Amount of debt

Your total amount of outstanding debt.

Length of credit history

How long you've had credit.

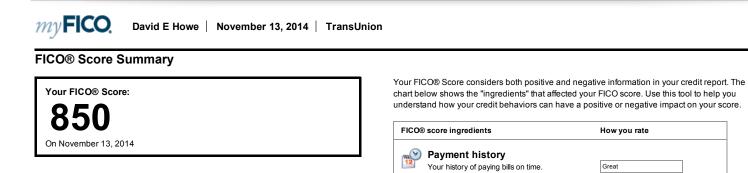
Amount of new credit Amount of credit you've recently obtained or

applied for.

Great

Great

Great



Your FICO® Score is great



Your score is well above the average score of U.S. consumers and clearly demonstrates to lenders that you are an exceptional 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

Understanding Your FICO® Score

What's hurting your FICO® score

Because your FICO® score is exceptionally high, there are no actionable negative factors present with your score. Continue to manage your credit as you currently are doing to maintain your very high FICO® score.

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.	
You helped your FICO [®] Score by paying your bills on time. Staying current with your bills will continue to help your score.	Number of your accounts with a missed payment 0 accounts
	About 96% 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've limited the use of your available credit.	
Your FICO [®] Score evaluates your total revolving account balances in relation to your total credit limits on those accounts. Your FICO [®] Score was helped because you've kept this ratio of balances to credit limits low.	Ratio of your revolving balances to your credit limits 1% For FICO High Achievers , the average ratio is less than 6%
3 You have an established credit history.	··
Your FICO [®] Score measures the age of your oldest account and the average age of your accounts. Your FICO [®] Score was helped because you have a relatively long credit history and you haven't recently opened many new accounts.	Your oldest account was opened 27 Years, 10 Months ago
	Average age of your accounts 10 years ${\nleftrightarrow}$ Most FICO High Achievers have an average age of accounts of 11 years or more.
4 You've been responsibly limiting the number of your credit accounts that carry	balances.
You've helped your FICO [®] Score by limiting the number of credit accounts with balances. Your score evaluates how many of your accounts have balances. In your case, you've demonstrated good credit management by only using your available credit when needed.	Number of your accounts carrying a balance 2 accounts

How Lenders See You

A FICO[®] Score of 850 is above average. Most lenders would consider scores in this range as excellent, and an indication that you are a very dependable borrower. Based on your score alone, you might expect the following:

- It is very unlikely your application for credit cards or for a mortgage or auto loan would be turned down, based on your score alone.
- You should be able to obtain relatively high credit limits on your credit card.
- · Most lenders will consider offering you their most attractive and most competitive rates.
- Many lenders will also offer you special incentives and rewards targeted to their "best" customers.

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 850

Accurate as of November 12, 2014. Source: Informa Research Services.

	30 year mortgage		15 y	year home equity loan		4	8 month auto Ioan	
	Score	Rate		Score	Rate		Score	Rate
YOU	760- 850	3.644%	YOU	740- 850	6.023%	YOU	720- 850	3.206%
	700- 759	3.866%		720-739	6.323%		690-719	4.594%
	680- 699	4.043%		700-719	6.823%		660- 689	6.711%
	660- 679	4.257%		670-699	7.598%		620- 659	10.334%
	640- 659	4.687%		640-669	9.098%		590-619	15.313%
	620- 639	5.233%		620-639	10.348%		500- 589	16.582%

Home equity line of credit (under \$50,000)	4.527%	Home equity line of credit (over \$50,000)	4.396%
30 year jumbo mortgage	3.644%	10 year home equity loan	5.842%
15 year mortgage	2.925%	15 year jumbo mortgage	2.925%
1/1 ARM	2.509%	1/1 jumbo ARM	2.509%
3/1 ARM	2.508%	3/1 jumbo ARM	2.508%
5/1 ARM	2.503%	5/1 jumbo ARM	2.503%
7/1 ARM	2.617%	7/1 jumbo ARM	2.617%
10/1 ARM	2.823%	10/1 jumbo ARM	2.849%
36 month auto Ioan	3.177%	48 month used auto loan	3.443%
60 month auto loan	3.247%		

Using a 30 year fixed mortgage as an example, your FICO® score might qualify you for an interest rate of 3.644%. Someone with a FICO® score of 630 might receive a rate of 5.233%. On a \$250,000 mortgage, you would save more than \$235 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 850 to be extremely low risk because approximately 1% 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 E Howe
Former Names	Howe,David,Edward
Date of Birth	******
	XXX-XX-XXXX
Current Address	**************************************
Previous Addresses	**************************************
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	
due	27 Years	0	

Total balance of	
Your revolving and open-ended accounts	\$202
Your mortgages	\$472
Your installment loans	\$0

Total number of		
Accounts	14	
Accounts with balances	2	
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?
a ************************************		5/1991	\$0	Paid or paying as agreed	No
a ************************************		3/2003	\$0	Paid or paying as agreed	No
a ************************************		1/2003	\$202	Paid or paying as agreed	No
a ************************************		12/1999	\$0	Paid or paying as agreed	No
a ************************************		9/2005	\$0	Paid or paying as agreed	No
a ************************************		1/1987	\$0	Paid or paying as agreed	No
a ************************************	XXXXXXXX6800	11/2003	\$0	Paid or paying as agreed	No
*****	XXXXXXXXX7713	4/2013	\$472	Paid or paying as agreed	No
*****	XXXXX4631	2/2009	\$0	Paid or paying as agreed	No
*****	XXXXXXXXXXXXX0001	5/2010	\$0	Paid or paying as agreed	No
*****	XXXXXXXXXXXXX1001	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
	XXXXXXXXXXXXX0001	9/2004	\$0	Paid or paying as agreed	No

Account Details

Charge Account ****

Status as of	Oct, 2014
Date opened	May, 1991
Date of last activity	May, 2014
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

	Balance	Current Status
	\$0	Paid or paying as agreed
Seven year paymen	t history	
30 days late	0 times	
60 days late	0 times	

Recent payment history

0 times

Balance

90+ days late

	2012	12	2013						12	<u> </u>			-	2014		,	0						
10	11	12	1	2	3	4	5	6	7	8	a	10	11	12	1	2	3	4	5	6	7	8	9
ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	οк	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок

Contact Information *****

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

Charge Account *****

Status as of	Feb, 2013
Date opened	Mar, 2003
Date of last activity	May, 2006
Date closed	Sep, 2009
Loan type	Charge Account
Credit limit	\$1,500
Largest past balance	\$409
Account Type	Revolving Account
Account holder	Individual Account
Industry	Automotive

Descriptions

Account closed by credit grantor

Contact Information *****

Credit Card ******

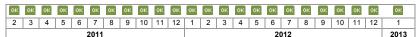
Status as of	Nov, 2014
Date opened	Jan, 2003
Date of last activity	Nov, 2014
Loan type	Credit Card
Credit limit	\$7,250
Largest past balance	\$10,222
Account Type	Revolving Account
Account holder	Individual Account
Scheduled Payment Amount	\$35
Industry	Banks

Contact Information

***** *****

\$0 Paid or paying as agreed Seven year payment history 30 days late 0 times 60 days late 0 times 90+ days late 0 times

Recent payment history



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

Nov 2014

Balance Current Status \$202 Paid or paying as agreed Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late	0 times

Recent payment history

ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок
11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10
201	2	2013												20	014								

Worst Delinquency

None Reported

The Worst Delinguency 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.

Oct, 2014

Feb, 2013

Current Status

Credit Card ****

Status as of	Nov, 2014
Date opened	Dec, 1999
Date of last activity	May, 2014
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

***** *****

Nov, 2014

	Balance	Current Status
	\$0	Paid or paying as agreed
Seven year payme	ent history	
30 days late	0 times	

60 days late 0 times 90+ days late 0 times

Recent payment history

Printable Report

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

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	С

Card ******

Status as of	Oct, 2014
Date opened	Sep, 2005
Date of last activity	Sep, 2014
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

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 0 times

Recent	payment	history
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Π	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок
F	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9
Г	2012 2013												2014	L .										

Worst Delinquency

None Reported

Seven year payment history

30 days late

60 days late

90+ days late

Recent payment history

2011

Worst Delinquency None Reported

your FICO® score

Balance

\$0

0 times

0 times

0 times

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

8 9 10 11 12 1 2 3 4 5 6 7 8 9 10 11 12 1 2 3 4 5 6 7

2012

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

Credit Card *****

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	

tive account

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Contact Information

Line of Credit *********

Oct. 2014

ок ок ок ок

2013

Aug, 2013

Current Status

Paid or paying as agreed

ок ок ок ок

Oct,	2014

Status as of	Oct, 2014
Date opened	Nov, 2003
Date of last activity	Oct, 2014
Account number	XXXXXXX6800
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

***** ***** *****

Printable Report

	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	0 times	

Recent payment history

	2012	12	-	2	5	4	5	20	12	0	9	10		12	-	2	5	4	2014	0	1	0	9
10	11	12	1	2	2	4	5	6	7	0	a	10	11	12	1	2	2	4	5	6	7	0	0
ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок	ок

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 *****

Status as of	Nov, 2014
Date opened	Apr, 2013
Date of last activity	Sep, 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

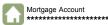
Contact Information

Balance Current Status \$472 Paid or paying as agreed Seven year payment history 30 days late 0 times 60 days late 0 times 90+ days late 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	
2012	2013 2014					
Legend:	Not Open Unknown Off 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



Status as of	Mar, 2011	Balance	Current Status				
Date opened	Feb, 2009	\$0	Delid an accidence a surred				
Date of last activity	Mar, 2011	20	Paid or paying as agreed				
Date closed	Mar, 2011	Seven year payment history					
Account number	XXXXX4631	30 days late 0 times					
Loan type	Conventional Real Estate Mortgage						
Largest past balance	\$87,920	60 days late 0 times					
Account Type	Mortgage Account	90+ days late 0 times					
Account holder	Individual Account	· · · · · · · · · · · · · · · · · · ·					
Scheduled Payment Amount	\$0	Recent payment history					
Industry	Banks	3 4 5 6 7 8 9 10 11 12 1 2 3 4	5 6 7 8 9 10 11 12 1 2				
D	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	2009	2010 2011				
Descriptions		Legend: Unknown OK Currently paid as a	areed				
Closed		Worst Delinquency					
Contact Information		None Reported					
*****		The Worst Delinquency reports the worst missed payment status that FICO® score evaluates how recently that missed payment occurred as has on your score. However, the fact that it occurred is still predictive or your FICO® score.	nd in general, the more recent, the more impact it				

Vehicle Loan Account	ĸ		Aug, 2013
Status as of	Aug, 2013	Balance	Current Status
Date opened	May, 2010		

Mar, 2011

Nov, 2014

Descriptions Closed

Contact Information *****

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

Printable Report

Paid or paying as agr

Current Status

Paid or paying as agreed

Seven year payment history

\$0

Balance

\$0

0 times

30 days late	0 times
60 days late	0 times
90+ days late	0 times

Recent payment history

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

Worst Delinquency

None Reported

Seven year payment history

30 days late

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

Status as of	Jun, 2013
	· · · · · · · · · · · · · · · · · · ·
Date opened	Mar, 2012
Date of last activity	Jun, 2013
Date closed	Jun, 2013
Accountnumber	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

***** *****

***** *****

Contact Information *****

\Box	Vehicle Loan Account
·:	*****************

Status as of	May, 2010
Date opened	Sep, 2009
Date of last activity	May, 2010
Date closed	May, 2010
Accountnumber	XXXXXXXX2252
Loan type	Automobile
Largest past balance	\$11,045
Account Type	Installment Account
Account holder	Individual Account
Scheduled Payment Amount	\$254
Industry	Finance / Personal
Descriptions	
Closed	

60 days late	0 times	
90+ days late	0 times	
Recent payment hist	ry	
	ок о	ł
6 7 8 9 1	11 12 1 2 3 4 5 6 7 8 9 10 11 12 1 2 3 4	
2011	2012 2013	
Legend: Not Op	en OK Currently paid as agreed	
Worst Delinquency		
None Reported		
The Worst Delinguen	y reports the worst missed payment status that has been documented on this account. Your	

t 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.

May, 2010

Jun, 2013

Balance							Current Status											
	\$0								Pa	id o	or p	ayi	ng	as a	agre	ed		
even year payment h	istory																	
30 days late	0 time	es																
60 days late	0 time	es																
90+ days late	0 time	es																
ecent payment histo	ry																	
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5 6 7 8 9								20	09							20	10	
5 6 7 8 9 2008																		
			Unki	nown				ок	Curre	ntly pa	iid as	agree	d					
2008			Unki	nown				0К (Curre	ntly pa	id as	agree	d					

payment stat 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	Balance	Current Status
Date opened	Dec, 2007	¢o	
Date of last activity	Nov, 2008	\$0	

Descriptions

Contact Information

Closed

Date closed	Nov, 2008
Accountnumber	XXXXX5639
Loan type	Automobile
Largest past balance	\$6,135
Account Type	Installment Account
Accountholder	Individual Account
Scheduled Payment Amount	\$188
Industry	Banks

Printable Report

Paid or paying as agreed

Seven year payment history

30 days late	0 times
60 days late	0 times
90+ days late	0 times

Recent payment history

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Legend: Not Open
Worst Delinquency

11 12

2006

Currently paid as agreed

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

Status as of	Apr, 2006
Date opened	Sep, 2004
Date of last activity	Apr, 2006
Date closed	Apr, 2006
Account number	XXXXXXXXXXXXX0001
Loan type	Automobile
Largest past balance	\$13,724
Account Type	Installment Account
Account holder	Individual Account
Scheduled Payment Amount	\$303
Industry	Credit Unions and Finance Companies

Descriptions

Dispute resolved reported by grantor

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 0 times Recent payment history 4 5 6 7 8 9 10 11 12 1 2 3 4 5 6 7 8 9 10 11 12 1 2 3 2004 2005 2006

Legend: Not Open

OK 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.

Apr, 2006

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.

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.

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.

 $\mathbb{E}_{\mathbb{Z}_{n}^{(n)}}^{\mathbb{Z}_{n}}$