

<b>ADVERSARY PROCEEDING COVER SHEET</b> (Instructions on Reverse)		<b>ADVERSARY PROCEEDING NUMBER</b> (For Court Use Only)
<b>PLAINTIFFS</b> Jason Allen Schneider Crystal Gail Schneider 109 Hershman Ave Denmark, WI 54208	<b>DEFENDANTS</b> 21st Mortgage Corporation Attn: Tim Williams, CEO 620 Market St. Knoxville, TN 37902	
<b>ATTORNEYS</b> (Firm Name, Address, and Telephone No.) Trevor J. Pedersen Pedersen Law Office, LLC 3010 S. Appleton Road Menasha, WI 54952 920-727-0970 Fax: 920-380-7570	<b>ATTORNEYS</b> (If Known)	
<b>PARTY</b> (Check One Box Only) <input checked="" type="checkbox"/> Debtor <input type="checkbox"/> U.S. Trustee/Bankruptcy Admin <input type="checkbox"/> Creditor <input type="checkbox"/> Other <input type="checkbox"/> Trustee	<b>PARTY</b> (Check One Box Only) <input type="checkbox"/> Debtor <input type="checkbox"/> U.S. Trustee/Bankruptcy Admin <input checked="" type="checkbox"/> Creditor <input type="checkbox"/> Other <input type="checkbox"/> Trustee	
<b>CAUSE OF ACTION</b> (WRITE A BRIEF STATEMENT OF CAUSE OF ACTION, INCLUDING ALL U.S. STATUTES INVOLVED)		
<b>NATURE OF SUIT</b> (Number up to five (5) boxes starting with lead cause of action as 1, first alternative cause as 2, second alternative cause as 3, etc.)		
<b>FRBP 7001(1) - Recovery of Money/Property</b> <input type="checkbox"/> 11-Recovery of money/property - §542 turnover of property <input type="checkbox"/> 12-Recovery of money/property - §547 preference <input type="checkbox"/> 13-Recovery of money/property - §548 fraudulent transfer <input type="checkbox"/> 14-Recovery of money/property - other  <b>FRBP 7001(2) - Validity, Priority or Extent of Lien</b> <input checked="" type="checkbox"/> 21-Validity, priority or extent of lien or other interest in property  <b>FRBP 7001(3) - Approval of Sale of Property</b> <input type="checkbox"/> 31-Approval of sale of property of estate and of a co-owner - §363(h)  <b>FRBP 7001(4) - Objection/Revocation of Discharge</b> <input type="checkbox"/> 41-Objection / revocation of discharge - §727(c),(d),(e)  <b>FRBP 7001(5) - Revocation of Confirmation</b> <input type="checkbox"/> 51-Revocation of confirmation  <b>FRBP 7001(6) - Dischargeability</b> <input type="checkbox"/> 66-Dischargeability - §523(a)(1),(14),(14A) priority tax claims <input type="checkbox"/> 62-Dischargeability - §523(a)(2), false pretenses, false representation, actual fraud <input type="checkbox"/> 67-Dischargeability - §523(a)(4), fraud as fiduciary, embezzlement, larceny  (continued next column)	<b>FRBP 7001(6) - Dischargeability (continued)</b> <input type="checkbox"/> 61-Dischargeability - §523(a)(5), domestic support <input type="checkbox"/> 68-Dischargeability - §523(a)(6), willful and malicious injury <input type="checkbox"/> 63-Dischargeability - §523(a)(8), student loan <input type="checkbox"/> 64-Dischargeability - §523(a)(15), divorce or separation obligation (other than domestic support) <input type="checkbox"/> 65-Dischargeability - other  <b>FRBP 7001(7) - Injunctive Relief</b> <input type="checkbox"/> 71-Injunctive relief - imposition of stay <input type="checkbox"/> 72-Injunctive relief - other  <b>FRBP 7001(8) Subordination of Claim or Interest</b> <input type="checkbox"/> 81-Subordination of claim or interest  <b>FRBP 7001(9) Declaratory Judgment</b> <input type="checkbox"/> 91-Declaratory judgment  <b>FRBP 7001(10) Determination of Removed Action</b> <input type="checkbox"/> 01-Determination of removed claim or cause  <b>Other</b> <input type="checkbox"/> SS-SIPA Case - 15 U.S.C. §§78aaa et seq. <input type="checkbox"/> 02-Other (e.g. other actions that would have been brought in state court if unrelated to bankruptcy case)	
<input type="checkbox"/> Check if this case involves a substantive issue of state law	<input type="checkbox"/> Check if this is asserted to be a class action under FRCP 23	
<input type="checkbox"/> Check if a jury trial is demanded in complaint	Demand \$	
Other Relief Sought		

BANKRUPTCY CASE IN WHICH THIS ADVERSARY PROCEEDING ARISES		
NAME OF DEBTOR Jason Allen Schneider Crystal Gail Schneider		BANKRUPTCY CASE NO. 15-32041
DISTRICT IN WHICH CASE IS PENDING Eastern District of Wisconsin	DIVISION OFFICE Milwaukee	NAME OF JUDGE Beth E. Hanan
RELATED ADVERSARY PROCEEDING (IF ANY)		
PLAINTIFF	DEFENDANT	ADVERSARY PROCEEDING NO.
DISTRICT IN WHICH ADVERSARY IS PENDING	DIVISION OFFICE	NAME OF JUDGE
SIGNATURE OF ATTORNEY (OR PLAINTIFF)		
/s/ Trevor J. Pedersen		
Trevor J. Pedersen		
DATE December 11, 2015	PRINT NAME OF ATTORNEY (OR PLAINTIFF) Trevor J. Pedersen	

## INSTRUCTIONS

The filing of a bankruptcy case creates an "estate" under the jurisdiction of the bankruptcy court which consists of all of the property of the debtor, wherever that property is located. Because the bankruptcy estate is so extensive and the jurisdiction of the court so broad, there may be lawsuits over the property or property rights of the estate. There also may be lawsuits concerning the debtor's discharge. If such a lawsuit is filed in a bankruptcy court, it is called an adversary proceeding.

A party filing an adversary proceeding must also must complete and file Form 104, the Adversary Proceeding Cover Sheet, unless the party files the adversary proceeding electronically through the court's Case Management/Electronic Case Filing system (CM/ECF). (CM/ECF captures the information on Form 104 as part of the filing process.) When completed, the cover sheet summarizes basic information on the adversary proceeding. The clerk of court needs the information to process the adversary proceeding and prepare required statistical reports on court activity.

The cover sheet and the information contained on it do not replace or supplement the filing and service of pleadings or other papers as required by law, the Bankruptcy Rules, or the local rules of court. The cover sheet, which is largely self-explanatory, must be completed by the plaintiff's attorney (or by the plaintiff if the plaintiff is not represented by an attorney). A separate cover sheet must be submitted to the clerk for each complaint filed.

**Plaintiffs and Defendants.** Give the names of the plaintiffs and defendants exactly as they appear on the complaint.

**Attorneys.** Give the names and addresses of the attorneys, if known.

**Party.** Check the most appropriate box in the first column for the plaintiffs and the second column for the defendants.

**Demand.** Enter the dollar amount being demanded in the complaint.

**Signature.** This cover sheet must be signed by the attorney of record in the box on the second page of the form. If the plaintiff is represented by a law firm, a member of the firm must sign. If the plaintiff is pro se, that is, not represented by an attorney, the plaintiff must sign.

Additional Defendants  
Jason and Crystal Schneider v. 21<sup>st</sup> Mortgage Corp. et al

BMO Harris Bank  
Attn: David Casper, President and CEO  
111 W. Monroe St.  
Chicago, IL 60603

Mortgage Electronic Registration Systems, Inc.  
Attn: Bill Beckmann, CEO  
PO Box 2026  
Flint, MI 48501



UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WISCONSIN

In re	<u>Jason Allen Schneider</u>	)	Case No.	<u>15-32041</u>
	<u>Crystal Gall Schneider</u>	)		
	Debtor	)		
	<u>Jason and Crystal Schneider</u>	)	Chapter	<u>13</u>
	Plaintiff	)		
	v.	)	Adv. Proc. No.	_____
	<u>21st Mortgage Corp.,</u>	)		
	<u>BMO Harris Bank,</u>	)		
	<u>Mortgage Electronic Registration</u>	)		
	Defendant	)		

SUMMONS IN AN ADVERSARY PROCEEDING

YOU ARE SUMMONED and required to file a motion or answer to the complaint which is attached to this summons with the clerk of the bankruptcy court within 30 days after the date of issuance of this summons, except that the United States and its offices and agencies shall file a motion or answer to the complaint within 35 days.

Address of the clerk: **517 E. Wisconsin Ave., Milwaukee, WI 54952**

At the same time, you must also serve a copy of the motion or answer upon the plaintiff's attorney.

Name and Address of Plaintiff's Attorney: **Attorney Trevor J. Pedersen, Pedersen Law Office, LLC**  
**3010 S. Appleton Rd., Menasha, WI 54952**

If you make a motion, your time to answer is governed by Fed. R. Bankr. P. 7012.

**IF YOU FAIL TO RESPOND TO THIS SUMMONS, YOUR FAILURE WILL BE DEEMED TO BE YOUR CONSENT TO ENTRY OF A JUDGMENT BY THE BANKRUPTCY COURT AND JUDGMENT BY DEFAULT MAY BE TAKEN AGAINST YOU FOR THE RELIEF DEMANDED IN THE COMPLAINT.**

Date: \_\_\_\_\_ By: \_\_\_\_\_ (Clerk of the Bankruptcy Court)  
By: \_\_\_\_\_ (Deputy Clerk)

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WISCONSIN**

---

In re Jason and Crystal Schneider  
Debtors.

Case Number: 15-32041

---

Jason and Crystal Schneider,

Plaintiffs,

v.

Adversary No. 15-

21<sup>st</sup> Mortgage Corp.

and

BMO Harris Bank

and

Mortgage Electronic Registration Systems, Inc.

Defendants.

---

COMPLAINT PURSUANT TO 11 USC § 506 TO DETERMINE  
THE VALUE OF SECURITY TO AVOID THE LIEN OF REAL ESTATE OWNED BY  
THE DEBTOR AT 109 HERSHMAN AVE. DENMARK, WISCONSIN

---

The debtors, Jason and Crystal Schneider, by their attorney, Trevor J. Pedersen, hereby request avoidance of the real estate mortgage lien of the defendants, 21<sup>st</sup> Mortgage Corp., and BMO Harris Bank, and Mortgage Electronic Registration System, Inc (here after "MERS"), and their successors and/or assigns, pursuant to 11 U.S.C. § 506(a) as follows:

1. The debtors filed a Chapter 13 bankruptcy petition on October 30, 2015, in case number 15-32041 in the Eastern District of Wisconsin.
2. On the date of the Chapter 13 filing, the debtor owned, and continues to own, the real estate located at 109 Hershman Ave., Denmark, Wisconsin, which is more particularly described on the attached Exhibit A.

3. The debtor entered into a second mortgage with BMO Harris Bank, previously known as M&I Bank, on July 13, 2007, in the amount of \$32,500.00. Upon information and belief, the mortgage was assigned to Defendant Mortgage Electronic Registration System (MERS).
4. The mortgage is being reported on the Debtors' credit report by 21<sup>st</sup> Mortgage Corporation and Debtors were order to pay the monthly payments to 21<sup>st</sup> Mortgage Corporation. Therefore, it is believed that 21<sup>st</sup> Mortgage Corporation is the assignee of the mortgage.
5. Per the Brown County Register of Deeds office, as of December 1, 2015, an assignment of mortgage has not been filed regarding this mortgage.
6. None of the Defendants have filed a proof of claim for this mortgage in this bankruptcy proceeding. The address and contact for BMO Harris Bank is from their website. The address and contact for MERS is from their website and recorded mortgage. The address and contact for 21<sup>st</sup> Mortgage Corporation is from their website.
7. The Court has jurisdiction over this proceeding pursuant to 28 USC §1334 and §157(b)(2)(K). This is a core proceeding.
8. The balance of this mortgage as of September 24, 2015 was \$22,320.00. A copy of the credit report reflecting that balance is attached hereto as Exhibit B.
9. The value of the debtors' real estate on the date of the filing of this bankruptcy was \$115,800.00 based on their opinion of the condition of the property and the current market. The 2014 real estate tax bill reflects an estimated fair market value of \$114,100.00 a copy of which is attached hereto as Exhibit C.
10. The amount of the first mortgage balance as of the date of filing is \$121,562.00. (See Exhibit B)
11. There is no value of the interest of the defendants in the real estate of the debtor.

WHEREFORE, the debtors demand judgment against the defendants avoiding its lien on the real estate known as 109 Hershman Ave., Denmark,

Wisconsin as more particularly described on Exhibit A and for such other relief as the court may deem just and equitable.

Dated this 11<sup>th</sup> day of December, 2015.

A handwritten signature in black ink, appearing to read 'Trevor J. Pedersen', is written over a horizontal line.

Trevor J. Pedersen  
Attorney for Debtors

ADDRESS:

3010 S. Appleton Rd.  
Menasha, WI 54952  
(920) 727-0970



## WARRANTY DEED

Document Number

2212079

CATHY WILLIQUETTE  
BROWN COUNTY RECORDER  
GREEN BAY, WIRECORDED ON  
08/23/2005 03:58:35PMREC FEE: 11.00  
TRANS FEE: 364.50  
EXEMPT #  
PAGES: 1This Deed, made between JILL M. MILLER N/K/A JILL M. TAICHER

Grantor,

and JASON A. SCHNEIDER AND CRYSTAL G. SCHNEIDER,  
HUSBAND AND WIFE AS SURVIVORSHIP MARITAL PROPERTY

Grantee.

Grantor, for a valuable consideration, conveys to Grantee the following described real estate in BROWN County, State of Wisconsin (the "Property") (if more space is needed, please attach addendum):  
THE NORTH HALF (N 1/2) OF LOTS ELEVEN (11) AND TWELVE (12), ALL IN BLOCK ONE (1), ACCORDING TO THE RECORDED HERSHMAN PLAT AND THE SOUTH HALF (S 1/2) OF THE VACATED ALLEY LYING NORTHERLY OF SAID LOTS AND ADJACENT THERETO, IN THE VILLAGE OF DENMARK, BROWN COUNTY, WISCONSIN.

Recording Area

Name and Return Address

LIBERTY TITLE  
107 N. BROADWAY  
GREEN BAY, WI 54303

0507-18185

WD-250-1

Parcel Identification Number (PIN)

This IS homestead property.  
(is) (is not)

Together with all appurtenant rights, title and interests.

Grantor warrants that the title to the Property is good, indefeasible in fee simple and free and clear of encumbrances except ANY MUNICIPAL AND ZONING ORDINANCES, RECORDED EASEMENTS, BUILDING AND USE RESTRICTIONS AND COVENANTS

Dated this 12 day of Aug. 2005Jill M. Taicher

\*JILL M. TAICHER

## AUTHENTICATION

Signature(s)

authenticated this

TITLE: MEMBER STATE BAR OF WISCONSIN

(If not, authorized by 706.06, Wis. Stats.)

THIS INSTRUMENT WAS DULY

ATTY. TIMOTHY F. POSECK  
107 N. BROADWAY, GREEN BAY, WI 54303

(Signatures may be authenticated or acknowledged. Both are not necessary.)

\*Names of persons signing in any capacity must be typed or printed below their signature.

WARRANTY DEED

STATE BAR OF WISCONSIN

FORM No. I-2000

Liberty Title & Abstract, Inc 107 N Broadway Ste 1, Green Bay WI 54303-2727  
Phone: (920) 435-7708 Fax: (920) 435-7307 Jennifer Chamberlain

Produced with ZipForm™ by RE FormsNet, LLC 18025 Fifteen Mile Road, Clinton Township, Michigan 48035, (800) 303-9805 www.zipform.com

T3871695.ZTX

EXHIBIT A





ONLINE CREDIT REPORTING CORPORATION

## DEBTOR INFORMATION

Debtor: **JASON ALLEN SCHNEIDER** Co-Debtor: **CRYSTAL GAIL SCHNEIDER**

Present Address: 109 HERSHMAN AVE  
DENMARK, WI 54208-0000

Bureaus Accessed: **Equifax, Experian, TransUnion**

Former Address:

Request ID: DPIXH-0520035

Report Date: 9/24/2015

## PUBLIC RECORD INFORMATION

Court Number	Docket Number	Date Filed	Liability	Plaintiff	Status Date	Reported By
--------------	---------------	------------	-----------	-----------	-------------	-------------

No Public Records Exist

## ACCOUNTS IN DESCENDING BALANCE ORDER

WITH A BALANCE: 16 TOTAL \$206,810

WITHOUT A BALANCE: 38

Creditor Name Account Number Loan Terms - Status	Date Opened Date Last Reported	High Credit Balance Owing	Payment Terms Account Type Past Due Amount Last Activity Date	Account Type Reported By	Creditor Contact Information
BMO HARRIS TRUST& SAVI 9500552196 360 MONTHS-60 SLOW	07/07 08/15	\$130,000 <b>\$121,562</b>	1st \$976 MORTGAGE \$3,657 07/15	JOINT XPN-1 XPN-2 TU-1 TU-2 EFX-1 EFX-2	BMO HARRIS TRUST& SAVI 111 W MONROE ST CHICAGO, IL 60603 (312) 461-2474
30 SLOW-07/2015 30 SLOW-06/2015 30 SLOW-05/2015 90 SLOW-07/2014 60 SLOW-06/2014 30 SLOW-05/2014 ADDITIONAL INFORMATION: HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT, ACCOUNT WAS DELINQUENT 90 DAYS PAST DUE DATE/NOW 30 OR 60 DAYS PAST DUE DATE, OPEN ACCOUNT, CONVENTIONAL REAL ESTATE LOAN					
21ST MORTGAGE CORP 416191 180 MONTHS-CURRENT	07/07 08/15	\$32,500 <b>\$22,320</b>	2nd \$414 MORTGAGE \$0 08/15	JOINT XPN-1 XPN-2 TU-1 TU-2 EFX-1 EFX-2	21ST MORTGAGE CORP 620 MARKET ST STE 100 KNOXVILLE, TN 37902 (865) 523-2120
30 SLOW-06/2015 60 SLOW-07/2014 30 SLOW-06/2014 ADDITIONAL INFORMATION: SECOND MORTGAGE					
SANTANDER CONSUMER USA 30000153407531000 66 MONTHS-CURRENT	10/13 08/15	\$28,520 <b>\$20,998</b>	\$537 INSTALLMENT \$0 08/15	JOINT XPN-1 XPN-2 TU-1 TU-2 EFX-1 EFX-2	SANTANDER CONSUMER USA PO BOX 961245 FT WORTH, TX 76161 (866) 923-9282
ADDITIONAL INFORMATION: AUTO LOAN					
FOX COMMUNITIES CREDIT 29337255100 72 MONTHS-CURRENT	02/15 09/15	\$17,249 <b>\$16,351</b>	\$288 INSTALLMENT \$0 08/15	INDIVIDUAL XPN-2 TU-2 EFX-2	FOX COMMUNITIES CREDIT 3401 E CALUMET ST APPLETON, WI 54915 (920) 993-9000
30 SLOW-08/2015 ADDITIONAL INFORMATION: HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT, CURRENT ACCOUNT/WAS 30 DAYS PAST DUE DATE, OPEN ACCOUNT, SECURED LOAN					
CBNA 603535019593**** MIN-30 SLOW	09/07 09/15	\$4,148 <b>\$4,148</b>	\$141 REVOLVING \$234 08/15	JOINT XPN-1 XPN-2 TU-1 TU-2 EFX-1 EFX-2	CBNA 50 NORTHWEST POINT ROAD ELK GROVE VILLAGE, IL 60007

ADDITIONAL INFORMATION: ACCOUNT 30 DAYS PAST DUE DATE, OPEN ACCOUNT, REVOLVING CHARGE ACCOUNT

# ACCOUNTS IN DESCENDING BALANCE ORDER

WITH A BALANCE: 16 TOTAL \$206,810

WITHOUT A BALANCE: 38

Creditor Name Account Number Loan Terms - Status	Date Opened Date Last Reported	High Credit Balance Owing	Payment Terms Account Type Past Due Amount Last Activity Date	Account Type Reported By	Creditor Contact Information
CBNA 512107200878**** MIN-CURRENT	07/10 09/15	\$4,122 <b>\$4,122</b>	\$160 REVOLVING \$0 09/15	INDIVIDUAL XPN-2 TU-2 EFX-2	CBNA PO BOX 6283 SIOUX FALLS, SD 57117 (800) 917-7700
ADDITIONAL INFORMATION: CREDIT CARD					
CHASE CARD 426684107929**** MIN-CURRENT	01/06 09/15	\$3,837 <b>\$3,837</b>	\$106 REVOLVING \$0 09/15	INDIVIDUAL XPN-1 XPN-2 TU-1 TU-2 EFX-1 EFX-2	CHASE CARD PO BOX 15298 WILMINGTON, DE 19850 (800) 432-3117
ADDITIONAL INFORMATION: CREDIT CARD					
CAP1/MNRDS 226601-0112913147 MIN-30 SLOW	05/09 09/15	\$3,786 <b>\$3,786</b>	\$149 REVOLVING \$252 08/15	JOINT XPN-1 XPN-2 TU-1 TU-2 EFX-1 EFX-2	CAP1/MNRDS 26525 N RIVERWOODS BLVD METTAWA, IL 60045 (800) 695-6950
ADDITIONAL INFORMATION: ACCOUNT 30 DAYS PAST DUE DATE , OPEN ACCOUNT , REVOLVING CHARGE ACCOUNT					
SYNCB/OLDNAVYDC 447995166106**** MIN-30 SLOW	08/12 09/15	\$2,147 <b>\$2,147</b>	\$103 REVOLVING \$149 08/15	INDIVIDUAL XPN-2 TU-2 EFX-2	SYNCB/OLDNAVYDC PO BOX 965005 ORLANDO, FL 32896 (877) 222-6868
ADDITIONAL INFORMATION: ACCOUNT 30 DAYS PAST DUE DATE , OPEN ACCOUNT , CREDIT CARD					
TD BANK USA/TARGETCRED 435237760338**** MIN-30 SLOW	12/08 09/15	\$2,139 <b>\$2,139</b>	\$97 REVOLVING \$58 08/15	INDIVIDUAL XPN-2 TU-2 EFX-2	TD BANK USA/TARGETCRED PO BOX 673 MINNEAPOLIS, MN 55440 (888) 755-5856
ADDITIONAL INFORMATION: ACCOUNT 30 DAYS PAST DUE DATE , OPEN ACCOUNT , CREDIT CARD					
BK OF AMER 488893605241**** MIN-CURRENT	09/02 08/15	\$7,941 <b>\$2,060</b>	\$80 REVOLVING \$0 08/15	INDIVIDUAL XPN-1 XPN-2 TU-1 TU-2 EFX-1 EFX-2	BK OF AMER PO BOX 982235 EL PASO, TX 79998
ADDITIONAL INFORMATION: CREDIT CARD					
KOHL'S/CAPONE 639305051891**** MIN-CURRENT	09/08 09/15	\$1,039 <b>\$1,039</b>	\$53 REVOLVING \$0 09/15	INDIVIDUAL XPN-2 TU-2 EFX-2	KOHL'S/CAPONE N56 W 17000 RIDGEWOOD DR MENOMONEE FALLS, WI 53051 (800) 564-5740
ADDITIONAL INFORMATION: CHARGE ACCOUNT					
BANK OF LUXEMBURG 30000000006052906 MIN-CURRENT	06/03 08/15	\$810 <b>\$736</b>	\$75 REVOLVING \$0 08/15	JOINT XPN-1 XPN-2 TU-1 TU-2 EFX-1 EFX-2	BANK OF LUXEMBURG 630 MAIN ST LUXEMBURG, WI 54217 (920) 845-2345
ADDITIONAL INFORMATION: FREDDIE MAC ACCOUNT , CHECK CREDIT OR LINE OF CREDIT					
CREDIT FIRST N A 647184790 MIN-30 SLOW	09/11 09/15	\$917 <b>\$709</b>	\$51 REVOLVING \$76 08/15	INDIVIDUAL XPN-2 TU-2 EFX-2	CREDIT FIRST N A 6275 EASTLAND RD BROOKPARK, OH 44142 (216) 362-5000
ADDITIONAL INFORMATION: ACCOUNT 30 DAYS PAST DUE DATE , OPEN ACCOUNT , REVOLVING CHARGE ACCOUNT					



# ACCOUNTS IN DESCENDING BALANCE ORDER

WITH A BALANCE: 16 TOTAL \$206,810

WITHOUT A BALANCE: 38

Creditor Name Account Number Loan Terms - Status	Date Opened Date Last Reported	High Credit Balance Owing	Payment Terms Account Type Past Due Amount Last Activity Date	Account Type Reported By	Creditor Contact Information
WFFNATBANK 577442118054**** MIN-CURRENT	05/13 09/15	\$1,239 \$550	\$35 REVOLVING \$0 09/15	JOINT XPN-1 XPN-2 TU-1 TU-2 EFX-1 EFX-2	WFFNATBANK PO BOX 94498 LAS VEGAS, NV 89193 (800) 635-5585

ADDITIONAL INFORMATION: CHARGE ACCOUNT

SYNCB/JCP 600889468434**** MIN-CURRENT	09/07 08/15	\$344 \$306	\$35 REVOLVING \$0 08/15	INDIVIDUAL XPN-2 TU-2 EFX-2	SYNCB/JCP PO BOX 965007 ORLANDO, FL 32896 (800) 542-0800
--	----------------	----------------	-----------------------------------	-----------------------------------	---

ADDITIONAL INFORMATION: CHARGE ACCOUNT

BANK OF LUXEMBURG 10000000000119621 11 MONTHS-CURRENT	12/13 05/14	\$2,500 \$0	\$0 INSTALLMENT \$0 05/14	INDIVIDUAL XPN-2 TU-2 EFX-2	BANK OF LUXEMBURG 630 MAIN ST LUXEMBURG, WI 54217 (920) 845-2345
---	----------------	----------------	------------------------------------	-----------------------------------	---

ADDITIONAL INFORMATION: CLOSED , AUTO LOAN

BANK OF LUXEMBURG 10000000000119887 30 MONTHS-CURRENT	05/14 03/15	\$2,650 \$0	\$0 INSTALLMENT \$0 03/15	INDIVIDUAL XPN-2 TU-2 EFX-2	BANK OF LUXEMBURG 630 MAIN ST LUXEMBURG, WI 54217 (920) 845-2345
---	----------------	----------------	------------------------------------	-----------------------------------	---

ADDITIONAL INFORMATION: CLOSED , AUTO LOAN

BANK OF LUXEMBURG 101129 12 MONTHS-CURRENT	02/05 03/06	\$20,500 \$0	\$385 INSTALLMENT \$0 12/05	INDIVIDUAL XPN-1 XPN-2 TU-1 TU-2 EFX-1 EFX-2	BANK OF LUXEMBURG 630 MAIN ST LUXEMBURG, WI 54217 (920) 845-2345
--	----------------	-----------------	--------------------------------------	---	---

ADDITIONAL INFORMATION: CLOSED OR PAID ACCOUNT/ZERO BALANCE , AUTO LOAN

BANK OF LUXEMBURG 101896 3 MONTHS-CURRENT	07/05 11/05	\$1,000 \$0	N/A INSTALLMENT \$0 08/05	INDIVIDUAL XPN-2 EFX-2	BANK OF LUXEMBURG 630 MAIN ST LUXEMBURG, WI 54217 (920) 845-2345
---	----------------	----------------	------------------------------------	---------------------------	---

ADDITIONAL INFORMATION: CLOSED OR PAID ACCOUNT/ZERO BALANCE , INSTALLMENT SALES CONTRACT

BANK OF LUXEMBURG 102986 12 MONTHS-CURRENT	02/06 12/06	\$17,900 \$0	\$300 INSTALLMENT \$0 08/06	INDIVIDUAL XPN-2 TU-1 TU-2 EFX-1 EFX-2	BANK OF LUXEMBURG 630 MAIN ST LUXEMBURG, WI 54217 (920) 845-2345
--	----------------	-----------------	--------------------------------------	---	---

ADDITIONAL INFORMATION: CLOSED OR PAID ACCOUNT/ZERO BALANCE , DEBT CONSOLIDATION

BANK OF LUXEMBURG 106610 12 MONTHS-CURRENT	07/06 10/06	\$2,500 \$0	\$0 INSTALLMENT \$0 07/06	INDIVIDUAL XPN-2 TU-2 EFX-2	BANK OF LUXEMBURG 630 MAIN ST LUXEMBURG, WI 54217 (920) 845-2345
--	----------------	----------------	------------------------------------	-----------------------------------	---

ADDITIONAL INFORMATION: CLOSED OR PAID ACCOUNT/ZERO BALANCE , UNSECURED LOAN

BANK OF LUXEMBURG 109223 12 MONTHS-CURRENT	12/07 09/08	\$27,480 \$0	\$455 INSTALLMENT \$0 07/08	INDIVIDUAL XPN-2 TU-2 EFX-2	BANK OF LUXEMBURG 630 MAIN ST LUXEMBURG, WI 54217 (920) 845-2345
--	----------------	-----------------	--------------------------------------	-----------------------------------	---

ADDITIONAL INFORMATION: HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT , ACCOUNT/PAID SATISFACTORILY , THIS IS AN ACCOUNT IN GOOD STANDING , PAID ACCOUNT/ZERO BALANCE , AUTO LOAN



# ACCOUNTS IN DESCENDING BALANCE ORDER

WITH A BALANCE: 16 TOTAL \$206,810

WITHOUT A BALANCE: 38

Creditor Name Account Number Loan Terms - Status	Date Opened Date Last Reported	High Credit Balance Owing	Payment Terms Account Type Past Due Amount Last Activity Date	Account Type Reported By	Creditor Contact Information
BANK OF LUXEMBURG 110044 21 MONTHS-CURRENT	06/08 01/09	\$1,000 \$0	\$50 INSTALLMENT \$0 10/08	INDIVIDUAL XPN-2 TU-2 EFX-2	BANK OF LUXEMBURG 630 MAIN ST LUXEMBURG, WI 54217 (920) 845-2345
ADDITIONAL INFORMATION: CLOSED OR PAID ACCOUNT/ZERO BALANCE , NOTE LOAN					
BANK OF LUXEMBURG 110181 12 MONTHS-CURRENT	07/08 10/10	\$29,500 \$0	\$475 INSTALLMENT \$0 07/10	INDIVIDUAL XPN-2 TU-2 EFX-2	BANK OF LUXEMBURG 630 MAIN ST LUXEMBURG, WI 54217 (920) 845-2345
ADDITIONAL INFORMATION: CLOSED OR PAID ACCOUNT/ZERO BALANCE , NOTE LOAN					
BANK OF LUXEMBURG 110686 21 MONTHS-CURRENT	10/08 07/10	\$1,000 \$0	\$50 INSTALLMENT \$0 04/10	INDIVIDUAL XPN-2 TU-2 EFX-2	BANK OF LUXEMBURG 630 MAIN ST LUXEMBURG, WI 54217 (920) 845-2345
ADDITIONAL INFORMATION: CLOSED OR PAID ACCOUNT/ZERO BALANCE , NOTE LOAN					
BANK OF LUXEMBURG 112155 22 MONTHS-CURRENT	07/09 10/10	\$1,000 \$0	\$50 INSTALLMENT \$0 08/10	INDIVIDUAL XPN-2 TU-2 EFX-2	BANK OF LUXEMBURG 630 MAIN ST LUXEMBURG, WI 54217 (920) 845-2345
ADDITIONAL INFORMATION: CLOSED OR PAID ACCOUNT/ZERO BALANCE , NOTE LOAN					
BANK OF LUXEMBURG 112661 CURRENT	11/09 10/10	\$5,000 \$0	N/A INSTALLMENT \$0 07/10	INDIVIDUAL XPN-2 TU-2 EFX-2	BANK OF LUXEMBURG 630 MAIN ST LUXEMBURG, WI 54217 (920) 845-2345
ADDITIONAL INFORMATION: CLOSED OR PAID ACCOUNT/ZERO BALANCE , AUTO					
BANK OF LUXEMBURG 113695 4 MONTHS-CURRENT	07/10 02/11	\$1,000 \$0	\$50 INSTALLMENT \$0 12/10	INDIVIDUAL XPN-2 TU-2 EFX-2	BANK OF LUXEMBURG 630 MAIN ST LUXEMBURG, WI 54217 (920) 845-2345
ADDITIONAL INFORMATION: CLOSED OR PAID ACCOUNT/ZERO BALANCE , FIXED RATE , NOTE LOAN					
BANK OF LUXEMBURG 114442 12 MONTHS-CURRENT	11/10 09/11	\$1,016 \$0	\$50 INSTALLMENT \$0 06/11	INDIVIDUAL XPN-2 TU-2 EFX-2	BANK OF LUXEMBURG 630 MAIN ST LUXEMBURG, WI 54217 (920) 845-2345
ADDITIONAL INFORMATION: CLOSED OR PAID ACCOUNT/ZERO BALANCE , FIXED RATE , NOTE LOAN					
BANK OF LUXEMBURG 115086 12 MONTHS-CURRENT	05/11 08/12	\$1,100 \$0	\$50 INSTALLMENT \$0 06/12	INDIVIDUAL XPN-2 TU-2 EFX-2	BANK OF LUXEMBURG 630 MAIN ST LUXEMBURG, WI 54217 (920) 845-2345
ADDITIONAL INFORMATION: CLOSED OR PAID ACCOUNT/ZERO BALANCE , FIXED RATE , NOTE LOAN					
BANK OF LUXEMBURG 116732 12 MONTHS-CURRENT	05/12 04/13	\$1,100 \$0	\$0 INSTALLMENT \$0 01/13	INDIVIDUAL XPN-2 TU-2 EFX-2	BANK OF LUXEMBURG 630 MAIN ST LUXEMBURG, WI 54217 (920) 845-2345
ADDITIONAL INFORMATION: HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT , ACCOUNT/PAID SATISFACTORILY , THIS IS AN ACCOUNT IN GOOD STANDING , PAID ACCOUNT/ZERO BALANCE , NOTE LOAN					

# ACCOUNTS IN DESCENDING BALANCE ORDER

WITHOUT A BALANCE: 38

WITH A BALANCE: 16 TOTAL \$206,810

Creditor Name Account Number Loan Terms - Status	Date Opened Date Last Reported	High Credit Balance Owing	Payment Terms Account Type Past Due Amount Last Activity Date	Account Type Reported By	Creditor Contact Information
BANK OF LUXEMBURG 117781 1 MONTH-CURRENT	03/13 04/13	\$1,000 \$0	\$0 INSTALLMENT \$0 03/13	INDIVIDUAL XPN-2 TU-2 EFX-2	BANK OF LUXEMBURG 630 MAIN ST LUXEMBURG, WI 54217 (920) 845-2345
ADDITIONAL INFORMATION: HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT, ACCOUNT/PAID SATISFACTORILY, THIS IS AN ACCOUNT IN GOOD STANDING, PAID ACCOUNT/ZERO BALANCE, NOTE LOAN					
BANK OF LUXEMBURG 70000000000113432 12 MONTHS-CURRENT	06/10 11/13	\$25,809 \$0	\$0 MORTGAGE \$0 10/13	INDIVIDUAL XPN-2 TU-2 EFX-2	BANK OF LUXEMBURG 630 MAIN ST LUXEMBURG, WI 54217 (920) 845-2345
ADDITIONAL INFORMATION: HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT, ACCOUNT/PAID SATISFACTORILY, THIS IS AN ACCOUNT IN GOOD STANDING, PAID ACCOUNT/ZERO BALANCE, CONVENTIONAL REAL ESTATE LOAN					
BK LUXEMBURG 106796 12 MONTHS-CURRENT	08/06 04/08	\$29,400 \$0	\$400 INSTALLMENT \$0 12/07	INDIVIDUAL TU-2 EFX-2	BANK OF LUXEMBURG 630 MAIN STREET P.O. BOX 440 LUXEMBURG, WI 54217 (920) 845-2345
ADDITIONAL INFORMATION: CLOSED OR PAID ACCOUNT/ZERO BALANCE, INSTALLMENT SALES CONTRACT					
BK OF AMER 74973835269480 CURRENT	03/07 09/15	\$16,211 \$0	\$103 REVOLVING \$0 10/14	JOINT XPN-1 XPN-2 TU-1 TU-2 EFX-1 EFX-2	BK OF AMER PO BOX 982235 EL PASO, TX 79998
ADDITIONAL INFORMATION: CHECK CREDIT OR LINE OF CREDIT					
BMO HARRIS BANK 3251608840001 180 MONTHS-CURRENT	07/07 10/12	\$130,000 \$0	\$976 MORTGAGE \$0 09/12	JOINT XPN-1 XPN-2 TU-1 TU-2 EFX-1 EFX-2	BMO HARRIS BANK 770 N WATER ST MILWAUKEE, WI 53202 (414) 765-7700
ADDITIONAL INFORMATION: BALLOON PAYMENT, CONVENTIONAL REAL ESTATE LOAN					
CAP1/BSTBY 169601-1163204259 CURRENT	09/07 09/13	\$4,000 \$0	N/A REVOLVING \$0 08/13	JOINT XPN-1 XPN-2 TU-1 TU-2 EFX-1 EFX-2	CAP1/BSTBY 26525 N RIVERWOODS BLVD METTAWA, IL 60045 (800) 695-6950
ADDITIONAL INFORMATION: PURCHASED BY ANOTHER LENDER, CHARGE ACCOUNT					
CBNA 603525108549**** MIN-CURRENT	11/04 09/15	\$1,317 \$0	\$25 REVOLVING \$0 08/15	INDIVIDUAL XPN-2 TU-2 EFX-2	CBNA PO BOX 6497 SIOUX FALLS, SD 57117
ADDITIONAL INFORMATION: THIS IS AN ACCOUNT IN GOOD STANDING, OPEN ACCOUNT, REVOLVING CHARGE ACCOUNT					
COMENITY BANK/FASHBUG 600466941673**** CURRENT	01/07 09/12	\$69 \$0	\$20 REVOLVING \$0 08/12	INDIVIDUAL XPN-2 TU-2 EFX-2	COMENITY BANK/FASHBUG PO BOX 182272 COLUMBUS, OH 43218
ADDITIONAL INFORMATION: CHARGE ACCOUNT					
COMENITY BANK/MAURICES 8547282338 CURRENT	08/14 02/15	\$90 \$0	\$25 REVOLVING \$0 01/15	INDIVIDUAL XPN-2 TU-2 EFX-2	COMENITY BANK/MAURICES PO BOX 182789 COLUMBUS, OH 43218
ADDITIONAL INFORMATION: CHARGE ACCOUNT					



# ACCOUNTS IN DESCENDING BALANCE ORDER

WITH A BALANCE: 16 TOTAL \$206,810

WITHOUT A BALANCE: 38

Creditor Name Account Number Loan Terms - Status	Date Opened Date Last Reported	High Credit Balance Owing	Payment Terms Account Type Past Due Amount Last Activity Date	Account Type Reported By	Creditor Contact Information
FASHION BUG/SOANB 600466941673**** CURRENT	01/07 01/10	\$300 \$0	N/A REVOLVING \$0 08/09	INDIVIDUAL XPN-2 EFX-2	FASHION BUG/SOANB 1103 ALLEN DR MILFORD, OH 45150 (513) 576-8851
ADDITIONAL INFORMATION: THIS IS AN ACCOUNT IN GOOD STANDING, CLOSED ACCOUNT, PURCHASED BY ANOTHER LENDER, CREDIT CARD					
FREMONT INV 5000167771 360 MONTHS-CURRENT	08/05 12/05	\$97,200 \$0	\$627 MORTGAGE \$0 11/05	JOINT TU-1 TU-2	FREMONT INVESTMENT POB 8208 ORANGE, CA 92864
ADDITIONAL INFORMATION: TRANSFER, CONVENTIONAL REAL ESTATE LOAN					
FREMONT INV 5000167841 180 MONTHS-CURRENT	08/05 11/05	\$24,300 \$0	\$232 MORTGAGE \$0 11/05	JOINT TU-1 TU-2	FREMONT INVESTMENT POB 8208 ORANGE, CA 92864
ADDITIONAL INFORMATION: CLOSED, CONVENTIONAL REAL ESTATE LOAN					
GMAC MORTGAGE 7304123680 180 MONTHS-CURRENT	11/05 07/07	\$50,000 \$0	\$608 MORTGAGE \$0 06/07	JOINT XPN-1 XPN-2 TU-1 TU-2 EFX-1 EFX-2	GMAC MORTGAGE 3451 HAMMOND AVE WATERLOO, IA 50702 (800) 766-4622
ADDITIONAL INFORMATION: CLOSED, SECOND MORTGAGE					
GMAC MORTGAGE 8446050880 180 MONTHS-CURRENT	07/07 02/13	\$32,500 \$0	\$414 MORTGAGE \$0 01/13	JOINT XPN-1 XPN-2 TU-1 TU-2 EFX-1 EFX-2	GMAC MORTGAGE 3451 HAMMOND AVE WATERLOO, IA 50702 (800) 766-4622
ADDITIONAL INFORMATION: TRANSFERRED TO ANOTHER LENDER, SECOND MORTGAGE					
HOMEQ SERVICING 6930324443290 360 MONTHS-CURRENT	08/05 08/07	\$97,200 \$0	\$627 MORTGAGE \$0 06/07	JOINT XPN-1 XPN-2 TU-1 TU-2 EFX-1 EFX-2	HOMEQ SERVICING PO BOX 13716 SACRAMENTO, CA 95853 (877) 867-7378
ADDITIONAL INFORMATION: CLOSED, CONVENTIONAL REAL ESTATE LOAN					
M&I HOME LENDING 872270 180 MONTHS-CURRENT	07/07 09/07	\$32,500 \$0	\$493 MORTGAGE \$0 08/07	JOINT XPN-1 XPN-2 TU-1 TU-2 EFX-1 EFX-2	M&I HOME LENDING 1901 BELL AVE STE 15 DES MOINES, IA 50315 (515) 281-2879
ADDITIONAL INFORMATION: ACCOUNT TRANSFERRED OR SOLD, REAL ESTATE MORTGAGE					
SYNCB/GAP 601859539063**** CURRENT	12/12 09/15	\$1,000 \$0	N/A REVOLVING \$0 01/13	INDIVIDUAL XPN-2 TU-2 EFX-2	SYNCB/GAP PO BOX 965005 ORLANDO, FL 32896 (800) 887-1198
ADDITIONAL INFORMATION: CLOSED, CHARGE ACCOUNT					
SYNCB/MILLS FLEET FARM 601918191339**** CURRENT	01/09 08/15	\$2,000 \$0	N/A REVOLVING \$0 03/09	JOINT XPN-1 XPN-2 TU-1 TU-2 EFX-1 EFX-2	SYNCB/MILLS FLEET FARM C/O PO BOX 965036 ORLANDO, FL 32896 (866) 396-8254
ADDITIONAL INFORMATION: ACCOUNT CLOSED BY CREDIT GRANTOR, CHARGE ACCOUNT					



## ACCOUNTS IN DESCENDING BALANCE ORDER

WITH A BALANCE: 16 TOTAL \$206,810

WITHOUT A BALANCE: 38

Creditor Name Account Number Loan Terms - Status	Date Opened Date Last Reported	High Credit Balance Owing	Payment Terms Account Type Past Due Amount Last Activity Date	Account Type Reported By	Creditor Contact Information
WFFNATBANK 577442118021**** CURRENT	01/07 03/11	\$3,500 \$0	N/A REVOLVING \$0 04/08	JOINT XPN-1 XPN-2 TU-1 TU-2 EFX-1 EFX-2	WFFNATBANK PO BOX 94498 LAS VEGAS, NV 89193 (800) 635-5585

ADDITIONAL INFORMATION: ACCOUNT CLOSED BY CREDIT GRANTOR , CHARGE ACCOUNT

CBNA 17348426 CURRENT	03/94 10/07	\$2,522 N/A	N/A REVOLVING \$0 04/02	INDIVIDUAL XPN-1	CBNA PO BOX 6189 SIOUX FALLS, SD 57117
-----------------------------	----------------	----------------	----------------------------------	---------------------	--

ADDITIONAL INFORMATION: ACCOUNT/PAID SATISFACTORILY , THIS IS AN ACCOUNT IN GOOD STANDING , PAID ACCOUNT/ZERO BALANCE , ACCOUNT CLOSED AT CONSUMER'S REQUEST , REVOLVING CHARGE ACCOUNT

NEXCARD/MASTERTRUST 425497001431**** CURRENT	06/01 06/07	\$4,750 N/A	N/A REVOLVING \$0 06/03	INDIVIDUAL XPN-2	NEXCARD/MASTERTRUST PO BOX 3412 OMAHA, NE 68103
--	----------------	----------------	----------------------------------	---------------------	---

ADDITIONAL INFORMATION: ACCOUNT/PAID SATISFACTORILY , THIS IS AN ACCOUNT IN GOOD STANDING , PAID ACCOUNT/ZERO BALANCE , ACCOUNT CLOSED AT CONSUMER'S REQUEST , CREDIT CARD

SYNCB/JCP 600889576294 CURRENT	03/91 09/07	\$224 N/A	N/A REVOLVING \$0 03/02	INDIVIDUAL XPN-1	SYNCB/JCP PO BOX 965007 ORLANDO, FL 32896 (800) 542-0800
--------------------------------------	----------------	--------------	----------------------------------	---------------------	---

ADDITIONAL INFORMATION: ACCOUNT/PAID SATISFACTORILY , THIS IS AN ACCOUNT IN GOOD STANDING , PAID ACCOUNT/ZERO BALANCE , ACCOUNT CLOSED AT CONSUMER'S REQUEST , REVOLVING CHARGE ACCOUNT

## DEBTOR/CO-DEBTOR ADDRESS INFORMATION

Current Address(es)	Additional Information	Reported By
109 HERSHMAN AVE, DENMARK, WI 54208		EFX-1 XPN-1 XPN-2 TU-1 TU-2 EFX-2
Former Address(es)	Additional Information	Reported By
15110 MARIBEL RD, MARIBEL, WI 54227		EFX-2 XPN-1 XPN-2 TU-1 TU-2 EFX-1
123 MAIN ST, DENMARK, WI 54208		EFX-1 XPN-1 XPN-2 TU-1 TU-2
PO BOX 672, DENMARK, WI 54208		EFX-2

## INQUIRIES

Company	Date of Inquiry	Address	Reason For Inquiry	Reporting Bureaus
SPRINGLEAF FINANCIAL S	5/26/2015	1780 W MASON ST GREEN BAY, WI 54303	UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION PERSONAL LOAN COMPANIES	XPN-1 XPN-2 TU-1 TU-2
FINANICAL INST LENDIN OP	2/28/2015	550 BAY VIEW RD SUITE A MUKWONAGO, WI 53149		TU-2
BMO HARRIS BK N.A.	2/28/2015	3800 GOLF RD ROLLING MEADOW, IL 60008		TU-2
WELLSFARGODEALERSVCS	2/28/2015	PO BOX 1697 WINTERVILLE, NC 28590		TU-2
CHASE AUTO	2/28/2015	PO BOX 901003 FORT WORTH, TX 76101		TU-2

INQUIRIES				
Company	Date of Inquiry	Address	Reason For Inquiry	Reporting Bureaus
DORSCHFORD/YDCORP	2/28/2015	41 ASHLAND AVENUE DE PERE, WI 54115		TU-2
COMENITY BANK/MAURICES	8/30/2014	220 W SCHROCK RD WESTERVILLE, OH 43081	UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION SPECIALTY CLOTHING STORE	XPN-2
DENMARK STATE BANK	8/11/2014	130 MAIN STREET DENMARK, WI 54208		TU-2
TRENDWEST RESORTS IN	5/16/2014	3655 131 ST AVENUE SE 4TH FL BELLEVUE, WA 98006		EFX-1 EFX-2
BMOHARRISBAN/DATAQUICKLE	4/25/2014	6200 OAK TREE BLVD SUITE 140 INDEPENDENCE, OH 44131		TU-1 TU-2
CHRYSLER CAPITAL	10/12/2013	PO BOX 961275 FORT WORTH, TX 76161	UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION AUTOMOBILE FINANCING COMPANY	XPN-1 XPN-2
DRIVE FINANCIAL	10/12/2013	8585 N STEMMONS FWY DALLAS, TX 75247	UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION AUTOMOBILE FINANCING COMPANY	XPN-1 XPN-2
CHASE AUTO	10/12/2013	P.O. Box 901003 FORT WORTH, TX 76101		TU-1 TU-1 TU-2 TU-2
FIRST MERIT BANK NA	10/12/2013	CAS 21 111 CASCADE PLAZA AKRON, OH 44308		TU-1 TU-2
WELLSFARGODEALERSVCS	10/12/2013	PO BOX 1697 WINTERVILLE, NC 28590		TU-1 TU-2
SUNTRUST BANK DFS MIDWES	10/12/2013	DFS MIDWEST 7818 PARHAM ROAD RICHMOND, VA 23294		TU-1 TU-2
FINANICAL INST LENDIN OP	10/12/2013	550 BAY VIEW RD SUITE A MUKWONAGO, WI 53149		TU-1 TU-2
ALLY FINANCIAL, INC	10/12/2013	PO BOX 380901 BLOOMINGTON, MN 55438		TU-1 TU-2
US BANK	10/12/2013	1107 EAST STATE ST ROCKFORD, IL 61104		TU-1 TU-2
FIFTH THIRD BANK	10/12/2013	38 FOUNTAIN SQUARE CINCINNATI, OH 45263		TU-1 TU-2
CHASE AUTO	10/12/2013	PO BOX 901003 FORT WORTH, TX 76101		TU-1 TU-2
VISIONAUTOGRO/VISIONAUTO	10/12/2013	2298 HWY 32 PULASKI, WI 54162		TU-1 TU-2
HNB S HIGH	10/12/2013			EFX-2
SOURCE(S) OF INFORMATION				
File Segment	File Holder Name	Social Security Number	Address	
EFX-1	JASON A SCHNEIDER	***-**-1174	109 HERSHMAN AVE, DENMARK, WI 54208	
EFX-2	CRYSTAL G SCHNEIDER	***-**-4308	109 HERSHMAN AVE, DENMARK, WI 54208	
TU-1	JASON A SCHNEIDER	***-**-1174	109 HERSHMAN AVE, DENMARK, WI 54208	
TU-2	CRYSTAL G SCHNEIDER	***-**-4308	109 HERSHMAN AVE, DENMARK, WI 54208	
XPN-1	JASON A SCHNEIDER	***-**-1174	109 HERSHMAN AVE, DENMARK, WI 54208	



**SOURCE(S) OF INFORMATION**

File Segment	File Holder Name	Social Security Number	Address
XPN-2	CRYSTAL G SCHNEIDER	***-**-4308	109 HERSHMAN AVE, DENMARK, WI 54208

**ALERTS AND VALIDATIONS**

\* Notice: This is a Merged report containing information supplied by the sources shown. The merge process is automated and the report may include some duplications and/or omissions

REQUESTED PRODUCT OPTION NOT ALLOWED  
REQUESTED PRODUCT OPTION NOT ALLOWED

XPN-1 XPN-2

**POSSIBLE AKA'S REPORTED**

Name	Date of Birth	Social Security Number	Reporting Bureaus
CRYSTAL G SCHNEIDER			TU-2 EFX-2
JASON A SCHNEIDER			TU-1 EFX-1
CRYSTAL G WERTEL **			XPN-2 TU-2 EFX-2

**\*\* INDICATES ADDITIONAL INFORMATION MAY EXIST**

**BUREAU INFORMATION**

Bureau Information	Bureau Address or Website	Bureau Phone Number
Equifax	P.O. Box 740241 Atlanta, GA 30374	1-800-685-1111
Experian	<a href="http://www.experian.com/rs/fi5.html">www.experian.com/rs/fi5.html</a>	1-888-397-3742
TransUnion	P.O. Box 2000 Chester, PA 19022	1-800-888-4213

\*\*\* END OF REPORT - 9/24/2015 7:07:00 AM \*\*\*



AUL ZELLER  
BROWN COUNTY TREASURER  
P O BOX 23800  
GREEN BAY WI 54306-3600

STATE OF WISCONSIN  
OWNER: JASON A & CRYSTAL G SCHNEIDER  
PROPERTY LOCATION: 109 HERSHMAN AV  
STATE OF WISCONSIN

CORRESPONDENCE SHOULD REFER TO THE ABOVE PARCEL #

BROWN COUNTY (TREASURER) P O BOX 23800 GREEN BAY WI 54305-3600			PROPERTY TAX STATE OF WISCONSIN CONNECTED TO			
Assessed Value Land	Assessed Value Improvements	TOTAL Assessed Value	Avg. Assm. Ratio	Est. Fair Mkt. Land	Est. Fair Mkt. Improvements	Total Est. Fair Mkt.
19,700	96,100	115,800	1.0145	19,400	94,700	114,100
TAXING JURISDICTION			2013 NET TAX	2014 NET TAX	% TAX CHANGE	NET PROPERTY TAX
STATE OF WISCONSIN			19.10	19.40	1.6+	2,198.90
BROWN COUNTY			540.60	537.30	.6-	80.00
VILLAGE OF DENMARK			602.60	595.60	1.2-	195.40
DENMARK SCH DIST			851.80	1,021.70	19.9+	
NORTHEAST WI VTAE			186.60	89.60	52.0-	
TOTAL:			2,200.70	2,263.60	2.9+	Total Specials:
1,828,305			-55.30	-64.70	17.0+	275.40
First Dollar Credit			.00	.00		TOTAL DUE
Lottery & Gaming Credit			2,145.40	2,198.90	2.5+	2,474.30
NET PROPERTY TAX						FULL PAYMENT PAY THIS AMOUNT
SCHOOL TAXES REDUCED BY SCHOOL LEVY TAX CREDIT			NET ASSESSED VALUE RATE (Does NOT reflect Credits)		19.5477	* 1st Installment MUST be Paid in Full by due date to avoid interest charges and loss of second payment option.
114.90			Bill # 1751138			1,374.85

IMPORTANT: Be sure this description covers your property. Note that this description is for tax bill only and may not be a full legal description.

8,006 SQ FT  
HERSHMAN PLAT N1/2 OF LOTS  
11 & 12 & 1/2 VAC ALLEY  
ADJ BLK 1

VD-250-1  
JASON A & CRYSTAL G SCHNEIDER  
109 HERSHMAN AV  
DENMARK WI 54208-9191

Bill # 1751138

FIRST INSTALLMENT\* 1,374.85  
Pay 1st installment by Jan. 31, 2015  
SECOND INSTALLMENT\*\* 1,099.45  
Pay 2nd installment by July 31, 2015

PLEASE KEEP FOR YOUR RECORDS

Tax payments can be searched by going to: [www.co.brown.wi.us](http://www.co.brown.wi.us) click on PROPERTY SEARCH under Quick Links.

HOMEOWNERS CHECK FOR LOTTERY & GAMING CREDIT DEDUCTION ON PRIMARY RESIDENCE ONLY

\*\*A SECOND NOTICE will be sent if you pay in installments.

For online payments visit: [www.co.brown.wi.us](http://www.co.brown.wi.us) and click Pay Property Taxes Online or Toll Free at 1-877-786-4110  
Point & Pay charges a fee of 2.39% for credit cards. E-check payments are charged \$1.50 per transaction.

Payments in person or mailed to: Brown County Treasurer, PO Box 23600, 305 E Walnut, Green Bay WI 54306-3600  
or in person at CAPITAL CREDIT UNION LOCATIONS: In Green Bay, De Pere, Ashwaubenon, Howard and Allouez  
or in person at Denmark State Bank: 103 E. Main St. Denmark

A payment drop box is located in the Adams Street entrance to the Northern Building (305 E Walnut St, Green Bay)

PAUL ZELLER  
BROWN COUNTY  
TREASURER

PARCEL# VD-250-1  
Bill# 1751138

OWNER: JASON A & CRYSTAL G SCHNEIDER  
PROPERTY LOCATION: 109 HERSHMAN AV  
JASON A & CRYSTAL G SCHNEIDER  
109 HERSHMAN AV  
DENMARK WI 54208-9191

PAYMENT IN FULL OR FIRST INSTALLMENT\*  
2,474.30 1,374.85  
Pay by Jan. 31, 2015

Make check payable and mail to:  
BROWN COUNTY TREASURER  
305 E WALNUT ST  
P O BOX 23600  
GREEN BAY WI 54306-3600

\*1st installment must be paid by due date to avoid interest charges and loss of 2nd payment option.

☐ Check box to receive a receipt.

Taxes can be paid at Capital Credit Union locations (see above).  
For online & credit card payments visit: [www.co.brown.wi.us](http://www.co.brown.wi.us)

EXHIBIT C