

# EQUIFAX CREDIT REPORT TRAINING

## Credit Report

Your Credit Score is:

765

Excellent:	700 - 800
Good:	501 - 700
Fair:	351 - 500
Uncertain:	301 - 350
Poor:	250 - 300

## Report Summary

Trade Line Overview	
Total:	37
Current:	32
Untrade:	0
Current Neg:	0
Historical Neg:	1

Account Status	
Current Past Due:	\$0
Accts Paid:	1
Account Balance:	\$ 193,450
Monthly Payment:	\$1,842



## ABOUT TIFFINY JOHN,CLE

Tiffany John has 25 years of proven success training credit union professionals and is one of the industry's leading underwriting experts. Tiffany has extensive experience in developing loan officer and indirect lending programs for credit unions. She has a passion for the credit union movement and showing how to make a difference in the lives of members.

For 15+ years, Tiffany was the Director of Underwriting and Loan Operations at LSI, overseeing a call center of 300+ and training all its underwriters first-hand.

### **TIFFINY'S SPECIALTIES:**

- Coaching & mentoring for results
- In-depth review of credit scores and codes
- Interviewing skills
- Improving profitability with cross-selling
- Interpreting and implementing HYLS
- Indirect Lending Programs
- Loan Policy Development
- Developing decision makers to reduce losses



# AGENDA



History Lesson



Components of  
the Credit  
Report



Dissecting the Credit  
Report



Understanding  
Credit Score



Steps to Review Credit

# A QUICK HISTORY LESSON

## Credit Report

Your Credit Score is:

765

Credit Rating: EXCELLENT

Excellent:	700 - 800
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Fair:	351 - 500
Below Average:	301 - 350
Poor:	250 - 300

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CONSULTING

# HISTORY

- 1899 Equifax is founded in Atlanta, GA as a retail credit company
- 1950 The first credit card charge was made - Diners Club
- 1956 Fair Isaac Corporation is created to measure credit risk
- 1968 Known as TRW, Experian was founded
- 1969 Trans Union, Union Tank Car Company operated leasing railcars, acquired Credit Bureau of Cook County
- 1970 The first Fair Credit Reporting Act is passed
- 1980s The three largest credit reporting bureaus (Trans Union, Equifax & Experian) attain universal coverage across the USA
- 1989 The FICO Score is introduced and becomes the standard model
- 2006 Trans Union, Equifax & Experian worked together to develop the Vantage Score



# THE CREDIT REPORT



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# REASONS TO PULL A CREDIT REPORT

**Opening a new account with the credit union** - *opportunities to save the member money!*

**Each time a member applies for a loan** – *the credit score changes quickly. LSCI recommends a new credit report every 30 days.*

**Collection Department** – *to obtain an updated snapshot of the member's situation.*



# COMPONENTS OF THE CREDIT REPORT

## Identity & Demographic

Name/address/date of birth  
Employment

## Score & Summary Section

Credit score identified  
Factors contributing to the score  
Revolving and installment trades added up

## Tradelines

Creditors  
Public Records/Collections

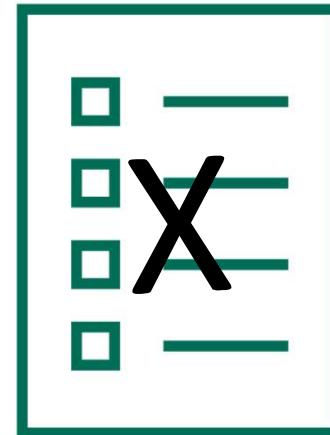
## Inquiries

Voluntary versus involuntary  
Like inquiries



# INFO NOT ON THE CREDIT REPORT

- ✓ **Checking & Savings Account Information**
- ✓ **Actual items purchased by credit**
- ✓ **Bankruptcies older than 10 years**
- ✓ **Charge off or collections older than 7 years**
- ✓ **Gender, ethnicity, religion or political affiliation**
- ✓ **Medical History**
- ✓ **Motor Vehicle Records**



# IDENTITY & DEMOGRAPHICS

EQUIFAX VERSION 5.0 REPORT

\*\*Request 1\*\* SMITH, SUSIE S  
CA-123 MAIN STREET , ANYTOWN CA 90211  
SSS-234-56-7890, BDS-04/10/1984.

PAGE: 1

Hit.

SAFESCANNED: Your inquiry has gone through our SAFESCAN data base.



## IDENTITY & DEMOGRAPHICS

SSN ISSUED-85 STATE ISSUED-PA

.SUM-09/2009-05/2019, PR/OI-NO, COLL-NO, FB-NO, ACCTS:15, HC\$ 400- 160047,  
15-ONES, HIST DEL- 15-ONES,

\*SMITH SUSIE SINCE 07/12/2007 FAD 05/13/2019  
BDS-04/10/1984, SSS-234567890

123 MAIN STREET, ANYTOWN CA 90211, RPTD 05/2019  
RESIDENCE SINCE 06/2016, PHONE DATE 00/0000  
567 CENTER STREET ANYTOWN, IL 60123, RPTD 05/2019  
RESIDENCE SINCE 12/2012, PHONE DATE 00/0000  
222 FRONT STREET SOMETOWN, ME 17601, RPTD 05/2014  
RESIDENCE SINCE 10/2009. PHONE DATE 00/0000



## IDENTITY & DEMOGRAPHICS

OFC: 02

EQUIFAX CREDIT REPORT

DATE: 02/27/2020

Brad

Common

SSN: 123-45-7890

BDS: 03/17/1997

ADDRESS DISCREPANCY: N

HIT/NOHIT: 1 Hit

IDENTITY SCAN IND:

CA: 1234 Main Street Anytown, NC 55555

VAR:

( ) - DATE:

SINCE: 05/2018 ROB-

SRC/DATE: T 02/2020

FA:

DR

VAR:

4567 South Avenue, Sometown SC 77777

SINCE: 05/2016 ROB-

( ) - DATE:

SRC/DATE: C 02/2020

IDENTIFICATON - SSN - AGE:

SSN: 123-45-7890

CONFIRMED: Y SSN MATCH:

INQ INFO - SSN: 123-45-7890

SSN ISS: ST:

DEATH DATE:

ST:

ES:

AMAZON

EMP DATE:

VER:

END:



## CREDIT SUMMARY

↓ ↓ ↓ ↓

.SUM-09/2009-05/2019, PR/OI-NO, COLL-NO, FB-NO, ACCTS:15, HC\$ 400- 160047,  
15-ONES, HIST DEL- 15-ONES,

\*SMITH SUSIE SINCE 07/12/2007 FAD 05/13/2019  
BDS-04/10/1984, SSS-234567890

↓ ↓ ↓ ↓

.SUM-08/2004-10/2017, PR/OI-YES, COLL-NO, FB-NO, ACCTS:16, HC\$ 300- 35166,  
14-ONES, 2-NINES, HIST DEL- 14-ONES, 2-NINES,

INQUIRY ALERT - SUBJECT SHOWS 6 INQUIRIES SINCE\*08/2017

\*CALLY, DEAN SINCE 07/30/1991 FAD 11/06/2017  
BDS-08/26/1970, SSS-333-22-4444



## CREDIT SUMMARY

\*\*\*\*\*SUMMARY INFORMATION\*\*\*\*\*

→ BEGIN DATE=09/2001      ENDING DATE=12/2017      PR/OI-01      COLL-00  
 LOWEST HC \$      0      HIGHEST HC \$      29495      NUM ACCTS=14  
 MOP RATES: 10-ONES      00-FIVES      MOP HIST RATES: 00-TWOS      00-SEVENS  
                  00-TWOS      00-SEVENS      00-THREES      00-EIGHTS  
                  00-THREES      00-EIGHTS      00-FOURS      00-NINES  
                  00-FOURS      00-NINES      00-FIVES  
                  04-OTHERS

→ REVOLVING TOTALS:      LIMIT=      9000      HI-CR=      3564      BAL=      1391  
                                  P/DUE=      0      TERMS=      20

→ OPEN TOTALS:      LIMIT=      0      HI-CR=      0      BAL=      0  
                                  P/DUE=      0      TERMS=      0

→ INSTALLMENT TOTALS:      LIMIT=      0      HI-CR=      29495      BAL=      54278  
                                  P/DUE=      0      TERMS=      0

→ GRAND TOTALS:      LIMIT=      9000      HI-CR=      33059      BAL=      55669  
                                  P/DUE=      0      TERMS=      20



# THE CREDIT SCORE

FICO Score 8-EFX-F SCORE:

00637

00014/00010/00033/00008

Length of time accounts have been established

Proportion of balances to credit limits is too high  
on bank revolving or other revolving accounts

Proportion of loan balances to loan amounts is too high

Too many inquiries last 12 months

RBP - 026% - 300-850



# TRADELINES

FIRM / IDENT CODE	CS	RPTD	LIMIT	HICR	BAL \$	DFD/DLA	MR(30-60-90)	MAX/DEL
ECOA/ACCOUNT NUMBER		OPND	P/DUE	TERM		24 MONTH HISTORY		

CAP ONE	*850BB01498	R1	10/17	2250	2131	10/17	68	
I/51			01/12	0	59			

FE, CREDIT CARD

AZ, AMOUNT IN H/C COLUMN IS CREDIT LIMIT

CHRYSLRCAP*242FA00022	I1	10/17	35166	34029	10/17	10		
J/30		12/16	0	794				

AO, AUTO

ONEMAIN	*243FP43446	I1	09/17	4824	4824	09/17	01	
I/81			08/17	0	202			

JO, NOTE LOAN

ECOA:

I – Individual

J – Joint contractual responsibility

A – Authorized User

S – Shared Account

M – Account for which subject is liable, but co-signer has liability if maker defaults

T – Relationship with account terminated

## TYPE OF ACCOUNT

O – Open Account

R – Revolving

I – Installment

M – Mortgage

C – Line of Credit

## TRADELINES

FIRM / IDENT CODE	CS	RPTD OPND	LIMIT P/DUE	HICR TERM	BAL \$	DFD/DLA	MR (30-60-90)	MAX/DEL
				24 MONTH HISTORY				
CAP ONE	*850BB01498	R1	10/17 01/12	2250 59	2131	10/17	68	
I/51								
FE, CREDIT CARD								
AZ, AMOUNT IN H/C COLUMN IS CREDIT LIMIT								
CHRYSLRCAP	*242FA00022	I1	10/17 12/16	35166 794	34029	10/17	10	
J/300								
AO, AUTO								
ONEMAIN	*243FP43446	I1	09/17 08/17	4824 202	4824	09/17	01	
I/81								
JO, NOTE LOAN								

# DELINQUENT

FIRM / IDENT CODE ECOA/ACCOUNT NUMBER	CS	RPTD OPND	LIMIT P/DUE	HICR TERM	BAL \$	DFD/DLA	MR (30-60-90)	MAX/DEL 24 MONTH HISTORY
LENDMARK *401FP25493 I/2403124401 EE, SECURED	I1	04/19 04/17	0	6782 208	7521	04/19	24 (04-04-03)	01/19-I4
TIME FIN *456FP06091 I/1101713307 EE, SECURED	I2	04/19 02/18	51	5284 189	5754	04/19	14 (01-02-05)	01/19-I5

DESCRIPTION	MOP
Too New to Rate; Approved but not used	0
Paid as Agreed; Current ; Satisfactory	1
Pays 31-60 Days Past the Due Date; Not More than 2 Payments Past Due	2
Pays 61 - 90 Days Past the Due Date; Not More than 3 Payments Past	3
Pays 91-120 Days Past the Due Date; Not More than 4 Payments Past	4
Pays Over 120 Days; 5 or More Payments Past Due	5
Paying or Paid Under Wage Earner Plan or Similar Arrangements	7
Repossession	8
Charge Off to Bad Debt	9



# PUBLIC RECORDS

What are **PUBLIC RECORDS**?

- Collections
- Tax Liens
- Judgements
- Foreclosures
- Bankruptcy
  - Chapter 13 – Wage Earner Plan
  - Chapter 7 - Liquidates Assets
    - Discharge -releases the individual debtor from most debts and prevents creditors from taking collection
    - Dismissal - Notice that the case is dismissed, lifting the automatic stay. A dismissal may be issued for voluntary reasons, failure to pay fees, failure to complete required forms or abuse.



# PUBLIC RECORD CODES

Code	Description	Code	Description
<b>AB JD</b>	Abstract Judgment (foreclosure, etc.).	<b>PD CL</b>	Paid collection (\$50 and up)
<b>BKRPT</b>	Bankruptcy	<b>SECLN</b>	Secured loan
<b>FINCL</b>	Financial counselors	<b>SP MT</b>	Separate maintenance
<b>FN ST</b>	Financial statement filed	<b>ST JD</b>	Satisfied judgment (foreclosure, etc.).
<b>FORCL</b>	Foreclosure	<b>SUDI</b>	Suit dismissed
<b>GARN</b>	Garnishment	<b>SUIT</b>	Lawsuit
<b>LIEN</b>	Tax Lien	<b>UP CL</b>	Unpaid collection (\$50 and up)
<b>MAR</b>	Martial items (divorce, etc.)	<b>WEP</b>	Wage earner plan
<b>N/RES</b>	Non-responsibility		



# BANKRUPTCY

```
*****PUBLIC RECORDS OR OTHER INFORMATION*****
11/2010 BKRPT 855VF0      CASE:10      -DSP-03/11
      INDIVIDUAL, PERSONAL, DISCHARGED CH-7
*****
```

```
***** PUBLIC RECORDS OR OTHER INFORMATION *****
04 01/11*BKRPT 402V      1110751-DSP-04/11, INDIVID, PERSONAL, DSCHG CH-7
05 06/10*ST JD, 402V      DEF-      , CAPITAL ONE BANK, SATISFIED, 01
      /11
      INCLUDED IN BANKRUPTCY
*****
```



## Did you know?

- 70% of bankruptcies are Chapter 7
- 26% of folks who file bankruptcy will file a second time



## KEY DATES OF THE CREDIT BUREAUS' NATIONAL CONSUMER ASSISTANCE PLAN

WHO IS IMPACTED?	WHAT IS REQUIRED:	EFFECTIVE DATE
Collection agencies and debt buyers	Report original creditor name and classification code	June 15, 2016
Collection agencies and debt buyers	No reporting of debts that didn't arise from a contract or agreement to pay (i.e. traffic tickets, court fines)	June 15, 2016
Collection agencies and debt buyers	Report a full file monthly	Sept. 1, 2016
Credit bureaus	Bureaus will exclude public tax lien, civil judgment data that do not conform to new data standards	July 1, 2017
Collection agencies and debt buyers	No reporting of medical debt collection accounts less than 180 days old	Sept. 15, 2017
Collection agencies and debt buyers	Report a delete for accounts that are being paid or were paid in full through insurance	Sept. 15, 2017
All data furnishers	Report full name, address, Social Security number and date of birth	Sept. 15, 2017
Reporters of authorized user data	Report full date of birth for new authorized users on all accounts	Sept. 15, 2017



## COLLECTION & CHARGE OFF ACCOUNTS

FIRM / IDENT CODE ECOA/ACCOUNT NUMBER	CS	RPTD OPND	LIMIT P/DUE	HICR TERM	BAL \$	DFD/DLA MR (30-60-90) 24 MONTH HISTORY	MAX/DEL
VERIZON *401UT01469 I/48804285	O5	04/19 12/13	410	410 0	410	04/17 01	
CZ, COLLECTION ACCOUNT JR, TELECOMMUNICATIONS/CELLULAR							
OPEN TOTALS				410	410		
-----							
WORLD FIN *416FP21123 I/111046	I9	04/19 01/17	821	661 9M	661	06/17 27 (01-01-04) 11/17	-I5
DB, CHARGED OFF ACCOUNT IZ, AMOUNT IN HIGH CREDIT ORIGINAL CHARGE-OFF AMOUNT							
HD CREDIT *164FZ00274 I/2016072	I9	03/19 07/16	0	12117 72M	12117	02/18 32 (03-02-06) 02/18	-I8
DB, CHARGED OFF ACCOUNT GK, AFFECTED BY NATURAL DISASTER							



## CHARGE OFF ACCOUNTS

FIRM / IDENT CODE ECOA/ACCOUNT NUMBER	CS	RPTD OPND	LIMIT P/DUE	HICR TERM	BAL \$	DFD/DLA MR(30-60-90) 24 MONTH HISTORY	MAX/DEL
USAA SB *650ON10000	R9	10/17		1260	0	01/16 37 (01-01-04)	06/16-R5
A/54912373		09/14	0	0			
DB, CHARGED OFF ACCOUNT							
FE, CREDIT CARD							

### \*\*\*\*\*COLLECTION ITEMS\*\*\*\*\*

10/2018 COLL 05/2019 885YA00000 , \$ 498.00, 05/2019, UNPAID  
 BAL-05/2019, \$ 498.00, DLA:03/2018, I 325186000  
 GS, MEDICAL

10/2018 COLL 05/2019 885YA00000 , \$ 278.00, 05/2019, UNPAID  
 BAL-05/2019, \$ 278.00, DLA:02/2018, I 224186000  
 GS, MEDICAL



# STUDENT LOANS

FIRM / IDENT CODE ECOA/ACCOUNT NUMBER	CS	RPTD OPND	LIMIT P/DUE	HICR TERM	BAL \$	DFD/DLA MR (30-60-90) 24 MONTH HISTORY	MAX/DEL
MODPED *654FZ I/23741	I1	04/19 09/18	0	2000 0	2046	04/19 07	
<u>DQ, STUDENT LOAN</u> <u>PAYMENT DEFERRED</u> EP, FIXED RATE							
MODPED *654FZ I/23741	I1	04/19 09/18	0	3500 0	3500	04/19 07	
DQ, STUDENT LOAN - PAYMENT DEFERRED EP, FIXED RATE							



FIRM / IDENT CODE ECO/ACCOUNT NUMBER	CS	RPTD OPND	LIMIT P/DUE	HICR TERM	BAL \$	DFD/DLA MR(30-60-90) 24 MONTH HISTORY	MAX/DEL
---	----	--------------	----------------	--------------	--------	--	---------

CBNA *485FP00552	R1	02/18		750	0	02/18	41
A/6035320382301156		03/13	0	0			

AV, CHARGE

AZ, AMOUNT IN H/C COLUMN IS CREDIT LIMIT

CAP ONE *850BB01498	R1	02/18		300	153	02/18	04
I/517805873638		09/17	0	25			

FE, CREDIT CARD

AZ, AMOUNT IN H/C COLUMN IS CREDIT LIMIT

REVOLVING TOTALS

3550 153  
25

CAPONEAUTO*152FA10715	I1	01/18		20452	20256	01/18	02
I/62063551563611001		11/17	0	411			

AO, AUTO

EP, FIXED RATE

ALPHA CRD *401FP11220	I1	10/09		168	0	08/07	27
I/3674 1		06/07	0	56			

FA, CLOSED OR PAID ACCOUNT/ZERO BALANCE

JO, NOTE LOAN

INSTALLMENT TOTALS

20620 20256  
467

GRAND TOTAL

24170 20409  
492

# INQUIRIES

INQUIRIES			
INQ DATE	CUST # / ABBREV	CUSTOMER NAME	TYPE
03/21/2020	484BB05838	CAP1/CBELA	
10/01/2019	401BC00077	TBOMHDFR	
07/30/2019	682FA07926	AMERICREDI	
07/30/2019	309BB01144	BB&T DF	
07/29/2019	164AN24375	WHITTENBRO	
07/29/2019	484FA00658	CAP ONE AF	
05/05/2019	480BC00063	WF CRD SVC	
03/15/2019	164AN24375	WHITTENBRO	
03/15/2019	484FA00658	CAP ONE AF	
03/15/2019	168FA28487	ALLYFINANC	



# ON-LINE DIRECTORY

----- ON-LINE DIRECTORY -----

MEMBER NUMBER	COMPANY NAME	TELEPHONE NUMBER
155BB03747 PO BOX15316 WILMINGTON	DISCOVER BANK DE 19850-5316	(800) 347-2683 ATT:CMS/PROD DEVELOP



# CONSUMER STATEMENTS

Consumer's explanation in his/her own words, regarding facts or conditions affecting his/her file.

CONSUMER STATEMENT RPTD 12/17 PURGE 12/19

ID FRAUD VICTIM ALERT: MY IDENTITY MAY HAVE BEEN USED WITHOU MY CONSENT  
TO FRAUDULENTLY OBTAIN GOODS OR SERVICES FRAUDULENT APPLICATIONS MAY BE  
SUBMITTED IN MY NAME USING CORRECT PERSONAL INFORMATION DO NOT EXTEND CREDIT  
WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICANT  
INFORMATION AT 555-555-5555 DAY OR 777-777-7777 EVENING



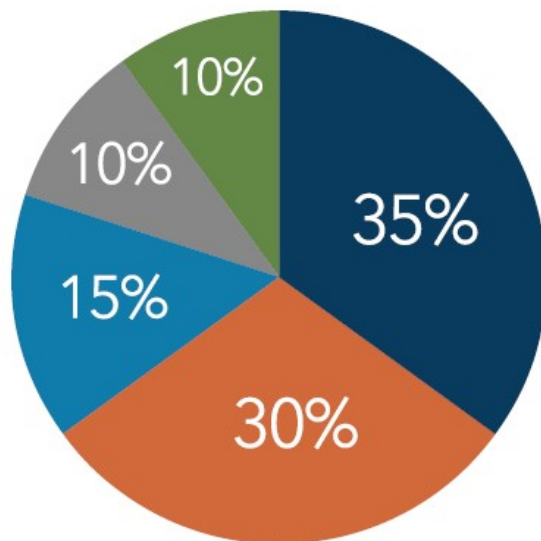
# COMPONENTS OF THE SCORE

# UNDERSTANDING THE COMPONENTS OF THE SCORE

The FICO score is the result of a mathematical algorithm applied to a credit report and other sources of information to predict future delinquency.

Per FICO, one trade line with activity and a payment history of 6 months will produce a credit score

The Credit Score can range from 350 – 850



- 35% Payment History
- 30% Amount Owed
- 15% Length of Credit
- 10% New Credit
- 10% Type of Credit



# COMPONENTS OF THE CREDIT SCORE

## **35% of a FICO Score** PAYMENT HISTORY

HOW YOU PAY Late Pays - Public Records – Collections – Bankruptcy

## **30% of a FICO Score** CAPACITY

BALANCES IN RELATION TO LOAN AMOUNT & LIMITS

## **15% of a FICO Score** LENGTH

AVERAGE LENGTH OF CREDIT ON ALL TRADELINES

### APPROXIMATE WEIGHT FOR EACH YEAR

- Last 12 months = make up about 40% of the score
- Last 24 months = 70% of the total score
- Last 36 months = 90% of the total score
- 37+ months = the last 10% of the score

## **10% of a FICO Score** MIX OF CREDIT

TYPE OF TRADELINES – REVOLVING, INSTALLMENT, MORTGAGE, FINANCE COMPANIES

## **10% of a FICO Score** NEW CREDIT

ACCUMULATION OF DEBT AND INQUIRIES



# BENEFITS OF A GOOD CREDIT SCORE

## Credit Report

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# BENEFITS OF A GOOD SCORE


## MORE BUYING POWER



Current Score	Loan Amount	Rate	Term	Loan Interest	Payment
A+ = 730 & Above	<b>\$25,500</b>	2.50%	72	\$1,986.80	\$381.76
A = 680 - 729	<b>\$24,700</b>	3.50%	72	\$2,720.08	\$380.83
B = 640 - 679	<b>\$23,250</b>	5.50%	72	\$4,099.62	\$379.86
C = 600 - 639	<b>\$21,400</b>	8.50%	72	\$5,992.94	\$380.46
D = 550 - 599	<b>\$19,700</b>	11.50%	72	\$7,662.58	\$380.04
E = 549 & Below	<b>\$17,400</b>	16.50%	72	\$10,121.58	\$382.24

## LOWER LOAN PAYMENTS

Current Score	Loan Amount	Rate	Term	Loan Interest	Payment
A+ = 730 & Above	\$30,000	2.50%	72	\$2,337.41	<b>\$449.13</b>
A = 680 - 729	\$30,000	3.50%	72	\$3,303.74	<b>\$462.55</b>
B = 640 - 679	\$30,000	5.50%	72	\$5,289.84	<b>\$490.14</b>
C = 600 - 639	\$30,000	8.50%	72	\$8,401.31	<b>\$533.35</b>
D = 550 - 599	\$30,000	11.50%	72	\$11,668.90	<b>\$578.73</b>
E = 549 & Below	\$30,000	16.50%	72	\$17,451.01	<b>\$659.04</b>




# STEPS TO REVIEW CREDIT



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# REVIEWING THE CREDIT REPORT

**Valid Credit Score:** LSCI considers a valid score is 4 tradelines, 2 years, \$5k cumulative total

**Credit Score & Codes:** What is the trend of the score? Why are we seeing these codes?

**Age vs. Credit:** Does the age in relation to credit make sense?

**Summary Information:** A quick glance of what you'll see on the credit report

- Number of Tradelines

- Number of Inquiries

- Capacity

- Public Records & Delinquency

**Collection Accounts:** How old are they? Are they medical/utilities vs. financial creditors?

**ECOA Codes:** Are tradelines individual or joint? Authorized Users have no contractual obligations to the financial institution, whose account is it?

**Payment History:** How is their payment history?



## REVIEWING THE CREDIT REPORT

## EQUIFAX VERSION 5.0 REPORT

\*\*Request 4\*\* BARRY, JOHN  
CA-11, MAIN DR,, ANYTOWN, IL, 60153.  
SSS-333-22-4444, BDS-07/10/1992.

PAGE: 1

\*\*\*\*\*

Hit.

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\*\*\*\*\*

SAFESCANNED: Your inquiry has gone through our SAFESCAN data base.

\*\*\*\*\*

SSN ISSUED-93 STATE ISSUED-IL

.SUM-02/2011-03/2017,PR/OI-NO,COLL-NO,FB-NO,ACCTS:8,HC\$ 500- 16388,  
8-ONES, HIST DEL- 8-ONES,

INQUIRY ALERT - SUBJECT SHOWS 5 INQUIRIES SINCE\*01/2017

BARRY, JOHN SINCE 04/10/2011 FAD 03/13/2017  
BDS-07/10/1992,SSS-333-22-4444

11,MAIN,DR,ANYTOWN,IL,60153,T,RPTD 03/2017  
RESIDENCE SINCE 04/2011, PHONE DATE 00/0000  
444,SOME,HWY,ANYTOWN , IL,30153,T,RPTD 03/2017  
RESIDENCE SINCE 02/2017, PHONE DATE 00/0000

01 ES-SERVICE, JOHNNYS PIZZA,

FIRM / IDENT CODE	ECOA/CS	RPTD OPND	LIMIT P/DUE	HICR TERM	BAL \$	DFD/DLA MR (30-60-90)	MAX/DEL
ACCOUNT NUMBER		24 MONTH HISTORY					
GATEWAY1	*180FA	I1	03/17		16222	16222	03/17 02
I/201			01/17	0	330		
AO,AUTO							
EP, FIXED RATE							
CU	*428FC	I1	03/17		16388	0	02/17 46
J/90122			04/13	0	306		
FA,CLOSED OR PAID ACCOUNT/ZERO BALANCE							
AO,AUTO							
CU	*428FC	I1	03/17		2096	2033	03/17 01
I/90122			01/17	0	101		
EX, UNSECURED							
CU	*428FC	I1	02/17		2000	0	01/17 24
I/90122			01/15	0	96		
FA,CLOSED OR PAID ACCOUNT/ZERO BALANCE							
EX, UNSECURED							
CU	*428FC	I1	04/16		1000	0	01/15 25
I/90122			02/14	0	87		
FA,CLOSED OR PAID ACCOUNT/ZERO BALANCE							
EX, UNSECURED							

\*\*Request 4\*\* BARRY JOHN  
CA-11,MAIN DR , ,ANYTOWN,IL,60153.  
SSS-333-22-4444,BDS-07/10/1992.

PAGE: 2

CU \*428FC( I1 04/16 1284 0 10/13 41  
I/901225: 10/12 0 114  
FA,CLOSED OR PAID ACCOUNT/ZERO BALANCE  
EX,UNSECURED

CU \*428FC I1 04/16 500 0 10/12 54  
I/90122 09/11 0 44  
FA,CLOSED OR PAID ACCOUNT/ZERO BALANCE  
EX,UNSECURED

FEDLOAN \*496ZZ I1 11/12 1750 0 10/12 20  
I/88179 02/11 0 0  
FA,CLOSED OR PAID ACCOUNT/ZERO BALANCE  
BU,STUDENT LOAN

INSTALLMENT TOTALS 41240 18255  
1078

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GRAND TOTAL 41240 18255  
1078  
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\*FINQS- 11/17/2016 003ZB00717

FCTUALDATA

\*INQS-CU 408FC00642 03/13/2017  
CU 855FC00032 01/19/2017  
CU 401FC06224 01/05/2017

RICKZOERB 164AN13859 01/19/2017  
GATEWAYONE 180FA07194 01/19/2017  
CU 408FC00642 7/01/2016

FICO Score 8-EFX-F SCORE: 00657 00033/00016/00015/00014  
Proportion of loan balances to loan amounts is too high  
Lack of recent revolving account information  
Lack of recent bank revolving information  
Length of time accounts have been established  
RBP - 033% - 250-900

FICO Adjuster: Auto  
Number of inquiries adversely affected the score-impact was not significant.  
\*\*\*\*\*END OF REPORT - 04/17/2017\*\*\*\*\*

# THANK YOU



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[REXCUADVICE.COM](http://REXCUADVICE.COM)

