

CreditReporting.com

Credit Reports for Consumers

YOUR 3 BUREAU MERGED CREDIT SCORE

Reference #: F50107123

* Original Report Date: 05/20/2010 →

date pulled 1st credit report

* Name: Chris A. [REDACTED]
Address: [REDACTED]

DOB: [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

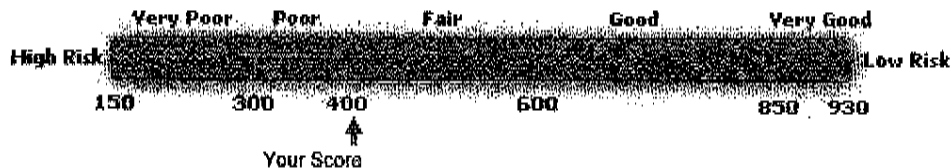


- Equifax credit report is 407 on a scale of 150-930
- Experian credit report is 407 on a scale of 150-930
- TransUnion credit report is 496 on a scale of 150-930

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 407 on a scale of 150-930 .



SCORE FACTORS

* Your credit report currently reflects 2 past due account(s). These are accounts that are currently reported as 30 days or more late. Past Due accounts on your credit report indicate problems repaying debt. These make you a greater credit risk in the eyes of new lenders. The higher the number of items the more negative impact it will have on your score. If you bring these accounts current, the 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.

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

	Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

Reference #: F76536484

Original Report Date: *12/20/2010 →

7 month late

* Name: Chris A. [REDACTED]

DOB: [REDACTED]

Address: [REDACTED]

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 586 on a scale of 150-930 — up 179 pts from 407
- * Experian credit report is 658 on a scale of 150-930 — up 251 pts from 407
- * TransUnion credit report is 692 on a scale of 150-930 — up 196 pts from 496