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FILE #	9792792	FNMA #	DATE COMPLETED	1/4/2016	REQ'D BY	NEW ACCOUNT SETUP
SEND TO	Universal Credit CUST. # 0522 370 REED RD BROOMALL, PA 19008		DATE ORDERED	1/4/2016	REPOSITORIES	XPVTUEF
			PRICE	\$0.00	PRPD' BY	LOAN TYPE
PROPERTY ADDRESS	REF. #					
APPLICANT				CO-APPLICANT		
APPLICANT	TESTCASE, JOSEPH		CO-APPLICANT			
SOC SEC #	000-00-0001	DOB	SOC SEC #	DOB		
MARITAL STATUS	DEPENDENTS					
CURRENT ADDRESS	123 MAIN ST, BROOMALL, PA 19008			LENGTH		
PREVIOUS ADDRESS				LENGTH		

SCORER MODELS
EQUIFAX/FICO CLASSIC V5 FACTA - MARISOL LEMUS TESTCASE - 0000000001
SCORE: 743
00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
00008 - TOO MANY INQUIRIES LAST 12 MONTHS
00012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

TRANSUNIONIFICO-CLASSIC (95) - MARISOL L TESTCASE - 0000000001
SCORE: 741
014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
008 - TOO MANY INQUIRIES LAST 12 MONTHS
030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
FA: INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - MARISOL TESTCASE - 000000001
SCORE: 745
14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
08 - TOO MANY INQUIRIES LAST 12 MONTHS
09 - TOO MANY ACCOUNTS RECENTLY OPENED

Program Plan Translation

TRADELINES														STATUS	SOURCE
ACCT NO.	NAME	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT ON LINE	BALANCE	PAST DUE	MO REV	30	60	90+				
B- B	USAA FEDERAL SAVINGS	ACCT#0000006 Directory: 800-531-2265 PO BOX 47504 SAN ANTONIO, TX 78265	12/15	04/15 06/15	\$31206 AUTO	\$28626 069 5533	50	9	0	0	0	0	AS AGREED- XPTU-EF		

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Trimerge Credit Report

R Bogdan

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The Credit Cleanup Book Shindy Chen,2014-10-14 By unlocking the mortgage industry's trade secrets this indispensable book will help readers understand credit scoring and learn how to obtain and improve their credit reports Many consumers don't understand the basics of credit reporting and scoring or how this information is used by lenders and service providers today This book was written to remedy that A no nonsense guide it teaches readers about credit reports and scores shows them how to obtain and read their credit reports and outlines ways to remove negative and inaccurate items Readers will also learn about the latest consumer protection legislation concerning credit and lending and about changes in lending practices that can impact their financial well being The book details credit's impact on nearly every aspect of life including employment insurance love relationships services such as mobile phones and utilities apartment leases and auto business and home mortgage loans It walks readers through the process of disputing negative items on credit reports and includes letter templates that can be used for that purpose Finally it provides readers with credit and debt management tips and describes state of the art tools that can be used to foster better money and credit management habits With this book in hand a consumer should be able to achieve the higher credit score that is a person's greatest financial asset

Your Score

Anthony Davenport,2018 A road map for how to navigate the confusing secretive world of consumer credit and how to upgrade and correct your score

How I went from \$0 Business Credit to over \$300,000 , The Essential Credit

Repair Handbook Deborah McNaughton,2011-05-15 The majority of debt ridden consumers are in desperate need of financial budgeting and credit repair The Essential Credit Repair Handbook contains all the information you need to walk you through the step by step process of repairing your credit and leaving debt behind The book will teach you how to Dispute late payments charge offs and collection accountsRebuild your life after a bankruptcy foreclosure or short saleRe establish your credit in spite of a bad credit reportSet new financial goalsUnderstand the latest credit card laws and regulationsThe Essential Credit Repair Handbook is an easy to use guide for people who are getting over bankruptcy foreclosure short sale or any financial hardship affecting their credit and are looking to rebuild or re establish their credit

The Insider's Guide

to Home Equity Borrowing Pete Hitesman,2004-04 **Credit Scores & Credit Reports** Evan Hendricks,2004 This book is a consumer instruction manual for the credit reporting and credit scoring systems Although these credit systems directly effect the financial standing of millions of Americans few people understand them

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