

TRANS UNION REPORT

FROM ALEXANDER  
M...

8/14/2009

dated pulled  
Credi.

# ATT  
MS. Khan

Exact Match between SSN on input and SSN on file.

Personal Information Since 6/1/2002 FAD 8/14/2009		
		Reported
Name	ALEXANDER M	
SSN	DOB:	
Address		1/21/2009
Address		12/13/2005
Address		

**ID Mismatch Alert [Trans Alert]**  
 Current Address - House Number Mismatch: Mismatch - input does not match file  
 Inquiries in last 60 days: 0

Employment				
		Date Hired	Date Separated	
Employer	GETTEL NISSAN			Verified 6/25/2007
Occupation	SALES REP			
Employer	GETTEL SUPER CNTR			Verified 4/25/2007

**Add-On Products Summary**  
 Product: Score Model - FICO AUTO 04  
 Status: Default product delivered  
 Product: OFAC Name Screen [OFAC Advisor]  
 Status: Default product delivered  
 Search: OFAC Name Screen Clear

**Scoring**  
 Score Model: FICO AUTO 04 +395 \*\*\*Inquiries impacted the credit score\*\*\*  
 Factor: 038 Serious delinquency, and public record or collection filed  
 Factor: 013 Time since delinquency is too recent or unknown  
 Factor: 010 Proportion of balances to credit limits is too high on bank revolving or other revolving accounts  
 Factor: 018 Number of accounts with delinquency

+395  
 alt credit  
 score

Credit Summary From 6/1/2002 To 8/14/2009							
Type	High	Limit	Balance	Past Due	Payment	%Avail	
Public Records	0	Collections	9	Negative Trades	13		
Hist Neg Trades	5	# Trades	42	Revolving	15		
Hist Neg Occur	31	Installment	22	Mortgage	2		
Open Trades	3	Inquiries	19				

Type	High	Limit	Balance	Past Due	Payment	%Avail
Revolving						
Installment						
Mortgage						
Open						

# CreditReporting.com

Credit Reports for Consumers

## YOUR 3 BUREAU MERGED CREDIT SCORE

Reference #: F33701172

Original Report Date: 01/13/2010

Name: alexander [REDACTED]

DOB: [REDACTED]

Address: [REDACTED]

### PERSONAL CREDIT SCORES

Your credit score is based on information from your 3 Bureau Merged credit report. The higher your score is, the better chance you have of getting the credit you apply for.

Your credit score based on your

- Equifax credit report is 556 on a scale of 150-930
- Experian credit report is 452 on a scale of 150-930
- TransUnion credit report is 811 on a scale of 150-930



### PERSONAL CREDIT SCORES

Your credit score is based on information from your 1-bureau (Equifax) credit report. The higher your score is, the better chance you have of getting the credit you apply for.

Your credit score based on your Equifax report is 556 on a scale of 150-930 .



### SCORE FACTORS

**Your most recent delinquency was reported 0 month(s) ago on your AAC account.**

A delinquency occurs any time a payment is reported as 30 days or more late. Delinquencies on your credit report indicate current or past problems repaying debt. These make you a greater credit risk in the eyes of new lenders. Recent delinquencies have a greater negative impact on your score because they may indicate that you are currently having problems managing your debt. The negative impact of these items on your score will reduce over time. Your credit score should improve if you maintain a manageable amount of debt and develop a good credit history by paying your bills on time.

**The total amount of debt in the 2 account(s) that have been turned over to collection is considered excessive and is impacting your credit score.**

Collection accounts indicate that an account was excessively delinquent and creditor felt debt was un-collectable. Account may have been written off (charge off) and transferred to collection agency (internal or external). Collection accounts on your credit report indicate current or past problems repaying debt. These make you a greater credit risk in the eyes of new lenders. High dollar amounts turned over to collections have a greater negative impact on your score because they may indicate a history of problems managing debt. The negative impact of these items on your score will reduce over time. Your credit score should improve if you maintain a manageable amount of debt and develop a good credit history by paying your bills on time.