

FICO® Score 8 Summary

# 798

FICO® Score 8 based on TransUnion data as of September 4, 2017









Your FICO® Score is Very Good



Your score is above the average of U.S. consumers and demonstrates to lenders that you are a very dependable borrower.

- FICO® Scores range between 300 and 850
- Higher scores are better scores
- The higher your score, the more favorably lenders look upon you as a credit risk

Your FICO® Score considers both positive and negative information in your credit report. The chart below shows the "ingredients" that affected your FICO score. Use this tool to help you understand how your credit behaviors can have a positive or negative impact on your score.

FICO® score ingredients	How you rate
 <b>Payment history</b> Your history of paying bills on time.	 Exceptional
 <b>Amount of debt</b> Your total amount of outstanding debt.	 Very Good
 <b>Length of credit history</b> How long you've had credit.	 Exceptional
 <b>Amount of new credit</b> Amount of credit you've recently obtained or applied for.	 Exceptional

Additional FICO Score Versions

FICO Score	Version	Score Range	Score Rating	Negative Score Factors
<b>Commonly Used in Mortgage Lending</b>				
<b>801</b>	<b>FICO® Score 4</b> Older version, most widely used for mortgage lending	300-850	Exceptional	Because your score is high, negative score factors present with your score are less relevant and therefore not provided.
<b>Commonly Used in Auto Lending</b>				
<b>811</b>	<b>FICO® Auto Score 8</b> Version for auto lending	250-900	Exceptional	1. You have no recent activity from a non-mortgage installment loan. 2. There are no recent balances on your revolving and/or open-ended accounts. 3. There is no recently reported activity on any of your non-mortgage credit accounts. 4. There are no recent balances on your credit cards and/or open-ended accounts.
<b>825</b>	<b>FICO® Auto Score 4</b> Older version for auto lending	250-900	Exceptional	1. You have no recent activity from a non-mortgage installment loan. 2. There are no recent balances on your revolving and/or open-ended accounts. 3. You have a short credit history. 4. You have no recent activity from an auto loan.
<b>Commonly Used in Credit Card Lending</b>				

<b>821</b>	<b>FICO® Bankcard Score 8</b> Version for credit card lending	250-900	Exceptional	<ol style="list-style-type: none"> <li>1. You have no recent activity from a non-mortgage installment loan.</li> <li>2. There is no recently reported activity on any of your non-mortgage credit accounts.</li> <li>3. There are no recent balances on your credit cards and/or open-ended accounts.</li> <li>4. There are no recent balances on your revolving and/or open-ended accounts.</li> </ol>
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<b>834</b>	<b>FICO® Bankcard Score 4</b> Older version for credit card lending	250-900	Exceptional	<ol style="list-style-type: none"> <li>1. There are no recent balances on your revolving and/or open-ended accounts.</li> <li>2. You have no recent activity from a non-mortgage installment loan.</li> <li>3. You have a short credit history.</li> </ol>
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**Newly Released Version**

<b>818</b>	<b>FICO® Score 9</b> Newest version	300-850	Exceptional	Because your score is high, negative score factors present with your score are less relevant and therefore not provided.
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<b>833</b>	<b>FICO® Auto Score 9</b> Newest version for auto lending	250-900	Exceptional	<ol style="list-style-type: none"> <li>1. You have no recent activity from a non-mortgage installment loan.</li> <li>2. There are no recent balances on your revolving and/or open-ended accounts.</li> <li>3. There are no recent balances on your credit cards and/or open-ended accounts.</li> </ol>
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<b>828</b>	<b>FICO® Bankcard Score 9</b> Newest version for credit card lending	250-900	Exceptional	<ol style="list-style-type: none"> <li>1. You have no recent activity from a non-mortgage installment loan.</li> <li>2. There are no recent balances on your revolving and/or open-ended accounts.</li> <li>3. There are no recent balances on your credit cards and/or open-ended accounts.</li> <li>4. There is no recently reported activity on any of your non-mortgage credit accounts.</li> </ol>
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**Understanding Your FICO® Score**

**What's hurting your FICO® score**

The negative factors listed here reflect areas of your credit behavior that are hurting your FICO® Score. These factors are listed in order of their impact to your score; the first has the greatest negative impact and the last has the least. Use this information to determine ways you can improve your financial habits and manage your FICO Score.

Please note that a negative factor can be provided even if you are better than the national average of FICO® high achievers on that factor. In all likelihood, this means that your FICO® score is already quite high. The fact that you are still receiving a negative factor means that there is still some room to work on that factor.

**1 You have no recent activity from a non-mortgage installment loan.**

Your credit report shows no recent non-mortgage loans (such as auto or student loans) or sufficient recent information about your loans. Having a loan along with other types of credit demonstrates that a person is able to manage a variety of credit types.

**What's helping your FICO® score**

The positive factors listed here reflect areas of your credit behavior that are helping your FICO® Score. You should continue these good practices. These factors are listed in order of their impact to your score; the first has the greatest positive impact and the last has the least.

**1 You have no missed payments on your credit accounts.**

The FICO® Score evaluates if there are any missed payments being reported. Staying current and paying bills on time demonstrate lower credit risk.

Number of your accounts with a missed payment or derogatory description  
**0 accounts**



About 98% of FICO High Achievers have no missed payments at all. But of those who do, the missed payment happened nearly 4 years ago, on average.

**2** You have an established credit history.

FICO® Scores measure the age of the oldest account and the average age of all accounts being reported. Generally speaking, having a relatively long credit history and not opening many new accounts is reflective of lower risk.

Your oldest account was opened  
**30 Years, 8 Months ago**



FICO High Achievers opened their oldest account 25 years ago, on average.

Average age of your accounts  
**12 Years, 5 Months**



Most FICO High Achievers have an average age of accounts of 9 years or more.

**3** You've shown recent use of credit cards and/or open-ended accounts.

FICO® Scores evaluate the mix of credit cards, installment loans and mortgages. People who demonstrate recent and responsible use of credit cards and/or open-ended accounts are generally considered less risky to lenders.

**4** You have an established revolving and/or open-ended account credit history.

FICO® Scores measure when a person opened their first revolving or open-ended account (such as a credit card). Generally speaking, people with longer credit histories pose less risk to lenders compared to those with shorter credit histories.

Your first revolving or open-ended account was opened  
**30 Years, 8 Months ago**



FICO High Achievers opened their first revolving or open-ended account 25 years ago, on average.

## How Lenders See You

A FICO® Score of 798 is above average. Most lenders would consider scores in this range as very good, and an indication that you are a dependable borrower. Based on your score alone, you might expect the following:

- It is very unlikely that your applications for credit cards or other loans will be turned down, based on your score alone.
- Most lenders will consider offering you very attractive and competitive rates and terms on loans.
- Many lenders will be able to provide you with an instant approval status based on your score.

### The rates you'll receive

When you apply for a loan, lenders will look at one or more of your FICO® scores. Your score directly determines the interest rate you'll pay on your loan. Check the table below to see the current rates you would receive.

#### Average interest rates based on your FICO® score of 798

Accurate as of September 14, 2017. Source: Informa Research Services.

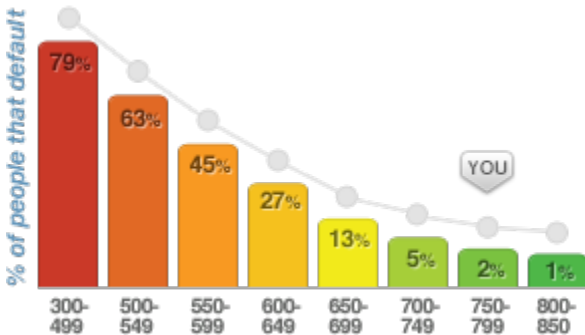
30 year mortgage			15 year home equity loan			48 month auto loan		
	Score	Rate		Score	Rate		Score	Rate
<b>YOU</b>	760- 850	3.449%	<b>YOU</b>	740- 850	6.046%	<b>YOU</b>	720- 850	3.662%
	700- 759	3.671%		720- 739	6.346%		690- 719	5.018%
	680- 699	3.848%		700- 719	6.846%		660- 689	7.082%
	660- 679	4.062%		670- 699	7.621%		620- 659	9.808%
	640- 659	4.492%		640- 669	9.121%		590- 619	14.044%
	620- 639	5.038%		620- 639	10.371%		500- 589	15.202%

Home equity line of credit (under \$50,000)	5.372%	Home equity line of credit (over \$50,000)	5.188%
30 year jumbo mortgage	3.449%	10 year home equity loan	5.712%
15 year mortgage	2.801%	15 year jumbo mortgage	2.801%
1/1 ARM	3.578%	1/1 jumbo ARM	3.578%
3/1 ARM	3.457%	3/1 jumbo ARM	3.457%
5/1 ARM	3.356%	5/1 jumbo ARM	3.356%
7/1 ARM	3.321%	7/1 jumbo ARM	3.321%
10/1 ARM	3.339%	10/1 jumbo ARM	3.344%
36 month auto loan	3.64%	48 month used auto loan	4.372%
60 month auto loan	3.705%		

Using a 30 year fixed mortgage as an example, your FICO® score might qualify you for an interest rate of 3.449%. Someone with a FICO® score of 630 might receive a rate of 5.038%. On a \$250,000 mortgage, you would save more than \$232 a month compared to a person who has a relatively poor score. So it's vitally important that you keep your score high.

### Your risk to the lender

The reason consumers with good FICO® scores get better interest rates is because they pose less risk of missing payments or defaulting on a loan. The chart at the right clearly shows that consumers with high FICO® scores are lower risk. The power of the FICO® score to predict which borrowers are risky is one reason why so many lenders use FICO® scores in making loan decisions.



Most lenders would consider consumers with a score of 798 to be very low risk because approximately 2% of consumers in this score interval get into serious credit trouble.

The risk rate shown here is the percentage of borrowers who reach 90 days past due or worse (bankruptcy, account charge-off) on any credit account over a two-year period.

## Credit At-A-Glance

Now let's look at your credit report. Your credit report contains the information that a credit bureau keeps on file about you. This is the information used to determine your FICO® score. Three credit bureaus in the United States keep information on you – Equifax, Experian and TransUnion – so you have a total of three credit reports and three FICO® scores.

On the next several pages we'll look at your credit report from TransUnion.

### Personal information

Name	David Edward Howe
Date of Birth	*****
Social Security Number	XXX-XX-XXXX
Current Address	***** Reported on Oct 1, 2011
Previous Addresses	***** Reported on Jun 5, 2013
Employers	Subscriberwise Ltd Reported on Feb 1, 2007  Massillon Cable Tv (Massillon, OH) Reported on Feb 1, 2007

### Credit At-A-Glance

Total past due	Credit history	Accounts with negative indicators
<b>No amounts past due</b>	<b>30 Years</b>	<b>0</b>

Total balance of	
Your revolving and open-ended accounts	\$0
Your mortgages	\$0
Your installment loans	\$0

Total number of	
Accounts	13
Accounts with balances	0
Accounts opened in past year	0
Recent inquiries	0
Collections	0
Public Records	0
Authorized User Accounts	0

### Statements














None on file

## Accounts

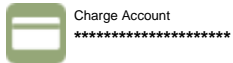
Lenders frequently report details about your credit accounts to the credit bureaus. These details typically include the type of account, when you open it, your monthly balance, if and when you missed a payment and the accounts status when you closed it.

Your FICO® score takes into account the open *and* closed accounts in your credit report. Click "Details" to find out more information.

### Accounts

Company	Account number	Date opened	Balance	Status	Negative Indicator?
 *****		5/1991	\$0	Paid or paying as agreed	No
 *****		1/2003	\$0	Paid or paying as agreed	No
 *****		9/2005	\$0	Paid or paying as agreed	No
 *****		12/1999	\$0	Paid or paying as agreed	No
 *****		1/1987	\$0	Paid or paying as agreed	No
 *****	XXXXXXXX6800	11/2003	\$0	Paid or paying as agreed	No
 *****	XXXXXXXXX0000	1/2015	\$0	Paid or paying as agreed	No
 *****	XXXXXXXXX7713	4/2013	\$0	Paid or paying as agreed	No
 *****	XXXXX4631	2/2009	\$0	Paid or paying as agreed	No
 *****	XXXXXXXXXXXX0001	5/2010	\$0	Paid or paying as agreed	No
 *****	XXXXXXXXXXXX1001	3/2012	\$0	Paid or paying as agreed	No
 *****	XXXXXXXX2252	9/2009	\$0	Paid or paying as agreed	No
 *****	XXXXX5639	12/2007	\$0	Paid or paying as agreed	No

## Account Details



Charge Account  
\*\*\*\*\*

Aug, 2017

Status as of	Aug, 2017
Date opened	May, 1991
Date of last activity	Mar, 2016
Loan type	Charge Account
Credit limit	\$500
Largest past balance	\$262
Account Type	Revolving Account
Account holder	Individual Account
Industry	Department / Variety and Other Retail

### Contact Information

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Balance	Current Status
<b>\$0</b>	<b>Paid or paying as agreed</b>

### Seven year payment history

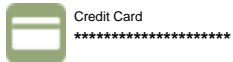
30 days late	0 times
60 days late	0 times
90+ days late/other derogatory	0 times

### Recent payment history

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7
2015					2016							2017											

### Worst Delinquency

None Reported
The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.



Credit Card  
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Aug, 2017

Status as of	Aug, 2017
Date opened	Jan, 2003
Date of last activity	Mar, 2017
Loan type	Credit Card
Credit limit	\$7,250
Largest past balance	\$10,222
Account Type	Revolving Account
Account holder	Individual Account
Industry	Banks

### Contact Information

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Balance	Current Status
<b>\$0</b>	<b>Paid or paying as agreed</b>

### Seven year payment history

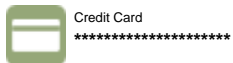
30 days late	0 times
60 days late	0 times
90+ days late/other derogatory	0 times

### Recent payment history

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7
2015					2016							2017											

### Worst Delinquency

None Reported
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Credit Card  
\*\*\*\*\*

Aug, 2017

Status as of	Aug, 2017
Date opened	Sep, 2005
Date of last activity	Aug, 2017
Loan type	Credit Card
Credit limit	\$30,000
Largest past balance	\$10,207
Account Type	Revolving Account
Account holder	Individual Account
Industry	Banks

### Contact Information

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Balance	Current Status
<b>\$0</b>	<b>Paid or paying as agreed</b>

### Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late/other derogatory	0 times

### Recent payment history

OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7
2015					2016							2017											

### Worst Delinquency

None Reported
The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.



Credit Card  
\*\*\*\*\*

Aug, 2017

Status as of	Aug, 2017
Date opened	Dec, 1999
Date of last activity	Jul, 2017
Loan type	Flexible Spending Credit Card
Credit limit	\$10,930
Largest past balance	\$3,820
Account Type	Revolving Account
Account holder	Individual Account
Industry	Banks

Contact Information

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Balance	Current Status
<b>\$0</b>	<b>Paid or paying as agreed</b>

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late/other derogatory	0 times

Recent payment history

OK OK
8 9 10 11 12 1 2 3 4 5 6 7 8 9 10 11 12 1 2 3 4 5 6 7
2015 2016 2017

Worst Delinquency

None Reported
The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.



Credit Card  
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Aug, 2013

Status as of	Aug, 2013
Date opened	Jan, 1987
Date of last activity	Sep, 2007
Date closed	Aug, 2011
Loan type	Credit Card
Credit limit	\$500
Largest past balance	\$43
Account Type	Revolving Account
Account holder	Individual Account
Industry	Oil Companies

Descriptions

Inactive account

Contact Information

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Balance	Current Status
<b>\$0</b>	<b>Paid or paying as agreed</b>

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late/other derogatory	0 times

Recent payment history

OK OK
8 9 10 11 12 1 2 3 4 5 6 7 8 9 10 11 12 1 2 3 4 5 6 7
2011 2012 2013

Worst Delinquency

None Reported
The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.



Line of Credit  
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Jul, 2017

Status as of	Jul, 2017
Date opened	Nov, 2003
Date of last activity	May, 2017
Account number	XXXXXXXX6800
Loan type	Line of Credit
Credit limit	\$20,000
Largest past balance	\$16,513
Account Type	Overdraft/Reserve Checking Account
Account holder	Individual Account
Industry	Banks

Contact Information

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Balance	Current Status
<b>\$0</b>	<b>Paid or paying as agreed</b>

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late/other derogatory	0 times

Recent payment history

OK OK
7 8 9 10 11 12 1 2 3 4 5 6 7 8 9 10 11 12 1 2 3 4 5 6
2015 2016 2017

Worst Delinquency

None Reported
The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.





Mortgage Account  
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Aug, 2017

Status as of	Aug, 2017
Date opened	Jan, 2015
Date of last activity	Aug, 2017
Account number	XXXXXXXXX0000
Loan type	Home Equity Loan
Credit limit	\$50,000
Largest past balance	\$42,827
Account Type	Overdraft/Reserve Checking Account
Account holder	Individual Account
Industry	Banks

Contact Information

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Balance	Current Status
<b>\$0</b>	<b>Paid or paying as agreed</b>

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late/other derogatory	0 times

Recent payment history

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	OK	OK	OK	OK	OK	OK					
8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7
2015												2016												2017											

Worst Delinquency

None Reported
The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.



Mortgage Account  
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Dec, 2014

Status as of	Dec, 2014
Date opened	Apr, 2013
Date of last activity	Nov, 2014
Date closed	Dec, 2014
Account number	XXXXXXXXX7713
Loan type	Conventional Real Estate Mortgage
Largest past balance	\$47,250
Account Type	Mortgage Account
Account holder	Individual Account
Scheduled Payment Amount	\$346
Industry	Finance / Personal

Descriptions

Closed

Contact Information

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Balance	Current Status
<b>\$0</b>	<b>Paid or paying as agreed</b>

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late/other derogatory	0 times

Recent payment history

												OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		
12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11
2012												2013												2014											

Legend:  Not Open  Unknown  Currently paid as agreed

Worst Delinquency

None Reported
The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.



Mortgage Account  
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Mar, 2011

Status as of	Mar, 2011
Date opened	Feb, 2009
Date of last activity	Mar, 2011
Date closed	Mar, 2011
Account number	XXXXX4631
Loan type	Conventional Real Estate Mortgage
Largest past balance	\$87,920
Account Type	Mortgage Account
Account holder	Individual Account
Industry	Banks

Descriptions

Closed

Contact Information

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Balance	Current Status
<b>\$0</b>	<b>Paid or paying as agreed</b>

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late/other derogatory	0 times

Recent payment history

	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	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2
2009												2010												2011											

Legend:  Unknown  Currently paid as agreed

Worst Delinquency

None Reported
The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.



Vehicle Loan Account  
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Aug, 2013

Status as of	Aug, 2013
Date opened	May, 2010
Date of last activity	Aug, 2013
Date closed	Aug, 2013
Account number	XXXXXXXXXXXXX0001
Loan type	Automobile
Largest past balance	\$33,722
Account Type	Installment Account
Account holder	Individual Account
Scheduled Payment Amount	\$590
Industry	Credit Unions and Finance Companies

Descriptions  
Closed

Contact Information  
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Balance	Current Status
\$0	Paid or paying as agreed

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late/other derogatory	0 times

Recent payment history

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	OK	OK	OK	OK					
8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7										
2011												2012					2013																

Worst Delinquency

None Reported

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.



Vehicle Loan Account  
\*\*\*\*\*

Jun, 2013

Status as of	Jun, 2013
Date opened	Mar, 2012
Date of last activity	Jun, 2013
Date closed	Jun, 2013
Account number	XXXXXXXXXXXXX1001
Loan type	Automobile
Largest past balance	\$12,454
Account Type	Installment Account
Account holder	Individual Account
Scheduled Payment Amount	\$266
Industry	Finance / Personal

Descriptions  
Closed

Contact Information  
Credit Bureau Dispute  
\*\*\*\*\*  
\*\*\*\*\*

Balance	Current Status
\$0	Paid or paying as agreed

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late/other derogatory	0 times

Recent payment history

												OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK					
6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5										
2011												2012					2013																

Legend:  Not Open  Currently paid as agreed

Worst Delinquency

None Reported

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.



Vehicle Loan Account  
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May, 2010

Status as of	May, 2010
Date opened	Sep, 2009
Date of last activity	May, 2010
Date closed	May, 2010
Account number	XXXXXXXXXX2252
Loan type	Automobile
Largest past balance	\$11,045
Account Type	Installment Account
Account holder	Individual Account
Industry	Finance / Personal

Descriptions  
Closed

Contact Information  
\*\*\*\*\*  
\*\*\*\*\*  
\*\*\*\*\*

Balance	Current Status
\$0	Paid or paying as agreed

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late/other derogatory	0 times

Recent payment history

																					OK	OK	OK	OK	OK	OK	OK	OK	OK				
5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4										
2008												2009					2010																

Legend:  Not Open  Unknown  Currently paid as agreed

Worst Delinquency

None Reported

The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.



Vehicle Loan Account  
\*\*\*\*\*

Nov, 2008

Status as of	Nov, 2008
Date opened	Dec, 2007
Date of last activity	Nov, 2008
Date closed	Nov, 2008
Account number	XXXXX5639
Loan type	Automobile
Largest past balance	\$6,135
Account Type	Installment Account
Account holder	Individual Account
Scheduled Payment Amount	\$188
Industry	Banks

Descriptions  
Closed

Contact Information

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Balance	Current Status
<b>\$0</b>	<b>Paid or paying as agreed</b>

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late/other derogatory	0 times

Recent payment history

11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10										
												OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK									
<b>2006</b>												<b>2007</b>												<b>2008</b>									

Legend:  Not Open  Currently paid as agreed

Worst Delinquency

None Reported
The Worst Delinquency reports the worst missed payment status that has been documented on this account. Your FICO® score evaluates how recently that missed payment occurred and in general, the more recent, the more impact it has on your score. However, the fact that it occurred is still predictive of future payment risk and could be considered by your FICO® score.

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## Inquiries

An inquiry indicates when a business, usually a lender, has checked your credit. The inquiries listed here are the number of times in the 12 months since the date of this report that a lender has checked your credit at TransUnion. These inquiries appear because you applied for credit with the listed company. Inquiries associated with applying for new credit are the only kind of inquiry that may hurt your FICO® score.

**You have no inquiries affecting your FICO® score.**

Inquiries listed here are requests by lenders to view your credit report because you have applied for credit with them. Having many inquiries can hurt your FICO® score, because that might be a sign that you are in a financial situation where you need credit. A single inquiry, however, will have little impact on your score.

Three other kinds of inquiries do not affect your FICO® score and are not listed here. One occurs when lenders search for consumers that might qualify for pre-approved credit. Another occurs when you request to view your own credit report, such as when ordering products on myFICO. Other inquiries that do not affect your score are any inquiries used for purposes other than granting credit, such as an inquiry requested by a landlord. **Note:** In general, inquiries contribute to less than 10% of your FICO® score.

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## Collections

If you do not make your required payments on an account, a business may turn over the unpaid account to a collection agency. This is called a collection. The presence of collections can hurt your FICO® Score.

You have no collections.

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## Public Records

Public records are legal records reported on you, usually by a court of law. Adverse public records include bankruptcies, foreclosures, garnishments, and tax liens and they can severely hurt your FICO® score. Other types of public records such as divorces are not considered by your FICO® score.

You have no public records.