

EXPERIAN CREDIT REPORT TRAINING

Credit Report

Your Credit Score is:

705

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

Report Summary

Tradeline 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

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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
Good:	501 - 700
Fair:	351 - 500
Below Average:	301 - 350
Poor:	250 - 300

Report Summary

Trade Line Overview

Total	37
Current	32
Untrade	0
Current Neg	0
Historical Neg	1

Account Status

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Accts Paid:	1
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LENDING SOLUTIONS
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

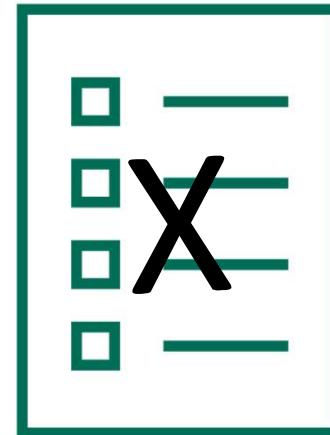
Inquiries

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

PAGE 1 DATE 1-07-2020 TIME 10:44:22 V901 TMI1

MIKE COOL
123 MAIN ST
SOMETOWN, IL 60123
RPTD: 9-08 TO 11-19 U 8X
LAST SUB: 2104507

SS: 333_22_4444
DOB: 06/08/65

E: REFUSED
RPTD: 10-02 I

E: FORD
RPTD: 2-01 I

*321 SOUTH AVE
ANOTHER TOWN, IL 60123
RPTD: 6-05 TO 10-09 U

*678 CENTER LN
OTHER CITY IL 60123
RPTD: 5-96 TO 6-05 U

*COOL MIKE, MACK, MICKEY

----- FRAUD SHIELD SUMMARY -----

INPUT SSN ISSUED 1980-1983
TELEPHONE NUMBER INCONSISTENT W/ADDRESS
FROM 10-01-19 INQ COUNT FOR SSN=0
FROM 10-01-19 INQ COUNT FOR ADDRESS=0



IDENTITY & DEMOGRAPHICS

PAGE:1 DATE 06/05/19 TIME 17:07.32 V07 TMS1
COMMON, JOHNNY L 1234 MAIN DR CITY, IL 60123,
JOHNNY L COMMON SSN: 333-22-4444
YOB: 1950

JOHN L COMMON NAME TYPE: NICKNAME

L COMMON JOHN NAME TYPE: NICKNAME

1234 MAIN DR
CITY, IL 60123
RPTD: 09-92 TO 07-18 U 2
NUMBER TIMES REPORTED: 10
LAST SUBCODE REPORTING: 3143770
DWELLING TYPE: S, SINGLE-FAMILY DWELLING

246 CENTER ST
CITY, IL 60123
RPTD: 11-92 TO 11-92 U 1
NUMBER TIMES REPORTED: 00
DWELLING TYPE: S, SINGLE-FAMILY DWELLING

357 SOUTH AVE
TOWN TX 775042700
RPTD: 03-88 TO 09-91 U 1
NUMBER TIMES REPORTED: 00
DWELLING TYPE: M, MULTI-FAMILY DWELLING

E: WALMART
RPTD: 07-06 TO 12-11 8-UPDATE



CREDIT SUMMARY

```

----- PROFILE SUMMARY -----
PUBLIC RECORDS      0000  PAST DUE AMT      INQUIRIES 0001  CNT 00/00/00/00
INSTALL BAL        $10,087  SCH/EST PAY      $600  INQS/6 MO 0000  SATIS ACCTS 019
R ESTATE BAL                               N/A    TRADELINE 019  NOW DEL/DRG 000
REVLVNG BAL        $2,434  REVLVNG AVAIL   096%  PAID ACCT 010  WAS DEL/DRG 000
                                                    OLD TRADE 02-91
  
```

```

----- PROFILE SUMMARY -----
PUBLIC RECORDS      0000  PAST DUE AMT      $6,614  INQUIRIES 0009  CNT 07/02/05/06
INSTALL BAL        $17,659  SCH/EST PAY      $3,746  INQS/6 MO 0000  SATIS ACCTS 032
R ESTATE BAL      $105,118  R ESTATE PAY     $1,879  TRADELINE 040  NOW DEL/DRG 005
REVLVNG BAL      $100,001  REVLVNG AVAIL   004%  PAID ACCT 018  WAS DEL/DRG 003
                                                    OLD TRADE 01-99
  
```



THE CREDIT SCORE

----- SCORE SUMMARY -----

FICO SCORE 9 = 599

SCORE FACTORS:

39 SERIOUS DELINQUENCY

10 RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH

33 PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH

14 LENGTH OF TIME ACCTS HAVE BEEN ESTABLISHED



THE CREDIT SCORE

----- SCORE SUMMARY -----
FICO Score 9 = 0828 SCORE FACTORS: 33,05,14,08

- 33 - PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH
- 05 - TOO MANY ACCOUNTS WITH BALANCES
- 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- 08 - TOO MANY INQUIRIES LAST 12 MONTHS

----- SCORE SUMMARY -----
XPN Bankruptcy Watch = 0902 SCORE FACTORS: 29,02,27,08

- 29 - BALANCES ON REVOLVING ACCOUNTS
- 02 - BALANCES ON ACCOUNT
- 27 - NUMBER OF INQUIRIES FOR INSTALLMENT LOANS
- 08 - MONTHLY PAYMENT ON OPEN TRADE



TRADELINES

SUBSCRIBER						OPEN		TRADES		AMT-TYP2		ACCTCOND	PYMT STATUS	
SUB#	KOB	TYP	TRM	EOA	BALDATE	BALANCE	PYMT LEVEL	MOS	REV	PYMT HISTORY				
ACCOUNT #					LAST PD	MONTH PAY	PAST DUE	MAXIMUM		BY MONTH				

KOB – Kind of Business

AU	Automobile dealers, used
BC	Bank credit cards
BI	Bank installment loans
BM	Bank — mortgage department
EL	Student loans
FA	Auto financing companies
FZ	Finance companies

EOA:

- 1– Individual
- 2 – Joint contractual responsibility
- 3 – Authorized User
- 5 – Cosigner – individual guarantees account and assumes responsibility if signer defaults
- 7 – Signer on account for which subject is liable, but co-signer has liability if maker defaults

TYP – Type of Account

AUT	Auto Loan
LEA	Lease
C/S	Child Support
C/C	Credit Card / line of credit
CHG	Revolving Charge Account
M/H	Manufactured home
EDU	Education loan
HEI	Home Equity
LEA	Lease
NTE	Note Loan
RE	Real Estate
TSL	Time Share loan
SEC	Secured loan
UNS	Unsecured loan

TRADELINES

```

----- TRADES -----
SUBSCRIBER          OPEN  AMT-TYP1  AMT-TYP2  ACCTCOND  PYMT STATUS
SUB#   KOB TYP TRM BCOA BALDATE  BALANCE  PYMT LEVEL  MOS REV  PYMT HISTORY
ACCOUNT #          LAST PD  MONTH PAY  PAST DUE  MAXIMUM  BY MONTH

FNB OMAHA          07-15  $300 L    $320 H    OPEN      CURR ACCT
0203010 BC CRC REV 1 12/06/19  $79      12-19    (50) CCCCCCCCCCCC0
          12-19  $10 S                      CCCCCCCCCC00
PAYMENT COUNTERS: 50(30)00(60)00(90+)00

JPMCB CARD        10-11  $6,000 L  $4,925 H  OPEN      CURR ACCT
3182310 BC FSC REV 3 12/12/19  $35 S    12-19    (98) 0CCCCCCCCCCCCC
          12-19                      CCCCCCCCCCCC
PAYMENT COUNTERS: 98(30)00(60)00(90+)00

EDFINANCIAL SERVICES L 08-01  $6,472 O
1951913 EL EDU 120 1 11/30/19  $13,763  04-15    OPEN CURWAS120-2+
          07-13  $161 S    (88) CCCCCCCCCCCCCC
          11-14/4 --CCCCCCCCCCCC
PAYMENT COUNTERS: 88(30)00(60)00(90+)04

CREDIT UNION      07-13  $14,000 O
1658090 FC REC 072 1 11/30/19  $993     10-18    OPEN CURWAS30-3
          11-19  $311 S    (77) CCCCCCCCCCCCCC
          02-16/1 C1C1CCCCCCCC-
PAYMENT COUNTERS: 77(30)03(60)00(90+)00
  
```

TRADELINES

----- TRADES -----										
SUBSCRIBER					OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS	
SUB#	KOB	TYP	TRM	EOA	BALDATE	BALANCE	PYMT LEVEL	MOS REV	PYMT HISTORY	
ACCOUNT #					LAST PD	MONTH PAY	PAST DUE	MAXIMUM	BY MONTH	
FNB OMAHA					07-15	\$300 L	\$320 H	OPEN	CURR ACCT	
0203010 BC CRC REV 1					12/06/19	\$79	12-19	(50)	CCCCCCCCCCCC0	
					12-19	\$10 S			CCCCCCCCCCCC0	
PAYMENT COUNTERS: 50(30)00(60)00(90+)00										
JPMCB CARD					10-11	\$6,000 L	\$4,925 H	OPEN	CURR ACCT	
3182310 BC FSC REV 3					12/12/19		12-19	(98)	0CCCCCCCCCCCCC	
					12-19	\$35 S			CCCCCCCCCCCCC	
PAYMENT COUNTERS: 98(30)00(60)00(90+)00										
EDFINANCIAL SERVICES L					08-01	\$6,472 O		OPEN	CURWAS120-2+	
1951913 EL EDU 120 1					11/30/19	\$13,763	04-15	(88)	CCCCCCCCCCCCC	
					07-13	\$161 S		11-14/4	--CCCCCCCCCCC	
PAYMENT COUNTERS: 88(30)00(60)00(90+)04										
CREDIT UNION					07-13	\$14,000 O		OPEN	CURWAS30-3	
1658090 FC REC 072 1					11/30/19	\$993	10-18	(77)	CCCCCCCCCCCCC	
					11-19	\$311 S		02-16/1	C1C1CCCCCCC-	
PAYMENT COUNTERS: 77(30)03(60)00(90+)00										

PAYMENT STATUS

PYMT STATUS
PYMT HISTORY
BY MONTH
OPEN 60 3 TIMES
(47) 21CC221CCC1CC
CCCCCCCCCCCC

C = Current
1 = 30 days past due date
2 = 60 days past due date
3 = 90 days past due date
4 = 120 days past due date
5 = 150 days past due date
6 = 180 days or more past due date

PAYMENT STATUS

30 DAY DEL	Account 30 days past due date
30 WAS 60	Account 30 days past due date/Was 60 days past due date
COFF NOW PAY	Now paying/Was a charge-off
CUR WAS 90	Current account/Was 90 days past due date
DELINQ 60	Account 60 days past due date
CUR WAS COLL	Current account/Was a collection account, insurance claim, government claim or terminated for default
REDEEMD REPO	Account now redeemed/was a repossession



DELINQUENT

SUBSCRIBER						OPEN	TRADES		ACCTCOND	PYMT STATUS
SUB#	KOB	TYP	TRM	EOA	BALDATE	AMT-TYP1	AMT-TYP2	MOS REV	PYMT HISTORY	
ACCOUNT #					LAST PD	BALANCE	PAST DUE	MAXIMUM	BY MONTH	
*KAY JEWELERS/GENESIS					06-15	\$1,200 L	\$1,137 H	OPEN	30 DAY DEL	
2763260	JA	CHG	REV	1	04/17/18	\$632	04-18	(35)	1CCCCCCCCCCCC	
					01-18	\$32 S	\$30		CCCCCCCCCCCCC	
PAYMENT COUNTERS: 35(30)01(60)00(90+)00										
*CRESCENT BANK AND TRUS					12-15	\$11,291 O		OPEN	60 3 TIMES	
0110100	BB	AUT	060	1	10/31/19	\$8,152	10-19	(47)	21CC221CCC1CC	
					07-19	\$308 S	\$542		CCCCCCCCCCCCC	
PAYMENT COUNTERS: 47(30)03(60)03(90+)00										
*TD BANK USA/TARGETCRED					06-17	\$300 L	\$373 H	OPEN	CUR WAS 30	
1948369	DV	CRC	REV	1	03/16/18		12-17	(09)	0CCC1CCCC	
					12-17	\$49 S				
PAYMENT COUNTERS: 09(30)01(60)00(90+)00										



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.



BANKRUPTCY

```
----- PUBLIC RECORDS -----  
COURT NAME          STATUS DATE    COURT CODE    $AMOUNT    TYPE  
* US BK CT-EAST DIST MIC    08/14/10    2005500          BK 7-DISCHG  
REF#: [REDACTED]  
ORIGINAL FILING DATE: 04-27-10  
EOCA CODE: INDIVIDUAL
```



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

-----						TRADES	-----		
SUBSCRIBER					OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS
SUB#	KOB	TYP	TRM	EOA	BALDATE	BALANCE	PYMT LEVEL	MOS REV	PYMT HISTORY
#					LAST PD	MONTH PAY	PAST DUE	MAXIMUM	BY MONTH
*ENHANCED RECOVERY CO L					07-18	\$2,698 O			COLL ACCT
1984486	YZ	COL	001	1	10/07/18	\$2,698	09-18	(02)	99
							\$2,698		
PAYMENT COUNTERS: 02(30)00(60)00(90+)00									
ORIGINAL CREDITOR: AT T MOBILITY									
*PARAMOUNT RECOVERY SYS					08-18	\$67 O			COLL ACCT
3981508	YC	COL	001	1	09/17/18	\$67	09-18	(01)	9
							\$67		
PAYMENT COUNTERS: 01(30)00(60)00(90+)00									
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA									



CHARGE OFF ACCOUNTS

-----							TRADES	-----		
SUBSCRIBER						OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS
SUB#	KOB	TYP	TRM	EOA	BALDATE	BALANCE	PYMT LEVEL	MOS REV	PYMT HISTORY	
ACCOUNT #					LAST PD	MONTH PAY	PAST DUE	MAXIMUM	BY MONTH	
*FORD MOTOR		COMP			1-11	\$996-C			CHARGOFF	COFF NOW PAY
1631440	FA	AUL	UNK	1	12-01-19	\$996	9-19	(99)	LLLLLLLLLLLL	
					2-14		\$996	11-17/L	LLLLLLLLLLLL	
** FULL TERMINATION/BALANCE OWING **										
*ONEMAIN					09-18	\$17,943 O	\$5,543	CCHARGE OFF		REPO
2502057	FP	SEC	054	1	10/31/19	\$5,543	10-19	(14)	9865444321CCC	
					06-19		\$5,543			C
PAYMENT COUNTERS: 14(30)01(60)01(90+)06										
*TBOM/ATLS/FORTIVA					09-18	\$3,000 L	\$1,904	CCHARGE OFF		DELINQ 180
1924932	BC	CRC	REV	1	10/31/19	\$1,904	10-19	(14)	965432221CCCC	
					05-19		\$1,904			C
PAYMENT COUNTERS: 14(30)01(60)03(90+)04										
** ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST. **										



STUDENT LOANS

EDFINANCIAL SERVICES L 08-01 \$6,472 O
 1951913 EL EDU 120 1 11/30/19 \$13,763
 07-13 \$161 S
 PAYMENT COUNTERS: 88(30)00(60)00(90+)04

NAVIENT SOLUTIONS INC 01-10 \$3,000 O
 1993837 EL EDU UNK 1 10/31/10

PAYMENT COUNTERS: 10(30)00(60)00(90+)00
 ** TRANSFERRED TO ANOTHER LENDER. **

*DEPT OF ED/NAVIENT 09-10 \$6,000 O
 1997398 EL EDU 120 1 08/31/18 \$9,457
 \$61 S
 PAYMENT COUNTERS: 96(30)00(60)00(90+)06

04-15 OPEN CURWAS120-2+
 (88) CCCCCCCCCCCCCC
 11-14/4 --CCCCCCCCCCCC

10-10 TRANSFERRED CURR ACCT
 (10) BCCCCCCCCC

05-18 OPEN CUR WAS180
 (96) CCCC--66654CC
 CCC--CCCCC-



INQUIRIES

----- INQUIRIES -----							
CREDIT UNION	11/18/19	2780064	FC	UNKNOWN	C/G	UNK	
FNB OMAHA	09/16/19	0202970	BC	UNKNOWN	UNK	UNK	
MDT	06/03/19	1710692	FC	UNKNOWN	UNK	UNK	
JPMCB CARD	04/08/19	1832320	BC	UNKNOWN	UNK	UNK	
FNB OMAHA	03/08/18	0202970	BC	UNKNOWN	UNK	UNK	
MDT	12/06/17	1710692	FC	UNKNOWN	UNK	UNK	
CA/CARITE GARDEN CITY	12/05/17	1152212	AU	UNKNOWN	AUT	UNK	
CAPITAL ONE AUTO FIN	12/05/17	1254780	FA	UNKNOWN	AUT	UNK	
MDT	12/05/17	1710692	FC	UNKNOWN	UNK	UNK	



MESSAGES

----- MESSAGES -----
MODEL AG BLOCKED

MLA NO RECORD FOUND

AF08TOO MANY INQUIRIES LAST 12 MONTHS

----- FACS+ SUMMARY -----
FROM 07-01-18 INQ COUNT FOR SSN=0000
FROM 07-01-18 INQ COUNT FOR ADDRESS=0005
INPUT SSN-ISSUED: 1973-1975
Inquiry/onfile current address conflict
Inquiry current address not onfile



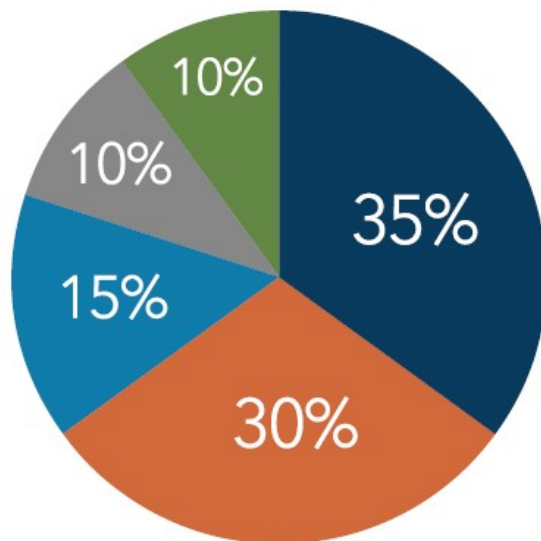
COMPONENTS OF THE SCORE

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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765

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BENEFITS OF A GOOD SCORE


MORE BUYING POWER



Current Score	Loan Amount	Rate	Term	Loan Interest	Payment
A+ = 730 & Above	\$25,500	2.50%	72	\$1,986.80	\$381.76
A = 680 - 729	\$24,700	3.50%	72	\$2,720.08	\$380.83
B = 640 - 679	\$23,250	5.50%	72	\$4,099.62	\$379.86
C = 600 - 639	\$21,400	8.50%	72	\$5,992.94	\$380.46
D = 550 - 599	\$19,700	11.50%	72	\$7,662.58	\$380.04
E = 549 & Below	\$17,400	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	\$449.13
A = 680 - 729	\$30,000	3.50%	72	\$3,303.74	\$462.55
B = 640 - 679	\$30,000	5.50%	72	\$5,289.84	\$490.14
C = 600 - 639	\$30,000	8.50%	72	\$8,401.31	\$533.35
D = 550 - 599	\$30,000	11.50%	72	\$11,668.90	\$578.73
E = 549 & Below	\$30,000	16.50%	72	\$17,451.01	\$659.04




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

PAGE:1 DATE 11/15/19 TIME 13:27.52 V07 TMI2
TBD2 MHX 1710692 MOON,JACK S 123 CENTER DR CITY, IL 60123
S-333-22-4444 Y-76,

JACK MOON

SSN: 333_22_4444
YOB: 1976

123 CENTER DR
CITY, IL 60123

RPTD: 10-04 TO 10-18 U 2
NUMBER TIMES REPORTED: 05
LAST SUBCODE REPORTING: 1966255
DWELLING TYPE: S, SINGLE-FAMILY DWELLING

567 SOUTH STREET
ANYTOWN, IL 60123

RPTD: 05-95 TO 03-07 U 1
NUMBER TIMES REPORTED: 00
DWELLING TYPE: S, SINGLE-FAMILY DWELLING

111 APPLE WAY APT B304
MOUNT PLEASANT IL 60123

RPTD: 10-99 TO 10-99 U 1
NUMBER TIMES REPORTED: 00
DWELLING TYPE: A, APARTMENT COMPLEX

E: SWATT BUILDING

RPTD: 09-18 TO 10-18 8-UPDATE

E: Lake City School Dist

RPTD: 01-02 TO 01-02 2-INQUIRY

----- SCORE SUMMARY -----

XPN/Fair Isaac Risk Model V8 = 0487

SCORE FACTORS: 39,10,18,13

39 - SERIOUS DELINQUENCY

10 - RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV
ACCTS TOO HIGH

18 - NUMBER OF ACCOUNTS WITH DELINQUENCY

13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

----- PROFILE SUMMARY -----

CNT 06/03/06/01

PUBLIC RECORDS	0000	PAST DUE AMT	\$6,161	INQUIRIES	0007	SATIS ACCTS	004
INSTALL BAL		SCH/EST PAY	\$84*	INQS/6 MO	0001	NOW DEL/DRG	003
R ESTATE BAL	\$151,539	R ESTATE PAY	\$1,202	TRADELINE	008	WAS DEL/DRG	001
REVOLVNG BAL	\$2,176	REVOLVNG AVAIL	052%	PAID ACCT	002	OLD TRADE	11-07

----- TRADES -----										
SUBSCRIBER						OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS
SUB#	KOB	TYP	TRM	EOA	BALDATE	BALANCE	PYMT LEVEL	MOS REV	PYMT HISTORY	
ACCOUNT #						LAST PD	MONTH PAY	PAST DUE	MAXIMUM	BY MONTH
*SYNCB/CARE CREDIT						08-16	\$1,000 L	\$1,097	CCHARGE OFF	DELINQ 150
1476770	BB	CHG	REV	1	10/28/19	\$1,097	10-19	(39)	954321CC1CCCC	
						03-19		\$387		CC0000000000
PAYMENT COUNTERS: 39(30)02(60)01(90+)03										
JPMCB AUTO						09-13	\$17,058 O		PAID	CURR ACCT
1101969	BB	AUT	060	1	10/09/18		10-18	(61)	BCCCCCCCCCCCC	
						10-18			CCCCCCCCCCCCC	
PAYMENT COUNTERS: 61(30)00(60)00(90+)00										
FIFTH THIRD BANK						11-07	\$158,000 O		PAID	CURR ACCT
0202480	BB	R/C	360	2	09/30/18		09-18	(99)	BCCCCCCCCCCCC	
						08-18			CCCCCCCCCCCCC	
PAYMENT COUNTERS: 99(30)00(60)00(90+)00										
*FIRSTBANK MORTGAGE PAR						08-18	\$135,000 O		OPEN	DELINQ 150
1966255	FM	R/C	360	1	11/05/19	\$137,431	11-19	(14)	54321CCCCC1C	
						06-19	\$1,041 S	\$5,452		C
PAYMENT COUNTERS: 14(30)02(60)01(90+)03										
* CREDIT UNION						09-18	\$15,000 O		OPEN	DELINQ 60
2700060	FC	R/S	120	1	10/31/19	\$14,108	10-19	(14)	21CCCCCCCCCCCC	
						06-19	\$161 S	\$322		C
PAYMENT COUNTERS: 14(30)01(60)01(90+)00										

*BEST BUY/CBNA 12-16 \$350 L \$1,250 H OPEN CUR WAS 30
 1288690 HT CHG REV 1 10/25/19 01-19 (35) 000CCCCCCCC1CC
 07-19 \$25 S CCCCCCCCCCCC
 PAYMENT COUNTERS: 35(30)01(60)00(90+)00

KOHL'S/CAPONE 11-18 \$500 L OPEN CURR ACCT
 1926781 DC CHG REV 1 11/05/19 11-19 (12) 000000000000
 PAYMENT COUNTERS: 12(30)00(60)00(90+)00

KOHL'S/CAPONE 11-11 \$1,400 L \$1,424 H OPEN CURR ACCT
 1926781 DC CHG REV 3 10/24/19 \$1,079 10-19 (96) CCCCCCCCCCCCCC
 09-19 \$59 S CCCCCCCCCCCC
 PAYMENT COUNTERS: 96(30)00(60)00(90+)00

----- INQUIRIES -----
 CREDIT UNION 10/09/19 1710692 FC UNKNOWN UNK UNK
 MENARD 03/14/19 1832320 BC UNKNOWN UNK UNK
 JPMCB CARD 03/10/19 1832320 BC UNKNOWN UNK UNK
 CREDIT INFOR SYSTEMS M 09/27/18 1941935 FR UNKNOWN R/E UNK
 CREDIT UNION 09/11/18 1710692 FC UNKNOWN UNK UNK
 CREDCO 07/20/18 3996926 FR UNKNOWN R/E UNK
 EQUIFAX MORTGAGE SERVI 06/01/18 1976785 FR UNKNOWN R/C UNK

----- MESSAGES -----
MODEL AG BLOCKED

AF08TOO MANY INQUIRIES LAST 12 MONTHS

MLA NO RECORD FOUND

----- FACS+ SUMMARY -----
FROM 08-01-19 INQ COUNT FOR SSN=0000
FROM 08-01-19 INQ COUNT FOR ADDRESS=0001
INPUT SSN-ISSUED: 1977-1980

----- MESSAGES -----
CONSUMER ASSISTANCE CONTACT: EXPERIAN
701 EXPERIAN PARKWAY, PO BOX 2002, ALLEN, TX 75013 8883973742

END -- EXPERIAN

THANK YOU



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