

Credit Report

<<<App # 123456

Data contained in this Credit Report is obtained from many sources. Primarily, credit data is submitted by creditors. The information contained in this report is only as accurate as the data submitted.

JOHN A SMITH

Address Verification

Jan 20, 2005

Address is Personal Address source Address contained in bureau database
1234 MAIN ST, SAN DIEGO, CA 92123

Oct 2, 2011

Address is Personal Address source Address contained in bureau database
77562 PALOMAR DR, CHULA VISTA, CA 91911

Fraud Indicators

No Fraud Indicators are associated with this file.

Summary

Trade Type and Number	High Credit	Credit Limit	Balance	Monthly Pymnt	% Credit Avail
Revolving Trades – 4	21966	13840	2126	255	33
Installment Trades – 0	0	0	0	0	Unk
Mortgages – 1	466875	Unk	Unk	Unk	Unk
Open Trades – 0	Unk	Unk	Unk	Unk	Unk
Closed with Balance – Unk	Unk	Unk	2580	89	Unk
Totals – 5	488841	13840	4706	344	Unk

Risk Factors

Score: 593

Most important factors in determining score:

- Time since delinquency is too recent or unknown
- Level of delinquency on accounts
- Proportion of loan balances to loan amounts too high
- Too many inquiries last 12 months

Possible Negative Indicators

Public Record: 00	Collections: 01	Neg Trades: 01	Hist Neg Trades: 04	# of Neg Trades: 019	# of Inquiries: 05
Revolve past due: 071	Install past due: 00	Mort past due: 0	Open past due: 0	Cld w/ Bal past due: 00	Total past due: 071

Public Records

There are no public records associated with this file.

Tradelines

Creditor Information		Type/Terms	Opened/Reported	Balance	Limit	Past Due						
THD/CBNA Banks 30 days past due Payment 58 Automated Account		Revolving account MIN payments High Credit 3054	Apr 06, 2005 Aug 15, 2012	775	6270	71						
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	OK	OK	OK	OK	OK	OK	OK					
2011	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2010	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2009	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2008								OK	OK	OK	OK	OK
TARGET N.B. Department Stores Paid or paying as agreed Payment 197 Automated Account. Number of times 30 days late: 2.		Revolving account MIN payments High Credit 6424	May 09, 2001 Aug 06, 2012	1351	1500	0						
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	OK	OK	OK	OK	OK	30	30					
2011	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2010	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2009	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2008								OK	OK	OK	OK	OK
WELLS Banks Paid or paying as agreed Payment 89 Automated Account. Account closed by consumer. Number of times 30 days late: 1.		Revolving account MIN payments High Credit 6064	Dec 05, 2006 Sep 18, 2012	2580	5000	0						
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	OK	OK	OK	OK	OK	30	OK					
2011	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2010	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2009								OK	OK	OK	OK	OK

GEGRB/SEARS Clothing Paid or paying as agreed Payment 68 Automated Account. Account closed by consumer	Revolving account MIN payments High Credit 6424	Nov 13, 2005 Aug 12, 2012	1066 1070 0
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Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012	OK	OK	OK	OK	OK	OK	OK					
2011	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2010	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2009	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2008								OK	OK	OK	OK	OK

WFHM Banks Paid or paying as agreed Payment 2084 Monthly (due every month) Automated Account. Settled-less than full balance. Number of times 30 days late: 1. Number of times 60 days late: 1. Number of times 90 days late: 13.	Mortgage account 360 payments High Credit 466875	Nov 03, 2005 Aug 12, 2012	0 Unk 0
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Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2010	120	120	120	120	120	120	120	120				
2009	OK	OK	OK	OK	OK	OK	30	60	90	120	120	120
2008	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2007	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
2006									OK	OK	OK	OK

Collections

Collection Agency and Account Information	Date Reported/Opened into Collections	Date closed/Paid Out	Last Updated or Verified	High Credit	CurrentBalance
I C SYSTEM Collection services Automated Account Placed for collection Open account Individual account	Jun 26, 2011 Jun 26, 2011	,	Jul 19, 2011	2188	2188

Inquiries

- COAF -- Finance, personal -- Apr 26, 2012
- TD AUTO FINA -- Credit card, travel/entertainment -- Apr 26, 2012
- CREDCO IMS -- Miscellaneous -- Apr 26, 2012
- MERRICK BK -- Banks -- Feb 24, 2012
- CITIFI -- Finance, personal -- Apr 21, 2011
- COAF -- Finance, personal -- Oct 21, 2010
- CHASE -- Banks -- Oct 21, 2010
- DCH FREEHOLD -- Automotive -- Oct 21, 2010

Consumer Statements, Consumer Rights Statements