

FICO® Score 3-Report View
 October 6, 2014 (View Until: November 10, 2014)

FICO Score

FICO® Score — *The score lenders use™*



⚡ Powered by **Equifax** data as of **October 6, 2014**



⚡ Powered by **TransUnion** data as of **October 6, 2014**



⚡ Powered by **Experian** data as of **October 6, 2014**

FICO Score Ingredients

Equifax

TransUnion

Experian

PAYMENT HISTORY

Great

Great

Great

DEBT AMOUNT

Great

Great

Great

LENGTH OF CREDIT HISTORY

Great

Great

Great

NEW CREDIT

Very Good

Very Good

Very Good

Positive Factors

↑ You have no missed payments on your credit accounts.

Equifax TransUnion Experian

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

Equifax	TransUnion	Experian
0 accounts	0 accounts	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.*


↑ You've limited the use of your available credit.

Equifax TransUnion Experian

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

Equifax	TransUnion	Experian
1%	1%	0%


 For FICO High Achievers, the average ratio is less than 6%

 You have an established credit history.


Equifax TransUnion Experian


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		
Equifax	TransUnion	Experian
27 Years, 9 Months ago	27 Years, 9 Months ago	27 Years, 11 Months ago

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

AVERAGE AGE OF YOUR ACCOUNTS		
Equifax	TransUnion	Experian
11 years	10 years	11 years


 Most FICO High Achievers have an average age of accounts of 11 years or more.

 You've been responsibly limiting the number of your credit accounts that carry balances.

Equifax TransUnion Experian

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		
Equifax	TransUnion	Experian
2 accounts	2 accounts	1 account

 FICO High Achievers have an average of 3 credit accounts carrying a balance.

Negative Factors

Your Risk to the Lender

Each lender determines the information they access to evaluate a consumer's credit risk. Many lenders use FICO Scores in making loan decisions due to the power of the FICO Score to predict which borrowers are risky. How the consumer has managed their credit in the past is predictive of future credit risk. 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.

Equifax TransUnion Experian

Most lenders would consider consumers with a score between **800 to 850** to be extremely low risk because approximately 1% of consumers in this score interval get into serious credit trouble.

RISK RATE		
Equifax	TransUnion	Experian
1%	1%	1%

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

Bottom Line

Equifax TransUnion Experian

A FICO® Score between **760 to 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 Could Receive

30-year fixed	15-year fixed	7/1 ARM	1/1 ARM	HELOC	48 Month Auto Loan
FICO® score	APR [?]	Monthly payment			
760-850	3.772%	\$1,161			
700-759	3.995%	\$1,193			
680-699	4.173%	\$1,219			
660-679	4.388%	\$1,250			
640-659	4.820%	\$1,315			
620-639	5.368%	\$1,399			

Location

Loan amount

Source: [Informa Research Services](#)

Generally speaking, each lender determines which credit bureau they want to access on an applicant and whether they want to access more than one. However, most lenders will access all three FICO Scores and credit reports on applicants for mortgage-related lending decisions. The lender may require that all three FICO scores are above a given score cutoff or they may look at the three scores and base their decision on the second highest score. For other credit products, such as credit cards or automobile loans, the lender will typically access just one of the three FICO Scores to use in the credit decision. Each lender makes that credit criteria selection based on their risk assessment analysis rules.

Your FICO Score directly determines the interest rate you'll pay on your loan. Check the table to see the current rates you would receive.

Actual rates vary by lender.

Credit At-A-Glance

	Equifax	TransUnion	Experian
CREDIT HISTORY	27 Years	27 Years	27 Years
TOTAL ACCOUNTS	18	14	19
CURRENT ACCOUNTS	18	14	19
PAST DUE ACCOUNTS	0	0	0
REVOLVING ACCOUNTS	8	7	10
INSTALLMENT ACCOUNTS	7	5	7
MORTGAGE ACCOUNTS	3	2	2
OTHER ACCOUNTS	0	0	0
COLLECTIONS	0	0	0
PUBLIC RECORDS	0	0	0
NEGATIVE INDICATORS	0	0	0
AUTHORIZED USER ACCOUNTS	0	0	0
FRAUD FLAG	No	No	No
YOUR STATEMENT	-	-	-

Personal Info

	Equifax	TransUnion	Experian
NAME	David Edward Howe	David E Howe	David E Howe
FORMER NAMES	-	Howe,David,Edward	-
DATE OF BIRTH	*****	*****	*****

SOCIAL SECURITY NUMBER	XXX-XX-XXXX	XXX-XX-XXXX	XXX-XX-XXXX
CURRENT ADDRESS	***** ***** *****	***** ***** *****	***** ***** *****
PREVIOUS ADDRESSES	***** ***** *****	***** ***** *****	***** ***** *****
PHONE NUMBER	-	-	-
PREVIOUS PHONE NUMBERS	-	-	-
EMPLOYERS	Subscriberwise Ltd Subscriberwise Ltd	Subscriberwise Ltd Feb 1, 2007 Massillon Cable Tv Feb 1, 2007	Subscriber Wise Apr 5, 2012 Subscriberwise Jun 7, 2011

Revolving Accounts

Revolving Account 1 of 10

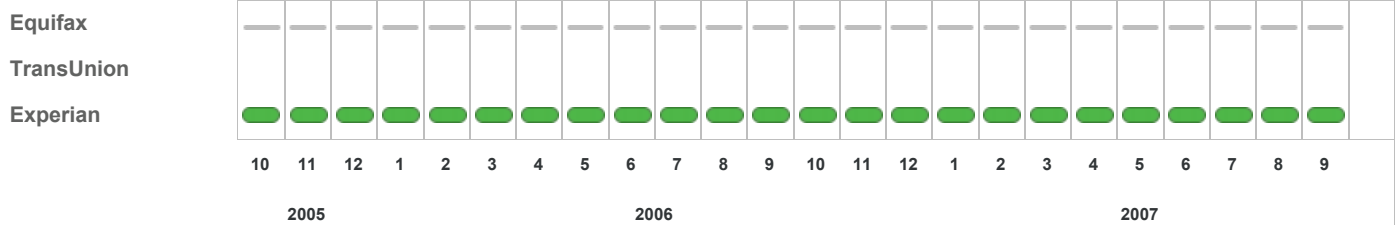
Profile	Equifax	TransUnion	Experian																								
COMPANY	*****	*****	*****																								
LOAN TYPE	Credit Card	Credit Card	Credit Card																								
ACCOUNT NUMBER	-	XXX	XXX																								
ACCOUNT HOLDER	Individual	Individual Account	Individual																								
DATE OPENED	Sep, 2005	Sep, 2005	Sep, 2005																								
Status	Equifax	TransUnion	Experian																								
STATUS DATE	Sep, 2014	Sep, 2014	Sep, 2014																								
CONDITION	Open	Open	Open																								
LAST ACTIVITY	Aug, 2014	Aug, 2014	Not Available																								
BALANCE	\$0	\$0	\$0																								
STATUS	Pays account as agreed	Paid or paying as agreed	This is an account in good standing																								
Payment Timeline																											
Equifax																											
TransUnion																											
Experian																											
	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9			
	2012									2013									2014								
History	Equifax	TransUnion	Experian																								
LATE 30 DAYS	0 times	0 times	0 times																								
LATE 60 DAYS	0 times	0 times	0 times																								
LATE 90 PLUS DAYS	0 times	0 times	0 times																								
WORST DELINQUENCY	None Reported	None Reported	No update received																								
HIGH BALANCE	\$10,207	\$10,207	\$10,207																								
Terms and Remarks	Equifax	TransUnion	Experian																								
TERMS	-	-	Revolving																								

SCHEDULED PAYMENT	-	-	\$64
CREDIT LIMIT	\$30,000	\$30,000	\$30,000
REMARKS	-	-	-
Contact ***** *****			

Revolving Account 2 of 10

Profile	Equifax	TransUnion	Experian
COMPANY	*****	-	*****
LOAN TYPE	Charge Account	-	Charge Account
ACCOUNT NUMBER	-	-	XXXXXXXXXXXX
ACCOUNT HOLDER	Individual	-	Individual
DATE OPENED	Mar, 2004	-	Mar, 2004
Status	Equifax	TransUnion	Experian
STATUS DATE	Mar, 2014	-	Sep, 2007
CONDITION	Closed	-	Closed
LAST ACTIVITY	Jun, 2004	-	Not Available
BALANCE	\$0	-	-
STATUS	Pays account as agreed	-	Account paid satisfactorily

Payment Timeline



History	Equifax	TransUnion	Experian
LATE 30 DAYS	0 times	-	0 times
LATE 60 DAYS	0 times	-	0 times
LATE 90 PLUS DAYS	0 times	-	0 times
WORST DELINQUENCY	None Reported	-	No update received
HIGH BALANCE	\$2,422	-	\$2,423

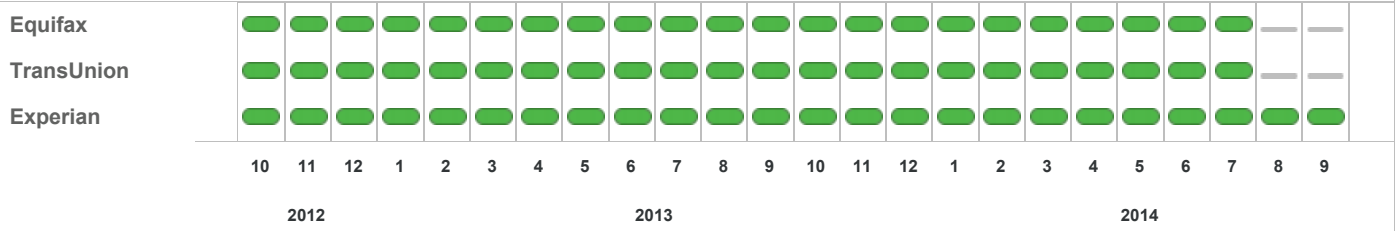
Terms and Remarks	Equifax	TransUnion	Experian
TERMS	-	-	Revolving
SCHEDULED PAYMENT	-	-	-
CREDIT LIMIT	\$3,500	-	\$3,500
REMARKS	Account closed by consumer Account closed at consumer's request	-	Account Closed At Consumer'S Request

Revolving Account 3 of 10

Profile	Equifax	TransUnion	Experian
COMPANY	*****	*****	*****

LOAN TYPE	Line of Credit	Line of Credit	Line of Credit
ACCOUNT NUMBER	-	XXXXXXXX6800	XXXXXXXXXXXXXXXXXX
ACCOUNT HOLDER	Individual	Individual Account	Individual
DATE OPENED	Nov, 2003	Nov, 2003	Nov, 2003
Status	Equifax	TransUnion	Experian
STATUS DATE	Aug, 2014	Aug, 2014	Sep, 2014
CONDITION	Open	Open	Open
LAST ACTIVITY	Jul, 2014	Jul, 2014	Not Available
BALANCE	\$0	\$0	\$0
STATUS	Pays account as agreed	Paid or paying as agreed	This is an account in good standing

Payment Timeline



History	Equifax	TransUnion	Experian
LATE 30 DAYS	0 times	0 times	0 times
LATE 60 DAYS	0 times	0 times	0 times
LATE 90 PLUS DAYS	0 times	0 times	0 times
WORST DELINQUENCY	None Reported	None Reported	No update received
HIGH BALANCE	\$16,513	\$16,513	\$16,513

Terms and Remarks	Equifax	TransUnion	Experian
TERMS	-	-	Revolving
SCHEDULED PAYMENT	-	-	\$53
CREDIT LIMIT	\$20,000	\$20,000	\$20,000
REMARKS	-	-	-

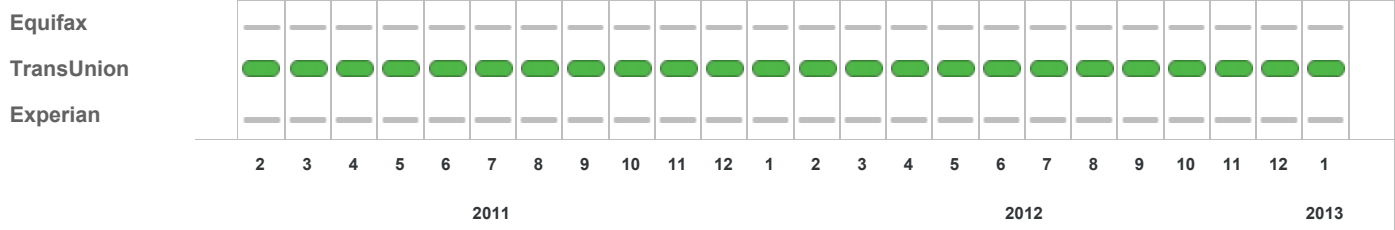
Contact

Revolving Account 4 of 10

Profile	Equifax	TransUnion	Experian
COMPANY	*****	*****	*****
LOAN TYPE	Charge Account	Charge Account	Charge Account
ACCOUNT NUMBER	-	XXXXXXXXXXXX	XXXXXXXXXXXXXXXXXX
ACCOUNT HOLDER	Individual	Individual Account	Individual
DATE OPENED	Mar, 2003	Mar, 2003	Mar, 2003
Status	Equifax	TransUnion	Experian
STATUS DATE	Feb, 2013	Feb, 2013	Sep, 2009

CONDITION	Closed	Closed	Closed
LAST ACTIVITY	May, 2006	May, 2006	Not Available
BALANCE	\$0	\$0	-
STATUS	Pays account as agreed	Paid or paying as agreed	Account paid satisfactorily

Payment Timeline



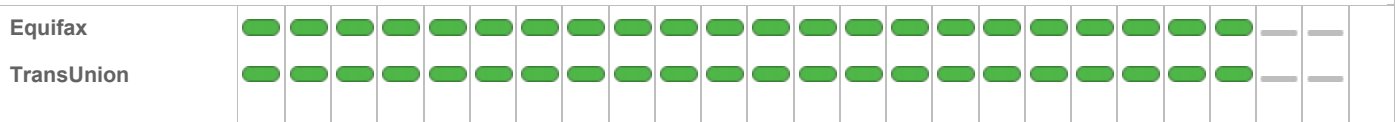
History	Equifax	TransUnion	Experian
LATE 30 DAYS	0 times	0 times	0 times
LATE 60 DAYS	0 times	0 times	0 times
LATE 90 PLUS DAYS	0 times	0 times	0 times
WORST DELINQUENCY	None Reported	None Reported	No update received
HIGH BALANCE	\$409	\$409	\$409
Terms and Remarks	Equifax	TransUnion	Experian
TERMS	-	-	Revolving
SCHEDULED PAYMENT	-	-	-
CREDIT LIMIT	\$1,500	\$1,500	\$1,500
REMARKS	Account closed by credit grantor	Account closed by credit grantor	Account Closed At Credit Grantor's Request

Contact

Revolving Account 5 of 10

Profile	Equifax	TransUnion	Experian
COMPANY	*****	*****	*****
LOAN TYPE	Credit Card	Credit Card	Credit Card
ACCOUNT NUMBER	-	XXXXXXXXXXXX	XXXXXXXXXXXX
ACCOUNT HOLDER	Individual	Individual Account	Individual
DATE OPENED	Jan, 2003	Jan, 2003	Jan, 2003
Status	Equifax	TransUnion	Experian
STATUS DATE	Sep, 2014	Sep, 2014	Oct, 2014
CONDITION	Open	Open	Open
LAST ACTIVITY	Sep, 2014	Jul, 2014	Not Available
BALANCE	\$253	\$253	\$0
STATUS	Pays account as agreed	Paid or paying as agreed	This is an account in good standing

Payment Timeline



Experian																							
2012				2013				2014				2012				2013				2014			
History				Equifax				TransUnion				Experian											
LATE 30 DAYS				0 times				0 times				0 times											
LATE 60 DAYS				0 times				0 times				0 times											
LATE 90 PLUS DAYS				0 times				0 times				0 times											
WORST DELINQUENCY				None Reported				None Reported				No update received											
HIGH BALANCE				\$10,222				\$10,222				\$10,222											
Terms and Remarks				Equifax				TransUnion				Experian											
TERMS				-				-				Revolving											
SCHEDULED PAYMENT				\$35				\$35				\$35											
CREDIT LIMIT				\$7,250				\$7,250				\$7,250											
REMARKS				-				-				-											
Contact																							

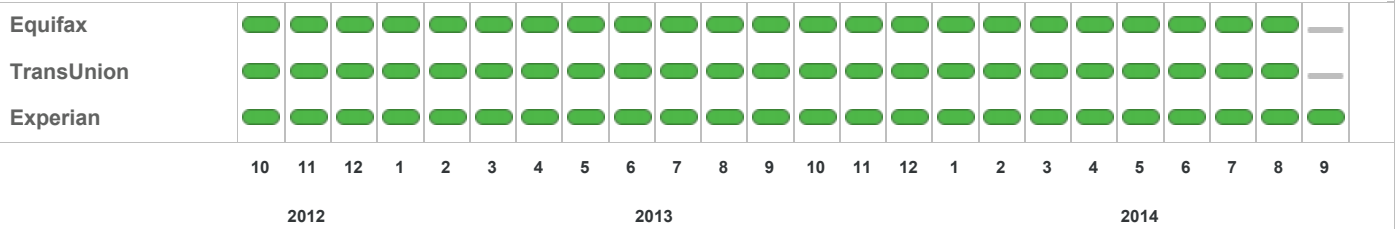
Revolving Account 6 of 10																							
Profile				Equifax				TransUnion				Experian											
COMPANY				-				-				*****											
LOAN TYPE				-				-				Charge Account											
ACCOUNT NUMBER				-				-				XXXXX											
ACCOUNT HOLDER				-				-				Individual											
DATE OPENED				-				-				Dec, 2001											
Status				Equifax				TransUnion				Experian											
STATUS DATE				-				-				Nov, 2004											
CONDITION				-				-				Closed											
LAST ACTIVITY				-				-				Not Available											
BALANCE				-				-				\$0											
STATUS				-				-				This is an account in good standing											
Payment Timeline																							
Equifax																							
TransUnion																							
Experian																							
2002				2003				2004				2002				2003				2004			
History				Equifax				TransUnion				Experian											
LATE 30 DAYS				-				-				0 times											
LATE 60 DAYS				-				-				0 times											
LATE 90 PLUS DAYS				-				-				0 times											

WORST DELINQUENCY	-	-	No update received
HIGH BALANCE	-	-	\$98
Terms and Remarks	Equifax	TransUnion	Experian
TERMS	-	-	Revolving
SCHEDULED PAYMENT	-	-	-
CREDIT LIMIT	-	-	\$350
REMARKS	-	-	Account Closed At Consumer'S Request

Revolving Account 7 of 10

Profile	Equifax	TransUnion	Experian
COMPANY	*****	*****	*****
LOAN TYPE	Credit Card	Credit Card	Credit Card
ACCOUNT NUMBER	-	XXXXXXXXXXXX	XXXXXXXXXXXX
ACCOUNT HOLDER	Individual	Individual Account	Individual
DATE OPENED	Dec, 1999	Dec, 1999	Dec, 1999
Status	Equifax	TransUnion	Experian
STATUS DATE	Sep, 2014	Sep, 2014	Sep, 2014
CONDITION	Open	Open	Open
LAST ACTIVITY	May, 2014	May, 2014	Not Available
BALANCE	\$0	\$0	\$0
STATUS	Pays account as agreed	Paid or paying as agreed	This is an account in good standing

Payment Timeline



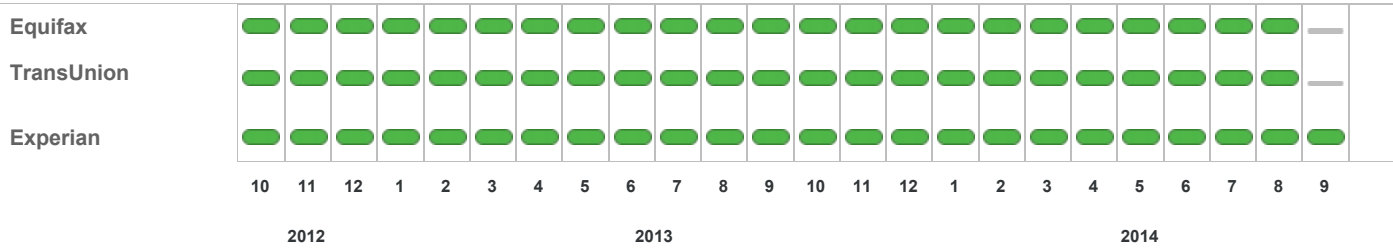
History	Equifax	TransUnion	Experian
LATE 30 DAYS	0 times	0 times	0 times
LATE 60 DAYS	0 times	0 times	0 times
LATE 90 PLUS DAYS	0 times	0 times	0 times
WORST DELINQUENCY	None Reported	None Reported	No update received
HIGH BALANCE	\$3,820	\$3,820	\$3,820
Terms and Remarks	Equifax	TransUnion	Experian
TERMS	-	-	Revolving
SCHEDULED PAYMENT	-	-	\$25
CREDIT LIMIT	\$10,930	\$10,930	\$10,930
REMARKS	-	-	-

Contact

Revolving Account 8 of 10

Profile	Equifax	TransUnion	Experian
COMPANY	*****	*****	*****
LOAN TYPE	Charge Account	Charge Account	Charge Account
ACCOUNT NUMBER	-	XXXXXXXXXXXX	XXXXXXXXXXXX
ACCOUNT HOLDER	Individual	Individual Account	Individual
DATE OPENED	May, 1991	May, 1991	May, 1991
Status	Equifax	TransUnion	Experian
STATUS DATE	Sep, 2014	Sep, 2014	Sep, 2014
CONDITION	Open	Open	Open
LAST ACTIVITY	May, 2014	May, 2014	Not Available
BALANCE	\$0	\$0	\$0
STATUS	Pays account as agreed	Paid or paying as agreed	This is an account in good standing

Payment Timeline



History	Equifax	TransUnion	Experian
LATE 30 DAYS	0 times	0 times	0 times
LATE 60 DAYS	0 times	0 times	0 times
LATE 90 PLUS DAYS	0 times	0 times	0 times
WORST DELINQUENCY	None Reported	None Reported	No update received
HIGH BALANCE	\$262	\$262	\$262

Terms and Remarks	Equifax	TransUnion	Experian
TERMS	-	-	Revolving
SCHEDULED PAYMENT	-	-	-
CREDIT LIMIT	\$500	\$500	\$500
REMARKS	-	-	-

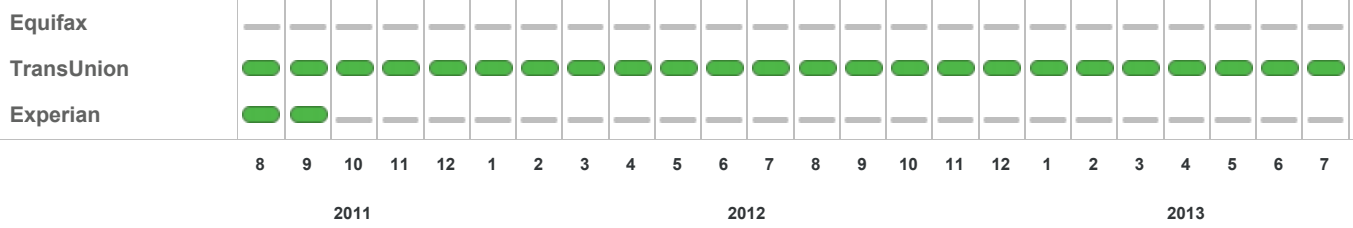
Contact

Revolving Account 9 of 10

Profile	Equifax	TransUnion	Experian
COMPANY	*****	*****	*****
LOAN TYPE	Credit Card	Credit Card	Credit Card
ACCOUNT NUMBER	-	XXXXXX	XXXXXXXXXX

ACCOUNT HOLDER	Individual	Individual Account	Individual
DATE OPENED	Jan, 1987	Jan, 1987	Jan, 1987
Status	Equifax	TransUnion	Experian
STATUS DATE	Aug, 2013	Aug, 2013	Sep, 2011
CONDITION	Not Updated	Closed	Closed
LAST ACTIVITY	Sep, 2007	Sep, 2007	Not Available
BALANCE	\$0	\$0	-
STATUS	Pays account as agreed	Paid or paying as agreed	Account paid satisfactorily

Payment Timeline



History	Equifax	TransUnion	Experian
LATE 30 DAYS	0 times	0 times	0 times
LATE 60 DAYS	0 times	0 times	0 times
LATE 90 PLUS DAYS	0 times	0 times	0 times
WORST DELINQUENCY	None Reported	None Reported	No update received
HIGH BALANCE	\$43	\$43	\$127

Terms and Remarks	Equifax	TransUnion	Experian
TERMS	-	-	Revolving
SCHEDULED PAYMENT	-	-	-
CREDIT LIMIT	\$500	\$500	\$500
REMARKS	-	Inactive account	Closed Due To Inactivity

Contact

Revolving Account 10 of 10

Profile	Equifax	TransUnion	Experian
COMPANY	-	-	*****
LOAN TYPE	-	-	Charge Account
ACCOUNT NUMBER	-	-	XXXXXXXXXXXX
ACCOUNT HOLDER	-	-	Individual
DATE OPENED	-	-	Nov, 1986
Status	Equifax	TransUnion	Experian
STATUS DATE	-	-	Oct, 2008
CONDITION	-	-	Closed
LAST ACTIVITY	-	-	Not Available
BALANCE	-	-	-

STATUS	-	-	Account paid satisfactorily																					
Payment Timeline																								
Equifax																								
TransUnion																								
Experian	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■			
	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10
	2006						2007						2008											
History	Equifax	TransUnion	Experian																					
LATE 30 DAYS	-	-	0 times																					
LATE 60 DAYS	-	-	0 times																					
LATE 90 PLUS DAYS	-	-	0 times																					
WORST DELINQUENCY	-	-	No update received																					
HIGH BALANCE	-	-	\$486																					
Terms and Remarks	Equifax	TransUnion	Experian																					
TERMS	-	-	Revolving																					
SCHEDULED PAYMENT	-	-	-																					
CREDIT LIMIT	-	-	\$0																					
REMARKS	-	-	-																					

Installment Accounts

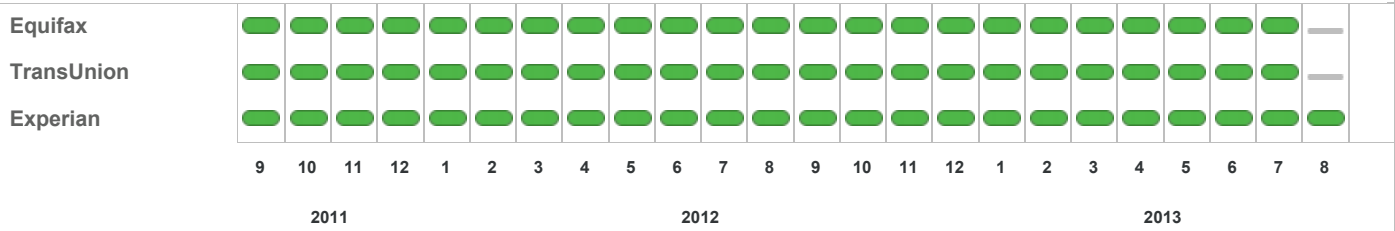
Installment Account 1 of 9																																																				
Profile	Equifax	TransUnion	Experian																																																	
COMPANY	*****	*****	*****																																																	
LOAN TYPE	Vehicle Loan	Vehicle Loan	Vehicle Loan																																																	
ACCOUNT NUMBER	XXXXXXXXXXXX1001	XXXXXXXXXXXX1001	6206XXXXXXXXXXXX																																																	
ACCOUNT HOLDER	Individual	Individual Account	Individual																																																	
DATE OPENED	Mar, 2012	Mar, 2012	Mar, 2012																																																	
Status	Equifax	TransUnion	Experian																																																	
STATUS DATE	Jun, 2013	Jun, 2013	Jun, 2013																																																	
CONDITION	Not Updated	Closed	Closed																																																	
LAST ACTIVITY	Jun, 2013	Jun, 2013	Not Available																																																	
BALANCE	\$0	\$0	-																																																	
STATUS	Pays account as agreed	Paid or paying as agreed	Account paid satisfactorily																																																	
Payment Timeline																																																				
Equifax																																																				
TransUnion																																																				
Experian																																																				
	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6																												
	2011						2012						2013																																							

History	Equifax	TransUnion	Experian
LATE 30 DAYS	0 times	0 times	0 times
LATE 60 DAYS	0 times	0 times	0 times
LATE 90 PLUS DAYS	0 times	0 times	0 times
WORST DELINQUENCY	None Reported	None Reported	No update received
HIGH BALANCE	\$12,454	\$12,454	-
Terms and Remarks	Equifax	TransUnion	Experian
TERMS	(49 Months)	-	49 Months
SCHEDULED PAYMENT	\$266	\$266	-
CREDIT LIMIT	-	-	-
REMARKS	-	Closed	-
Contact ***** ***** *****			

Installment Account 2 of 9

Profile	Equifax	TransUnion	Experian
COMPANY	*****	*****	*****
LOAN TYPE	Vehicle Loan	Vehicle Loan	Vehicle Loan
ACCOUNT NUMBER	XXXXXXXXXXXX0001	XXXXXXXXXXXX0001	7040XXXXXXXXXXXX
ACCOUNT HOLDER	Individual	Individual Account	Individual
DATE OPENED	May, 2010	May, 2010	May, 2010
Status	Equifax	TransUnion	Experian
STATUS DATE	Aug, 2013	Aug, 2013	Aug, 2013
CONDITION	Not Updated	Closed	Closed
LAST ACTIVITY	Aug, 2013	Aug, 2013	Not Available
BALANCE	\$0	\$0	-
STATUS	Pays account as agreed	Paid or paying as agreed	Account paid satisfactorily

Payment Timeline



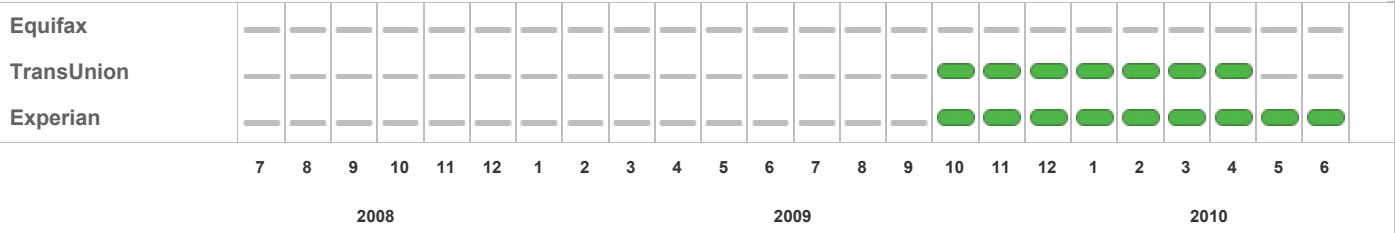
History	Equifax	TransUnion	Experian
LATE 30 DAYS	0 times	0 times	0 times
LATE 60 DAYS	0 times	0 times	0 times
LATE 90 PLUS DAYS	0 times	0 times	0 times
WORST DELINQUENCY	None Reported	None Reported	No update received
HIGH BALANCE	\$33,722	\$33,722	-

Terms and Remarks	Equifax	TransUnion	Experian
TERMS	(61 Months)	-	61 Months
SCHEDULED PAYMENT	\$590	\$590	-
CREDIT LIMIT	-	-	-
REMARKS	-	Closed	-
Contact ***** *****			

Installment Account 3 of 9

Profile	Equifax	TransUnion	Experian
COMPANY	*****	*****	*****
LOAN TYPE	Vehicle Loan	Vehicle Loan	Vehicle Loan
ACCOUNT NUMBER	XXXXXXXX2252	XXXXXXXX2252	XXXXXXXX2252
ACCOUNT HOLDER	Individual	Individual Account	Individual
DATE OPENED	Sep, 2009	Sep, 2009	Sep, 2009
Status			
STATUS DATE	Jun, 2010	May, 2010	Jun, 2010
CONDITION	Not Updated	Closed	Closed
LAST ACTIVITY	May, 2010	May, 2010	Not Available
BALANCE	\$0	\$0	-
STATUS	Pays account as agreed	Paid or paying as agreed	Account paid satisfactorily

Payment Timeline



History	Equifax	TransUnion	Experian
LATE 30 DAYS	0 times	0 times	0 times
LATE 60 DAYS	0 times	0 times	0 times
LATE 90 PLUS DAYS	0 times	0 times	0 times
WORST DELINQUENCY	None Reported	None Reported	No update received
HIGH BALANCE	\$11,045	\$11,045	-

Terms and Remarks	Equifax	TransUnion	Experian
TERMS	(48 Months)	-	48 Months
SCHEDULED PAYMENT	\$254	\$254	-
CREDIT LIMIT	-	-	-
REMARKS	-	Closed	-

Contact
P.O. Box 1697
Winterville, NC 28590

Installment Account 4 of 9

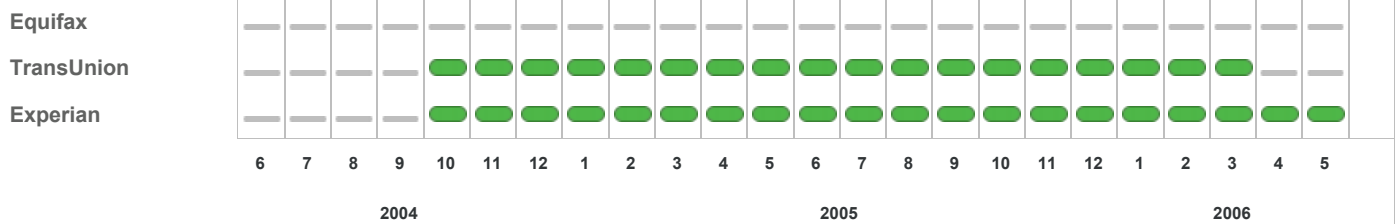
Profile	Equifax	TransUnion	Experian																														
COMPANY	*****	*****	*****																														
LOAN TYPE	Vehicle Loan	Vehicle Loan	Vehicle Loan																														
ACCOUNT NUMBER	XXXXX5639	XXXXX5639	5118XXXX																														
ACCOUNT HOLDER	Individual	Individual Account	Individual																														
DATE OPENED	Dec, 2007	Dec, 2007	Dec, 2007																														
Status	Equifax	TransUnion	Experian																														
STATUS DATE	Nov, 2008	Nov, 2008	Nov, 2008																														
CONDITION	Not Updated	Closed	Closed																														
LAST ACTIVITY	Nov, 2008	Nov, 2008	Not Available																														
BALANCE	\$0	\$0	-																														
STATUS	Pays account as agreed	Paid or paying as agreed	Account paid satisfactorily																														
Payment Timeline																																	
Equifax																																	
TransUnion																																	
Experian																																	
	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11									
	2006											2007											2008										
History	Equifax	TransUnion	Experian																														
LATE 30 DAYS	0 times	0 times	0 times																														
LATE 60 DAYS	0 times	0 times	0 times																														
LATE 90 PLUS DAYS	0 times	0 times	0 times																														
WORST DELINQUENCY	None Reported	None Reported	No update received																														
HIGH BALANCE	\$6,135	\$6,135	-																														
Terms and Remarks	Equifax	TransUnion	Experian																														
TERMS	(36 Months)	-	36 Months																														
SCHEDULED PAYMENT	\$188	\$188	-																														
CREDIT LIMIT	-	-	-																														
REMARKS	-	Closed	-																														
Contact ***** ***** *****																																	

Installment Account 5 of 9

Profile	Equifax	TransUnion	Experian
COMPANY	*****	*****	*****
LOAN TYPE	Vehicle Loan	Vehicle Loan	Vehicle Loan
ACCOUNT NUMBER	XXXXXXXXXXXX0001	XXXXXXXXXXXX0001	7040XXXXXXXXXXXX
ACCOUNT HOLDER	Individual	Individual Account	Individual

DATE OPENED	Sep, 2004	Sep, 2004	Sep, 2004
Status	Equifax	TransUnion	Experian
STATUS DATE	May, 2006	Apr, 2006	May, 2006
CONDITION	Not Updated	Closed	Closed
LAST ACTIVITY	Feb, 2006	Apr, 2006	Not Available
BALANCE	\$0	\$0	-
STATUS	Pays account as agreed	Paid or paying as agreed	Account paid satisfactorily

Payment Timeline



History	Equifax	TransUnion	Experian
LATE 30 DAYS	0 times	0 times	0 times
LATE 60 DAYS	0 times	0 times	0 times
LATE 90 PLUS DAYS	0 times	0 times	0 times
WORST DELINQUENCY	None Reported	None Reported	No update received
HIGH BALANCE	\$13,724	\$13,724	-

Terms and Remarks	Equifax	TransUnion	Experian
TERMS	(48 Months)	-	48 Months
SCHEDULED PAYMENT	\$0	\$303	-
CREDIT LIMIT	-	-	-
REMARKS	-	Dispute resolved reported by grantor	Account Previously In Dispute - Now Resolved - Reported By Subscriber

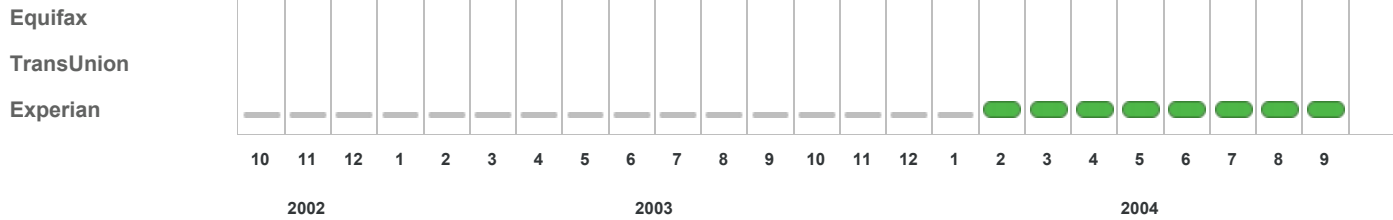
Contact
 19001 S Western Av
 Torrance, CA 90501

Installment Account 6 of 9

Profile	Equifax	TransUnion	Experian
COMPANY	-	-	*****
LOAN TYPE	-	-	Vehicle Loan
ACCOUNT NUMBER	-	-	1040XXXXXXXXXX
ACCOUNT HOLDER	-	-	Individual
DATE OPENED	-	-	Feb, 2004

Status	Equifax	TransUnion	Experian
STATUS DATE	-	-	Sep, 2004
CONDITION	-	-	Closed
LAST ACTIVITY	-	-	Not Available
BALANCE	-	-	-
STATUS	-	-	Account paid satisfactorily

Payment Timeline

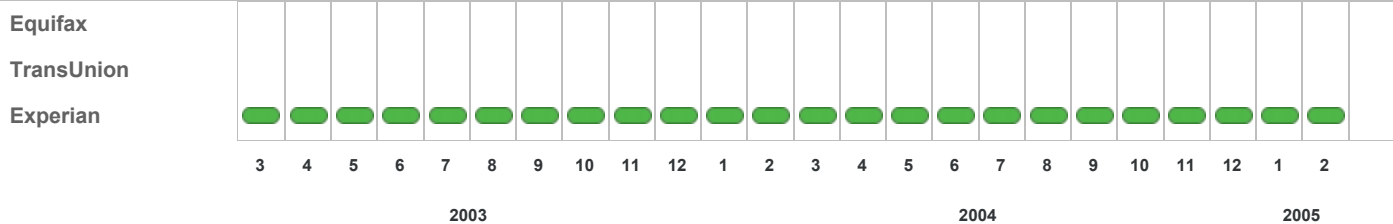


History	Equifax	TransUnion	Experian
LATE 30 DAYS	-	-	0 times
LATE 60 DAYS	-	-	0 times
LATE 90 PLUS DAYS	-	-	0 times
WORST DELINQUENCY	-	-	No update received
HIGH BALANCE	-	-	-
Terms and Remarks	Equifax	TransUnion	Experian
TERMS	-	-	48 Months
SCHEDULED PAYMENT	-	-	-
CREDIT LIMIT	-	-	-
REMARKS	-	-	-

Installment Account 7 of 9

Profile	Equifax	TransUnion	Experian
COMPANY	-	-	*****
LOAN TYPE	-	-	Student Loan
ACCOUNT NUMBER	-	-	2956XXXXXXXXX
ACCOUNT HOLDER	-	-	Individual
DATE OPENED	-	-	Jan, 1998
Status	Equifax	TransUnion	Experian
STATUS DATE	-	-	Feb, 2005
CONDITION	-	-	Closed
LAST ACTIVITY	-	-	Not Available
BALANCE	-	-	-
STATUS	-	-	Account paid satisfactorily

Payment Timeline



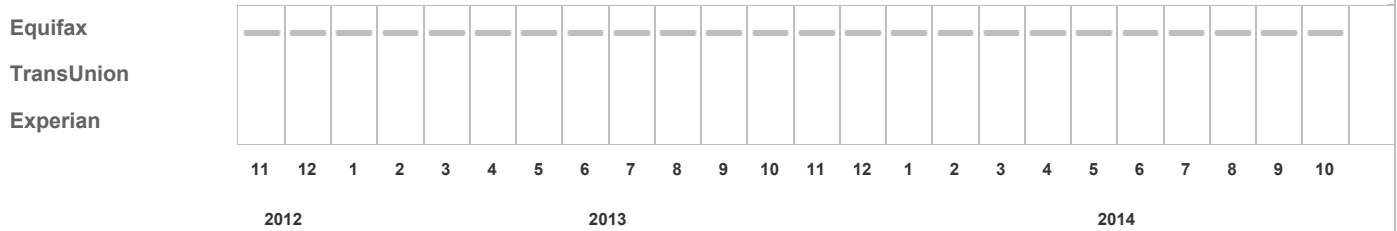
History	Equifax	TransUnion	Experian
LATE 30 DAYS	-	-	0 times
LATE 60 DAYS	-	-	0 times
LATE 90 PLUS DAYS	-	-	0 times

WORST DELINQUENCY	-	-	No update received
HIGH BALANCE	-	-	-
Terms and Remarks	Equifax	TransUnion	Experian
TERMS	-	-	180 Months
SCHEDULED PAYMENT	-	-	-
CREDIT LIMIT	-	-	-
REMARKS	-	-	Account Closed At Credit Grantor's Request

Installment Account 8 of 9

Profile	Equifax	TransUnion	Experian
COMPANY	*****	-	-
LOAN TYPE	Student Loan	-	-
ACCOUNT NUMBER	XXXXXXXXX101F	-	-
ACCOUNT HOLDER	Individual	-	-
DATE OPENED	Jan, 1998	-	-
Status	Equifax	TransUnion	Experian
STATUS DATE	Feb, 2005	-	-
CONDITION	Closed	-	-
LAST ACTIVITY	Dec, 2004	-	-
BALANCE	\$0	-	-
STATUS	Pays account as agreed	-	-

Payment Timeline



History	Equifax	TransUnion	Experian
LATE 30 DAYS	0 times	-	-
LATE 60 DAYS	0 times	-	-
LATE 90 PLUS DAYS	0 times	-	-
WORST DELINQUENCY	None Reported	-	-
HIGH BALANCE	\$3,779	-	-
Terms and Remarks	Equifax	TransUnion	Experian
TERMS	-	-	-
SCHEDULED PAYMENT	\$45	-	-
CREDIT LIMIT	-	-	-
REMARKS	Account closed by consumer	-	-

Installment Account 9 of 9

Profile	Equifax	TransUnion	Experian																											
COMPANY	*****	-	-																											
LOAN TYPE	Student Loan	-	-																											
ACCOUNT NUMBER	XXXXXXXXX102F	-	-																											
ACCOUNT HOLDER	Individual	-	-																											
DATE OPENED	Jan, 1998	-	-																											
Status	Equifax	TransUnion	Experian																											
STATUS DATE	Feb, 2005	-	-																											
CONDITION	Closed	-	-																											
LAST ACTIVITY	Dec, 2004	-	-																											
BALANCE	\$0	-	-																											
STATUS	Pays account as agreed	-	-																											
Payment Timeline																														
Equifax	[Timeline bars]																													
TransUnion	[Timeline bars]																													
Experian	[Timeline bars]																													
	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																	
History	Equifax	TransUnion	Experian																											
LATE 30 DAYS	0 times	-	-																											
LATE 60 DAYS	0 times	-	-																											
LATE 90 PLUS DAYS	0 times	-	-																											
WORST DELINQUENCY	None Reported	-	-																											
HIGH BALANCE	\$19,176	-	-																											
Terms and Remarks	Equifax	TransUnion	Experian																											
TERMS	-	-	-																											
SCHEDULED PAYMENT	\$0	-	-																											
CREDIT LIMIT	-	-	-																											
REMARKS	Account closed by consumer	-	-																											

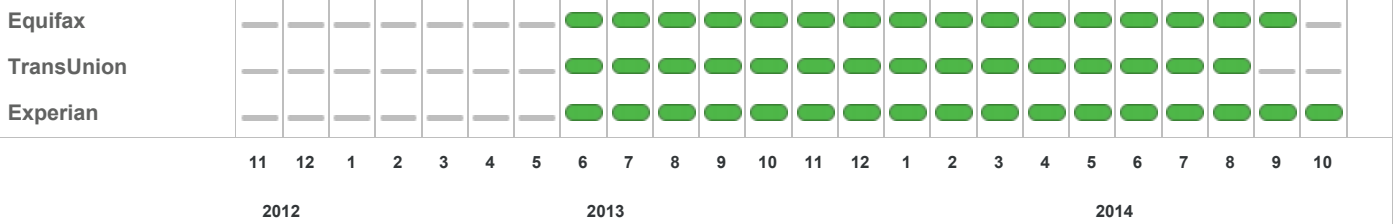
Mortgage Accounts

Mortgage Account 1 of 3

Profile	Equifax	TransUnion	Experian
COMPANY	*****	*****	*****
LOAN TYPE	Mortgage	Mortgage	Mortgage
ACCOUNT NUMBER	XXXXXXXXX7713	XXXXXXXXX7713	8673XXXXXXXX
ACCOUNT HOLDER	Individual	Individual Account	Individual

DATE OPENED	Apr, 2013	Apr, 2013	Apr, 2013
Status	Equifax	TransUnion	Experian
STATUS DATE	Oct, 2014	Sep, 2014	Oct, 2014
CONDITION	Open	Open	Open
LAST ACTIVITY	Oct, 2014	Aug, 2014	Not Available
BALANCE	\$472	\$1,236	\$472
STATUS	Pays account as agreed	Paid or paying as agreed	This is an account in good standing

Payment Timeline



History	Equifax	TransUnion	Experian
LATE 30 DAYS	0 times	0 times	0 times
LATE 60 DAYS	0 times	0 times	0 times
LATE 90 PLUS DAYS	0 times	0 times	0 times
WORST DELINQUENCY	None Reported	None Reported	No update received
HIGH BALANCE	\$47,250	\$47,250	-

Terms and Remarks	Equifax	TransUnion	Experian
TERMS	(30 Years)	-	360 Months
SCHEDULED PAYMENT	\$346	\$346	\$346
CREDIT LIMIT	-	-	-
REMARKS	Fannie Mae account Fixed rate	-	-

Contact

Mortgage Account 2 of 3

Profile	Equifax	TransUnion	Experian
COMPANY	*****	*****	*****
LOAN TYPE	Mortgage	Mortgage	Mortgage
ACCOUNT NUMBER	XXXXX4631	XXXXX4631	8743XXXX
ACCOUNT HOLDER	Individual	Individual Account	Individual
DATE OPENED	Feb, 2009	Feb, 2009	Feb, 2009
Status	Equifax	TransUnion	Experian
STATUS DATE	Mar, 2011	Mar, 2011	Mar, 2011
CONDITION	Not Updated	Closed	Closed
LAST ACTIVITY	Mar, 2011	Mar, 2011	Not Available
BALANCE	\$0	\$0	-

STATUS	Pays account as agreed	Paid or paying as agreed	Account paid satisfactorily																					
Payment Timeline																								
Equifax																								
TransUnion																								
Experian																								
	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3
	2009												2010						2011					
History	Equifax	TransUnion	Experian																					
LATE 30 DAYS	0 times	0 times	0 times																					
LATE 60 DAYS	0 times	0 times	0 times																					
LATE 90 PLUS DAYS	0 times	0 times	0 times																					
WORST DELINQUENCY	None Reported	None Reported	No update received																					
HIGH BALANCE	\$87,920	\$87,920	-																					
Terms and Remarks	Equifax	TransUnion	Experian																					
TERMS	(30 Years)	-	360 Months																					
SCHEDULED PAYMENT	-	\$0	-																					
CREDIT LIMIT	-	-	-																					
REMARKS	Freddie Mac account	Closed	-																					
Contact	***** *****																							

Mortgage Account 3 of 3

Profile	Equifax	TransUnion	Experian																					
COMPANY	*****	-	-																					
LOAN TYPE	Mortgage	-	-																					
ACCOUNT NUMBER	XXXXXXXX	-	-																					
ACCOUNT HOLDER	Terminated	-	-																					
DATE OPENED	Jan, 2005	-	-																					
Status	Equifax	TransUnion	Experian																					
STATUS DATE	Mar, 2005	-	-																					
CONDITION	Closed	-	-																					
LAST ACTIVITY	Jan, 2005	-	-																					
BALANCE	\$0	-	-																					
STATUS	Pays account as agreed	-	-																					
Payment Timeline																								
Equifax																								
TransUnion																								
Experian																								
	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
History	Equifax	TransUnion	Experian
LATE 30 DAYS			
LATE 60 DAYS	0 times	-	-
LATE 90 PLUS DAYS	0 times	-	-
WORST DELINQUENCY	None Reported	-	-
HIGH BALANCE	\$132,650	-	-
Terms and Remarks	Equifax	TransUnion	Experian
TERMS	(360 Months)	-	-
SCHEDULED PAYMENT	\$0	-	-
CREDIT LIMIT	-	-	-
REMARKS	Account assumed by another party	-	-

Other Accounts

There are no records for Other Accounts

Inquiries

There are no records for Inquiries.

Public Records

There are no records for Public Records.

Questions on your credit report?

	Equifax	TransUnion	Experian
DISPUTE ERRORS	Online dispute 1-866-238-8067	Online dispute 1-800-916-8800	Online dispute
FICO SCORE QUESTION		Contact us	