

CreditReporting.com

Credit Reports for Consumers

YOUR 3 BUREAU MERGED CREDIT SCORE

Reference #

Original Report Date: 05/30/2012

Name: Frank

DOB:

Address:

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.

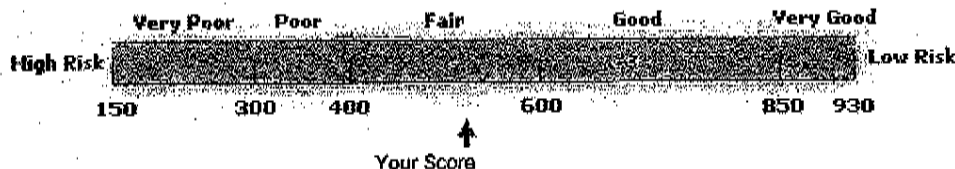
Your credit score based on your

- Equifax credit report is 524 on a scale of 150-930
- Experian credit report is 524 on a scale of 150-930
- TransUnion credit report is 456 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 524 on a scale of 150-930.



SCORE FACTORS

Your most recent delinquency was reported 0 month(s) ago on your CAP ONE 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 12 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 personal credit score

Prepared for: FRANK
Date: December 31, 2012
Report number:

VantageScore® from Experian

About this credit score

A credit score is a number that reflects your credit risk level, typically with a higher number indicating lower risk. Using elements from your personal credit report, a score is generated through a statistical model that uses your past credit behavior and current credit relationships to predict likely future behavior. Your credit score changes as the elements in your personal credit report change over time. For example, payment updates, opening a new account or closing an account could cause your score to fluctuate. The financial services industry uses many different scores. Your score may be different from the score used by a lender, and it may be different from lender to lender (or from auto to mortgage loan), depending on the scoring model that was used. VantageScore is owned by VantageScore Solutions, LLC.



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PO Box 9701
Allen, TX 75013



Experian

A world of insight

Your Experian VantageScore:

652

Your Risk Grade is: D (Non-prime)

Range of possible credit scores:

501 - 990

Your credit score ranks higher than 26% of U.S. consumers.

Below is a list of key factors that adversely affected your credit score, in the order of their importance, based on their effect on your credit score. We are required to provide these factors for all scores, including those that are very high in the range.

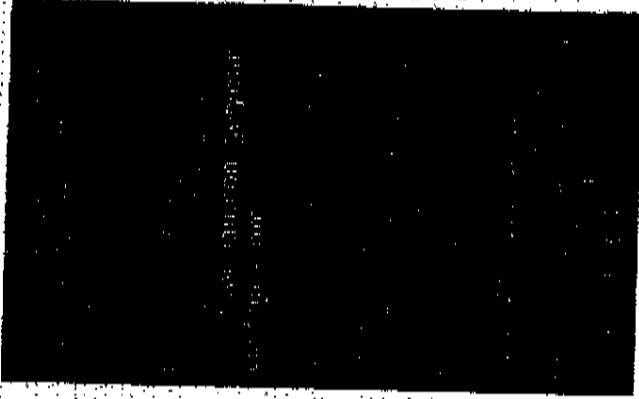
None of your bank credit card accounts show a credit amount. (Code: 32)

None of your revolving accounts show a credit amount. (Code: 22)

Time since oldest account opened is too recent. (Code: TS)

Too high of a proportion of your accounts are delinquent or derogatory. (Code: TY)

The number of inquiries on your credit report impacted your score, but their effect was not significant. (Code: Q0)



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821
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