

**INFILE CREDIT REPORT**

<b>PREPARED FOR:</b> [REDACTED]	<b>REPORT TYPE:</b> INDIVIDUAL	<b>COMPUTER ID #:</b> [REDACTED]	<b>DATE RECEIVED:</b> 08/07/14
<b>ATTENTION:</b> [REDACTED]		<b>LENDER CASE #:</b> [REDACTED]	<b>DATE COMPLETED:</b> 08/07/14

APPLICANT	EMPLOYMENT INFORMATION
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<b>INPUT INFORMATION:</b> <b>NAME:</b> WARREN DAVIS <b>SSN:</b> [REDACTED] <b>DOB:</b> 10/[REDACTED]/57  <b>CURRENT ADDRESS:</b> [REDACTED] <b>SINCE:</b> 11/09  <b>PREVIOUS ADDRESS:</b> [REDACTED] <b>FROM:</b> 06/03/09  <b>PREVIOUS ADDRESS:</b> [REDACTED]	<b>PRESENT EMPLOYMENT:</b> [REDACTED] <b>FROM:</b> 07/11/09  <b>PREVIOUS EMPLOYMENT:</b> [REDACTED] <b>FROM:</b> 01/23/09
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8/7/14  
508

**CREDIT SUMMARY**

	PAYMENTS	BALANCES	LIMITS	TRADES	30	60	90
REVOLVING	132	3,399	3,477	5	5	1	3
INSTALLMENT	413	206	413	2	0	0	0
REAL ESTATE	0	0	0	1	3	3	23
OPEN/OTHER	334	1,145	1,648	5	2	1	4
<b>TOTAL</b>	<b>879</b>	<b>4,750</b>	<b>5,538</b>	<b>13</b>	<b>10</b>	<b>5</b>	<b>30</b>

#INQUIRIES	6	#PUBLIC RECORDS	6	#BANKRUPTCIES	1
WORST TRADE	9	OLDEST DATE	10/27/94	#SATISFACTORIES:	3
				PAST DUES:	540

**SCORING**

- 1 BEACON 5.0 SCORE +521 EFX01  
 SERIOUS DELINQUENCY AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
 NUMBER OF ACCOUNTS WITH DELINQUENCY  
 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT  
 38    13    18    20

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- 1 CLASSIC 04 SCORE +508 TRU01  
 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED  
 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
 NUMBER OF ACCOUNTS WITH DELINQUENCY  
 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT  
 38    13    18    20

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- 1 FAIR ISAAC SCORE 2 +9002 XPN01  
 RISK SCORE NOT AVAILABLE DUE TO MODEL EXCLUSION CRITERIA  
 9002

**APPLICANT**

**NAME:** WARREN DAVIS  
**S.S.N.:** ██████████

**Date Received:** 08/07/14



1 CREDIT ASSURE TRU01

Current Score:508, Potential Score:553(+45), #Actions:1  
 Type:Credit Management Product:CreditXpert Essentials Advisor View(tm)  
 We found opportunities to raise your credit score by 45 points with the default settings. [\[Order\]](#)

1 CREDIT ASSURE XPN01

Current Score:9002, Potential Score:9002(0), #Actions:0  
 Type:N/A Product:N/A  
 We did not find opportunities to raise your credit score.

1 CREDIT ASSURE EFX01

Current Score:521, Potential Score:538(+17), #Actions:1  
 Type:Credit Management Product:CreditXpert Essentials Advisor View(tm)  
 We found opportunities to raise your credit score by 17 points with the default settings. [\[Order\]](#)

Settings Used: Available cash: \$2,500, Timeframe: Immediate

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**REGULATORY MESSAGES**

1 FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE EFX01

1 FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE WITH NO DEROGATORY INFORMATION FOUND ON THE FILE TRU01

1 FACT ACT:INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES) XPN01

**PUBLIC RECORD INFORMATION**

1 JUDGEMENT LACT-11/12 XPN01 \*  
 CASE- ██████████ FILED-11/12  
 COURT- HILLSBOROUGH CO CIR CT AMT-6146  
 PLTF-P INDEPENDENT SAVINGS PLAN COMPANY  
(EFX, TRU)

1 BANKRUPTCY CHAP 7-DISC LACT-04/06 EFX01 \*  
 CASE- ██████████-04/06-VER-06/09 FILED-10/05 VRFD-06/09  
(TRU, XPN)

1 TAX LIEN RELEASED LACT-07/12 TRU01 \*  
 CASE- ██████████ FILED-07/10  
 COURT- RECORDS OF DEEDS AMT-2678

**APPLICANT**

**NAME:** WARREN DAVIS  
**S.S.N :** ██████████

**Date Received:** 08/07/14

PUBLIC RECORD INFORMATION

**1 FEDERAL TAX LIEN SATISFIED** FILED-10/10 LACT-02/13 TRU01 \*  
CASE- ██████████ AMT-8218  
COURT- RECORDS OF DEEDS  
(XPN)

**1 LIEN RELEASED** FILED-10/10 LACT-02/13 EFX01 \*  
CASE- ██████████ AMT-8218

**1 LIEN RELEASED** FILED-07/10 LACT-07/12 EFX01 \*  
CASE- ██████████ AMT-2678

CREDIT HISTORY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST ACT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS			TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE	TERMS PYMT AMT		NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
2	GLOBAL NETWK ██████████ 5320 COLLEGE BLVD SHAWNEE MISSIO KS 66211 (913) 451-0960	07/14		07/14	2877	2877	0	V 88	REV 01 LINE OF CREDIT TRU 01 (EFX)	0	0	0	0
2	COLLECTION Deleted ██████████ Deleted 20816 44TH AVE. W. STE. 100 LYNNWOOD WA 98036 (866) 212-7408	07/14	02/14	03/14	811	811			09 EFX 01 (XPN,TRU)				
1	CAP ONE Deleted ██████████ Deleted (800) 467-5897	07/14	05/14	11/06	600	522	0	V 44	REV 01 CREDIT CARD TRU 01 (EFX,XPN)	48	3	1	3
1	ARNOLDHARRIS Deleted ██████████ Deleted 111 WEST JACKSON B CHICAGO IL 60604 (312) 574-1853	01/13		07/12	284	284	284	284E	OPN 09 TRU 01	0			
1	NATIONWIDE CREDIT INC Deleted ██████████ Deleted (800) 877-7858	08/14		06/14	413	206	206	1 M 413E	INS 09 COLLECTION ATTY XPN 01	1	0	0	0
1	CREDIT COLL Deleted ██████████ Deleted PO BOX 9134 NEEDHAM MA 02494 (603) 570-4784	07/14		04/14	50	50	50	50E	OPN 09 TRU 01	0			

**APPLICANT**

**NAME:** WARREN DAVIS  
**S.S.N :** ██████████

**Date Received:** 08/07/14

**CREDIT HISTORY**

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST ACT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS				
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS	
1	<b>CAP ONE</b> ██████████ PO BOX 30253 SALT LAKE CITY UT 84130 (800) 477-6000	04/10	04/10	11/06	0	0	0		REV 01 CREDIT CARD TRU 01 (XPN)	40	2	0	0	111111121111 112111111111 02/09 2 09/09 2
4	<b>COLLECTION Deleted</b> ██████████ 10780 SANTA MONICA BLVD. LOS ANGELES CA 90025 (310) 477-0471	04/11	09/09	01/10	208	0			09 EFX 01 (XPN,TRU)					
1	<b>DUPAGE CREDIT UNION</b> ██████████ 1515 BOND ST NAPERVILLE IL 60563 (630) 428-3440	08/06	09/02	07/97	28000	0		72 M	INS 01 AUTO XPN 01	99	0	0	0	X111111111111 111111111111
1	<b>ISPC</b> ██████████ 1115 GUNN HWY ODESSA FL 33556 (800) 345-4772	11/10	09/10	03/07	5100	0	0		REV 09 CREDIT CARD TRU 01 (EFX)	0				
2	<b>LOANCARE INC</b> ██████████  (800) 274-9900	01/13	01/13	07/09	289304	0	0	360 M 2821	MTG 05 REAL ESTATE TRU 01 (EFX,XPN)	38	3	3	23	5555555X5555 554432112111 12/12 5 11/12 5 01/13 5
1	<b>PEOPLES ENGY</b> ██████████  (866) 556-6001	07/14	07/14	05/13	295	0	0		OPN 01  TRU 01 (EFX)	13	2	1	4	121155543211 11 06/14 2 02/14 5 03/14 5
2	<b>RNB - MFLDS Deleted</b> ██████████ 3701 WAYZATA BLVD MINNEAPOLIS MN 55416 BYMAILONLY	07/04		10/94	1210				REV 00 CHARGE ACCOUNT XPN 01	1	0	0	0	X

**INQUIRIES IN THE LAST 365 DAYS**

--DATE--	ECO A	KOB	MEMBER--NO		
08/07/14	1	Z	██████████	COLE TAYLOR BANK	TRU01
06/24/14	1	ZZ	██████████	GLOBAL CON	EFX01
04/03/14	1	UT	██████████	AT&T SRVS	EFX01
03/03/14	1	UT	██████████	AT&T SRVS	EFX01
11/17/13	1	UT	██████████	AT&T SRVS	EFX01
10/21/13	1	U	██████████	T-MOBILE	TRU01