



# TransUnion Personal Credit Score

## YOUR CREDIT SCORE »

Your Score & Grade »	Score & Grade Range »	Where You Rank »												
<p>Score <b>684</b> Grade <b>D</b> Created on 07/19/2012 Based on your TransUnion credit report, this is a depiction of your creditworthiness.</p>	<p><b>You are here</b> ➤</p> <p>The numerical score ranges from 990 to 501 equaling grade ranges from A to F.</p> <table><tr><td>A</td><td>990</td></tr><tr><td>B</td><td>900</td></tr><tr><td>C</td><td>800</td></tr><tr><td>D</td><td>700</td></tr><tr><td>E</td><td>600</td></tr><tr><td>F</td><td>501</td></tr></table>	A	990	B	900	C	800	D	700	E	600	F	501	<p><b>You are here</b> ➤ <b>19</b></p> <p>Your credit ranks higher than 19% of the nation's population.</p>
A	990													
B	900													
C	800													
D	700													
E	600													
F	501													

### About your TransUnion Personal Credit Score

Your TransUnion Personal Credit Score is displayed above, and was calculated with the VantageScore credit scoring formula. Your credit score is a snapshot of the contents of your credit report at the time the score was calculated. Using objective, impartial formulas to translate the contents of your credit report into a 3-digit score enables lenders to evaluate your application for credit in a fast, fair and more objective manner. Remember, we constantly update the information contained in your credit report, so your TransUnion Personal Credit Score only represents the score a lender would receive if they requested it today.

### Summary

Given that you have low credit score, it will be hard for you to obtain new credit. Additionally, lenders almost certainly will require you to make a large deposit or down payment. Prepare yourself to pay high fees and interest rates, and do not expect to receive a high loan amount. It may be difficult for you to qualify for any credit cards as well. If you do qualify for a credit card, you will probably have a very low credit limit with extremely high interest rates. To increase your borrowing power and credit score, you may prove that you are creditworthy by always paying your bills on time. Your credit score can see dramatic improvements over time.

### Factors that impact your score »

1. **There is a bankruptcy on your credit report.**  
Negative records, such as a bankruptcy, can substantially impact your credit score.
2. **You have no real estate accounts that can be used in determining a credit score.**  
A healthy balance of credit and loan accounts is key to achieving a high credit score. It is important to build a record of responsible credit use over time with different types of accounts.
3. **The available credit on your open revolving credit accounts is too low.**  
Having credit available to you is a sign that you are able to manage your finances responsibly. Lenders usually like to see that consumers have a large amount of credit available to them.
4. **None of your installment accounts show a credit amount.**  
Lenders may be able to better evaluate your creditworthiness if there is more information about your accounts on your credit report.

**Note:** In addition to the factors listed above, the number of inquiries on your credit report has adversely affected your credit score.

### Answers About Credit Scores

#### • How are credit scores used?

A credit score is just one of several factors a company usually uses when deciding to extend credit, give insurance coverage or provide financial services to you. A variety of other factors will be considered, such as length of employment, income or previous experience with you. Depending on what you are applying for, different companies weigh each of these factors differently. By using a credit score, they can evaluate your application quickly, fairly and consistently.

#### • How can I improve my credit score?

A credit score is a snapshot of the contents of your credit report at the time it was calculated. Long-term, responsible credit behavior is the most effective way to improve future scores. Pay bills on time, lower balances and use credit wisely to improve your score over time. You should also review your credit report to ensure it is accurate.

#### • How do inquiries affect my credit score?

When your credit is checked by a business for the purpose of an application a 'hard inquiry' appears on your credit report. These inquiries can affect your credit score; and typically they have only a small impact. Delinquencies, balances owed, and the length of time you have used credit are all more important. Inquiries have a greater impact if you have a limited credit history.

### Additional Information

The TransUnion Personal Credit Score is provided to help you better understand how lenders view your credit report. It is not an endorsement or a determination of your qualification for a loan. The Vantage Score credit scoring model was used for this Score Analysis and is not necessarily the same scoring model that may be used by a lender. The resulting credit score may not be identical in every respect to any consumer credit score produced by any other company. Any credit information that has not yet been reported to TransUnion will not be reflected in your consumer disclosure or score. Also, some items disputed directly with creditors are not incorporated in the assessment of your credit score.

## **IMPORTANT INFORMATION CONCERNING YOUR CREDIT REPORT »**

- Your SSN has been masked for your protection. You may request disclosure of your full Social Security number by writing to us at the address found at the end of this report.
- For your protection, your account numbers have been partially masked, and in some cases scrambled.

### **YOUR CREDIT FILE CONTAINS:**

- Information obtained from public records. This information was collected from public records sources by TransUnion or a company we hired. You may be required to explain these items to potential creditors.
- Dismissed Chapter 13 Bankruptcy. Dismissed bankruptcies remain on your file for up to 10 years. See Public Record section for more information.
- One or more Adverse Accounts. Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< or shading to those items in this report.
- One or more satisfactory accounts.
- A Consumer Statement. This statement will remain on your file until the expiration date shown.
- A Promotional Opt-Out. A promotional opt-out excludes you from promotional marketing lists that are provided by TransUnion.

File Number: >> XXXXXXXXX  
Date Issued: >> 07/20/2012

## -Begin Credit Report-

### PERSONAL INFORMATION >>

SSN: >> XXX-XX-2344

You have been on our files since: >> 09/01/1990

Date of Birth: >> 01/01/1970

**Names Reported:** >> TEST Y CONSUMER, TESTER CONSUMER, TESTER ANN CONSUMER-SMTH, and TEST ANN SMITH

### Addresses Reported: >>

Address	Date Reported	Address	Date Reported
555 W ADAMS ST, CHICAGO, IL 60661	07/20/2012	123 MAIN ST, CHICAGO, IL 60661	10/01/2009
PO BOX 123, NEW YORK, NY 10001	07/20/2012	1234567890 MAIN ST, CHICAGO, IL 60661	02/20/2009
RR-1 BOX 1A, CHICAGO, IL 60661	03/15/2012	12345 SW MAIN ST N, NEW YORK, NY 10001	07/20/2008
123456 ANY ST, NEW YORK, NY 10001	01/25/2012	PO BOX 3, NEW YORK, NY 10001	03/02/2008
2 ANY ST, NEW YORK, NY 10001	11/20/2011		
PO BOX 1, NEW YORK, NY 10001	09/02/2011		
RR2 BOX 2, NEW YORK, NY 10001	02/20/2011		
3 ANY ST 3, NEW YORK, NY 10001	07/20/2010		
123 SOMEWHERE RD, CHICAGO, IL 60661	04/18/2010		

### Telephone Numbers Reported: >>

(312) 555-1200	(312) 555-1111	(312) 555-3333	(312) 555-5555	(312) 555-7777	(312) 555-9999	(312) 444-2222
(312) 555-1234	(312) 555-2222	(312) 555-4444	(312) 555-6666	(312) 555-8888	(312) 444-1111	

### Employment Data Reported: >>

Employer Name	Date Verified	Location
COMPANY 20	07/20/2012	CHICAGO, IL

### PUBLIC RECORDS >>

FLORIDA FEDERAL COURT - Docket #: XXXXXXXXX (PO BOX 559, JACKSONVILLE, FL 32201, (904) 301-6490)

Date Filed: 11/19/2009 Type: CHAPTER 13 BANKRUPTCY DISMISSED Court Type: US Bankruptcy Court  
Date Paid: 11/19/2010 Responsibility: Individual Debt Plaintiff Attorney:  
Date Updated: 11/19/2009

Estimated month and year that this item will be removed: 10/2016

### ADJUSTABLE RATE MORTGAGE INFORMATION >>

#### PUBLIC RECORD MORTGAGE DETAILS

Recorder's Office:	Origination Date:	08/2005	Loan Amount:	\$139,200
DUVAL,	Initial Rate Adjustments:	09/2007	Initial Interest Rate:	6.860%
	Next Rate Change Date:	09/2012	Rate Calculation Change:	5.500%
	Rate Change Frequency:	Monthly	Change Percent Limit:	1.000%
	Rate Change Interval:	06	Maximum Rate:	12.860%
	Index Type:	LIB	Combined Loan to Value:	121.300%

### ACCOUNT INFORMATION >>

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

#### Rating Key >>

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Any rating that is shaded indicates that it is considered adverse. **Please note:** Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPO	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120 days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

#### Remark Key >>

Additionally, some creditors may note your account with comments each month. We refer to these creditor comments as "Remarks". The key below gives the descriptions of the abbreviated remarks contained in your credit file. Any remark containing brackets > < indicates that this remark is considered adverse.

AID ACCOUNT INFORMATION DISPUTED BY CONSUMER

CLO CLOSED

## ADVERSE ACCOUNTS »

BAC HOME LOANS SERV LP #XXXXXXXXXXXX\*\* ( 450 AMERICAN ST SV416X, SIMI VALLEY, CA 93065, (800) 669-6607 )

Date Opened: »	08/23/2005	Balance: »	\$151,744	Pay Status: »	>Account 120 Days Past Due Date<
Responsibility: »	Individual Account	Date Updated: »	05/31/2012	Terms: »	\$1312 per month, paid Monthly for
Account Type: »	Mortgage Account	Payment Received: »	\$0		360 months
Loan Type: »	CONVENTIONAL REAL ESTATE MTG	Last Payment Made: »	01/31/2012		>Maximum Delinquency of 120 days in 04/2010
		High Balance: »	\$145,072		and in 05/2012 for \$41,993<

**High Balance:** » High balance of \$0 from 12/2012 to 07/2011; \$0 from 09/2011 to 07/2012

**Credit Limit:** » Credit limit of \$2,000 from 12/2010 to 07/2011; \$2,000 from 09/2011 to 07/2012

»	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011
Balance »	\$151,744	\$151,744	\$151,744									
Amount Due »	\$1,312	\$1,312	\$1,312									
Amount Paid »	\$0	\$0										
Past Due »	\$41,933	\$40,680	\$38,964									
Remarks »	AID	AID	AID									
Rating »	120	120	120	120	120	120	120	120	120	120	120	120
	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010
Rating »	120	120	120	120	120	120	120	120	120	120	120	120
	05/2012	04/2010										
Rating »	X	120										

## SATISFACTORY ACCOUNTS »

CAPITAL ONE BANK USA NA #XXXXXXXXXXXX\*\* ( PO BOX 30281, SALT LAKE CITY, UT 84130, (800) 258-9319 )

Date Opened: »	04/18/1998	Balance: »	\$0	Pay Status: »	Current; Paid or Paying as Agreed
Responsibility: »	Individual Account	Date Verified: »	09/01/2005		
Account Type: »	Revolving Account	High Balance: »	\$977		
Loan Type: »	CREDIT CARD				

## REGULAR INQUIRIES »

PLAIN GREEN LLC ( 93 MACK RD STE 600, PO BOX 255, BOX ELDER, MT 59521, Phone number not available)  
Requested On: 05/22/2012

Inquiry Type: Individual

DRIVE TIME ( PO BOX 29018, PHOENIX, AZ 85038, Phone number not available)  
Requested On: 03/07/2011, 02/03/2011

Inquiry Type: Individual

FIRST PREMIER BANK ( 3820 N LOUISE AVE, SIOUX FALLS, SD 57104, (605) 357-3440 )  
Requested On: 08/30/2010

Inquiry Type: Individual

CAPITAL ONE BANK USA NA ( PO BOX 30281, SALT LAKE CITY, UT 84130, (800) 955-7070 )  
Requested On: 08/30/2010

Inquiry Type: Individual

GECRB/STEIN MART DC ( PO BOX 965005, ORLANDO, FL 32896, (866) 864-2149)  
Requested On: 07/31/2010

Inquiry Type: Individual

## PROMOTIONAL INQUIRIES »

GOLD STAR MORTGAGE FINAN ( 1451 W CYPRESS CRE, #375, FORT LAUDERDAL, FL 33309, (800) 784-1074 )  
Requested On: 04/15/2012, 12/15/2011

MUTUAL OF OMAHA ( MUTUAL OF OMAHA PL, OMAHA, NE 68175-0001, Phone number not available )  
Requested On: 03/15/2012

## ACCOUNT REVIEW INQUIRIES »

BAC HOME LOANS SERV LP ( 450 AMERICAN WAY, SIMI VALLEY, CA 93065-6285, Phone number not available)  
Requested On: 06/07/2012

BANK OF AMERICA HOME via COUNTRYWIDE ( 1515 WALNUT GROVE, RM-162, ROSEMEAD, CA 91770, (800) 447-1692 )  
Permissible Purpose: TO ACQUIRE/SERVICE/INSURE ACCOUNT  
Requested On: 06/04/2012, 04/14/2011

## **CONSUMER STATEMENT »**

I can add a consumer statement to my file of 100 words or less (200 or less Maine residents).  
(Note: This statement has no expiration date.)

**-End of Credit Report-**

**-Begin Additional Information-**

## **ADDITIONAL INFORMATION »**

The following disclosure of information is provided as a courtesy to you. This information is not part of our TransUnion credit file, but may be provided when TransUnion receives an inquiry about you from an authorized party. This additional information can include Special Messages, Possible OFAC Name Matches, Income Verification, and Inquiry Analysis Information. Any of the previously listed information that pertains to you will be listed below.

## **SPECIAL MESSAGES »**

The following Special Messages may be provided to an authorized party when it requests your TransUnion credit report. These messages provide important details concerning the information contained in your file and/or the authorized party's inquiry.

- INPUT CURRENT ADDRESS REPORTED USED IN TRUE NAME FRAUD OR CREDIT FRAUD

## **POSSIBLE OFAC MATCH »**

The OFAC Database contains a list of individuals and entities that are prohibited by the U.S. Department of Treasury from doing business in or with the United States. Financial Institutions are required to check customers' names against the OFAC Database, and if a potential name match is found, to verify whether their potential customer is the person on the OFAC Database. For this reason, some financial institutions may ask for your date of birth, or they may ask to see a copy of a government-issued form of identification, such as a Drivers License, Social Security card, passport, or birth certificate. Some financial institutions will search names against this database themselves, or they may ask another company, such as TransUnion, to do so on their behalf. We want you to know that this information may be provided to such authorized parties.

As a courtesy to you, we also want to make you aware that the name that appears on your TransUnion credit file "**JOHN Q PUBLIC**" is considered a *potential* match to information listed on the United States Department of Treasury's Office of Foreign Asset Control ("OFAC") Database.

**The OFAC record that is considered a potential match to the name on your credit file is:**

UST 03 TEST Y. CONSUMER, TESTER CONSUMER, United States Passport no. 23442344 (USA) AFF: SDNT DOB: 01/01/1980

For more details regarding the OFAC Database, please visit: <http://www.ustreas.gov/offices/enforcement/ofac/fag/index.shtml>

If you have additional questions or concerns, you can contact TransUnion at 1-855-525-5176 or via regular mail at: TransUnion LLC, P.O. Box 800, Woodlyn, PA 19094. When contacting our office, please provide your current file number XXXXXXX.

## **INQUIRY ANALYSIS »**

The companies that request your credit report must first provide certain information about you. Within the past 90 days, companies that requested your report provided the following information.

### **FIRST PREMIER BANK**

Identifying information they provided:

Test Y Consumer  
555 W ADAMS ST, CHICAGO, IL 60661  
**Requested On:** 09/17/2012

**-End of Additional Information-**