

Experian

Client hired me to Remove Bankruptcy from all 3 Bureaus. File was Submitted on the 12th of April 2015

NOTE: Total may not equal 100% due to rounding

Account Age

Usually it is a good idea to keep your oldest credit account open, as a high average account age generally demonstrates stability to lenders. Also, especially if you have been managing credit for a short time, opening many new accounts will lower your average account age and may have a negative impact.

	Equifax	TransUnion	Experian
Length of Credit History	16 Years, 0 Months	16 Years, 0 Months	16 Years, 0 Months
Average Account Age	4 Years, 1 Months	4 Years, 11 Months	6 Years, 1 Months
Oldest Account	<u>ZIONS BANK (Opened 04/1999)</u>	<u>ZIONS BANK (Opened 04/1999)</u>	<u>ZIONS FIRST NATIONAL (Opened 04/1999)</u>
Most Recent Account	<u>CHASE AUTO (Opened 12/2014)</u>	<u>CHASE AUTO (Opened 12/2014)</u>	<u>CHASE (Opened 12/2014)</u>

Inquiries - Requests for your Credit History

Numerous inquires on your credit file for new credit may cause you to appear risky to lenders, so it is usually better to only seek new credit when you need it. Typically lenders distinguish between inquiries for a single loan and many new loans in part by the length of time over which the inquiries occur. So, when rate shopping for a loan it's a good idea to do it within a focused period of time.

	Equifax	TransUnion	Experian
<u>Inquiries in the Last 2 Years</u>	8	12	10
Most Recent Inquiry	<u>CREDCO (Opened 12/2014)</u>	<u>DISCOVER (Opened 01/2015)</u>	<u>CREDCO (Opened 12/2014)</u>

Potentially Negative Information

Late payments, collections and public records can have a negative impact on your credit standing. The more severe they are and the more recent they are, the more negative the potential impact.

	Equifax	TransUnion	Experian
<u>Public Records</u>	1	1	1
<u>Negative Accounts</u>	0	0	0
<u>Collections</u>	0	0	0

Date of Report

Mortgage Accounts

Mortgage accounts include first mortgages, home equity loans, and any other loans secured by real estate you own.

CAP ONE 10/24/13 Oil And National Credit Cards

CAP ONE

PO BOX 30281
SALT LAKE CITY, UT 84130

CBNA 10/23/13 Oil And National Credit Cards

CBNA

PO BOX 6000
SIOUX FALLS, SD 57117

FLASH WIRELESS 10/10/13 Miscellaneous And Public Record

FLASH WIRELESS

1000 PROGRESS PL
CONCORD, NC 28025
(704) 260-3353

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Negative Accounts

Accounts that contain a negative account status.

You have no Negative accounts on file

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Collections

A collection is an account that has been turned over to a collection agency by one of your creditors because they believe the account has not been paid as agreed.

You have no collections on file

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Public Records

Public record information includes bankruptcies, liens or judgments and comes from federal, state or county court records.

Equifax

Court	Plaintiff	Docket Number	Filing Date	Balance Amount	Account Status	Type
US BANKRUPTCY COURT-SALT LAKE		0933334-DSP-06/10	12/2009		Discharged	BankruptcyChapter7

TransUnion

Court	Plaintiff	Docket Number	Filing Date	Balance Amount	Account Status	Type
		933334	12/2009		Discharged	BankruptcyChapter7

Experian

Court	Plaintiff	Docket Number	Filing Date	Balance Amount	Account Status	Type
US BKPT CT UT SALT L		0933334JAB	12/2009	\$0	Discharged	BankruptcyChapter7

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Personal Information