

Credit Report

Applicant Information - Returned

Name: JOHN S DOE **Employer(s):** ACME INTERNATIONAL
Current Address: 12009 EAST BAY DR AMERUSA
 NEW YORK NY 10001
 08/01/2010

Profile Summary

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

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:	Level of delinquency on accounts Length of time accounts have been established Too few bank revolving accounts Too many inquiries last 12 months
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Public Records

Reported/Amount	EOCA	Assets/Liabilities	Type/Plaintiff/Attorney	Paid	Court/City, State
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Collection Accounts

Collection Agency	Paid/EOCA	Opened/Closed	Verified	High Credit/Current Balance	Type/Original Creditor	Remarks
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Tradelines

Name/Kind of Business	Type/Terms	EOCA	Opened/Reported	Balance	Limit	Past Due
BELK Department stores Status: Paid or paying as agreed Notes: Manual account	Revolving	Individual account	10/20/2009 07/01/2010	\$0	\$744	\$0
WINDUP FINANCIAL	Mortgage	Individual liability	07/17/2009	\$125922	\$128000	\$0

Name/Kind of Business	Type/Terms	ECOA	Opened/Reported	Balance	Limit	Past Due
CHASE HM MTG	Mortgage	Joint contractual liability on account	01/27/2003	\$0	\$172000	\$0
Finance other than personal	360 Monthly		04/30/2004			

Status: Paid or paying as agreed

Payment Amount / Frequency: \$1919/Monthly

Notes: Manual account

Payment History



Name/Kind of Business	Type/Terms	ECOA	Opened/Reported	Balance	Limit	Past Due
CITIBANK	Installment	Account relationship terminated	05/17/2000	\$0	\$12542	\$0
Banks	120 Monthly		12/04/2003			

Status: Paid or paying as agreed Closed

Payment Amount / Frequency: \$176/Monthly

Notes: Manual account

Account was closed normally

12/09/2003

Payment History



Inquiries

Name/Kind of Business	Date
MIDLAND CRED	07/17/2010
Collection services	
TEST SUBCODE	07/16/2010
Advertising	