

[My Credit Center](#) [Loan Center](#) [Credit Resources](#) [Logout](#)[View Current Report](#) [View Archived Reports](#) [View Alerts](#) [Edit Profile](#)[View Full Report](#)[Printable Report](#)[Dispute Information](#)[Credit Report Guide](#)[My Credit Center](#)

Prepared for: [REDACTED]

Report Date: 4/27/2015

PERSONAL
PROFILECREDIT
SUMMARYPUBLIC
RECORDSCREDIT
INQUIRIESACCOUNT
HISTORYCREDIT
SCORE

Personal Profile

Here you will find the personal information contained in your credit file, including your legal name(s), address(es), current and previous employers, and date of birth.

	EXPERIAN	EQUIFAX	TRANSUNION
Name:	[REDACTED]	[REDACTED]	[REDACTED]
Also Known As:	[REDACTED]	[REDACTED]	[REDACTED]
Year of Birth:	1978	1978	1978
Address(es):	[REDACTED]	[REDACTED]	[REDACTED]
Current Employer:	[REDACTED]	[REDACTED]	[REDACTED]

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Credit Summary

This section gives you a broad look at your current and past credit status. Here you'll find the total number of open and closed accounts in your name, the total balance on those accounts, and delinquencies.

	EXPERIAN	EQUIFAX	TRANSUNION
REAL ESTATE ACCOUNTS:			
Count	0	0	0
Balance	\$0.00	\$0.00	\$0.00
Current	0	0	0
Delinquent	0	0	0
Other	0	0	0
REVOLVING ACCOUNTS:			
Count	34	25	35
Balance	\$49,561.00	\$49,546.00	\$49,561.00
Current	34	25	35
Delinquent	0	0	0
Other	0	0	0
INSTALLMENT ACCOUNTS:			
Count	11	5	7
Balance	\$54,761.00	\$24,664.00	\$54,761.00
Current	9	5	7
Delinquent	0	0	0
Other	2	0	0
OTHER ACCOUNTS:			
Count	0	0	0
Balance	\$0.00	\$0.00	\$0.00
Current	0	0	0
Delinquent	0	0	0
Other	0	0	0

Client has a total of 26 Inquiries

COLLECTION ACCOUNTS:			
Count	0	0	0
Balance	\$0.00	\$0.00	\$0.00
Current	0	0	0
Delinquent	0	0	0
Other	0	0	0
TOTAL ACCOUNTS:			
Count	45	30	42
Balance	\$104,322.00	\$74,210.00	\$104,322.00
Current	43	30	42
Delinquent	0	0	0
Other	2	0	0
ACCOUNTS SUMMARY:			
Open Accounts:	26	23	25
Closed Accounts:	19	7	17
Public Records:	0	0	0
Inquiries:	4	15	26

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Public Records

The information in this section comes from federal district bankruptcy records, state and county court records, tax liens and monetary judgments, and in some states, overdue child support records. Public records remain on your credit report for 7-10 years.

There are 0 public record items on your report.

Credit Inquiries

This section contains the names of those who obtained a copy of your credit report. Inquiries remain on your report up to two years.

	EXPERIAN	EQUIFAX	TRANSUNION
CBNA			✓
Banks and S&Ls			
4/16/2015			
BRCLYSBANKDE			✓
Banks and S&Ls			
4/11/2015			
BK OF AMER			✓
Banks and S&Ls			
4/9/2015			
L A FED C U			✓
Personal services other than medical			
4/8/2015			
BK OF AMER			✓
Banks and S&Ls			
3/12/2015			
FIA CSNA		✓	
All Banks			
3/11/2015			
DISCOVER BANK		✓	
National Credit Card Cos.			
2/6/2015			
BK OF AMER			✓
Banks and S&Ls			
1/13/2015			
BK OF AMER			✓
Banks and S&Ls			
12/30/2014			
CREDCO		✓	✓
Miscellaneous Reptg. Agencies			
12/11/2014			
BRCLYSBANKDE			✓
Banks and S&Ls			
12/7/2014			

Transunion Inquiry Removal After Results

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Prepared for: [REDACTED]

Report Date: 4/29/2015

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Name:	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

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Delinquent	0	0	0
Other	2	0	0
OTHER ACCOUNTS:			
Count	0	0	0
Balance	\$0.00	\$0.00	\$0.00
Current	0	0	0
Delinquent	0	0	0
Other	0	0	0

All 26 Inquiries have been removed in less than 2 Business days

COLLECTION ACCOUNTS:			
Count	0	0	0
Balance	\$0.00	\$0.00	\$0.00
Current	0	0	0
Delinquent	0	0	0
Other	0	0	0
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	EXPERIAN	EQUIFAX	TRANSUNION
FIA CSNA		✓	
All Banks		✓	
3/11/2015			
DISCOVER BANK		✓	
National Credit Card Cos.		✓	
2/6/2015			
CREDCO		✓	
Miscellaneous Reptg.		✓	
Agencies		✓	
12/11/2014			
PENTAGON FCU		✓	
Credit Unions		✓	
10/19/2014			
PENTAGON FCU		✓	
Credit Unions		✓	
9/8/2014			
RON BAKER CHEVROLET/		✓	
Automobile Dealers, New		✓	
7/9/2014			
CAPITAL ONE BANK USA		✓	
All Banks		✓	
5/8/2014			
DISCOVER BANK		✓	
National Credit Card Cos.		✓	
5/8/2014			
CAPITAL ONE BANK USA		✓	
All Banks		✓	
3/20/2014			
CHASE BANK USA, N. A		✓	
National Credit Card Cos.		✓	
3/20/2014			
DISCOVER BANK		✓	
National Credit Card Cos.		✓	
3/18/2014			
FIA CSNA			

Experian

Experian Inquiry Removal - Before

Experian Inquiries Before. process takes 3-7 Business days. The dates you are about to see do not reflect on the Experian inquiry removal services. We waited a total of 14 Business days because we were removing Public Record accounts as well

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 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	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

Mortgage Accounts

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

Experian Inquiry Removal After Results

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
<u>Most Recent Inquiry</u>	CREDCO (Opened 12/2014)	DISCOVER (Opened 01/2015)	CAP ONE (Opened 10/2013)

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>	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	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
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