



LENDING SOLUTIONS
CONSULTING

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

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

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ABOUT TIFFINY JOHN,CLE

Tiffiny John has 25 years of proven success training credit union professionals and is one of the industry's leading underwriting experts. Tiffiny 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, Tiffiny 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
Unsubstan:	301 - 350
Poor:	250 - 300

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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

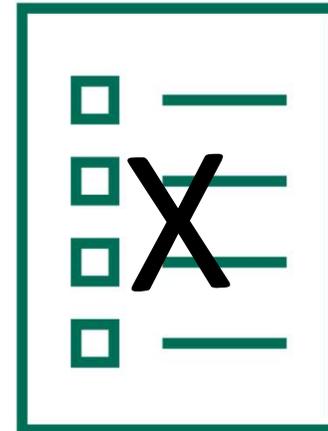
Inquiries

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
ANOTHERTOWN, 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		R ESTATE PAY	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

```

----- TRADES -----
SUBSCRIBER          OPEN      AMT-TYP1    AMT-TYP2  ACCTCOND  PYMT STATUS
SUB#   KOB TYP TRM ECOA 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

ECOA:

- 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

SUBSCRIBER		TRM		COA		TRADES		AMT-TYP2	ACCTCOND	PYMT STATUS
SUB#	KOB	TYP	TRM	BCOA	BALDATE	AMT-TYP1	BALANCE	PYMT LEVEL	MOS REV	PYMT HISTORY
ACCOUNT #					LAST PD	MONTH PAY		PAST DUE	MAXIMUM	BY MONTH
FNB OMAHA	0203010	BC	CRC	REV	1	07-15	\$300 L	\$320 H	OPEN	CURR ACCT
						12/06/19	\$79	12-19	(50)	CCCCCCCCCCCC0
						12-19	\$10 S			CCCCCCCCCCCC00
PAYMENT COUNTERS: 50(30)00(60)00(90+)00										
JPMCB CARD	3182310	BC	FSC	REV	3	10-11	\$6,000 L	\$4,925 H	OPEN	CURR ACCT
						12/12/19		12-19	(98)	0CCCCCCCCCCCC
						12-19	\$35 S			CCCCCCCCCCCC
PAYMENT COUNTERS: 98(30)00(60)00(90+)00										
EDFINANCIAL SERVICES L	1951913	EL	EDU	120	1	08-01	\$6,472 O	04-15	OPEN	CURWAS120-2+
						11/30/19	\$13,763		(88)	CCCCCCCCCCCC
						07-13	\$161 S		11-14/4	--CCCCCCCC
PAYMENT COUNTERS: 88(30)00(60)00(90+)04										
CREDIT UNION	1658090	FC	REC	072	1	07-13	\$14,000 O	10-18	OPEN	CURWAS30-3
						11/30/19	\$993		(77)	CCCCCCCCCCCC
						11-19	\$311 S		02-16/1	C1C1CCCCC-
PAYMENT COUNTERS: 77(30)03(60)00(90+)00										

TRADELINES

----- TRADES -----									
SUBSCRIBER		OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS			
SUB#	KOB TYP TRM ECOA	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)	0CCCCCCCCCCCC			
		12-19	\$35 S			CCCCCCCCCCCC			
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)	CCCCCCCCCCCC			
		07-13	\$161 S			11-14/4 --CCCCCCCC			
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)	CCCCCCCCCCCC			
		11-19	\$311 S			02-16/1 C1C1CCCCC-			
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	Account now redeemed/was a repossession
REPO	



DELINQUENT

```

-----TRADES-----
SUBSCRIBER          OPEN      AMT-TYP1    AMT-TYP2  ACCTCOND  PYMT STATUS
SUB#   KOB TYP TRM ECOA BALDATE    BALANCE    PYMT LEVEL  MOS REV  PYMT HISTORY
ACCOUNT #          LAST PD    MONTH PAY   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        CCCCCCCCCCCC

PAYMENT COUNTERS: 35(30)01(60)00(90+)00

*CRESCENT BANK AND TRUS 12-15    $11,291 O    $8,152      10-19      OPEN      60 3 TIMES
0110100 BB AUT 060    1 10/31/19    $308 S        $542      (47) 21CC221CCC1CC
                                07-19      CCCCCCCCCCCC

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    $49 S        12-17      (09) 0CCC1CCCC

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#: :  
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 ECOA	BALDATE	BALANCE	PYMT LEVEL	MOS REV	PYMT HISTORY	BY MONTH		
#		LAST PD	MONTH PAY	PAST DUE	MAXIMUM				
*ENHANCED RECOVERY CO L		07-18	\$2,698 0				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 0				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 ECOA 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) LLLLCLLLLLLLLL
                2-14      $996      11-17/L  LLLLLLLLLLLLLL
** 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

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

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

10-10 TRANSFERRED CURR ACCT
 (10) BCCCCCCCC

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

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





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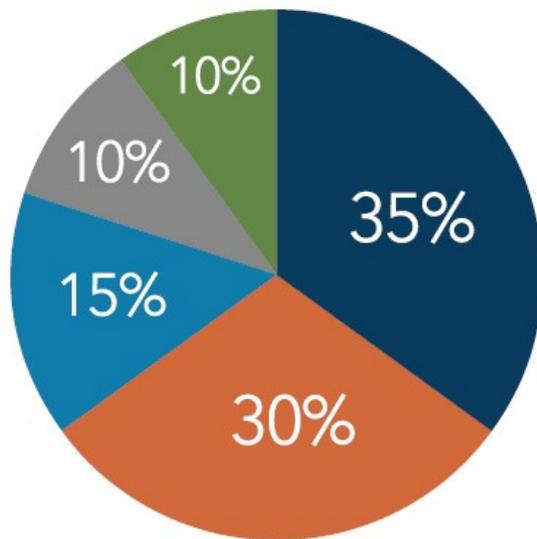
COMPONENTS OF THE SCORE

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

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

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



BENEFITS OF A GOOD CREDIT SCORE

Credit Report

Your Credit Score is:

765

Credit Rating: EXCELLENT

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

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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 BULDING

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	ECO 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				CCCCCCCCCCCC			
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				CCCCCCCCCCCC			
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									

----- 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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