a check transaction. If payment is processed as an electronic fund transfer, the transfer will be for the amount of the check. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

The processing of your payment may be delayed if you send cash, correspondence or other items with your payment, if you send the payment to any other address or if you use an envelope other than the one provided. Payments received in proper form at our processing facility by 5PM local time on any day will be credited to your Account as of that day. Payments received at our processing facility after 5PM local time will be credited to your Account as of the next day. If you have misplaced your envelope, send your payment to Discover, PO Box 6103, Carol Stream, IL 60197-6103. Please allow 7-10 days for delivery. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit.

You can pay your monthly Minimum Payment Due, or a greater amount that does not exceed your current Account balance, over the telephone or you can setup automatic payments through a customer service representative by calling 1-800-347-2683. Automatic payments will be deducted on the Payment Due Date unless you request a recurring payment date (e.g., the 15th day of the month) that occurs before your Payment Due Date. If your scheduled payment date falls on a weekend or bank holiday, your payment will be processed the business day prior to the weekend or bank holiday. In order to schedule monthly payments by telephone, you will need this statement and your bank account information. You will be asked to provide the last four (4) digits of the social security number of the primary borrower. By providing those numbers as your electronic signature, you will be agreeing to this authorization to allow us and your bank to deduct each payment you authorize, in the amount selected by you, from your bank account. You also authorize us to initiate debit or credit entries to your bank account, as applicable, to correct an error in the processing of such payment. You can cancel a scheduled payment by phone at 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421; however we must receive notice at least three business days in advance of the scheduled payment. If your payments may vary in amount, we will tell you on each monthly billing statement when your payment will be made and how much it will be. You must ensure that sufficient funds are available in your bank account, and all transactions must comply with U.S. law.

You can set automatic payments for: (i) statement New Balance, (ii) statement Minimum Payment Due, (iii) statement Minimum Payment Due plus a fixed dollar amount, or (iv) a fixed dollar amount. If your scheduled fixed payment is not enough to cover the Minimum Payment Due as listed on your monthly billing statement, your scheduled payment for that month will be increased to cover the Minimum Payment Due. If the scheduled payment is greater than the Minimum Payment Due, any excess will be applied in accordance with your Cardmember Agreement. If your scheduled payment is greater than the New Balance on your billing statement, that payment will be processed only for the amount of your New Balance. Your automatic payment amount may be less than the amount indicated on the periodic statement based on credits or payments after the Closing Date.

If you enroll by phone in our automatic payment service, please fill in the following blanks below and retain the authorization for your records.

Amount: ☐ Full Pay ☐ Min Pay ☐ Min Pay + \$ _____ ☐ Fixed Pay \$ _____

Bank Routing #: _____ Bank Account #: _____ Frequency: _____

Credit Reporting. We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report. We normally report the status and payment history of your Account to credit reporting agencies each month. If you believe that our report is inaccurate or incomplete, please write us at the following address: Discover, PO Box 15316, Wilmington, DE 19850-5316. Please indicate your name, address, home telephone number and Account number.

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Annual Fee. If your Account has an annual fee, it will be billed at the beginning of each anniversary year your Account is open. The amount of the fee appears on the statement when the fee is billed. The annual fee is not refundable unless you notify us that you wish to close your Account within 30 days of the mailing or delivery date of the statement on which the fee is billed. You will receive this refund even if you use your Card during that period.

How We Calculate Interest Charges - Daily Balance Method (including current transactions): We figure Interest Charges for each billing period. To do this:

We calculate your Interest Charges separately for each balance subject to different terms (for example, standard purchases, standard cash advances and each purchase, balance transfer and cash advance balance subject to promotional terms). We refer to these balances as transaction categories.

We figure the "daily balance" for each transaction category. To get the "daily balance" we take the beginning balance for each day, add any new transactions and fees and any Interest Charges accrued on the previous day's daily balance. We then subtract any credits and payments and make other adjustments (including those adjustments required in the section titled "Paying Interest"). In calculating the daily balance for the first day of the billing period, we consider the "previous day's daily balance" to have been your balance on the last day of your previous billing period. This gives us the daily balance for each transaction category.

We figure the Interest Charges on your Account by multiplying the daily balance for each transaction category by its daily periodic rate for each day in the billing period.

The total Interest Charges for the billing period are the sum of the daily Interest Charges for each transaction category for each day during that billing period.

When we calculate daily balances, we add a new transaction as of the Transaction Date shown on your billing statement, unless the transaction is posted to your Account after the close of the billing period in which it occurs, in which case the transaction will be added to the daily balance as of the first day of the billing period in which it is posted to your Account. All fees charged to your Account are added to the standard purchase transaction category with the exception of Cash Advance Fees which are added to the applicable cash advance transaction category and Balance Transfer Fees which are added to the applicable balance transfer transaction category.

Credit Balances. If your Account has a credit balance, the amount is shown on the front of your billing statement. A credit balance is money that is owed to you. You may make charges against this amount if your Account is open. We will send you a refund of any remaining balance of \$1.00 or more after 6 months, or as otherwise required by applicable law.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

Discover may monitor and/or record telephone calls between you and Discover representatives for quality assurance purposes.

The Discover® card is issued by Discover Bank, Member FDIC

0178K172

New Balance
\$0.00

Minimum Payment Due
\$3,101.00

Account Number ending in 0708
Enter Amount Enclosed Below

Payment Due Date
September 26, 2010

\$

SAMANTHA P HENDRIX
601 CHAPMAN RD
LITTLE MTN SC 29075-9154

PO BOX 6103
CAROL STREAM IL 60197-6103

Address, e-mail or telephone change?
Go to www.Discover.com or print change in space above.

00000198645966127075500000000000000000310100

Opening Date: August 4, 2010 - Closing Date: August 31, 2010

page 1 of 2

Discover More Card Account Summary

Account number ending in 0708

Previous Balance	\$16,389.14
Payments And Credits	- 16,389.14
Purchases	+ 0.00
Balance Transfers	+ 0.00
Cash Advances	+ 0.00
Interest Charged	+ 0.00
Fees Charged	+ 0.00
New Balance	\$0.00

See Interest Charge Calculation section following transactions for detailed APR information

Credit Line	\$15,002.00
Credit Line Available	\$0.00
Cash Advance Credit Line	\$5,000.00
Cash Advance Credit Line Available	\$0.00

Cashback Bonus

Opening Cashback Bonus Balance	\$ 0.00
New Cashback Bonus This Period	\$ 0.00
Cashback Bonus Balance	\$ 0.00

To learn more, log in at www.Discover.com

Payment Information

New Balance	\$0.00
Minimum Payment Due	\$3,101.00
Payment Due Date	September 26, 2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your purchase and balance transfer APRs for new transactions may be increased up to the Penalty APR of 29.99% variable.

Manage Your Account Online at www.Discover.com

Securely access statements and free online tools, pay bills online and track and view all transactions simply and easily

Make your money worth more SM — find easy ways to earn and redeem cash rewards

NEW! Access your account securely through your mobile phone

3 Easy Ways to Contact Us

1. Access your account securely at www.Discover.com
2. Call 1-800-DISCOVER (1-800-347-2683)
Please have your Discover[®] card available.
3. Write to us at Discover, PO Box 30943,
Salt Lake City, UT 84130 (Not a payment address)

For payments, please send to address on remittance or Discover, PO Box 6103, Carol Stream, IL 60197-6103

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

Transactions

	Trans. Date	Post Date		
Payments and Credits	Aug 31	Aug 31	INTERNAL CHARGE-OFF	\$ -16,389.14
Fees			TOTAL FEES FOR THIS PERIOD	\$ 0.00
Interest Charged			TOTAL INTEREST FOR THIS PERIOD	\$ 0.00

2010 Totals Year-to-Date

TOTAL FEES CHARGED IN 2010	\$ 713.00
TOTAL INTEREST CHARGED IN 2010	2,206.79

REPRINT

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Current Billing Period: 28 days

TYPE OF BALANCE	ANNUAL PERCENTAGE RATE (APR)	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	28.99%	\$0	\$0
Cash Advances	28.99%	\$0	\$0

V = Variable Rate

Additional Important Information.

See your Cardmember Agreement. Your Cardmember Agreement contains all the terms of your Account.

Lost or stolen cards. Report immediately! Call 1-800-347-2683.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: Discover, PO Box 30421, Salt Lake City, UT 84130-0421.

In your letter, give us the following information:

Account information: Your name and account number.

Dollar amount: The dollar amount of the suspected error.

Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

We cannot try to collect the amount in question, or report you as delinquent on that amount.

The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

While you do not have to pay the amount in question, you are responsible for the remainder of your balance. We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at:

Discover, PO Box 30945, Salt Lake City, UT 84130-0945

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Payments. You may pay all or part of your Account balance at any time. However, you must pay at least the Minimum Payment Due by the Payment Due Date. Send only your payment and the top portion of this statement in the envelope provided. Do not send cash. By sending your check as described above, you authorize us to use information on your check to make an electronic fund transfer from your account at the financial institution indicated on your check or to process the payment as a check transaction. If payment is processed as an electronic fund transfer, the transfer will be for the amount of the check. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

The processing of your payment may be delayed if you send cash, correspondence or other items with your payment, if you send the payment to any other address or if you use an envelope other than the one provided. Payments received in proper form at our processing facility by 5PM local time on any day will be credited to your Account as of that day. Payments received at our processing facility after 5PM local time will be credited to your Account as of the next day. If you have misplaced your envelope, send your payment to Discover, PO Box 6103, Carol Stream, IL 60197-6103. Please allow 7-10 days for delivery. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit.

You can pay your monthly Minimum Payment Due, or a greater amount that does not exceed your current Account balance, over the telephone or you can setup automatic payments through a customer service representative by calling 1-800-347-2683. Automatic payments will be deducted on the Payment Due Date unless you request a recurring payment date (e.g., the 15th day of the month) that occurs before your Payment Due Date. If your scheduled payment date falls on a weekend or bank holiday, your payment will be processed the business day prior to the weekend or bank holiday. In order to schedule monthly payments by telephone, you will need this statement and your bank account information. You will be asked to provide the last four (4) digits of the social security number of the primary borrower. By providing those numbers as your electronic signature, you will be agreeing to this authorization to allow us and your bank to deduct each payment you authorize, in the amount selected by you, from your bank account. You also authorize us to initiate debit or credit entries to your bank account, as applicable, to correct an error in the processing of such payment. You can cancel a scheduled payment by phone at 1-800-347-2683 or by mail at Discover, PO Box 30421, Salt Lake City, UT 84130-0421; however we must receive notice at least three business days in advance of the scheduled payment. If your payments may vary in amount, we will tell you on each monthly billing statement when your payment will be made and how much it will be. You must ensure that sufficient funds are available in your bank account, and all transactions must comply with U.S. law.

You can set automatic payments for: (i) statement New Balance, (ii) statement Minimum Payment Due, (iii) statement Minimum Payment Due plus a fixed dollar amount, or (iv) a fixed dollar amount. If your scheduled fixed payment is not enough to cover the Minimum Payment Due as listed on your monthly billing statement, your scheduled payment for that month will be increased to cover the Minimum Payment Due. If the scheduled payment is greater than the Minimum Payment Due, any excess will be applied in accordance with your Cardmember Agreement. If your scheduled payment is greater than the New Balance on your billing statement, that payment will be processed only for the amount of your New Balance. Your automatic payment amount may be less than the amount indicated on the periodic statement based on credits or payments after the Closing Date.

If you enroll by phone in our automatic payment service, please fill in the following blanks below and retain the authorization for your records.

Amount: ☐ Full Pay ☐ Min Pay ☐ Min Pay + \$ _____ ☐ Fixed Pay \$ _____

Bank Routing #: _____ Bank Account #: _____ Frequency: _____

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Paying Interest: We begin to impose Interest Charges on all transactions from the Transaction Date for the transaction shown on your billing statement, unless a transaction is posted to your Account after the close of the billing period in which it occurs, in which case we begin to impose interest charges on that transaction from the first day of the billing period in which it is posted to your Account. We continue to impose Interest Charges until the date you pay your entire New Balance shown on your billing statement by making payments or receiving credits. If you paid the New Balance on your previous billing statement by the Payment Due Date shown on that billing statement, we will not impose Interest Charges on new purchases, that is, purchases first appearing on the current billing statement, or any portion of a new purchase, paid by the Payment Due Date on your current billing statement. We call this the "grace period." It is not less than 25 days. There is no grace period on balance transfers or cash advances. As more fully described in the section of your Cardmember Agreement titled "How We Apply Payments," we generally apply payments to your Account based on the APR applicable to the balance of each transaction category. This means that if you do not pay the New Balance on the current billing statement by the Payment Due Date shown on that billing statement, then, depending on the amount of your payment and the APRs on other balances, you may not get a grace period on new purchases.

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We calculate your Interest Charges separately for each balance subject to different terms (for example, standard purchases, standard cash advances and each purchase, balance transfer and cash advance balance subject to promotional terms). We refer to these balances as transaction categories.

We figure the "daily balance" for each transaction category. To get the "daily balance" we take the beginning balance for each day, add any new transactions and fees and any Interest Charges accrued on the previous day's daily balance. We then subtract any credits and payments and make other adjustments (including those adjustments required in the section titled "Paying Interest"). In calculating the daily balance for the first day of the billing period, we consider the "previous day's daily balance" to have been your balance on the last day of your previous billing period. This gives us the daily balance for each transaction category.

We figure the Interest Charges on your Account by multiplying the daily balance for each transaction category by its daily periodic rate for each day in the billing period.

The total Interest Charges for the billing period are the sum of the daily Interest Charges for each transaction category for each day during that billing period.

When we calculate daily balances, we add a new transaction as of the Transaction Date shown on your billing statement, unless the transaction is posted to your Account after the close of the billing period in which it occurs, in which case the transaction will be added to the daily balance as of the first day of the billing period in which it is posted to your Account. All fees charged to your Account are added to the standard purchase transaction category with the exception of Cash Advance Fees which are added to the applicable cash advance transaction category and Balance Transfer Fees which are added to the applicable balance transfer transaction category.

Credit Balances. If your Account has a credit balance, the amount is shown on the front of your billing statement. A credit balance is money that is owed to you. You may make charges against this amount if your Account is open. We will send you a refund of any remaining balance of \$1.00 or more after 6 months, or as otherwise required by applicable law.

For TDD (Telecommunications Device for the Deaf) assistance, please call 1-800-347-7449.

Discover may monitor and/or record telephone calls between you and Discover representatives for quality assurance purposes.

The Discover® card is issued by Discover Bank, Member FDIC

O1TBK172

Discover Bank System Screen Print

CLNT: DFS02A DISCOVER BANK FWD CLI RICHARD J. BOUDREAU & AS
 NAME: H E N D R I X , S A M A N T H A P PH# PPL#
 ASGN: 06-11-12 LST CHG: 08-31-10 LST PY: 12-28-09 PKT#
 ADDR: 503 S WHEELER AVE PROSPERITY SC 29127-9348 JMT# 2012CP3600484
 EMPL:

			--OWING--	-RECEIVED-
(1) LAST ACTION DT (/n)	03-12-14			
(2) COLLECTOR ACTION (?)	17	AGN/AMT	16,389.14	0.00
(3) TIME TO WORK		INT	0.00	0.00
(4) DATE WORK AGAIN	03-19-14	CANCELLED	0.00	
(5) PROMISED PMT AMT	0.00	ATTORNEY	0.00	0.00
(6) NEXT STEP	WORK MGR REV	COURT	215.00	0.00
(7) FOLLOWUP PRIO (1-10)		MISC	0.00	0.00
(8) PROMISED PMT DATE		TOTAL*****	16,604.14	0.00
(9) IMP NOTE LINES	136	STATUS LJD	NET W/JMT**	16,604.14

— COLLECTOR 100 —

DNUM: 2905238-301	+136 072012 4P *** POSS CELL 803-924-2208 ***	SGA
DRL:	659 030414 10 TIM TALKED TO AMELIA @ CT OF	WB/LOS
SSN: [REDACTED]	660 030414 10 APPEALS - DEF ATT FILED BRIEF	WB/LOS
DOB: [REDACTED]	661 030414 10 2/25. OUR BRIEF DUE 3/27.	WB/LOS
CDN: [REDACTED]	662 030414 3P COLLECTOR REVIEW	MRM
F I S C A L	663 030514 8A TEL ATTORNEY/POA- NML	MRM
CMD (/,:): MS	664 031214 3P COLLECTOR REVIEW	MRM

24 MAR|02:18PM|ET=02:16

Experian Credit Report Screen Prints

EXPERIAN-CREDIT-REPORT DATA FOR DTR# '2905238'

PAGE 1 DATE 6-12-2012 TIME 11:02:23 U301 TSC1

SAMANTHA P HENDRIX
503 S WHEELER AVE
PROSPERITY SC 291279348
RPTD: 11-11 TO 3-12 U 5X
LAST SUB: 1230206

SS: [REDACTED]
AGE: [REDACTED]
SP: KEITH

E: MONTGOMERY ASSOCIATES
2306 HARRINGTON ST
RPTD: 4-04 I

E: NATIONSBANK
RPTD: 8-94 TO 3-96 M

*605B LONG RD
PROSPERITY SC 291277349
RPTD: 1-11 TO 2-11 U
LAST SUB: 1229200

To Continue, Press <CR> (LN,Q,QQ,DEL,P,W,/)

APPEAL - BAGDADY CASE Microsoft Word

Home Insert Page Layout References Mailings Review View Acrobat

Clipboard Paste Copy Format Painter

Navigation Search Document

This document contains headings. To create navigation, create headings in the document by using heading styles.

★ RICHARD J BOUDREAU & ASSOC, LLC - Port 77

File Edit Commands Screen Help

CLINT: 55824 DISCOVER BANK DO CLT RICHARD J. BOUDREAU & ASSOC

DATE: 06-11-12 LST CHG: 08-31-10 LST PY: 12-28-09 PPL#

ADDR: 503 S WHEELER AVE PROSPERITY SC 29127-9348 JMT# 2012CP3600484

WORK

(1) LAST ACTION DATE 03-12-14 --DURING-- -RECEIVED-

(2) COLLECTION ACTION 17 ACN/AMT 16,389.14 0.00

(3) TIME TO WORK INT 0.00 0.00

(4) DATE WORK AGAIN 03-19-14 CANCELLED 0.00

(5) PROMISED PNT AMT 0.00 ATTORNEY 0.00

(6) NEXT STEP WORK

(7) FOLLOWUP PNT DATE 136

(8) PROMISED PNT DATE

(9) TMP NOTE LINES

COLLECTOR 100

DNH# 2005238-301 136 072

DBL 659 030

SSN 660 030

DOB 661 030

CDN 662 030

EXP 663 030

CHD 664 030

Miscellaneous Screens

Date	Option	Description
06-11-12	1	EXPERIAN CREDIT REPORT
06-11-12	2	EXPERIAN COLLECTION REPORT
06-11-12	3	Experian Credit Reports (OLD)
06-11-12	4	BANKO REPORTS
06-11-12	5	BANKO DECEASED
06-11-12	6	ACCURINT PEOPLE BATCH
06-11-12	7	EXPCA 1 TEST
06-11-12	8	EXPCA 1 Q24 SCRUB
06-11-12	9	ACCURINT PROG PHN DECROL
06-11-12	10	EXPCA 1 EXPCA Q24 38

OK Cancel

F1-Help (H) F2-File (F) F3-OK (O) F4-Quit (Q) F5-Exit (X) F6-Yes (Y) F7-No (N) F8-Select (S)

2:30 PM 2301

Page: 1 of 2 Words: 874

papers, including, responses, motions to add the word

mitted to be the attorney unless or upon a party wa address or, if thin this rule his clerk or other ous place g a copy at his creation then papers

attorney. Copies

(b) Same Form. The summons shall be signed by the plaintiff or his attorney, contain the name of the State and county, the name of the court, the file number of the action, and the names of the parties, be directed to the defendant, state the name and address of the plaintiff's attorney, if any, otherwise the plaintiff's address, and the time within which these rules require the defendant to appear and defend, and shall notify him that in case of his failure to do so judgment by default will be rendered against him for the relief demanded in the complaint.

THE STATE OF SOUTH CAROLINA
In The Court of Appeals

APPEAL FROM NEWBERRY COUNTY
Court of Common Pleas

Frank R. Addy, Jr., Circuit Court Judge

Case No. 2012-CP-36-00484

RECEIVED

AUG 13 2014

SC Court of Appeals

Discover Bank,

Respondent,

v.

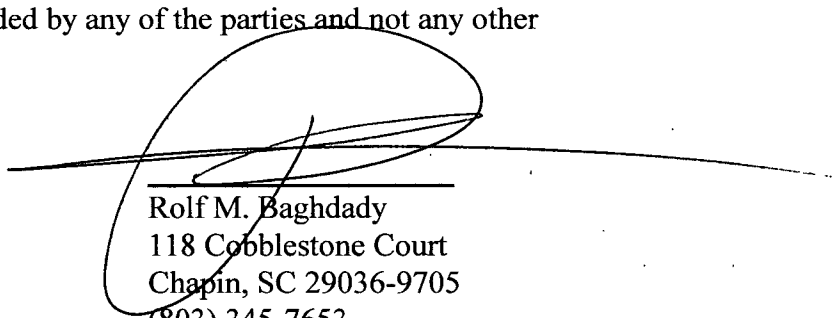
Samantha P. Hendrix,

Appellant.

CERTIFICATE OF COUNSEL

The undersigned hereby certifies that the Record on Appeal contains all material proposed to be included by any of the parties and not any other material.

August 12, 2014



Rolf M. Baghdady
118 Cobblestone Court
Chapin, SC 29036-9705
(803) 345-7653
Attorney for Appellant

THE STATE OF SOUTH CAROLINA
In The Court of Appeals

APPEAL FROM NEWBERRY COUNTY
Court of Common Pleas

Frank R. Addy, Jr., Circuit Court Judge

Case No. 2012CP3600484

Samantha Hendrix,

Appellant,

v.

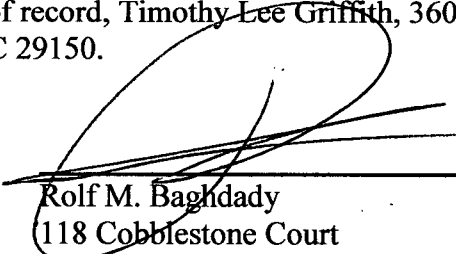
Discover Bank

Respondent.

PROOF OF SERVICE

I certify that I have served a copy of the record on appeal, on Respondent Discover Bank by depositing a copy of it in the United States Mail, postage prepared, on April 28, 2014, addressed to its attorney of record, Timothy Lee Griffith, 360 W Wesmark Blvd, Second Floor, Sumter, SC 29150.

April 28, 2014



Rolf M. Baghdady
118 Cobblestone Court
Chapin, South Carolina 29036-9705
803-345-7653
Attorney for Appellants

RECEIVED

APR 28 2014

SC Court of Appeals