



**Certified Credit Reporting**  
"A Nationwide Credit Reporting Firm"

**MERGED INFILE CREDIT REPORT**

**FILE #** 2655339 **FNMA #** 2655339  
**PREPARED FOR** TESTING - I101  
1111 MAIN STREET  
CORONA, CA 92879

**DATE COMPLETED** 7/16/2009 **RQD' BY** ANNE NOWAK  
**DATE ORDERED** 7/16/2009  
**REPOSITORIES** XP/TU/EF **PRPD' BY**  
**PRICE** **LOAN TYPE**  
**REF. #**

**PROPERTY ADDRESS**

<b>APPLICANT</b>	<b>APPLICANT</b>	<b>CO-APPLICANT</b>	<b>CO-APPLICANT</b>
<b>SOC SEC #</b>	TESTCASE, LUIS	<b>SOC SEC #</b>	
<b>MARITAL STATUS</b>	000-00-0009 <b>DOB</b>	<b>DEPENDENTS</b>	<b>DOB</b>
<b>CURRENT ADDRESS</b>	5002 BANNER COURT, ANTHILL, MO 65488	<b>LENGTH</b>	
<b>PREVIOUS ADDRESS</b>		<b>LENGTH</b>	

**SCORE MODELS**

EQUIFAX/FACTA BEACON 5.0 - LUIS T TESTCASE JR - 000000009  
SCORE: **486**  
00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY  
00034 - AMOUNT OWED ON DELINQUENT ACCOUNTS  
FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

TRANSUNION/FICO CLASSIC (98) - LUIS T TESTCASE JR - 000000009  
SCORE: **531**  
038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED  
013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
002 - LEVEL OF DELINQUENCY ON ACCOUNTS  
010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS  
FA - DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - LUIS T TESTCASE JR - 000000009  
SCORE: **493**  
38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED  
20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT  
13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS  
08 - TOO MANY INQUIRIES LAST 12 MONTHS

**OPEN ACCOUNTS**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
B	B	<a href="#">CAP ONE BK</a> ACCT000008	07/09	06/06 07/09	\$5219 REV	\$4379 MIN \$131	\$0	38	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
History: 07/09; 000000000000000000000000												
B	B	<a href="#">CAP ONE BK</a> ACCT000010	07/09	04/07 07/09	\$3297 REV	\$2581 MIN \$77	\$0	28	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
History: 07/09; 000000000000000000000000												
P	B	<a href="#">CHEVRON CREDIT BANK</a> ACCT000009	06/09	02/07 06/09	\$1000 REV	\$393 MIN \$60	\$0	26	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
History: 06/09; 000000000000000000000000												

**CLOSED ACCOUNTS**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE

**ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER**

**CERTIFIED CREDIT - ILLINOIS: PO BOX 603, STREAMWOOD, IL 60107 (P) 877-908-0016 (F) 877-908-0017**

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.

FILE # 2655339 FNMA # 2655339 DATE COMPLETED 7/16/2009 RQD' BY ANNE NOWAK  
 PREPARED FOR TESTING - I101 DATE ORDERED 7/16/2009  
 1111 MAIN STREET REPOSITORIES XP/TU/EF PRPD' BY  
 CORONA, CA 92879 PRICE LOAN TYPE  
 REF. #

PROPERTY ADDRESS

APPLICANT TESTCASE, LUIS CO-APPLICANT  
 SOC SEC # 000-00-0009 DOB CO-APPLICANT SOC SEC # DOB  
 MARITAL STATUS DEPENDENTS

CLOSED ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
A	B	<a href="#">BP/CITI</a> ACCT000007	02/05	05/02 09/04	\$500 REV	\$0 \$0	\$0	13	0	0	0	PAID <a href="#">XP/TU/EF</a>
History: 02/05; -000000000000 ACCOUNT CLOSED AT CONSUMER'S REQUEST												
A	B	<a href="#">CHASE NA</a> ACCT000006	12/05	06/00 07/05	\$500 REV	\$0 \$0	\$0	38	0	0	0	PAID <a href="#">XP/TU/EF</a>
History: 11/05; --0-0-00000000000000000000 ACCOUNT CLOSED BY CONSUMER												
B	B	<a href="#">CHASE/CC</a> ACCT000003	10/03	11/95 01/97	\$1000 REV	\$0 \$0	\$0	96	0	0	0	PAID <a href="#">XP/TU</a>
History: 10/03; -00000000000000000000000000000000												
B	B	<a href="#">CITI</a> ACCT000001	08/99	09/92 10/94	- REV	\$0 \$0	\$0	85	0	0	0	PAID <a href="#">XP</a>
History: 08/99; -00000000000000000000000000000000 ACCOUNT CLOSED AT CONSUMER'S REQUEST												
J	B	<a href="#">CITI/SHELL</a> ACCT000004	06/06	04/00 07/04	\$600 REV	\$0 \$0	\$0	16	0	0	0	PAID <a href="#">XP/TU</a>
History: 06/06; -00000000000000000000000000000000												
B	B	<a href="#">HSBC NV</a> ACCT000002	09/99	02/93 05/94	\$1857 REV	\$0 \$0	\$0	79	0	0	0	INACTIVE <a href="#">XP</a>
History: 09/99; 00000000000000000000000000000000-0												

DEROGATORY ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
B	B	<a href="#">WASHINGTON MUTUAL FA</a> ACCT000014	06/09	12/08 05/09	\$204000 MTG	\$203524 360 \$1549	\$3097	6	2	1	0	DELINQ 60 <a href="#">XP/TU/EF</a>
History: 06/09; 211--0 Late Dates: 6/09-60, 5/09-30, 4/09-30 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST												
B	B	<a href="#">WASHINGTON MUTUAL FA</a> ACCT000015	06/09	12/08 06/09	\$51000 MTG	\$50924 360 \$482	\$481	6	2	0	0	DELINQ 30 <a href="#">XP/TU/EF</a>
History: 06/09; 110--0 Late Dates: 6/09-30, 5/09-30 SECOND MORTGAGE												
B	B	<a href="#">CHRYSLER FINANCIAL</a> ACCT000012	06/09	09/08 06/09	\$25445 AUTO	\$23220 072 \$483	\$0	10	3	0	0	CUR WAS 30 <a href="#">XP/TU/EF</a>
History: 06/09; 0001110000 Late Dates: 3/09-30, 2/09-30, 1/09-30												

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DEROGATORY ACCOUNTS

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				DLA	ACCT TYPE	TERMS						SOURCE
A	B	<a href="#">MBNA AMER</a> ACCT000005	02/06	04/00 08/05	\$9500 REV	\$10818 \$239	\$1080	70	2	1	1	NO STATUS <a href="#">TU/EF</a>
<b>History:</b> 02/06; 321-----1----- <b>Late Dates:</b> 2/06-90, 1/06-60, 12/05-30, 5/05-30												
B	B	<a href="#">NCO FIN /99</a> ACCT000013	07/09	09/08 01/08	\$125 COLL	\$125 001 -	\$125	-	-	-	-	COLLECTION <a href="#">XP/TU/EF</a>
<b>History:</b> 06/09; 99999-9 PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL												
B	B	<a href="#">EQUIDATA</a> ACCT000011	12/08	05/08 12/08	\$96 COLL	\$0 001 \$0	\$0	6	0	0	0	PAID COLL <a href="#">XP/TU/EF</a>
<b>History:</b> 12/08; -----9 ORIGINAL CREDITOR: MEDICAL PAYMENT DATA												

OTHER CREDIT HISTORY

\*\*\* NONE \*\*\*

TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	2	254448	255000	2031	3578
AUTO	1	23220	25445	483	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	0	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	10	18171	19016	507	1080
OTHER	2	125	125	0	125
<b>TOTAL</b>	<b>15</b>	<b>295964</b>	<b>299586</b>	<b>3021</b>	<b>4783</b>

SECURED DEBT 277668 OLDEST TRADELINE 09/92  
 UNSECURED DEBT 18296 DEBT/HIGH CREDIT [99%](#)

DEROGATORY SUMMARY

CHARGE OFFS: 0 30 DAYS: 4 INQUIRIES: 1  
 COLLECTIONS: 2 60 DAYS: 2 MOST RECENT LATE: undetermined  
 BANKRUPTCY: 0 90 DAYS: 1  
 PUBLIC RECORDS: 1 OTHER: 0

PUBLIC RECORDS

B B [MONTGOMERY CO DISTRICT](#) File Date: 10/08 Plaintiff: MEDICAL PAYMENT DATA  
 Docket #: P000001 Amount: \$1,314 Action Type: JUDGMENT  
 Source: [XP](#) Status Date: 10/08 Status: NOT SATISFIED

INQUIRIES (LAST 90 DAYS)

EF 06/11/09 CBUSA

SOURCE OF INFORMATION

1 EXPERIAN - PULLED ON: 07/16/09

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	CORONA, CA 92879		<b>PRICE</b>		
			<b>REF. #</b>		

**PROPERTY ADDRESS**

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<b>APPLICANT</b>	TESTCASE, LUIS		<b>CO-APPLICANT</b>	
<b>SOC SEC #</b>	000-00-0009	<b>DOB</b>	<b>SOC SEC #</b>	<b>DOB</b>
<b>MARITAL STATUS</b>			<b>DEPENDENTS</b>	

**SOURCE OF INFORMATION**

NAME: LUIS T TESTCASE JR 000000009 DOB: N/A  
 NAME: LUIS T TESTCASE 000000009 DOB: N/A  
 NAME: LUIS E TESTCASE 000000009 DOB: N/A  
 NAME: T LOUIS TESTCASE 000000009 DOB: N/A  
 NAME: TORRES TESTCASE LUIS JR 000000009 DOB: N/A  
 SSN: 000000009  
 ADDRESS: 5002 BANNER CT, ANTHILL, MO 654880001 - REPORTED 05/09  
 ADDRESS: 840 POINSETT DR, ANTHILL, MO 65488 - REPORTED 04/06 - 02/09  
 ADDRESS: 130 BOUGAINVILLEA DR, ANTHILL, MO 65488 - REPORTED 06/05

2 TRANSUNION - PULLED ON: 07/16/09 - INFILE DATE: 11/01/89  
 NAME: LUIS T TESTCASE JR  
 NAME: DOB: 05/07/50  
 SSN: 000000009  
 ADDRESS: 5002 BANNER CT, ANTHILL, MO 65488 - REPORTED 04/09  
 ADDRESS: 840 POINSETT DR 106, ANTHILL, MO 65488 - REPORTED 07/06  
 ADDRESS: 130 BOUGAINVILLEA DR 22, ANTHILL, MO 65488  
 EMPLOYER: CARLSON AUTOBODY/AUTO TECH/ - REPORTED 03/03  
 EMPLOYER: CARLSONS/05/  
 PHONE: 555-0126 - RESIDENCE

3 EQUIFAX - PULLED ON: 07/16/09 - INFILE DATE: 09/22/88  
 NAME: LUIS T TESTCASE JR DOB: 05/07/50  
 SSN: 000000009  
 ADDRESS: 840 POINSETT DR APT 106, ANTHILL, MO 654880001 - REPORTED 10/06  
 ADDRESS: 130 BOUGAINVILLEA DR UNIT 22, ANTHILL, MO 654880001 - REPORTED 09/05  
 ADDRESS: 803 WARREN AVE, ANTHILL, MO 65488 - REPORTED 09/04  
 EMPLOYER: DAMONSTERN'S GARAGE/AUTO/  
 EMPLOYER: DAMON STERNS AUTO/BODY TECH/ANTHL, MO

**EXPERIAN FRAUD SHIELD**

\*\*\* FRAUD SHIELD \*\*\*  
 1 - TESTCASE, LUIS  
 \* FROM 04/01/09 INQ COUNT FOR SSN - 0  
 \* FROM 04/01/09 INQ COUNT FOR ADDRESS - 0  
 \* INPUT SSN ISSUED 1980 - 1983  
 \* INQUIRY/ONFILE CURRENT ADDRESS CONFLICT  
 \* CURRENT ADDRESS RPT BY NEW TRADE ONLY

**TU HIGH RISK FRAUD ALERT**

\*\*\* HIGH RISK FRAUD ALERT \*\*\*  
 2 - TESTCASE, LUIS  
 AVAILABLE AND CLEAR

**EQUIFAX SAFESCAN**

\*\*\* SAFESCAN \*\*\*  
 3 - 000000009  
 SAFESCANNED: YOUR INQUIRY HAS GONE THROUGH OUR SAFESCAN DATABASE.  
 SSN ISSUED IN 1981, STATE: MO.

**REMARKS**

1 - LUIS T TESTCASE JR YOB: 1950  
 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

**MISCELLANEOUS INFORMATION**

- Instant View Password: B2-2AAF2D2A

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	CORONA, CA 92879		<b>PRICE</b>	<b>LOAN TYPE</b>	
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<b>MARITAL STATUS</b>			<b>DEPENDENTS</b>	

**MISCELLANEOUS INFORMATION**

- To verify the authenticity of this credit report, please visit <https://certifiedcredit.meridianlink.com> and click on the Instant View link. Enter report number 2655339 and password B2-2AAF2D2A to view the report. For any inquiries regarding this report or services provided by CERTIFIED CREDIT - ILLINOIS please contact us at 877-908-0016.

**CREDITORS**

BP/CITI	PO BOX 15687, WILMINGTON DE 19850	800-299-5766
CAP 1 BANK	,	800-955-7070
CAPITAL 1 BK	11013 W BROAD ST, GLEN ALLEN VA 23060	
CAPITAL ONE BANK	PO BOX 85064, GLEN ALLEN VA 23058	800-955-7070*
CBUSA	CCS GRAY OPS CENTER, GRAY TN 37615	800-677-0232
CCB NA	POB 5010, CONCORD CA 94524	800-243-8766
CHASE	4915 INDEPENDENCE PKWY, TAMPA FL 33634	800-327-2282
CHASE NA	4915 INDEPENDENCE, TAMPA FL 33634	800-356-5555
CHASE/CC	225 CHASTAIN MEADOWS CT, KENNESAW, GA 30144	800-477-6761
CHEVRON	,	800-243-8766
CHEVRON U S A	PO BOX 5010, CONCORD CA 94524	800-243-8766
CHRYSLER	ADDRESS NOT AVAILABLE, ATLANTA GA 30309	
CHRYSLER FINANCIAL	5225 CROOKS RD, TROY, MI 48098	BYMAILONLY
CITI	PO BOX 6500, SIOUX FALLS SD 57117	800-950-5114
CITI/SHELL	PO BOX 6003, HAGERSTOWN, MD 21747	BYMAILONLY
CITI-TEXACO	P O BOX 15687, WILMINGTON DE 19850	800-533-5600
COMMONWEALTH INFO SVC	724 THIMBLE SHOALS BLVD, NEWPORT NEWS, VA 23606	757-873-3200
EQUIDATA	724 THIMBLE SHOALS, NEWPORT NEWS VA 23606	757-873-3200
FNANB/CIRC	9960 MAYLAND DR, RICHMOND VA 23230	800-477-6761
HSBC NV	PO BOX 19360, PORTLAND, OR 97280	800-477-6000
MBNA AMER	400 CHRISTIANA RD, NEWARK DE 19713	800-421-2110
MBNA AMERICA	POB 15026, WILMINGTON, DE 19801	800-441-9977
MONTGOMERY CO DISTRICT	27 COURTHOUSE SQ, ROCKVILLE, MD 20850	BYMAILONLY
NCO FIN/99	PO BOX 41466, PHILADELPHIA, PA 19101	800-709-8613
NCO FINANCIAL SYSTEMS	100 CONSTITUTION A, UPPER DARBY, PA 19082	800-266-5613
WASHINGTON MUTUAL FA	PO BOX 1093, NORTHRIDGE, CA 91328	866-926-8937
WASHMUTBK	9451 CORBIN AVENUE, NORTHRIDGE CA 91328	800-282-4840
WSHNGTN MUTL	P.O. BOX 1093, NORTHRIDGE CA 91328	800-282-4840

**DISCLAIMER**

- An asterisk (\*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

- This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

EXPERIAN	TRANSUNION	EQUIFAX
PO BOX 2002	PO BOX 1000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19016	ATLANTA, GA 30374

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APPLICANT TESTCASE, LUIS  
SOC SEC # 000-00-0009 DOB  
MARITAL STATUS

CO-APPLICANT  
CO-APPLICANT  
SOC SEC # DOB  
DEPENDENTS

DISCLAIMER

888-397-3742 800-888-4213 800-685-1111  
www.experian.com/reportaccess www.transunion.com www.equifax.com

\*\*\* END OF REPORT 7/22/2009 1:07:35 PM \*\*\*

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TESTING  
1111 MAIN STREET  
CORONA, CA 92879  
8007697615

**NOTICE TO THE HOME LOAN APPLICANT**  
**CREDIT SCORE INFORMATION DISCLOSURE**

TESTCASE, LUIS  
5002 BANNER COURT  
ANTHILL, MO 65488

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions regarding the terms of the loan, contact the lender.

Your credit scores were provided by the following credit reporting agencies:

TRANS UNION	EQUIFAX CREDIT	EXPERIAN
PO BOX 4000	PO BOX 740241	PO BOX 2002
CHESTER, PA 19016	ATLANTA, GA 30374	ALLEN, TX 75013
866-887-2673	800-685-1111	888-397-3742
www.transunion.com	www.equifax.com	www.experian.com/reportaccess

The following information about your credit scores was created on 7/16/2009.

**Applicant:**TESTCASE, LUIS

**Name of Score:**EQUIFAX/FACTA BEACON 5.0

**Credit Score:**486 **Range:**300-850

**Key Factors affecting the score**

- SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- NUMBER OF ACCOUNTS WITH DELINQUENCY
- AMOUNT OWED ON DELINQUENT ACCOUNTS
- NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

**Applicant:**TESTCASE, LUIS

**Name of Score:**TRANSUNION/FICO CLASSIC (98)

**Credit Score:**531 **Range:**300-850

**Key Factors affecting the score**

- SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- LEVEL OF DELINQUENCY ON ACCOUNTS
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE

**Applicant:**TESTCASE, LUIS

**Name of Score:**EXPERIAN/FAIR, ISAAC (VER. 2)

**Credit Score:**493 **Range:**300-850

**Key Factors affecting the score**

- SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
- TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
- TOO MANY INQUIRIES LAST 12 MONTHS