

After two weeks the Bankruptcy on all 3 Bureaus have been successfully removed.

Numerous inquiries 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	1
Most Recent Inquiry	<u>CREDCO (Opened 12/2014)</u>	<u>DISCOVER (Opened 01/2015)</u>	<u>CAP ONE (Opened 10/2013)</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
Public Records	0	0	0
<u>Negative Accounts</u>	0	0	0
<u>Collections</u>	0	0	0

Mortgage Accounts

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

Open Accounts

KEY BANK

	Equifax	TransUnion	Experian
Account Type:		Mortgage	
Account Number:		445102115XXXX	
Payment Responsibility:		Individual	
Date Opened:		12/2004	
Balance Date:		07/2005	
Balance Amount:			
Monthly Payment:		\$495	
High/Limit:		\$84,500	
Account Status:		As Agreed	
Past Due Amount:		\$0	
Comments:			

KEY BANK

4910 TIEDEMAN ROAD CLIENT SERVICES OH
 CLEVELAND, OH-44144
 (800) 539-2968

24-Month Payment History

TransUnion																							
*	*	*	*	*	*	*	*	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR	NR
Jun 05	May 05	Apr 05	Mar 05	Feb 05	Jan 05	Dec 04	Nov 04	Oct 04	Sep 04	Aug 04	Jul 04	Jun 04	May 04	Apr 04	Mar 04	Feb 04	Jan 04	Dec 03	Nov 03	Oct 03	Sep 03	Aug 03	Jul 03

Seven-Year Payment History

	Equifax	TransUnion	Experian
30 Days Past Due:		0	
60 Days Past Due:		0	
90 Days Past Due:		0	

Closed Accounts

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	Equifax	TransUnion	Experian

Experian

Name of Company	Date of Inquiry	Type of Business
CAP ONE	10/24/13	Oil And National Credit Cards

CAP ONE
 PO BOX 30281
 SALT LAKE CITY, UT 84130

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Negative Accounts

Accounts that contain a negative account status.
You have no Negative accounts on file

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Bankruptcy removed off all 3 Bureaus

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.
You have nopublic records on file

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Personal Information

The following information is added to your file either when creditors enter requests to view your credit history, or when you report it to the three nationwide credit reporting agencies directly.

Registration Information

Name: [REDACTED]
 Address: [REDACTED]
 Social Security Number: XXX-XX-0768

Identification Information

	Equifax	TransUnion	Experian
Name:	[REDACTED]	[REDACTED]	[REDACTED]
Social Security Number:	XXX-XX-0768	XXX-XX-0768	XXX-XX-0768
Age or Date of Birth:	06/1977	06/1977	

Address Information

	Equifax	TransUnion	Experian
Address:	[REDACTED]	[REDACTED]	[REDACTED]
	[REDACTED]	[REDACTED]	[REDACTED]
	[REDACTED]	[REDACTED]	[REDACTED]
	[REDACTED]	[REDACTED]	[REDACTED]
	[REDACTED]	[REDACTED]	[REDACTED]
	[REDACTED]	[REDACTED]	[REDACTED]
Date Reported:	04/2015		02/2014

Employment Information