STATEWIDE PUBLIC GUARDIANSHIP OFFICE
Professional Guardian Registration Form

RECEIVED
DEPT. OF ELDER AFFAIRS
SPGO
2015 MAR 25 AM 8:03

This registration package is: ☐ New ☐ Annual ☐ Amended (Please check one)

SECTION A. PROFESSIONAL GUARDIAN INFORMATION

Last Name: Savitt First: Elizabeth MI: ____ DOB: 9/9/55
Business Address: 501 N Country Club Dr.
City: Atlantis State: FL. Zip: 33462 E-Mail: Savittguardians@gmail.com
*Social Security No.: _____ Phone: 561-573-1292 Fax: 561-439-6765
Corporate Name (if applicable): _____ EIN: _____
Please indicate which counties you practice Palm Beach County

SECTION B. CREDIT AND CRIMINAL HISTORY

Documents	Please check one		
FBI	☐ Clerk to send	☐ On file with SPGO/obtained within last 5 years	☑ Completed electronically
FDLE	☐ Clerk to send	☐ On file with SPGO/obtained within last 2 years	☑ Completed electronically
Credit	☐ Clerk to send	☐ On file with SPGO/obtained within last 2 years	☐ Attached

FBI is required every five years unless you were fingerprinted electronically and FDLE is retaining your prints.
FDLE is required every two years unless you were fingerprinted electronically and FDLE is retaining your prints.
Credit histories are required every two years.

SECTION C. EDUCATION

C1. 40-Hour Professional Guardian Course — Certificate of Completion Attached (please check one)
Name of Course and Date Completed: _____ ☐ Yes ☑ On file

C2. Continuing Education Credits
16 SPGO approved continuing education credits are required every two-calendar years after completion of the 40-hour course. Please refer to the chart below:

Year of 40-hour Professional Guardian Course completion	Two-year reporting periods
Course completed in 1999 or earlier	2006-2007 (due 2008) 2008-2009(due 2010)
Course completed in 2000	2007-2008 (due 2009) 2009-2010 (due 2011)
Course completed in 2001	2006-2007 (due 2008) 2008-2009 (due 2010)
Course completed in 2002	2007-2008 (due 2009) 2009-2010 (due 2011)
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Course completed in 2006	2007 - 2008 (due 2009) 2009- 2010 (due 2011)
Course completed in 2007	2008 - 2009 (due 2010) 2010-2011 (due 2012)
Course completed in 2008	2009 - 2010 (due 2011) 2011-2012 (due 2013)
Course completed in 2009	2010 - 2011 (due 2012) 2012-2013 (due 2014)
Course completed in 2010	2011 - 2012 (due 2013) 2013-2014 (due 2015)

C3. Continuing Education Courses

	Date Completed	# of Credits
Bi Polar Disorder	4/24/13	2
Overcoming Stigma of Dementia	3/4/15	4
Blood Borne Pathogens HIV/AIDS	2/14/15	4
Social Security Explained	2/10/15	2
Professional Guardian Ethics	2/6/15	2
Guardianship 101	11/8/15	1
Alzheimers Disease 101	9/12/13	1

SECTION D. EXAMINATION (Please check one)

Date of Examination: 11/30/2012 ☑ Passed ☐ SPGO waived my exam on _____ (date of waiver)

SECTION E. BLANKET FIDUCIARY BOND

Name of Bonding Company: Travis Co.

Amount: $ 50,000.00 Bond Anniversary Date: 1/16/15

Bonds must be payable to the Governor and his or her successors in office. Proof of renewal is required for annual registrants. First time registrants must attach a copy of your bond.

SECTION F. STAFFING

F1. Please list each professional guardian employed (attach additional sheets if necessary).

0

For each professional guardian listed above, you must submit a professional guardian employee registration form (DOEA/SPGO Form 002). All forms must be submitted together; do not submit your form without all your professional guardian employees' forms.

F2. Other employees with fiduciary responsibilities N/A

Please complete the section(s) below for each employee, other than professional guardians, that has a fiduciary responsibility to wards. Fiduciary responsibility is defined as having a position of trust.

Last Name: _____ First: _____ MI: ____ DOB: _____

Business Address: _____

City: _____ State: _____ Zip: _____ E-Mail: _____

*Social Security No.: _____ Phone: _____ Fax: _____

Documents	Date Submitted	Please check one		
FBI	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 5 years	☐ Completed electronically
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Credit	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 2 years	

Last Name: _____ First: _____ MI: ____ DOB: _____

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City: _____ State: _____ Zip: _____ E-Mail: _____

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Business Address: _____

City: _____ State: _____ Zip: _____ E-Mail: _____

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Last Name: _____ First: _____ MI: ____ DOB: _____

Business Address: _____

City: _____ State: _____ Zip: _____ E-Mail: _____

*Social Security No.: _____ Phone: _____ Fax: _____

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Credit histories are required every two years.

SECTION G. FEES

G1. Registration Fees

a. Number of professional guardians registering	1
b. Registration Fee	$35.00
c. Total Registration Fees (multiply lines a and b)	$ 35.00

G2. Expedited Processing Fees (optional)

Registrations are processed within 30 days of receipt. If you opt for expedited processing, please choose one of the following:

a.	☐ For expedited processing within 14 days	$45.00
b.	☐ For expedited processing within 7 days	$55.00
c.	☐ For expedited processing within 48 hours	$65.00
d.	Number of professional guardians registering	_____
e.	Total Processing Fees (multiply line a, b, or c by line d)	$_____

G3. Total Fees Due

a. Total Registration Fees from G1	$_____
b. Total Expedited Processing Fees from G2 (if applicable)	$_____
c. Total Fees Due (Add lines a and b)	$_____

Please enclose a check for this amount made payable to the Statewide Public Guardianship Office

APPLICANT STATEMENT: I declare that my answers and all statements made by me herein are true and correct.

APPLICANT SIGNATURE: Elizabeth Tarbell **DATE:** 3-4-15

Please submit this form along with all fees to: Statewide Public Guardianship Office, Department of Elder Affairs, 4040 Esplanade Way, Tallahassee, FL 32399-7000.

For Office Use Only Reg. Period: 2015 Registration #: 10016 Check #:			Check Amount: $ 35.00
Credit Results Date: 3-12-2014 Status: OK Reviewer Initials: YLL Date Reviewed: 3-30-2015	FBI Results Date: Status: Reviewer Init.: Date Reviewed:	FDLE Results Date: Status: Reviewer Initia: Date Reviewe d:	Exam/Waiver Date: 1-14-2010 Status: PASS Reviewer Initials: YLL Date Reviewed: 3-30-2015

Bond Expiration Date: 3-31-2016 Status: OK Reviewer Initials: YLL Date Reviewed: 3-30-2015	CEU Due Date: 2015 Status: OK 16 HOURS Reviewer Initials: YLL Date Reviewed: 3-30-2015 Date Entered Into CE Broker:

**The collection of social security numbers for record keeping is mandatory pursuant to Section 744.1083, F.S., and will not be available to the general public.*

STATE..IDE PUBLIC GUARDIANSHIP OF ..E
Professional Guardian Registration Form

RECEIVED
DEPT. OF ELDER AFFAIRS
SPGO
2014 MAR 12 AM 9:09

This registration package is: ☐ New ☑ Annual ☐ Amended (Please check one)

SECTION A. PROFESSIONAL GUARDIAN INFORMATION

Last Name: Savitt First: Elizabeth "Betsy" MI: S DOB: 9/9/55

Business Address: 501 N Country Club Dr.

City: Atlantis State: FL Zip: 33462 E-Mail: Savittguardians@gmail.com

*Social Security No.: _____ Phone: 561-573-1292 Fax: 561-439-6765

Corporate Name (if applicable): _____ EIN: _____

Please indicate which counties you practice Palm Beach County

SECTION B. CREDIT AND CRIMINAL HISTORY

Documents	Please check one		
FBI	☐ Clerk to send	☑ On file with SPGO/obtained within last 5 years	☐ Completed electronically
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FBI is required every five years unless you were fingerprinted electronically and FDLE is retaining your prints.
FDLE is required every two years unless you were fingerprinted electronically and FDLE is retaining your prints.
Credit histories are required every two years.

SECTION C. EDUCATION

C1. 40-Hour Professional Guardian Course

Certificate of Completion Attached (please check one)

Name of Course and Date Completed: "Professional Guardianship 40 hours Training Course" July 11 2010 ☐ Yes ☑ On file

C2. Continuing Education Credits

16 SPGO approved continuing education credits are required every two-calendar years after completion of the 40-hour course. Please refer to the chart below:

Year of 40-hour Professional Guardian Course completion	Two-year reporting periods
Course completed in 1999 or earlier	2006-2007 (due 2008) 2008-2009(due 2010)
Course completed in 2000	2007-2008 (due 2009) 2009-2010 (due 2011)
Course completed in 2001	2006-2007 (due 2008) 2008-2009 (due 2010)
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Course completed in 2009	2010 - 2011 (due 2012) 2012-2013 (due 2014)
Course completed in 2010	2011 - 2012 (due 2013) 2013-2014 (due 2015)

C3. Continuing Education Courses | Date Completed | # of Credits

SECTION D. EXAMINATION (Please check one)

Date of Examination: on file ☑ Passed ☐ SPGO waived my exam on _____ (date of waiver)

SECTION E. BLANKET FIDUCIARY BOND

Name of Bonding Company: Juris Co.

Amount: $ 50,000.00 Bond Anniversary Date: March 31 2014

Bonds must be payable to the Governor and his or her successors in office. Proof of renewal is required for annual registrants. First time registrants must attach a copy of your bond.

SECTION F. STAFFING

F1. Please list each professional guardian employed (attach additional sheets if necessary).

For each professional guardian listed above, you must submit a professional guardian employee registration form (DOEA/SPGO Form 002). All forms must be submitted together; do not submit your form without all your professional guardian employees' forms.

F2. Other employees with fiduciary responsibilities

Please complete the section(s) below for each employee, other than professional guardians, that has a fiduciary responsibility to wards. Fiduciary responsibility is defined as having a position of trust.

Last Name: _____ First: _____ MI: ____ DOB: _____

Business Address: _____

City: _____ State: _____ Zip: _____ E-Mail: _____

*Social Security No.: _____ Phone: _____ Fax: _____

Documents	Date Submitted	Please check one		
FBI	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 5 years	☐ Completed electronically
FDLE	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 2 years	☐ Completed electronically
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Last Name: _____ First: _____ MI: ____ DOB: _____

Business Address: _____

City: _____ State: _____ Zip: _____ E-Mail: _____

*Social Security No.: _____ Phone: _____ Fax: _____

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Credit	_____	☐ Clerk to send	☑ On file with SPGO/obtained within last 2 years	

Last Name: _____ First: _____ MI: ____ DOB: _____

Business Address: _____

City: _____ State: _____ Zip: _____ E-Mail: _____

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Last Name: _____ First: _____ MI: ____ DOB: _____

Business Address: _____

City: _____ State: _____ Zip: _____ E-Mail: _____

*Social Security No.: _____ Phone: _____ Fax: _____

Documents	Date Submitted	Please check one		
FBI	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 5 years	☐ Completed electronically
FDLE	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 2 years	☐ Completed electronically
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FDLE is required every two years unless you were fingerprinted electronically and FDLE is retaining your prints.
Credit histories are required every two years.

SECTION G. FEES

G1. Registration Fees

a. Number of professional guardians registering	1
b. Registration Fee	$35.00
c. Total Registration Fees (multiply lines a and b)	$ [illegible]

G2. Expedited Processing Fees (optional)

Registrations are processed within 30 days of receipt. If you opt for expedited processing, please choose one of the following:

a.	☑ For expedited processing within 14 days	$45.00
b.	☐ For expedited processing within 7 days	$55.00
c.	☐ For expedited processing within 48 hours	$65.00
d.	Number of professional guardians registering	1
e.	Total Processing Fees (multiply line a, b, or c by line d)	$45.00

G3. Total Fees Due

a. Total Registration Fees from G1	$ _____
b. Total Expedited Processing Fees from G2 (if applicable)	$ _____
c. Total Fees Due (Add lines a and b)	$ $35.00

Please enclose a check for this amount made payable to the Statewide Public Guardianship Office

APPLICANT STATEMENT: I declare that my answers and all statements made by me herein are true and correct.

APPLICANT SIGNATURE: Elizabeth Smith **DATE:** 3-6-14

Please submit this form along with all fees to: Statewide Public Guardianship Office, Department of Elder Affairs, 4040 Esplanade Way, Tallahassee, FL 32399-7000.

For Office Use Only Reg. Period: 2014	Registration #: 1006	Check #:	Check Amount: $35.00
Credit Results Date: 3.12.2014 Status: OK Reviewer Initials: WW Date Reviewed: 3.28.2014	FBI Results Date: Status: Reviewer Initia Date Reviewed	FDLE Results Date: Status: Reviewer Initials Date Reviewed:	Exam/Waiver Date: 7.28.2011 Status: PASS Reviewer Initials: WW Date Reviewed: 3.28.2014

Bond Expiration Date: 3.31.2015 Status: OK Reviewer Initials: WW Date Reviewed: 3.28.2014	CEU Due Date: 2015 Status: Reviewer Initials: WW Date Reviewed: 3.28.2014 Date Entered into CE Broker:

**The collection of social security numbers for record keeping is mandatory pursuant to Section 744.1083, F.S., and will not be available to the general public.*

STATE OF FLORIDA PUBLIC GUARDIANSHIP OFFICE
Professional Guardian Registration Form

RECEIVED
DEPT OF ELDER AFFAIRS
SPGO
2013 FEB -4 AM 10: 44

This registration package is: ☐ New ☑ Annual ☐ Amended (Please check one)

SECTION A. PROFESSIONAL GUARDIAN INFORMATION

Last Name: Savitt First: Elizabeth MI: S DOB: 09/09/53

Business Address: 4101 Satin Leaf Ct.

City: Delray Beach State: Fl. Zip: 33445 E-Mail: Savittguardians@gmail.com

*Social Security No.: _____ Phone: 561-573-1292 Fax: 561-496-1559

Corporate Name (if applicable): _____ EIN: _____

Please indicate which counties you practice Palm Beach

SECTION B. CREDIT AND CRIMINAL HISTORY

Documents	Please check one		
FBI	☐ Clerk to send	☑ On file with SPGO/obtained within last 5 years	☐ Completed electronically
FDLE	☐ Clerk to send	☑ On file with SPGO/obtained within last 2 years	☐ Completed electronically
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Credit histories are required every two years.

SECTION C. EDUCATION

C1. 40-Hour Professional Guardian Course Certificate of Completion Attached (please check one) ☐ Yes ☑ On file

Name of Course and Date Completed: _____

C2. Continuing Education Credits

16 SPGO approved continuing education credits are required every two-calendar years after completion of the 40-hour course. Please refer to the chart below:

Year of 40-hour Professional Guardian Course completion	Two-year reporting periods
Course completed in 1999 or earlier	2006-2007 (due 2008) 2008-2009(due 2010)
Course completed in 2000	2007-2008 (due 2009) 2009-2010 (due 2011)
Course completed in 2001	2006-2007 (due 2008) 2008-2009 (due 2010)
Course completed in 2002	2007-2008 (due 2009) 2009-2010 (due 2011)
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Course completed in 2009	2010 - 2011 (due 2012) 2012-2013 (due 2014)
Course completed in 2010	2011 - 2012 (due 2013) 2013-2014 (due 2015)

C3. Continuing Education Courses

Continuing Education Courses	Date Completed	# of Credits
Ethics & Professional Guardian	12/26/12	4
FSGA Conference	7/21/12	9
Working with families of Mental Illness	10/12/12	2
5 Monthly Meetings of Guard. Assoc. Apart	2/9/12, 6/14/12 10/11/12	5
Jewish Family Services lectures	4/12/12, 9/13/12	

SECTION D. EXAMINATION (Please check one)

Date of Examination: on file ☑ Passed ☐ SPGO waived my exam on _____ (date of waiver)

SECTION E. BLANKET FIDUCIARY BOND

Name of Bonding Company: Travis Co.

Amount: $ 50,000.00 Bond Anniversary Date: 3/31/13 - 3/31/14

Bonds must be payable to the Governor and his or her successors in office. Proof of renewal is required for annual registrants. First time registrants must attach a copy of your bond.

SECTION F. STAFFING

F1. Please list each professional guardian employed (attach additional sheets if necessary).

_____ _____

_____ _____

_____ _____

_____ _____

For each professional guardian listed above, you must submit a professional guardian employee registration form (DOEA/SPGO Form 002). All forms must be submitted together; do not submit your form without all your professional guardian employees' forms.

F2. Other employees with fiduciary responsibilities

Please complete the section(s) below for each employee, other than professional guardians, that has a fiduciary responsibility to wards. Fiduciary responsibility is defined as having a position of trust.

Last Name: _____ First: _____ MI: ____ DOB: _____

Business Address: _____

City: _____ State: _____ Zip: _____ E-Mail: _____

*Social Security No.: _____ Phone: _____ Fax: _____

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Business Address: _____

City: _____ State: _____ Zip: _____ E-Mail: _____

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Credit	_____	☐ Clerk to send	☑ On file with SPGO/obtained within last 2 years	

Last Name: [redacted] First: [redacted] MI: ____ DOB: [redacted]

Business Address: 4101 Satin Leaf Ct

City: Delray Beach State: FL Zip: 33445 E-Mail: _____

*Social Security No.: _____ Phone: _____ Fax: _____

Documents	Date Submitted	Please check one		
FBI	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 5 years	☐ Completed electronically
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Last Name: _____ First: _____ MI: ____ DOB: _____

Business Address: _____

City: _____ State: _____ Zip: _____ E-Mail: _____

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Documents	Date Submitted	Please check one		
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Credit histories are required every two years.

SECTION G. FEES

G1. Registration Fees

a. Number of professional guardians registering	1
b. Registration Fee	$35.00
c. Total Registration Fees (multiply lines a and b)	$ _____

G2. Expedited Processing Fees (optional)

Registrations are processed within 30 days of receipt. If you opt for expedited processing, please choose one of the following:

a. ☐ For expedited processing within 14 days	$45.00
b. ☐ For expedited processing within 7 days	$55.00
c. ☐ For expedited processing within 48 hours	$65.00
d. Number of professional guardians registering	_____
e. Total Processing Fees (multiply line a, b, or c by line d)	$ 35.00

G3. Total Fees Due

a. Total Registration Fees from G1	$ 35.00
b. Total Expedited Processing Fees from G2 (if applicable)	$ _____
c. Total Fees Due (Add lines a and b)	$ 35.00

Please enclose a check for this amount made payable to the Statewide Public Guardianship Office

APPLICANT STATEMENT: I declare that my answers and all statements made by me herein are true and correct.

APPLICANT SIGNATURE: Elizabeth "Betsy" Smith **DATE:** 1/9/12

Please submit this form along with all fees to: Statewide Public Guardianship Office, Department of Elder Affairs, 4040 Esplanade Way, Tallahassee, FL 32399-7000.

For Office Use Only	Reg. Period: 13-14	Registration #: 10610	Check #:	Check Amount: 350.00
Credit Results Date: 11-21-11	FBI Results Date:	FDLE Results Date:		Exam/Waiver Date: 7-28-11
Status: OK	Status:	Status:		Status: W
Reviewer Initials: EB	Reviewer Initial	Reviewer Initials:		Reviewer Initials: EB
Date Reviewed: 2-11-13	Date Reviewed:	Date Reviewed:		Date Reviewed: 2-11-13

Bond Expiration Date: 3-31-13	CEU Due Date: 2013
Status: OK	Status: IC
Reviewer Initials: EB	Reviewer Initials: EB
Date Reviewed: 2-11-13	Date Reviewed: 2-11-13
	Date Entered into CE Broker: N/A

**The collection of social security numbers for record keeping is mandatory pursuant to Section 744.1083, F.S., and will not be available to the general public.*

→ Bond Renewal not submitted. Ltr sent 2-11

3-18-13 Continuation Certificate for period of 3/31/13 to 3/31/14 received. VGF

STATEWIDE PUBLIC GUARDIANSHIP OFFICE
Professional Guardian Registration Form

This registration package is: ☐ New ☑ Annual ☐ Amended (Please check one)

SECTION A. PROFESSIONAL GUARDIAN INFORMATION

Last Name: Savitt First: Elizabeth ("Betsy") MI: S DOB: 9/9/55

Business Address: 4101 Satin Leaf Ct.

City: Delray Beach State: FL Zip: 33445 E-Mail: Savittguardians@gmail.com

*Social Security No.: _____ Phone: 561-573-1292 Fax: 561-496-1559

Corporate Name (if applicable): _____ EIN: _____

Please indicate which counties you practice Palm Beach County

SECTION B. CREDIT AND CRIMINAL HISTORY

Documents	Please check one		
FBI	☐ Clerk to send	☑ On file with SPGO/obtained within last 5 years	☐ Completed electronically
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Credit histories are required every two years.

APR 2 2012 PM 1:49

SECTION C. EDUCATION

C1. 40-Hour Professional Guardian Course Certificate of Completion Attached (please check one)

Name of Course and Date Completed: _____ ☑ Yes ☐ On file

C2. Continuing Education Credits

16 SPGO approved continuing education credits are required every two-calendar years after completion of the 40-hour course. Please refer to the chart below:

Year of 40-hour Professional Guardian Course completion	Two-year reporting periods
Course completed in 1999 or earlier	2006-2007 (due 2008) 2008-2009(due 2010)
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Course completed in 2009	2010 - 2011 (due 2012) 2012-2013 (due 2014)
Course completed in 2010	2011 - 2012 (due 2013) 2013-2014 (due 2015)

C3. Continuing Education Courses N/A | Date Completed | # of Credits

Palm Beach Guardianship Monthly Meeting | 2/9/12 | 1

SECTION D. EXAMINATION (Please check one)

Date of Examination: 11/14/10 ☑ Passed ☐ SPGO waived my exam on _____ (date of waiver)

SECTION E. BLANKET FIDUCIARY BOND

Name of Bonding Company: Travelers

Amount: $ 50,000.00 Bond Anniversary Date: 3/31/13

Bonds must be payable to the Governor and his or her successors in office. Proof of renewal is required for annual registrants. First time registrants must attach a copy of your bond.

SECTION F. STAFFING

F1. Please list each professional guardian employed (attach additional sheets if necessary).

_____ _____

_____ _____

_____ _____

_____ _____

For each professional guardian listed above, you must submit a professional guardian employee registration form (DOEA/SPGO Form 002). All forms must be submitted together; do not submit your form without all your professional guardian employees' forms.

F2. Other employees with fiduciary responsibilities

Please complete the section(s) below for each employee, other than professional guardians, that has a fiduciary responsibility to wards. Fiduciary responsibility is defined as having a position of trust.

Last Name: _____ First: _____ MI: ____ DOB: _____

Business Address: _____

City: _____ State: _____ Zip: _____ E-Mail: _____

*Social Security No.: _____ Phone: _____ Fax: _____

Documents	Date Submitted	Please check one		
FBI	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 5 years	☐ Completed electronically
FDLE	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 2 years	☐ Completed electronically
Credit	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 2 years	

Last Name: _____ First: _____ MI: ____ DOB: _____

Business Address: _____

City: _____ State: _____ Zip: _____ E-Mail: _____

*Social Security No.: _____ Phone: _____ Fax: _____

Documents	Date Submitted	Please check one		
FBI	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 5 years	☐ Completed electronically
FDLE	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 2 years	☐ Completed electronically
Credit	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 2 years	

Last Name: _____ First: _____ MI: ____ DOB: _____

Business Address: _____

City: _____ State: _____ Zip: _____ E-Mail: _____

*Social Security No.: _____ Phone: _____ Fax: _____

Documents	Date Submitted	Please check one		
FBI	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 5 years	☐ Completed electronically
FDLE	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 2 years	☐ Completed electronically
Credit	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 2 years	

Last Name: _____ First: _____ MI: ____ DOB: _____

Business Address: _____

City: _____ State: _____ Zip: _____ E-Mail: _____

*Social Security No.: _____ Phone: _____ Fax: _____

Documents	Date Submitted	Please check one		
FBI	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 5 years	☐ Completed electronically
FDLE	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 2 years	☐ Completed electronically
Credit	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 2 years	

FBI is required every five years unless you were fingerprinted electronically and FDLE is retaining your prints.
FDLE is required every two years unless you were fingerprinted electronically and FDLE is retaining your prints.
Credit histories are required every two years.

SECTION G. FEES

G1. Registration Fees

a. Number of professional guardians registering	1
b. Registration Fee	$35.00
c. Total Registration Fees (multiply lines a and b)	$ 35.00

G2. Expedited Processing Fees (optional)

Registrations are processed within 30 days of receipt. If you opt for expedited processing, please choose one of the following:

a. ☐ For expedited processing within 14 days	$45.00
b. ☐ For expedited processing within 7 days	$55.00
c. ☐ For expedited processing within 48 hours	$65.00
d. Number of professional guardians registering	_____
e. Total Processing Fees (multiply line a, b, or c by line d)	$ _____

G3. Total Fees Due

a. Total Registration Fees from G1	$ 35.00
b. Total Expedited Processing Fees from G2 (if applicable)	$ _____
c. Total Fees Due (Add lines a and b)	$ 35.00

Please enclose a check for this amount made payable to the Statewide Public Guardianship Office

APPLICANT STATEMENT: I declare that my answers and all statements made by me herein are true and correct.

APPLICANT SIGNATURE: Elizabeth Savitt **DATE:** 3/26/12

Please submit this form along with all fees to: Statewide Public Guardianship Office, Department of Elder Affairs, 4040 Esplanade Way, Tallahassee, FL 32399-7000.

For Office Use Only	Reg. Period: 12-13	Registration #: 1006	Check #:	Check Amount: $5.00
Credit Results Date: 10/24/2011	FBI Results Date:	FDLE Results Date:		Exam/Waiver Date: 7-28-11
Status: OK	Status:	Status:		Status: D
Reviewer Initials: EDC	Reviewer Initials:	Reviewer Initials:		Reviewer Initials: EJD
Date Reviewed: 4-4-12	Date Reviewed:	Date Reviewed:		Date Reviewed: 4-4-12

Bond Expiration Date: 3/31/2013	CEU Due Date: 2013
Status: OK	Status:
Reviewer Initials: EDC	Reviewer Initials: EJD
Date Reviewed: 4-9-2012	Date Reviewed: 4-4-12
	Date Entered into CE Broker: N/A

**The collection of social security numbers for record keeping is mandatory pursuant to Section 744.1083, F.S., and will not be available to the general public.*

STATEWIDE PUBLIC GUARDIANSHIP OFFICE
Professional Guardian Registration Form

OW

This registration package is: ☑ New ☐ Annual ☐ Amended (Please check one)

SECTION A. PROFESSIONAL GUARDIAN INFORMATION

Last Name: Savitt First: Elizabeth "Betsy" MI: S DOB: 09/09/1955

Business Address: 4101 Satin Leaf Ct.

City: Delray Beach State: FL. Zip: 33445 E-Mail: Savittguardians@gmail.com

*Social Security No.: _____ Phone: 561-573-1292 Fax: 561-496-1559

Corporate Name (if applicable): None EIN: _____

Please indicate which counties you practice Palm Beach County

SECTION B. CREDIT AND CRIMINAL HISTORY

Documents	Please check one		
FBI	☐ Clerk to send	☐ On file with SPGO/obtained within last 5 years	☑ Completed electronically
FDLE	☐ Clerk to send	☐ On file with SPGO/obtained within last 2 years	☑ Completed electronically
Credit	☐ Clerk to send	☐ On file with SPGO/obtained within last 2 years	☑ Attached

FBI is required every five years unless you were fingerprinted electronically and FDLE is retaining your prints.
FDLE is required every two years unless you were fingerprinted electronically and FDLE is retaining your prints.
Credit histories are required every two years.

SECTION C. EDUCATION

C1. 40-Hour Professional Guardian Course

Certificate of Completion Attached (please check one)

Name of Course and Date Completed: 40 Hours Prof. Guardianship Course CE BROKER #20-265418 Nov. 14 2010 ☐ Yes ☑ On file

C2. Continuing Education Credits

16 SPGO approved continuing education credits are required every two-calendar years after completion of the 40-hour course. Please refer to the chart below:

Year of 40-hour Professional Guardian Course completion	Two-year reporting periods
Course completed in 1999 or earlier	2006-2007 (due 2008) 2008-2009(due 2010)
Course completed in 2000	2007-2008 (due 2009) 2009-2010 (due 2011)
Course completed in 2001	2006-2007 (due 2008) 2008-2009 (due 2010)
Course completed in 2002	2007-2008 (due 2009) 2009-2010 (due 2011)
Course completed in 2003	2006-2007 (due 2008) 2008-2009 (due 2010)
Course completed in 2004	2007-2008 (due 2009) 2009-2010 (due 2011)
Course completed in 2005	2006-2007 (due 2008) 2008-2009 (due 2010)
Course completed in 2006	2007 - 2008 (due 2009) 2009- 2010 (due 2011)
Course completed in 2007	2008 - 2009 (due 2010) 2010-2011 (due 2012)
Course completed in 2008	2009 - 2010 (due 2011) 2011-2012 (due 2013)
Course completed in 2009	2010 - 2011 (due 2012) 2012-2013 (due 2014)
Course completed in 2010	2011 - 2012 (due 2013) 2013-2014 (due 2015)

C3. Continuing Education Courses | Date Completed | # of Credits

SECTION D. EXAMINATION (Please check one)

Date of Examination: Nov 14 '10 ☑ Passed ☐ SPGO waived my exam on _____ (date of waiver)

SECTION E. BLANKET FIDUCIARY BOND

Name of Bonding Company: NGM INSURANCE COMPANY

Amount: $ 50,000.00 Bond Anniversary Date: March 31 2012

Bonds must be payable to the Governor and his or her successors in office. Proof of renewal is required for annual registrants. First time registrants must attach a copy of your bond.

SECTION F. STAFFING

F1. Please list each professional guardian employed (attach additional sheets if necessary).

For each professional guardian listed above, you must submit a professional guardian employee registration form (DOEA/SPGO Form 002). All forms must be submitted together; do not submit your form without all your professional guardian employees' forms.

F2. Other employees with fiduciary responsibilities

Please complete the section(s) below for each employee, other than professional guardians, that has a fiduciary responsibility to wards. Fiduciary responsibility is defined as having a position of trust.

Last Name: _____ First: _____ MI: ____ DOB: _____

Business Address: _____

City: _____ State: _____ Zip: _____ E-Mail: _____

*Social Security No.: _____ Phone: _____ Fax: _____

Documents	Date Submitted	Please check one		
FBI	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 5 years	☐ Completed electronically
FDLE	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 2 years	☐ Completed electronically
Credit	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 2 years	

Last Name: _____ First: _____ MI: ____ DOB: _____

Business Address: _____

City: _____ State: _____ Zip: _____ E-Mail: _____

Social Security No.: _____ Phone: _____ Fax: _____

OCT 20 2011 AM11:11

Documents	Date Submitted	Please check one		
FBI	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 5 years	☐ Completed electronically
FDLE	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 2 years	☐ Completed electronically
Credit	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 2 years	

Last Name: _____ First: _____ MI: ____ DOB: _____

Business Address: _____

City: _____ State: _____ Zip: _____ E-Mail: _____

*Social Security No.: _____ Phone: _____ Fax: _____

Documents	Date Submitted	Please check one		
FBI	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 5 years	☐ Completed electronically
FDLE	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 2 years	☐ Completed electronically
Credit	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 2 years	

Last Name: _____ First: _____ MI: ____ DOB: _____

Business Address: _____

City: _____ State: _____ Zip: _____ E-Mail: _____

*Social Security No.: _____ Phone: _____ Fax: _____

Documents	Date Submitted	Please check one		
FBI	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 5 years	☐ Completed electronically
FDLE	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 2 years	☐ Completed electronically
Credit	_____	☐ Clerk to send	☐ On file with SPGO/obtained within last 2 years	

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FDLE is required every two years unless you were fingerprinted electronically and FDLE is retaining your prints.
Credit histories are required every two years.

SECTION G. FEES

G1. Registration Fees

a. Number of professional guardians registering	1
b. Registration Fee	$35.00
c. Total Registration Fees (multiply lines a and b)	$ 35.00

G2. Expedited Processing Fees (optional)

Registrations are processed within 30 days of receipt. If you opt for expedited processing, please choose one of the following:

a. ☐ For expedited processing within 14 days	$45.00
b. ☐ For expedited processing within 7 days	$55.00
c. ☑ For expedited processing within 48 hours	$65.00
d. Number of professional guardians registering	1
e. Total Processing Fees (multiply line a, b, or c by line d)	$ 65.00

G3. Total Fees Due

a. Total Registration Fees from G1	$ 35.00
b. Total Expedited Processing Fees from G2 (if applicable)	$ 65.00
c. Total Fees Due (Add lines a and b)	$100.00

Please enclose a check for this amount made payable to the Statewide Public Guardianship Office

OCT 20 2011 AM 11:11

APPLICANT STATEMENT: I declare that my answers and all statements made by me herein are true and correct.

APPLICANT SIGNATURE: Ellen "Betsy" Smith **DATE:** Oct 18, 2011

Please submit this form along with all fees to: Statewide Public Guardianship Office, Department of Elder Affairs, 4040 Esplanade Way, Tallahassee, FL 32399-7000.

For Office Use Only Reg. Period: 11-12 Registration #: 1006 Check #:			Check Amount: 100.00
Credit Results Date: 10/22/11 Status: DC Reviewer Initials: LS Date Reviewed: 12/7/11	FBI Results Date: – Status: – Reviewer Initials: – Date Reviewed:	FDLE Results Date: – Status: – Reviewer Initials: – Date Reviewed: –	Exam/Waiver Date: 11/14/10 Status: P Reviewer Initials: E.G. Date Reviewed: 10/20/11

Bond Expiration Date: 3/21/12 Status: OK Reviewer Initials: LS Date Reviewed: 10/20/11	CEU Due Date: Nov 2013 Status: – Reviewer Initials: FDC Date Reviewed: 11/16/2011 Date Entered into CE Broker: –

**The collection of social security numbers for record keeping is mandatory pursuant to Section 744.1083, F.S., and will not be available to the general public.*

* did not include certificate of completion of the 40 hr course.

10/20/11 ~~Need full credit report; only have 1st page of~~

11/9/11 ~~Credit letter needed~~ cp

OCT 20 2011 AM 11:11

RECEIVED
DEPT. OF ELDER AFFAIRS
SPGO
2014 MAR 12 AM 9:09

Savitt Guardians
Elizabeth "Betsy" Savitt
501 N Country Club Dr.
Atlantis, Fl. 33462
561-573-1292 Fax 561-439-6765

3/5/14

Dear Statewide Public Guardianship Office,

My credit report has the same information it had last year. There is still an outstanding balance on mortgage as we are still negotiating the payoff with Citibank. They are held up because my loan is a heloc without a first mortgage, and they are still backlogged with first mortgages.
Thank you again,

Elizabeth Savitt

RECEIVED
DEPT. OF ELDER AFFAIRS
SPGO
2014 MAR 12 PM 1:25

Savitt Probate and Guardianship
Elizabeth "Betsy" Savitt
501 N Country Club Dr.
Atlantis, Fl. 33462
561-573-1292 Fax 561-439-6765

3/12/14

Statewide Public Guardianship Office
Attention Teresa Martin

Fax 850-414-2384

ELIZABETH S SAVITT
Report As Of: 3/12/2014

RECEIVED
DEPT. OF ELDER AFFAIRS
SPGO
2014 MAR 12 PM 1:25

Table of Contents

Personal Information	1
Report Summary	2
Bankruptcy & Court Judgments	3
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Credit Score	15
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ELIZABETH S SAVITT
Report As Of: 3/12/2014

Experian

Personal Information

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

Profile

Experian | Equifax | TransUnion

Name	ELIZABETH S SAVITT
(Also Known As) AKA	ELIZABETH SELDEN
Year of Birth	1955
Address(es)	501 N COUNTRY CLUB DR, LAKE WORTH, FL 33462-1005
	4101 SATIN LEAF CT, DELRAY BEACH, FL 33445-1259
	432 WOODCREST RD, KEY BISCAYNE, FL 33149-1839
Current Employer	SAVITT GUARDIANS
Previous Employer	SELF EMPLOYED

What's missing from this picture?

See your Experian®, Equifax® and TransUnion® Credit Reports and Scores at a special "Members Only" price.

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www.FreeCreditReport.com

Personal Statement

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

ELIZABETH S SAVITT
Report As Of: 3/12/2014

Experian

Report Summary

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

	Experian	Equifax	TransUnion
Real Estate	Count 0 Balance $0.00 Current 0 Delinquent 0 Other 0		
Revolving Delinquent Account(s)	Count 14 Balance $250,205.00 Current 13 Delinquent 1 Other 0		
Installments Current Account(s)	Count 2 Balance $6,575.00 Current 2 Delinquent 0 Other 0		
Other	Count 0 Balance $0.00 Current 0 Delinquent 0 Other 0		
Collections Current Account(s)	Count 1 Balance $0.00 Current 1 Delinquent 0 Other 0		

What's missing from this picture?

See your Experian®, Equifax® and TransUnion® Credit Reports and Scores at a special "Members Only" price.

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www.FreeCreditReport.com

	Experian	Equifax	TransUnion
All Accounts Delinquent Account(s)	Count 17 Balance $258,780.00 Current 16 Delinquent 1 Other 0		

What's missing from this picture?

See your Experian®, Equifax® and TransUnion® Credit Reports and Scores at a special "Members Only" price.

Log In Now!
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:LIZABETH S SAVITT
leport As Of: 3/12/2014

Experian

Credit Score

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

Experian | Equifax | TransUnion

596

What's missing from this picture?

See your Experian®, Equifax® and TransUnion® Credit Reports and Scores at a special "Members Only" price.

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Your Experian PLUS Score Explanation

Percentile: Your credit rating ranks higher than 21.00% of U.S. consumers.

What factors *RAISE* your PLUS Score:

- Credit Cards allow you to both spend money and decrease debt; unlike mortgages or installment loans where you only decrease debt. Lenders like to see multiple credit cards on your credit report, because they are able to use them to better determine your ability to manage your spending.
- You do not have any Public Records (i.e. bankruptcies, tax liens, and court judgments) on your credit report. Lenders see these issues as major barriers to extending additional credit.
- Lenders use credit reports and credit scores to predict whether or not you will meet future financial obligations. Having a longer credit history gives them more information to base those predictions on, and increases their confidence in you overall.

What factors *LOWER* your PLUS Score:

- Missing payments is the most damaging thing you can do to your credit. The purpose of a credit score is to help lenders predict whether or not you will miss payments in the future, so even a single missed payment can significantly lower your score.
- You have spent more than half of the credit that has been extended to you, and lenders see this as a sign of irresponsible credit behavior. Ideally, you would pay off your balances every month or at least keep your credit-to-debt ratio under 15%.
- Every time you apply for a loan, credit card, or retail card an inquiry is recorded on your credit report. Having a lot of inquiries on your credit report worries lenders, because it is a sign that you may use credit and loans to supplement your income, and might be spending beyond your means.
- When you have spent more than 90% of your available credit on a credit card, lenders perceive this as a sign that you are living off of your credit cards because your income is not large enough to cover your expenses. This leads them to believe that you might not be able to afford the payments on future lines of credit.

ELIZABETH S SAVITT
Report As Of: 3/12/2014

Experian

Credit Cards, Loans & Other Debt

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

WELLS FARGO BANK

Current Closed

800-642-4720

PO BOX 14517
DES MOINES, IA 50306

Experian

Account Name	WELLS FARGO BANK
Account #	
Account Type	Secured Credit Card
Balance	
Past Due	
Date Opened	4/1/2012
Account Status	Closed
Mo. Payment	
Payment Status	Paid satisfactorily
High Balance	$25.00
Limit	$1,000.00
Terms	Revolving
Comments	Credit line closed-consumer request-reported by subscriber

Equifax TransUnion

What's missing from this picture?

See your Experian®, Equifax® and TransUnion® Credit Reports and Scores at a special "Members Only" price.

Log In Now!
www.FreeCreditReport.com

24/Mo Payment History

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

Payment History Legend

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

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

Account Status Legend

Current
Current Closed
Unknown
Potentially Negative
Potentially Negative Closed

ELIZABETH S SAVITT
Report As Of: 3/12/2014

Experian

Credit Cards, Loans & Other Debt

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

THD/CBNA

Experian

Current Closed

No Phone Provided

PO BOX 6497
SIOUX FALLS, SD 57117

Account Name	THD/CBNA
Account #	
Account Type	Charge Account
Balance	
Past Due	
Date Opened	12/1/2007
Account Status	Closed
Mo. Payment	
Payment Status	Paid satisfactorily
High Balance	$78.00
Limit	$5,001.00
Terms	Revolving
Comments	Credit line closed-grantor request-reported by subscriber

Equifax TransUnion

What's missing from this picture?

See your Experian®, Equifax® and TransUnion® Credit Reports and Scores at a special "Members Only" price.

Log In Now!
www.FreeCreditReport.com

24/Mo Payment History

Month	2007 JUN	JUL	AUG	SEP	OCT	NOV	DEC	2008 JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	2009 JAN	FEB	MAR	APR	MAY
Experian							OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

VISDSNB

Experian

Current Closed

800-243-6552

9111 DUKE BLVD
MASON, OH 45040

Account Name	VISDSNB
Account #	
Account Type	Credit Card
Balance	$0.00
Past Due	
Date Opened	9/1/2007
Account Status	Closed
Mo. Payment	
Payment Status	Current
High Balance	
Limit	$300.00
Terms	Revolving
Comments	Credit line closed-consumer request-reported by subscriber

Equifax TransUnion

What's missing from this picture?

See your Experian®, Equifax® and TransUnion® Credit Reports and Scores at a special "Members Only" price.

Log In Now!
www.FreeCreditReport.com

24/Mo Payment History

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

ELIZABETH S SAVITT
Report As Of: 3/12/2014

Experian

Credit Cards, Loans & Other Debt

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

SEARS/CBNA

Experian

Current Closed

800-917-7700

PO BOX 6283
SIOUX FALLS, SD 57117

Account Name	SEARS/CBNA
Account #	[redacted]
Account Type	Credit Card
Balance	
Past Due	
Date Opened	7/1/2005
Account Status	Closed
Mo. Payment	
Payment Status	Paid satisfactorily
High Balance	$1,364.00
Limit	$6,000.00
Terms	Revolving
Comments	Credit line closed-grantor request-reported by subscriber

Equifax TransUnion

What's missing from this picture?

See your Experian®, Equifax® and TransUnion® Credit Reports and Scores at a special "Members Only" price.

Log In Now!
www.FreeCreditReport.com

24/Mo Payment History

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

SPACE COAST CREDIT UNI

Experian

Current Closed

321-752-2222

8045 N WICKHAM RD
MELBOURNE, FL 32940

Account Name	SPACE COAST CREDIT UNI
Account #	[redacted]
Account Type	Auto Loan
Balance	
Past Due	
Date Opened	11/1/2010
Account Status	Closed
Mo. Payment	
Payment Status	Paid, was past due 30 days
High Balance	
Limit	
Terms	72 Months
Comments	

Equifax TransUnion

What's missing from this picture?

See your Experian®, Equifax® and TransUnion® Credit Reports and Scores at a special "Members Only" price.

Log In Now!
www.FreeCreditReport.com

24/Mo Payment History

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

ELIZABETH S SAVITT
Report As Of: 3/12/2014

Experian

Credit Cards, Loans & Other Debt

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

COLLECTION RESULTS INC

Experian

Current Closed

954-428-7676

1121 S MILITARY TRL # 28
DEERFIELD BEACH, FL 33442

Account Name	COLLECTION RESULTS INC
Account #	
Account Type	Collection Department / Agency / Attorney
Balance	
Past Due	
Date Opened	10/1/2010
Account Status	Closed
Mo. Payment	
Payment Status	Paid, was a collection account, insurance claim or government claim or was terminated for default
High Balance	
Limit	
Terms	1 Month
Comments	

Equifax TransUnion

What's missing from this picture?

See your Experian®, Equifax® and TransUnion® Credit Reports and Scores at a special "Members Only" price.

Log In Now!
www.FreeCreditReport.com

24/Mo Payment History

	2009											2010											2011
Month	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN
Experian																						KD	ND	OK

GECRB/GAPDC

Experian

Current Closed

866-460-4467

PO BOX 965005
ORLANDO, FL 32896

Account Name	GECRB/GAPDC
Account #	[illegible]
Account Type	Credit Card
Balance	
Past Due	
Date Opened	1/1/2008
Account Status	Closed
Mo. Payment	
Payment Status	Paid satisfactorily
High Balance	$113.00
Limit	$124.00
Terms	Revolving
Comments	

Equifax TransUnion

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www.FreeCreditReport.com

24/Mo Payment History

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

ELIZABETH S SAVITT
Report As Of: 3/12/2014

Experian

Credit Cards, Loans & Other Debt

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

CHASE

Experian

Current Closed

800-955-9900

PO BOX 15298
WILMINGTON, DE 19850

Account Name	CHASE
Account #	
Account Type	Credit Card
Balance	
Past Due	
Date Opened	6/1/2001
Account Status	Closed
Mo. Payment	
Payment Status	Paid satisfactorily
High Balance	$3,868.00
Limit	$11,000.00
Terms	Revolving
Comments	Credit line closed-grantor request-reported by subscriber

Equifax TransUnion

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24/Mo Payment History

	2005												2006											
Month	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

CITI

Experian

Current Closed

No Phone Provided

PO BOX 6241
SIOUX FALLS, SD 57117

Account Name	CITI
Account #	
Account Type	Credit Card
Balance	
Past Due	
Date Opened	5/1/2007
Account Status	Closed
Mo. Payment	
Payment Status	Paid satisfactorily
High Balance	
Limit	$0.00
Terms	Revolving
Comments	Credit line closed-consumer request-reported by subscriber

Equifax TransUnion

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24/Mo Payment History

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

ELIZABETH S SAVITT
Report As Of: 3/12/2014

Experian

Credit Cards, Loans & Other Debt

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AMEXDSNB

Experian | Equifax | TransUnion

Current Closed

800-243-6682

9111 DUKE BLVD
MASON, OH 45040

Account Name	AMEXDSNB
Account #	[illegible]
Account Type	Credit Card
Balance	
Past Due	
Date Opened	3/1/2004
Account Status	Closed
Mo. Payment	
Payment Status	Paid satisfactorily
High Balance	
Limit	$300.00
Terms	Revolving
Comments	Account in dispute-reported by subscriber

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24/Mo Payment History

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

BANK OF AMERICA

Experian | Equifax | TransUnion

Current Closed

No Phone Provided

PO BOX 982235
EL PASO, TX 79998

Account Name	BANK OF AMERICA
Account #	[illegible]
Account Type	Credit Card
Balance	
Past Due	
Date Opened	10/1/1992
Account Status	Closed
Mo. Payment	
Payment Status	Paid satisfactorily
High Balance	$4,712.00
Limit	$13,000.00
Terms	Revolving
Comments	Credit line closed-consumer request-reported by subscriber

What's missing from this picture?

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24/Mo Payment History

	2003				2004											2005								
Month	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

ELIZABETH S SAVITT
Report As Of: 3/12/2014

Experian

Credit Cards, Loans & Other Debt

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SALLIE MAE

Experian | Equifax | TransUnion

Current

No Phone Provided

PO BOX 9655
WILKES BARRE, PA 18773

Account Name	SALLIE MAE
Account #	
Account Type	Education Loan
Balance	$6,575.00
Past Due	
Date Opened	8/1/2008
Account Status	Open
Mo. Payment	$66.00
Payment Status	Current
High Balance	
Limit	
Terms	180 Months
Comments	Student loan - payment deferred

What's missing from this picture?

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Log In Now!
www.FreeCreditReport.com

24/Mo Payment History

	2012										2013												2014	
Month	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB
Experian	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	OK	OK	OK	ND	ND	ND	ND	ND	OK

WELLS FARGO BANK

Experian | Equifax | TransUnion

Current

800-662-4720

PO BOX 14517
DES MOINES, IA 50306

Account Name	WELLS FARGO BANK
Account #	
Account Type	Credit Card
Balance	$0.00
Past Due	
Date Opened	12/1/2012
Account Status	Open
Mo. Payment	$10.00
Payment Status	Current
High Balance	$62.00
Limit	$400.00
Terms	Revolving
Comments	

What's missing from this picture?

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Log In Now!
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24/Mo Payment History

	2012										2013												2014	
Month	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB
Experian											OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

ELIZABETH S SAVITT
Report As Of: 3/12/2014

Experian

Credit Cards, Loans & Other Debt

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

CITI

Experian

Current

No Phone Provided

PO BOX 6241
SIOUX FALLS, SD 57117

Account Name	CITI
Account #	
Account Type	Flexible Spending Credit Card
Balance	$20.00
Past Due	
Date Opened	5/1/2007
Account Status	Open
Mo. Payment	$20.00
Payment Status	Current
High Balance	$1,849.00
Limit	$2,000.00
Terms	Revolving
Comments	

Equifax TransUnion

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24/Mo Payment History

	2012										2013												2014	
Month	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

MCYDSNB

Experian

Current

800-243-6552

9111 DUKE BLVD
MASON, OH 45040

Account Name	MCYDSNB
Account #	
Account Type	Charge Account
Balance	$0.00
Past Due	
Date Opened	3/1/2004
Account Status	Open
Mo. Payment	$5.00
Payment Status	Current
High Balance	$1,107.00
Limit	$100.00
Terms	Revolving
Comments	

Equifax TransUnion

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24/Mo Payment History

	2012										2013												2014	
Month	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

ELIZABETH S SAVITT
Report As Of: 3/12/2014

Experian

Credit Cards, Loans & Other Debt

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CBNA

Experian

Potentially Negative

800-685-0938

PO BOX 769006
SAN ANTONIO, TX 78245

Account Name	CBNA
Account #	
Account Type	Home Equity Line Of Credit
Balance	$250,000.00
Past Due	$37,248.00
Date Opened	2/1/2006
Account Status	Open
Mo. Payment	$589.00
Payment Status	Past due 180 days
High Balance	$254,642.00
Limit	$250,000.00
Terms	Revolving
Comments	

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24/Mo Payment History

	2012											2013												2014	
Month	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB
Experian	RF	RF	RF	RF	RF	RF	RF	RF	RF	RF	RF	RF	RF	RF	RF	120	120	120	120	120	120	120	120	120

CHASE

Experian

Current

800-955-9900

PO BOX 15298
WILMINGTON, DE 19850

Account Name	CHASE
Account #	
Account Type	Credit Card
Balance	$185.00
Past Due	
Date Opened	7/1/2001
Account Status	Open
Mo. Payment	$10.00
Payment Status	Current
High Balance	$7,129.00
Limit	$6,500.00
Terms	Revolving
Comments	

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24/Mo Payment History

	2012											2013												2014	
Month	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

ELIZABETH S SAVITT
Report As Of: 3/12/2014

Experian

Credit Inquiries

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

MACYS/DSNB

Experian

800-243-6552
9111 DUKE BLVD
MASON, OH 45040

Business Name	MACYS/DSNB
Inquiry Date	4/1/2012
Business Type	Department And Variety Stores - non specific

Equifax TransUnion

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ELIZABETH S SAVITT
Report As Of: 3/12/2014

Experian

Credit Inquiries

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

CITIMORTGAGE INC

Experian

800-753-3673
PO BOX 9438
GAITHERSBURG, MD 20898

Business Name: CITIMORTGAGE INC
Inquiry Date: 11/7/2013
Business Type: Personal Loan Companies

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VERIZON WIRELESS

Experian

813-290-5292
455 DUKE DR
FRANKLIN, TN 37067

Business Name: VERIZON WIRELESS
Inquiry Date: 1/8/2013
Business Type: Wireless Telephone Service Provider

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WELLS FARGO BANK

Experian

877-778-5697
PO BOX 5445
PORTLAND, OR 97228

Business Name: WELLS FARGO BANK
Inquiry Date: 12/26/2012
Business Type: Bank Credit Cards

Equifax TransUnion
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www.FreeCreditReport.com

WELLS FARGO BANK

Experian

877-778-5697
PO BOX 5445
PORTLAND, OR 97228

Business Name: WELLS FARGO BANK
Inquiry Date: 4/17/2012
Business Type: Bank Credit Cards

Equifax TransUnion
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ELIZABETH S SAVITT
Report As Of: 3/12/2014

Experian

Bankruptcy & Court Judgments

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

Public Records

Experian

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

No History

Equifax TransUnion

What's missing from this picture?

See your Experian®, Equifax® and TransUnion® Credit Reports and Scores at a special "Members Only" price.

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www.FreeCreditReport.com

ELIZABETH S SAVITT
Report As Of: 3/12/2014

Experian

Credit Score

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

About your PLUS Score:

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

What this means to you:

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

DISCLAIMER

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

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

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

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

RECEIVED
DEPT. OF ELDER AFFAIRS
SPGO
2014 MAR 12 AM 9:09

1. Fill out a form

   Completed

2. Pick the reports you want

   Completed

3. Review your reports online

   Current Step

4. Get your next report or finish

   Not Completed

   Repeat these steps for each credit report

Have questions?
→ Contact us

Equifax

Your Annual Equifax Credit Report

Get Started >> Verify >> View Report

Equifax understands the importance of keeping your information secure from unauthorized access. All of your data, such as your SSN and Card Number, is encrypted before being transmitted to/from our servers. For your security, this site requires the use of a 128-bit SSL compatible browser. Equifax Secure Site

Equifax Credit Report™

Back

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1. Credit Summary
2. Accounts
3. Inquiries
4. Negative Information
5. Personal Information
6. Dispute File Information
7. Summary of Your Rights Under the FCRA
8. Remedying the Effects of Identity Theft

Equifax Credit Report ™ for Elizabeth Savitt Savitt

Print Report

As of:

03/06/2014

Available until:
04/05/2014 - Report Does Not Update

Confirmation #:

Correct errors in your Credit Report
Initiate Online Dispute

Did you know that your free annual credit report does not include your credit score? Know where you stand by getting your credit score today.

Order your **Equifax Credit Score™** with this credit report ***for only $7.95***

Buy Credit Score Now **Note:** The complete view of your credit report below will only be available EQUIFAX during this site visit. You will have free access to your credit report--minus the historical information--for 30 days when you create an account.

Credit Summary

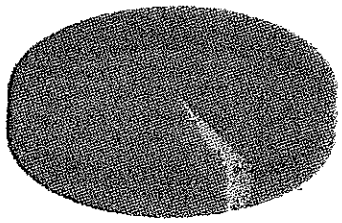
Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

Accounts

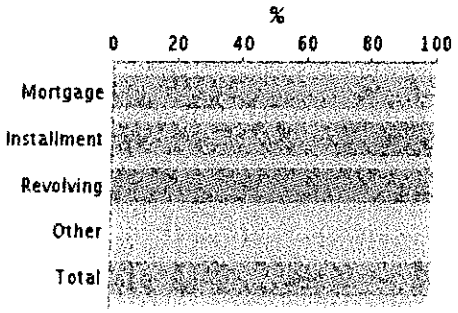
Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. - that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

Open Accounts	Total Number	Balance	Available	Credit Limit	Debt to Credit Ratio	Monthly Payment Amount	Accounts with a Balance
Mortgage	1	$250,000	$0	$250,000	100%	$287,227	1
Installment	1	$6,575	$2,923	$9,498	69%	$0	1
Revolving	5	$205	$11,295	$11,500	2%	$30	2
Other	0	$0	N/A	N/A	N/A	$0	0
Total	7	$256,780	$14,218	$270,998	95%	$287,257	4

Debt by Account Type **Debt to Credit Ratio by Account Type**



Mortgage-97% Installment-3%
Revolving-0% Other-0%



Balance Available

Account Age

Usually, it is a good idea to keep your oldest credit account open, as a high average account age generally demonstrates stability to lenders. Also, especially if you have been managing credit for a short time, opening many new accounts will lower your average account age and may have a negative impact.

Length of Credit History	12 Years, 8 Months
Average Account Age	6 Years, 2 Months
Oldest Account	CHASE BANK USA, NA (Opened 07/13/2001)
Most Recent Account	THD/CBNA (Opened 12/30/2012)

Inquiries - Requests for your Credit History

Numerous inquiries on your credit file for new credit may cause you to appear risky to lenders, so it is usually better to only seek new credit when you need it. Typically, lenders distinguish between inquiries for a single loan and many new loans in part by the length of time over which the inquiries occur. So, when rate shopping for a loan it's a good idea to do it within a focused period of time.

Inquiries in the Last 2 Years	5
Most Recent Inquiry	CITIFINANCIAL MORTGAGE COMPANY (11/07/13)

Potentially Negative Information

Late payments, collections and public records can have a negative impact on your credit standing. The more severe and recent they are, the more negative the potential impact might be.

Public Records	0
Negative Accounts	2
Collections	1

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Click here to create account

Savitt Guardians
Elizabeth "Betsy" Savitt
4101 Satin Leaf Ct.
Delray Beach, Fl. 33445
561-573-1292 Fax 561-496-1559

Dear Frankie D. Leland,

I am in receipt of your letter dated November 16, 2011, requesting additional information in order to process and complete my registration as a professional guardian with your office.

Your inquiry concerned a notation on my credit report pertaining to a Citibank account.

Please be advised that the status of this account is the subject of pending litigation in Palm Beach Circuit Court in Case No. 2009 CA 033674 in which I am contesting many aspects of the Citibank loan on my house.

The past due status of this account is not due to neglect or oversight. I am asserting in court that the loan was made under improper conditions and circumstances, the details I need to reserve for court presentation, that if I am successful will negate the delinquent status of this loan.

Both Citibank and I have lawyers working on this matter and we hope for a fair resolution in the near future. I have not corresponded directly with any credit agency about this matter, as it is being processed in the court.

I believe that nothing about the position that I have maintained in this litigation bears negatively on my qualifications to continue to serve as a guardian and hope that the information in this letter will alleviate your concern and that you will complete my registration. Please let me know if you need any further information.

Sincerely yours,

Elizabeth Savitt

NOV 29 PM 2:20

DEPARTMENT OF

ELDER AFFAIRS
STATE OF FLORIDA

RICK SCOTT
GOVERNOR

CHARLES T. CORLEY
SECRETARY

November 16, 2011

Ms. Elizabeth Savitt
4101 Satin Leaf Court
Delray Beach, Florida 33445

Dear Ms. Savitt:

Thank you for submitting your Annual Professional Guardian Registration form to the Statewide Public Guardianship Office. As you are aware, being a guardian is an enormous responsibility. The Statewide Public Guardianship Office is charged with ensuring each professional guardian as well as staff is properly qualified for the undertaking. One of the responsibilities of the Statewide Office is to review the documentation submitted for registration. Upon review of your registration package, we noted the following areas of concern:

1. CITIBANK, Account # . is over 180 days past due.

Please provide an explanation for the above areas of concern and if your local court has resolved these issues, you may provide a copy of the resolution in lieu of other documentation. If you have disputed any of the above, please provide copies of your correspondence to the credit agency as well as a copy of their response. Please note we are unable to complete your registration until this issue is resolved. Please do not hesitate to contact us if you should have any questions.

Sincerely,

Frankie D. Leland,
Operations & Management Consultant I

Statewide Public Guardianship Office

Yolanda L. Siples, Esq.
Executive Director

4040 ESPLANADE WAY
TALLAHASSEE
FLORIDA 32399-7000

Telephone
850.414.2000

Fax
850.414.2384

TDD
850.414.2001

http://elderaffairs.state.fl.us

EQUIFAX

OCT 27 PM 12:42

Equifax Credit Report™ for Elizabeth Savitt Savitt
As of: 10/22/2011
Available until: 11/21/2011
Confirmation #:

Report Does Not Update

Section Title	Section Description
1. Credit Summary	Summary of account activity
2. Account Information	Detailed account information
3. Inquiries	Companies that have requested or viewed your credit information
4. Negative Information	Bankruptcies, liens, garnishments and other judgments
5. Personal Information	Personal data, addresses, employment history
6. Dispute File Information	How to dispute information found on this credit report
7. Summary of Your Rights Under the FCRA	Summary of Your Rights Under the FCRA
8. Remedying the Effects of Identity Theft	Remedying the Effects of Identity Theft
9. Your Rights Under State Law	Your Rights Under State Law

Credit Summary

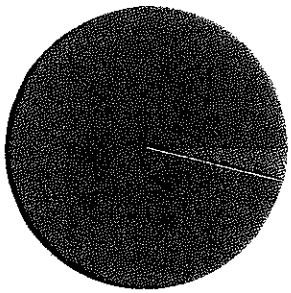
Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

Accounts

Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. - that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

Open Accounts	Total Number	Balance	Available	Credit Limit	Debt to Credit Ratio	Monthly Payment Amount	Accounts with a Balance
Mortgage	0	$0	N/A	N/A	N/A	$0	0
Installment	3	$26,407	$0	$35,408	75 %	$472	3
Revolving	5	$1,006	$9,794	$10,800	9 %	$61	2
Other	0	$0	N/A	N/A	N/A	$0	0
Total	8	$27,413	$9,794	$46,208	59 %	$533	5

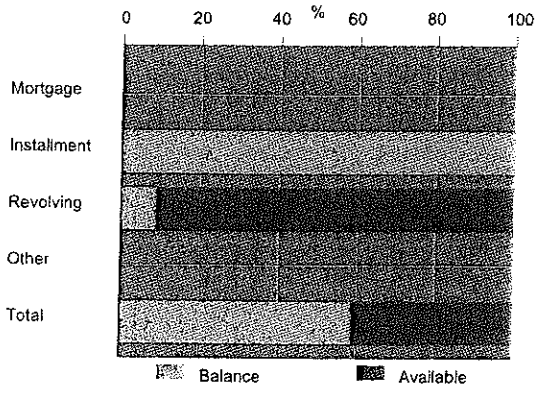
Debt by Account Type



- Mortgage-0%
- Installment-96%
- Revolving-4%
- Other-0%

NOTE: Total may not equal 100% due to rounding

Debt to Credit Ratio by Account Type



Account Age

Usually, it is a good idea to keep your oldest credit account open, as a high average account age generally demonstrates stability to lenders. Also, especially if you have been managing credit for a short time, opening many new accounts will lower your average account age and may have a negative impact.

Length of Credit History	10 Years, 4 Months

Average Account Age	5 Years, 9 Months
Oldest Account	CHASE BANK USA, NA (Opened 06/2001)
Most Recent Account	ALLY FINANCIAL (Opened 01/2011)

Inquiries - Requests for your Credit History

Numerous inquires on your credit file for new credit may cause you to appear risky to lenders, so it is usually better to only seek new credit when you need it. Typically, lenders distinguish between inquiries for a single loan and many new loans in part by the length of time over which the inquiries occur. So, when rate shopping for a loan it's a good idea to do it within a focused period of time.

Inquiries in the Last 2 Years	18
Most Recent Inquiry	HOUSEHOLD CREDIT SERVICES (08/02/11)

Potentially Negative Information

Late payments, collections and public records can have a negative impact on your credit standing. The more severe and recent they are, the more negative the potential impact might be.

Public Records	0
Negative Accounts	1
Collections	1

Mortgage Accounts

Mortgage accounts include first mortgages, home equity loans, and any other loans secured by real estate you own.

Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Payment Status	Credit Limit
CITIBANK, N.A.		02/2006	$250,000	09/2011	PAYS AS AGREED	$250,000

CITIBANK FSB

PO Box 790114
Saint Louis , MO-631790114

Account Number:		**Current Status:**	PAYS AS AGREED
Account Owner:	Individual Account.	**High Credit:**	$ 254,642
Type of Account :	Line of Credit	**Credit Limit:**	$ 250,000
Term Duration:		**Terms Frequency:**	Monthly (due every month)
Date Opened:	02/2006	**Balance:**	$ 250,000
Date Reported:	09/2011	**Amount Past Due:**	
Date of Last Payment:	10/2008	**Actual Payment Amount:**	
Scheduled Payment Amount:	$ 583	**Date of Last Activity:**	09/2011
Date Major Delinquency First Reported:		**Months Reviewed:**	67
Creditor Classification:		**Activity Description:**	N/A
Charge Off Amount:		**Deferred Payment Start Date:**	

Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Home Equity Line of Credit
Date of First Delinquency:	N/A		
Comments:	Foreclosure process started, Variable adjustable Rate		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	180	180	180	180	180	180	180	180				
2010	180	180	180	180	180	180	180	180	180	180	180	180
2009	60	90	120	150	180	180	180	180	180	180	180	180
2008	*	*	*	*	*	*	*	*	*	*	*	30
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006		*	*	*	*	*	*	*	*	*	*	*

Installment Accounts

Installment accounts are credit accounts in which the amount of the payment and the number of payments are predetermined or fixed, such as a car loan.

Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
ALLY FINANCIAL		01/2011	$8,734	10/2011		PAYS AS AGREED	

ALLY FINANCIAL

PO Box 380901
Bloomington , MN-554380901

Account Number:		Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	$ 12,705
Type of Account :	Installment	Credit Limit:	
Term Duration:	72 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	01/2011	Balance:	$ 8,734
Date Reported:	10/2011	Amount Past Due:	

Date of Last Payment:	09/2011	Actual Payment Amount:	$ 241
Scheduled Payment Amount:	$ 241	Date of Last Activity:	10/2011
Date Major Delinquency First Reported:		Months Reviewed:	9
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Auto
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	*	*	*	*	*	*	*	*	*			

SALLIE MAE 08/2008 $5,911 09/2011 $0 PAYS AS AGREED

SALLIE MAE LSGF

1002 Arthur Dr
Lynn Haven , FL-324441683

Account Number:		Current Status:	PAYS AS AGREED
Account Owner:	Joint Account	High Credit:	$ 9,498
Type of Account :	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	Deferred
Date Opened:	08/2008	Balance:	$ 5,911
Date Reported:	09/2011	Amount Past Due:	$ 0
Date of Last Payment:	02/2009	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	37
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	12/2012
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Education Loan
Date of First Delinquency:	N/A		

Comments:	Student loan - payment deferred, Variable adjustable Rate

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	*	*	*	*	*	*	*	*				
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008								*	*	*	*	*

SPACE COAST CREDIT U	11/2010	$11,762	09/2011	PAYS AS AGREED

SPACE COAST CREDIT UNION

PO Box 2470
Melbourne , FL-329022470
(407) 724-5730

Account Number:		Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	$ 13,205
Type of Account :	Installment	Credit Limit:	
Term Duration:	72 Months	Terms Frequency:	Monthly (due every month)
Date Opened:	11/2010	Balance:	$ 11,762
Date Reported:	09/2011	Amount Past Due:	
Date of Last Payment:	09/2011	Actual Payment Amount:	$ 231
Scheduled Payment Amount:	$ 231	Date of Last Activity:	09/2011
Date Major Delinquency First Reported:		Months Reviewed:	10
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Auto
Date of First Delinquency:	N/A		
Comments:	Fixed rate		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec

2011	*	*	*	*	*	*	*	*				
2010												

Revolving Accounts

Revolving accounts are charge accounts that have a credit limit and require a minimum payment each month, such as most credit cards.

Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
AMEX/DSNB		03/2004	$0	09/2011		PAYS AS AGREED	$300

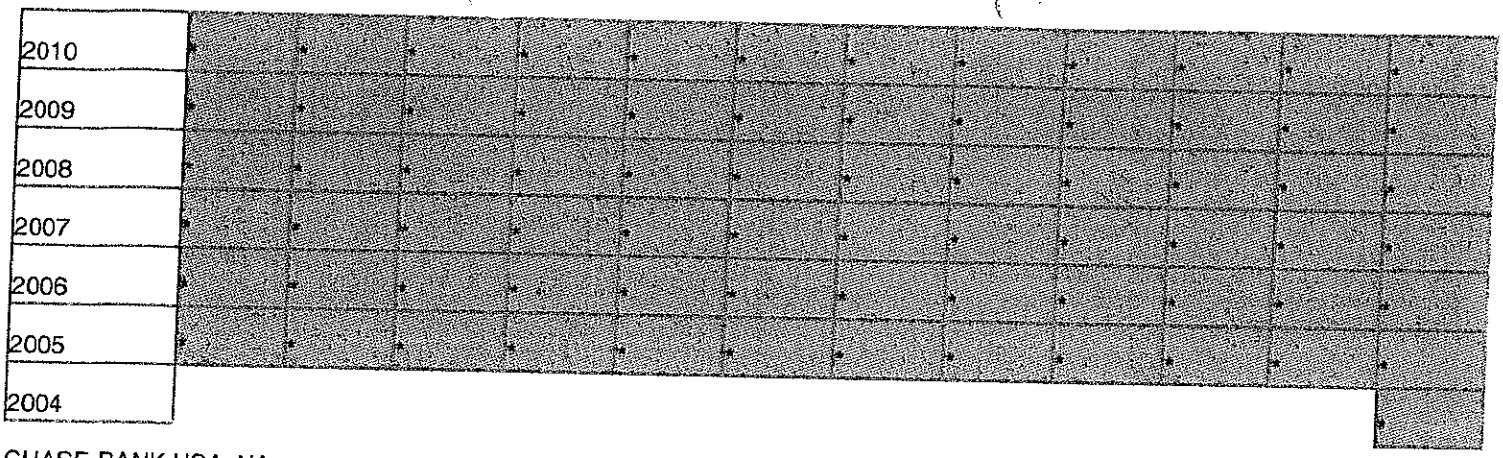
AMEX/DSNB

9111 Duke Blvd
Mason , OH-450408999
(800) 243-6552

Account Number:		Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	$ 0
Type of Account :	Revolving	Credit Limit:	$ 300
Term Duration:		Terms Frequency:	
Date Opened:	03/2004	Balance:	$ 0
Date Reported:	09/2011	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	12
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	*	*	*	*	*	*	*	*				



CHASE BANK USA, NA	07/2001	$65	09/2011	PAYS AS AGREED	$8,500

Chase Card Services

P.O.Box 15298
Wilmington , DE-19850
(800) 955-9900

Account Number:		Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	$ 5,389
Type of Account :	Revolving	Credit Limit:	$ 8,500
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	07/2001	Balance:	$ 65
Date Reported:	09/2011	Amount Past Due:	
Date of Last Payment:	09/2011	Actual Payment Amount:	$ 3,482
Scheduled Payment Amount:	$ 41	Date of Last Activity:	09/2011
Date Major Delinquency First Reported:		Months Reviewed:	99
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011												

2010							
2009							
2008							
2007							
2006							
2005							
2004							

CITICARDS CBNA	05/2007	$941	09/2011	PAYS AS AGREED	$2,000

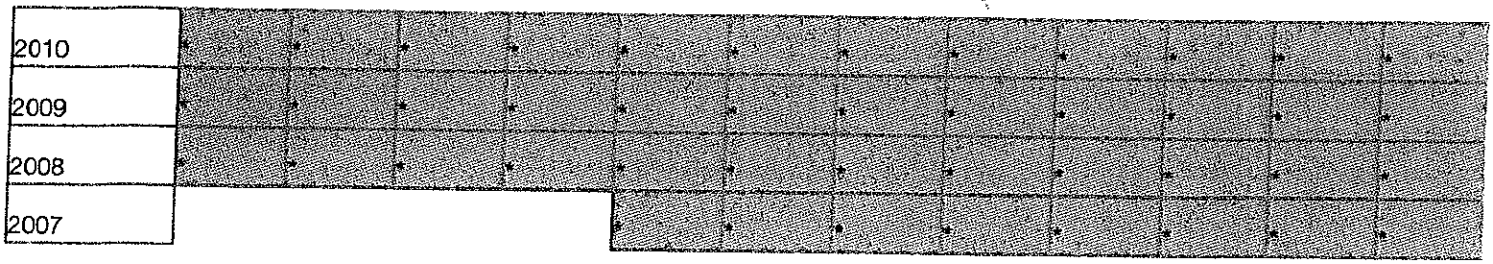
CITICARDS CBNA

PO Box 6241
Sioux Falls , SD-571176241

Account Number:		**Current Status:**	PAYS AS AGREED
Account Owner:	Individual Account.	**High Credit:**	$ 1,680
Type of Account :	Revolving	**Credit Limit:**	$ 2,000
Term Duration:		**Terms Frequency:**	Monthly (due every month)
Date Opened:	05/2007	**Balance:**	$ 941
Date Reported:	09/2011	**Amount Past Due:**	
Date of Last Payment:	09/2011	**Actual Payment Amount:**	
Scheduled Payment Amount:	$ 20	**Date of Last Activity:**	09/2011
Date Major Delinquency First Reported:		**Months Reviewed:**	52
Creditor Classification:		**Activity Description:**	N/A
Charge Off Amount:		**Deferred Payment Start Date:**	
Balloon Payment Amount:		**Balloon Payment Date:**	
Date Closed:		**Type of Loan:**	Flexible Spending Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011												



MACY'S/DSNB	03/2004	$0	10/2011	PAYS AS AGREED

MACY'S/DSNB

PO Box 8218
Mason , OH-450408218
(800) 243-6552

Account Number:		Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	
Type of Account :	Revolving	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	03/2004	Balance:	$ 0
Date Reported:	10/2011	Amount Past Due:	
Date of Last Payment:	06/2011	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	06/2011
Date Major Delinquency First Reported:		Months Reviewed:	13
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011												
2010												
2009												
2008												
2007												

2006					
2005					
THE SPORTS AUTHORITY		11/2001	$0	02/2002	PAYS AS AGREED

THE SPORTS AUTHORITY

PO Box 182789
Columbus , OH-432182789

Account Number:		Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	$ 1,000
Type of Account :	Revolving	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	11/2001	Balance:	$ 0
Date Reported:	02/2002	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	02/2002
Date Major Delinquency First Reported:		Months Reviewed:	3
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

No 81-Month Payment Data available for display.

Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
BLOOM/DSNB		03/2007	$0	10/2011		PAYS AS AGREED	

BLOOM/DSNB

PO Box 8218
Mason , OH-450408218

(800) 243-6552

Account Number:		Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	
Type of Account :	Revolving	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	03/2007	Balance:	$ 0
Date Reported:	10/2011	Amount Past Due:	
Date of Last Payment:	05/2007	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	05/2007
Date Major Delinquency First Reported:		Months Reviewed:	55
Creditor Classification:		Activity Description:	Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	05/2010	Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:	Account closed by consumer		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	*	*	*	*	*	*	*	*	*			
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007			*	*	*	*	*	*	*	*	*	*

CHASE BANK USA, NA		06/2001	$0	12/2006	PAYS AS AGREED $11,000

Chase Card Services

P.O.Box 15298
Wilmington , DE-19850
(800) 955-9900

Account Number:		Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	$ 3,868
Type of Account :	Revolving	Credit Limit:	$ 11,000

Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	06/2001	Balance:	$ 0
Date Reported:	12/2006	Amount Past Due:	
Date of Last Payment:	08/2003	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	08/2003
Date Major Delinquency First Reported:		Months Reviewed:	66
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	08/2006	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed by credit grantor		

81-Month Payment History

No 81-Month Payment Data available for display.

CITICARDS CBNA	05/2007	$0	06/2007	PAYS AS AGREED

CITICARDS CBNA

PO Box 6241
Sioux Falls , SD-571176241

Account Number:		Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	$ 0
Type of Account :	Revolving	Credit Limit:	
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	05/2007	Balance:	$ 0
Date Reported:	06/2007	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	1
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	

Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request		

81-Month Payment History

No 81-Month Payment Data available for display.

GECRB/GAP DC	01/2008	$0	09/2011	PAYS AS AGREED	$124

GECRB/GAP DC

PO Box 965005
Orlando , FL-328965005
(800) 234-7455

Account Number:		Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	$ 113
Type of Account :	Revolving	Credit Limit:	$ 124
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	01/2008	Balance:	$ 0
Date Reported:	09/2011	Amount Past Due:	
Date of Last Payment:	03/2008	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	03/2008
Date Major Delinquency First Reported:		Months Reviewed:	44
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	07/2010	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	*	*	*	*	*	*	*	*				
2010	*	*	*	*	*	*	*	*	*	*	*	*

2009	
2008	

MACY'S/DSNB	03/2004	11/2010	LOST OR STOLEN CARD

MACY'S/DSNB

PO Box 8218
Mason , OH-450408218
(800) 243-6552

Account Number:		Current Status:	LOST OR STOLEN CARD
Account Owner:		High Credit:	
Type of Account	N/A	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	03/2004	Balance:	
Date Reported:	11/2010	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	07/2009
Date Major Delinquency First Reported:		Months Reviewed:	N/A
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

No 81-Month Payment Data available for display.

SEARS/CITIBANK CBNA	07/2005	$0	10/2011	PAYS AS AGREED	$6,000

SEARS/CITIBANK SD NA

8725 W Sahara Ave
Mc 02/02/03
The Lakes , NV-891630001

Account Number:		Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	$ 1,364
Type of Account:	Revolving	Credit Limit:	$ 6,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	07/2005	Balance:	$ 0
Date Reported:	10/2011	Amount Past Due:	
Date of Last Payment:	12/2005	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	12/2005
Date Major Delinquency First Reported:		Months Reviewed:	71
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	10/2008	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011												
2010												
2009												
2008												
2007												
2006												
2005												

THE HOME DEPOT/CBNA 12/2007 $0 09/2011 PAYS AS AGREED $5,001

THE HOME DEPOT/CBSD

Ccs Gray Ops Center
PO Box 6497
Sioux Falls , SD-571176497
(800) 677-0232

Account Number:		Current Status:	PAYS AS AGREED

Account Owner:	Individual Account.	High Credit:	$ 78
Type of Account :	Revolving	Credit Limit:	$ 5,001
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	12/2007	Balance:	$ 0
Date Reported:	09/2011	Amount Past Due:	
Date of Last Payment:	01/2008	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	01/2008
Date Major Delinquency First Reported:		Months Reviewed:	45
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	05/2009	Type of Loan:	Charge Account
Date of First Delinquency:	N/A		
Comments:	Account closed by credit grantor		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	*	*	*	*	*	*	*	*				
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007												*

VISA/DSNB	03/2007	$0	09/2011	PAYS AS AGREED	$300

VISA/DSNB

9111 Duke Blvd
Mason , OH-450408999
(800) 243-6552

Account Number:		Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	$ 0
Type of Account :	Revolving	Credit Limit:	$ 300
Term Duration:		Terms Frequency:	

Date Opened:	03/2007	Balance:	$ 0
Date Reported:	09/2011	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:		Months Reviewed:	54
Creditor Classification:		Activity Description:	Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	05/2010	Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed by consumer		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	*	*	*	*	*	*	*	*				
2010	*	*	*	*	*	*	*	*	*	*	*	*
2009	*	*	*	*	*	*	*	*	*	*	*	*
2008	*	*	*	*	*	*	*	*	*	*	*	*
2007			*	*	*	*	*	*	*	*	*	*

VISA/DSNB 03/2004 11/2010 LOST OR STOLEN CARD

VISA/DSNB

9111 Duke Blvd
Mason , OH-450408999
(800) 243-6552

Account Number:		Current Status:	LOST OR STOLEN CARD
Account Owner:		High Credit:	
Type of Account	N/A	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	03/2004	Balance:	
Date Reported:	11/2010	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	

Scheduled Payment Amount:		Date of Last Activity:	11/2010
Date Major Delinquency First Reported:		Months Reviewed:	N/A
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:			

81-Month Payment History

No 81-Month Payment Data available for display.

Other Accounts

These are all accounts that do not fall into the other categories and can include 30-day accounts such as American Express.

You have no accounts classified as "Other" on file

Payment History Key

Meaning	Symbol	Meaning	Symbol
Pays or Paid as Agreed:	*	180+ Days Past Due:	180
30-59 Days Past Due:	30	Collection Account:	CA
60-89 Days Past Due:	60	Foreclosure:	F
90-119 Days Past Due:	90	Voluntary Surrender:	VS
120-149 Days Past Due:	120	Repossession:	R
150-179 Days Past Due:	150	Charge Off:	CO

Inquiries

A request for your credit history is called an inquiry. Inquiries remain on your credit report for two years. There are two types of inquires - those that may impact your credit rating and those that do not.

Inquiries that may impact your credit rating

These inquires are made by companies with whom you have applied for a loan or credit.

Name of Company	Date of Inquiry
GMAC AUTOMOTIVE BANK	01/04/11, 11/13/10

Creditor Contact Information

GMAC AUTOMOTIVE BANK
6985 Union Park Ctr
Midvale, UT 840474177
(800) 200-4622

AMERICREDIT FINANCIAL SERVICES	07/06/10

Creditor Contact Information

AMERICREDIT FINANCIAL SERVICES

200 BAILEY AVE
FORT WORTH, TX 76107
(817) 302-7424

AT&T SERVICES, INC. 12/10/10

Creditor Contact Information

AT&T SERVICES, INC.
444 Michigan Ave Fl 2
Se-Consumer

Detroit, MI 482262517

BB & T SALES FINANCE MAIN 07/06/10

Creditor Contact Information

BB & T SALES FINANCE MAIN
101 S Elm St
Number

Greensboro, NC 274012698

BRAMAN HONDA PALM BEACH 07/05/10

Creditor Contact Information

BRAMAN HONDA PALM BEACH
5200 Lake Worth Rd
Greenacres, FL 334633352

CAPITAL ONE 07/29/10

Creditor Contact Information

CAPITAL ONE
15000 Capital One Dr
Po # 96766

Richmond, VA 232381119

CAPITAL ONE 07/06/10

Creditor Contact Information

CAPITAL ONE
11011 W Broad St
Glen Allen, VA 230605937

CHASE BANK USA N.A 06/06/10

Creditor Contact Information

CHASE BANK USA N.A
800 Brooksedge Blvd
Mailstop 0H1-0552

Westerville, OH 430812822

CHASE CUSTOM FINANCE 07/06/10

Creditor Contact Information

CHASE CUSTOM FINANCE
MIRAMAR CENTRE III
3601 SW 160TH AVE, #140

MIRAMAR, FL 33027
(877) 226-5663

CITIBANK OF SOUTH DAKOTA 06/20/11

Creditor Contact Information

CITIBANK OF SOUTH DAKOTA
PO Box 6241
Sioux Falls, SD 571176241
(800) 950-5114

THE HOME DEPOT/CBSD 11/23/10

Creditor Contact Information

THE HOME DEPOT/CBSD
Ccs Gray Ops Ctr
541 Sid Martin Rd

Gray, TN 376156210

HOUSEHOLD CREDIT SERVICES 08/02/11

Creditor Contact Information

HOUSEHOLD CREDIT SERVICES
2980 Meade Ave
Las Vegas, NV 891020729

HSBC BEST BUY 06/19/11, 06/06/10

Creditor Contact Information

HSBC BEST BUY
PO Box 15518
Wilmington, DE 198505518

OFF LEASE ONLY, INC. - DC 11/11/10

Creditor Contact Information

OFF LEASE ONLY, INC. - DC
3531 Lake Worth Rd
Palm Springs, FL 334614030

OFF LEASE ONLY, INC.-PCE-DT 01/03/11

Creditor Contact Information

OFF LEASE ONLY, INC.-PCE-DT
3531 Lake Worth Rd
Palm Springs, FL 334614030

SANTANDER AUTO 07/06/10

Creditor Contact Information

SANTANDER AUTO
8585 N Stemmons Fwy
Ste 1100-North

Dallas, TX 752473836

Inquiries that do not impact your credit rating
These inquires include requests from employers, companies making promotional offers and your own requests to check your credit. These inquiries are only viewable by you.

Company Information	Date of Inquiry
PRM-AT&T WIRELESS	04/27/11, 02/09/11, 12/22/10, 11/24/10
AT&T SERVICES,INC	12/10/10
AR-AT&T INC.	06/12/11
PRM-CAPITAL ONE AUTO FINANCE	09/29/11
PRM-CAPITAL ONE	08/11/11, 06/09/11, 05/12/11, 04/07/11, 03/10/11, 02/10/11, 01/13/11, 12/09/10, 11/11/10
AR-CITIBANK NA	09/24/11
AR-CITI CARDS CBSDNA	09/08/11
AR-CITI CARDS CBSD	09/30/11
AR-CITIMORTGAGE	09/06/11
EQUIFAX	10/22/11
ND-EQUIFAX	10/22/11
PRM-HOUSEHOLD BANK	08/19/11, 07/22/11, 06/24/11, 05/20/11, 04/22/11, 03/22/11, 02/22/11, 01/24/11, 01/20/11, 12/27/10, 12/20/10, 11/16/10
AR-MACYS/DSNB	05/03/11
AR-MACYS/FDSB	08/16/11
PRM-MDA CAPITAL, INC.	01/26/11
PRM-THE TRAVELERS INDEMITY COMPANY	01/06/11, 11/15/10
AR-MACY'S DSNB	11/05/10

Prefix	Prefix Description
PRM	Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance.(PRM inquiries remain for twelve months.)
AM or AR	Inquiries with these prefixes indicate a periodic review of your credit

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

Negative Accounts

Accounts that contain a negative account status. Accounts not paid as agreed generally remain on your credit file for 7 years from the date the account first became past due leading to the current not paid status. Late Payment History generally remains on your credit file for 7 years from the date of the late payment.

Closed Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Status	Credit Limit
CITIBANK, N.A.		02/2006	$250,000	09/2011		PAYS AS AGREED	$250,000

CITIBANK FSB

PO Box 790114
Saint Louis , MO-631790114

Account Number:		Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	$ 254,642
Type of Account :	Line of Credit	Credit Limit:	$ 250,000
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	02/2006	Balance:	$ 250,000
Date Reported:	09/2011	Amount Past Due:	
Date of Last Payment:	10/2008	Actual Payment Amount:	
Scheduled Payment Amount:	$ 583	Date of Last Activity:	09/2011
Date Major Delinquency First Reported:		Months Reviewed:	67
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	

Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Home Equity Line of Credit
Date of First Delinquency:	N/A		
Comments:	Foreclosure process started, Variable adjustable Rate		

81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011	180	180	180	180	180	180	180	180				
2010	180	180	180	180	180	180	180	180	180	180	180	180
2009	60	90	120	150	180	180	180	180	180	180	180	180
2008	*	*	*	*	*	*	*	*	*	*	*	30
2007	*	*	*	*	*	*	*	*	*	*	*	*
2006		*	*	*	*	*	*	*	*	*	*	*

Collections

A collection is an account that has been turned over to a collection agency by one of your creditors because they believe the account has not been paid as agreed.

COLLECTION RESULTS INC

Agency Address:	1121 S Military Trl # 286 Deerfield Beach, FL 334427604 (954) 428-7676
Date Reported:	01/2011
Date Assigned:	10/2010
Creditor Classification:	Personal Services
Creditor Name:	PALM BEACH BUSHWACKERS LLC
Accounts Number:	
Account Owner:	Individual Account.
Original Amount Owned:	$345
Date of 1 st Delinquency:	04/2010
Balance Date:	01/2011
Balance Owned:	$0
Last Payment Date :	22/12/2010
Status Date:	01/2011

Status: P - Paid

Comments: N/A

Public Records

Public record information includes bankruptcies, liens or judgments and comes from federal, state or county court records.

You have no Public Records on file

Personal Information

The following information is added to your file either when creditors enter requests to view your credit history, or when you report it to Equifax directly.

Name: Elizabeth Savitt Savi**
Social Security Number
Age or Date of Birth: September 9, 1955
Formerly Known As: Elizabeth Savitt Ellis

Address Information

Current/Previous	Street City,State Zip	Date Reported
Current	4101 SATIN LEAF CT DELRAY BEACH,FL,33445	
Former Address1	432 WOODCREST RD KEY BISCAYNE,FL,33149	
Former Address2	777 SOUTH DR APT C DELRAY BEACH,FL,33445	
Former Address3	640 TENNIS CLUB DR FORT LAUDERDALE,FL,33311	
Former Address4	2 SOUTHMOOR DR SAINT LOUIS,MO,63105	

Other Identification

You have no other identification on file.

Employment History

Last Reported Employment:
SELF TENNIS PROLESS; AVALON ESTATES

Previous Employment(s):
SELF TENNIS PROLESS; AVALON ESTATES

Alert(s)

You have no Alerts on file.

Consumer Statement

You have no Consumer Statement on file.

Dispute File Information

If you believe that any of the information f .d on this report is incorrect, there are 3 ways aunch an investigation about the information on this report.

When you file a dispute, the credit bureau you contact is required to investigate your dispute within 30 days. They will not remove accurate data unless it is outdated or cannot be verified.

To initiate a dispute online please visit https://www.ai.equifax.com

To check the status or view the results of your dispute please visit https://www.ai.equifax.com

How to order your score by phone

By law, you are entitled to obtain your credit score. There is a fee of $7.95 to obtain your credit score from Equifax Information Services . To request your credit score, please contact:

Equifax Information Services LLC
P.O. Box 105167
Atlanta, GA 30348
or call
1-877-SCORE-11

If you are in the process of obtaining a mortgage, you may be entitled to free credit score information. Contact the person making or arranging your loan for further information.

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 file or another type of consumer file 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 file;
  - you are the victim of identify 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 file 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 file 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 file.** 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

Remedying the Effects of Identity Theft

Identity theft occurs when someone uses your name, Social Security number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumer.gov/idtheft or write to: FTC, Consumer Response Center, Room 130-B, 600 Pennsylvania Avenue, N.W. Washington, D.C., 20580.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, the victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

1. You have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.
    - Equifax: 1-800-525-6285; www.equifax.com
    - Experian: 1-888-397-3742; www.experian.com
    - TransUnion: 1-800-680-7289; www.transunion.com

   An initial fraud alert stays in your file for at least 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the identity theft

report, visit www.consumer.gov/idtheft.

2. You have the right to free copies of the information in your file (your "file disclosure"). An initial fraud alert entitles you to a copy of all the information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.ftc.gov/credit.
3. You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information. A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumer.gov/idtheft.
4. You have the right to obtain information from a debt collector. If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief - like the name of the creditor and the amount of the debt.
5. If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file. An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation, or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer, or place the debt for collection.
6. You also may prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft. To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.

To learn more about identity theft and how to deal with its consequences, visit www.consumer.gov/idtheft, or write to the FTC. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state attorney general.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.ftc.gov/credit.

Your Rights Under State Law

Florida Consumers Have the Right to Place a Security Freeze

You have a right to place a "security freeze" on your consumer report, which will, except as provided by law, prohibit a consumer reporting agency from releasing any information in your consumer report without your express authorization. A security freeze must be requested in writing by certified mail to a consumer reporting agency. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent.

YOU SHOULD BE AWARE THAT USING A SECURITY FREEZE TO CONTROL ACCESS TO THE PERSONAL AND FINANCIAL INFORMATION IN YOUR CONSUMER REPORT MAY DELAY, INTERFERE WITH, OR PROHIBIT THE TIMELY APPROVAL OF ANY SUBSEQUENT REQUEST OR APPLICATION YOU MAKE REGARDING A NEW LOAN, CREDIT, MORTGAGE, INSURANCE, GOVERNMENT SERVICES OR PAYMENTS, RENTAL HOUSING, EMPLOYMENT, INVESTMENT, LICENSE, CELLULAR PHONE, 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 consumer report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your consumer report or authorize the release of your consumer report for a designated period of time after the security freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

1. The personal identification number or password.

2. Proper identification to verify your ident.

3. Information specifying the period of time for which the report shall be made available.

4. Payment of a fee authorized by this section.

A consumer reporting agency must authorize the release of your consumer report no later than 3 business days after receiving the above information.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account, that requests information in your consumer report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

You have the right to bring a civil action against anyone, including a consumer reporting agency, who fails to comply with the provisions of s. 501.005, Florida Statutes, which governs the placing of a consumer report security freeze on your consumer report.

A security freeze request must be mailed via certified mail to:

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

Or, you may contact us on the web at equifax.com or call 800-685-1111.

The fee to place a security freeze is $10.00. If you are a victim of identity theft and you submit a copy of a valid investigative or incident report or complaint with a law enforcement agency about the unlawful use of your identifying information by another person, no fee will be charged. If you are sixty-five years of age or older, no fee will be charged. Include your complete name, complete address, social security number, date of birth and payment, if applicable.

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

Equifax offers you personal credit products that enlighten, enable and empower you. Whether you are managing your credit, protecting your identity or preparing for a major purchase, Equifax offers the tools you need to make the smartest choices possible. For more information visit www.Equifax.com.

Personal Information

File Number: 219672151
Date Issued: 04/05/2010

Name: ELIZABETH S. SAVITT

Other Names: BETSY S. ELLIS
ELIZABETH S. ELLIS

SSN:
Date of Birth: 09/1955

Telephone 496-1559

You have been on our files since 04/1989

Your SSN is partially masked for your protection

CURRENT ADDRESS

Address: 4101 SATIN LEAF CT.
DELRAY BEACH, FL 33445

Date Reported: 07/2006

PREVIOUS ADDRESSES

Address: 40101 SATIN LEAF CT.
DELRAY BEACH, FL 33445

Date Reported: 01/2008

Address: 777 SOUTH DR., #C
DELRAY BEACH, FL 33445

EMPLOYMENT DATA REPORTED

Employer Name: SAVITT TENNIS MAINTENANCE AMP
Date Reported: 01/2006

Position: TENNIS PRO
Date Hired:

Special Notes: Your Social Security number has been masked for your protection. You may request disclosure of the full number by writing to us at the address found at the end of this report. Also if any item on your credit report begins with 'MED1', it includes medical information and the data following 'MED1' is not displayed to anyone but you except where permitted by law.

Account Information

The key to the right helps explain the payment history information contained in some of the accounts below. Not all accounts will contain payment history information, but some creditors report how you make payments each month in relation to your agreement with them.

N/A	X	OK	30	60	90	120
Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late

Adverse Accounts

The following accounts contain information that some creditors may consider to be adverse. Adverse account information may generally be reported for 7 years from the date of the first delinquency, depending on your state of residence. The adverse information in these accounts has been printed in >brackets< or is shaded for your convenience, to help you understand your report. They are not bracketed or shaded this way for creditors. (Note: The account # may be scrambled by the creditor for your protection).

CITIBANK NA #:

1000 TECHNOLOGY DR
MS 504A
O'FALLON , MO 63368-2240
(800) 685-0935

Balance: $250,000
Date Updated: 03/2010
High Balance: $254,642
Credit Limit: $250,000
Past Due: >$10,330<
Terms: Minimum $527

Pay Status: >120 Days Past Due<
Account Type: Line of Credit Account
Responsibility: Individual Account
Date Opened: 02/2006

Loan Type: Home Equity Loan

Remark: >Foreclosure initiated<
>Maximum delinquency of 120+ days in 03/2009 for $3,568<

Estimated date that this item will be removed: 11/2015

Late Payments
48 months
30 60 90
>1< >1< >13<

Last 48 Months

120	120	120	120	120	120	120	120	120	120	120	120	120	90	60	30	OK	OK	OK	OK	OK	OK	OK	OK	OK
feb	'10	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'09	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	

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
feb	'08	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	feb	'07	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	

Satisfactory Accounts

The following accounts are reported with no adverse information. (Note: The account # may be scrambled by the creditor for your protection).

CHASE BANK USA NA #:

800 BROOKSEDGE BLV
WESTERVILLE , OH 43081
(800) 436-7939

Balance: $49
Date Updated: 03/2010
High Balance: $5,389
Credit Limit: $8,500
Past Due: $0
Terms: Minimum $49

Pay Status: Paid or Paying as Agreed
Account Type: Revolving Account
Responsibility: Individual Account
Date Opened: 07/2001

Loan Type: Credit Card

OCT 20 2011 AM 11:11

Late Payments

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

FROM CGC EXAM RESULT SPREADSHEET IN SPGO SHARE DRIVE

								40 HR DATE				EXAM DATE		
NCG	Lisa		Hodgins	659	10/9/2010	Pass	10/9/2010	28-Aug-10	Palm Harbor, FL	20-276778	659	10/9/2010	Pass	10/9/2010
NCG	Melba		Kelly	660	10/9/2010	Pass	10/9/2010	28-Aug-10	Palm Harbor, FL	20-276778	660	10/9/2010	Pass	10/9/2010
NCG	Melba		Kelly	660	10/9/2010	Pass	10/9/2010	28-Aug-10	Palm Harbor, FL	20-276778	660	10/9/2010	Pass	10/9/2010
NCG	Teresa		Lyman	661	10/9/2010	Pass	10/9/2010	28-Aug-10	Palm Harbor, FL	20-276778	661	10/9/2010	Pass	10/9/2010
NCG	Teresa		Lyman	661	10/9/2010	Pass	10/9/2010	28-Aug-10	Palm Harbor, FL	20-276778	661	10/9/2010	Pass	10/9/2010
NCG	Laura		Parrish	662	10/9/2010	Pass	10/9/2010	26-Jun-10	St. Petersburg College	20-201204	662	10/9/2010	Pass	10/9/2010
NCG	Laura		Parrish	662	10/9/2010	Pass	10/9/2010	26-Jun-10	St. Petersburg College	20-201204	662	10/9/2010	Pass	10/9/2010
NCG	Carol		Steeves	664	10/9/2010	Pass	10/9/2010	28-Aug-10	Palm Harbor, FL	20-276778	664	10/9/2010	Pass	10/9/2010
NCG	Carol		Steeves	664	10/9/2010	Pass	10/9/2010	28-Aug-10	Palm Harbor, FL	20-276778	664	10/9/2010	Pass	10/9/2010
	Jane		Vatelot	665	10/9/2010	Fail		26-Jun-10	St. Petersburg College	20-201204	665	10/9/2010	Pass	10/9/2010
	Jane		Vatelot	665	10/9/2010	Fail		26-Jun-10	St. Petersburg College	20-201204	665	10/9/2010	Pass	10/9/2010
	James	R.	Boates	0675A	11/14/2010	Fail		28-Aug-10	Guardian Angel Services	20-259815	0675A	11/14/2010	Fail	
NCG	Roxanne		Cumberland	0677B	11/14/2010	Pass	11/14/2010	26-Sep-10	Guardianship Training & Support Services	20-278031	0677B	11/14/2010	Pass	11/14/2010
NCG	JoAnne		McNamara	0678C	11/14/2010	Pass	11/14/2010	11-Jul-10	Guardianship Training & Support - Kenney	20-265418	0678C	11/14/2010	Pass	11/14/2010
NCG	**Elizabeth "Betsy"**		**Savitt**	**0679B**	**11/14/2010**	**Pass**	**11/14/2010**	**11-Jul-10**	**Guardianship Training & Support Services**	**20-265418**	**0679B**	**11/14/2010**	**Pass**	**11/14/2010**
NCG	Kevin		Swerdlin	0680C	11/14/2010	Pass	11/14/2010	26-Sep-10	Guardianship Training & Support Services	20-278031	0680C	11/14/2010	Pass	11/14/2010
NCG	Thomas	D.	Szuba	0681A	11/14/2010	Pass	11/14/2010	28-Aug-10	Guardian Angel Services	20-259815	0681A	11/14/2010	Pass	11/14/2010
NCG	Vea	Lynn	Townsend	0683C	11/14/2010	Pass	11/14/2010	28-Aug-10	Palm Harbor, FL	20-276778	0683C	11/14/2010	Pass	11/14/2010
	Ronnie	E.	Townsend	0682B	11/14/2010	Fail		28-Aug-10	Palm Harbor, FL	20-276778	0682B	11/14/2010	Fail	
	Jerry		Beauchamp	0693A	11/20/2010	Fail		28-Aug-10	Pat Wood - Ocala, FL	20-204403	0693A	11/20/2010	Fail	
	Denice	M.	Bland	0694B	11/20/2010	Fail		28-Aug-10	Pat Wood	20-204403	0694B	11/20/2010	Fail	11/20/2010
NCG	Jon	D.	Freisen	0696A	11/20/2010	Pass	11/20/2010	24-Sep-10	Karen Campbell, Tallahasse, FL	20-275287	0696A	11/20/2010	Pass	
NCG	Jade		Malek	0697B	11/20/2010	Pass	11/20/2010	28-Aug-10	Guardian Angel Services	20-259815	0697B	11/20/2010	Fail	11/20/2010
NCG	Jeannie	E.	Martin	0698C	11/20/2010	Pass	11/20/2010	28-Aug-10	Pat Wood	20-204403	0698C	11/20/2010	Pass	11/20/2010

License Transcript

Name	ELIZABETH B SAVITT
Transcript Name	PG, Standard (even year)
Required	FLORIDA STATEWIDE PUBLIC GUARDIANSHIP OFFICE
Completion Date	12/31/2016
Days Remaining	642
Transcript Dates	01/01/2015 - 12/31/2016
Printed Date	30-MAR-2015

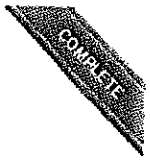
Subject Area		Hours Required	Hours Posted	Hours Needed
Continuing Education		16	13	3
GUARDIANSHIP 101	01/08/2015		1	
PROFESSIONAL GUARDIAN ETHICS-DUTY OF LOYALTY	02/06/2015		2	
SOCIAL SECURITY EXPLAINED	02/10/2015		2	
BLOODBORNE PATHOGENS (HIV/AIDS-INFECTION CONTROL)	02/14/2015		4	
OVERCOMING STIGMA OF DEMENTIA 2012	03/04/2015		4	
	Total Hours:	16	13	3

License Transcript

Name	ELIZABETH B SAVITT
Transcript Name	PG, Standard (even year)
Required	FLORIDA STATEWIDE PUBLIC GUARDIANSHIP OFFICE
Completion Date	12/31/2014
Days Remaining	-89
Transcript Dates	01/01/2013 - 12/31/2014
Printed Date	30-MAR-2015

Subject Area		Hours Required	Hours Posted	Hours Needed
Continuing Education		**16**	**3**	**13**
BIPOLAR DISORDER	04/24/2013		2	
ALZHEIMER'S DISEASE 101 AND RESEARCH UPDATE	09/12/2013		1	
	Total Hours:	16	3	13

License Transcript



Name	**ELIZABETH B SAVITT**
Transcript Name	**PG, Standard (even year)**
Required	**FLORIDA STATEWIDE PUBLIC GUARDIANSHIP OFFICE**
Completion Date	**12/31/2012**
Days Remaining	**-819**
Transcript Dates	**01/01/2011 - 12/31/2012**
Printed Date	**30-MAR-2015**

Subject Area		Hours Required	Hours Posted	Hours Needed
Continuing Education		**16**	**20**	**0**
PARTERING WITH FAMILY GUARDIANS	02/09/2012		1	
PROTECTING GUARDIANSHIP ASSETS: HOW TO IDENTIFY FRUAD, WASTE & FINANCIAL MISMANAGEMENT	04/12/2012		1	
HOARDING IN LATER-LIFE	06/14/2012		1	
25TH ANNUAL FSGA CONFERENCE 2012 "WE'VE STRUCK SILVER!"	07/21/2012		9	
RULES AND REGULATIONS OF THE FUNERAL AND CEMETERY INDUSTRIES	09/13/2012		1	
AREA AGENCY ON AGING - WHAT IS THE AGING RESOURCE CENTER ?	10/11/2012		1	
WORKING WITH FAMILIES OF PERSONS WITH SERIOUS MENTAL ILLNESS	10/12/2012		2	
ETHICS AND THE PROFESSIONAL GUARDIAN Excess Hours not applied: 4	12/26/2012		4	
	Total Hours:	**16**	**20**	**0**

Center for Guardianship Certification
P.O. Box 5704 ◆ Harrisburg, PA 17110 ◆ 717.238.4689 ◆ 717.238.9985 fax

Promoting Professional Excellence

Elizabeth "Betsy" Savitt

has been certified as a National Certified Guardian by the Center for Guardianship Certification

The mission of the Center for Guardianship Certification (CGC) is to promote the guardianship certification program by identifying those individuals who are involved in guardianship issues and who meet levels of knowledge and expertise in guardianship services to be identified to the public as a National Certified Guardian (NCG).

Jean Krahn, NMG
Committee Chairperson

Colleen Colton, NMG
President

November 30, 2012
Expiration Date