

Credit Report

Applicant Information - Returned

Name: JOHN S DOE

Current 12009 EAST BAY DR

Address: NEW YORK NY 10001

08/01/2010

Employer(s): ACME INTERNATIONAL AMERUSA

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| Derogatory Items | | | | | |
|--|-------------------------------|---------------------------------|--|--------------------------------------|--------------------------------|
| Public Records: 0 | Number of 0 Collections: | Number of 0 Negative Trades: | Tradelines with any 0 Historical Negative: | Occurance of 0 Historical Negatives: | |
| Past Due Items | | | | | |
| Revolving Past Due \$0 Amount: | Installment Past Due Amount: | Mortgage Past \$0 Due Amount: | Open Account Past Due Amount: | Closed With Balance Past Due Amount: | Totals Past Due \$0 Amount: |
| Revolving | | | | | |
| Number of Revolving or 1 Check Credit Trades: | High Credit: \$744 | Credit Limit: \$0 | Balance: \$0 | Monthly Payment: \$0 | % Credit 100% Available: |
| Installment | | | | | |
| Number of Installment 3 Trades: | High Credit: \$0 | Credit Limit: \$0 | Balance: \$0 | Monthly Payment: \$0 | % Credit 0% Available: |
| Mortgage | | | | | |
| Number of Mortgage 4 Trades: | High Credit: \$128000 | Credit Limit: \$0 | Balance: \$125922 | Monthly Payment: \$1374 | % Credit 0% Available: |
| Open | | | | | |
| Number of Open Trade 0 Accounts: | High Credit: \$0 | Credit Limit: \$0 | Balance: \$0 | Monthly Payment: \$0 | % Credit 0% Available: |
| Closed With Balance | | | | | |
| Number of Closed With 0 Balance: | High Credit: \$0 | Credit Limit: \$0 | Balance: \$0 | Monthly Payment: \$0 | % Credit 0% Available: |
| Totals | | | | | |
| Total Number of Trades: 8 | High Credit: \$128744 | Credit Limit: \$0 | Balance: \$125922 | Monthly Payment: \$1374 | % Credit 0% Available: |
| Number of Inquiries: 2 | | | | | |

Consumer Statements

Not Found

Consumer Rights Statements

Not Found

Fraud Indicators

Not Found

Credit Score

Credit Bureau Score: 777

Score Factors:

Opened/Closed

Paid/ECOA

Level of delinquency on accounts

Length of time accounts have been established

Too few bank revolving accounts
Too many inquiries last 12 months

Public Records

Reported/Amount ECOA Assets/Liabilities Type/Plaintiff/Attorney Paid Court/City, State

Collection Accounts
Collection Agency

 Tradelines

 Name/Kind of Business
 Type/Terms
 ECOA
 Opened/Reported
 Balance
 Limit
 Past Due

 BELK
 Revolving
 Individual account
 10/20/2009
 \$0
 \$744
 \$0

Verified High Credit/Current Balance

Type/Original Creditor

07/01/2010

Department stores
Status: Paid or paying as agreed

Notes: Manual account

Name/Kind of Business Type/Terms ECOA Opened/Reported Balance Limit Past Due

Finance, personal 360 Monthly 06/14/2010 Status: Paid or paying as agreed Payment Amount / Frequency: \$1374/Monthly Notes: Manual account Payment History 2010 OK OK OK OK OK OK Apr Mar Feb Jan OK NA Dec Nov Name/Kind of Business Type/Terms ECOA Opened/Reported Balance Limit Past Due MELLON MTG Mortgage Individual account 03/25/2004 \$0 \$175000 \$0 Banks 360 Monthly 05/23/2010 Status: Paid or paying as agreed Closed Payment Amount / Frequency: \$1863/Monthly Notes: Manual account Account was closed normally 05/31/2010 Closed **Payment History** 2010 NA OK OK OK OK Apr Mar Feb Jan Name/Kind of Business Type/Terms ECOA Opened/Reported Balance Limit Past Due CHRYSLR FIN Installment Joint contractual liability on account 09/20/2009 \$0 \$8620 \$0 Finance, personal 60 Monthly 03/13/2010 Status: Paid or paying as agreed Closed Notes: Manual account Account was closed normally 01/06/2010 Closed **Payment History** Name/Kind of Business Balance Limit Past Due Type/Terms ECOA Opened/Reported CHASE HM MTG Joint contractual liability on account 03/24/2004 \$175000 \$0 Mortgage Finance other than personal 360 Monthly 02/19/2007 Status: Paid or paying as agreed Payment Amount / Frequency: \$1871/Monthly Notes: Manual account Transfer **Payment History** 2007 NA 2005 OK OK NA OK OK OK OK OK OK NA OK Dec Nov Oct Sep Aug Jul Jun May Apr Mar Feb Jan 2004 NA OK OK NA OK OK OK Dec Nov Oct Sep Aug Jul Name/Kind of Business Balance Limit Type/Terms ECOA Opened/Reported Past Due **GMAC** Installment Individual account 08/23/2002 \$10571 48 Monthly 11/30/2005 Finance other than personal Status: Paid or paying as agreed Closed Payment Amount / Frequency: \$220/Monthly Notes: Manual account Account was closed normally 10/25/2005
 2005
 OK
 O **Payment History** 2003 OK OK Dec Nov

| N | ame/Kind of Business | Type/Terms | ECOA | Opened/Reported | Balance | Limit | Past Due |
|------------------|--|-------------|--|-----------------|---------|----------|----------|
| С | HASE HM MTG | Mortgage | Joint contractual liability on account | 01/27/2003 | \$0 | \$172000 | \$0 |
| S P | inance other than personal tatus: Paid or paying as agreed ayment Amount / Frequency: \$1919/Monthly otes: Manual account | 360 Monthly | | 04/30/2004 | | | |
| F | 2004 NA OK OK Mar Feb Jan 2003 OK | | | | | | |
| N | ame/Kind of Business | Type/Terms | ECOA | Opened/Reported | Balance | Limit | Past Due |
| С | ITIBANK | Installment | Account relationship terminated | 05/17/2000 | \$0 | \$12542 | \$0 |
| S P N A | anks tatus: Paid or paying as agreed Closed ayment Amount / Frequency: \$176/Monthly otes: Manual account ccount was closed normally 2/09/2003 | 120 Monthly | | 12/04/2003 | | | |
| F | 2003 OK OK Nov Oct | | | | | | |
| | Inquiries | | | | | | |
| N | ame/Kind of Business | | | Date | | | |
| | IIDLAND CRED collection services | | | 07/17/2010 | | | |
| | EST SUBCODE dvertising | | | 07/16/2010 | | | |