

Sample Merged Credit Report (Page 1 of 4)

GENERAL INFORMATION												
Applicant Name	BUYER, JOHN											
Social Security No	000-00-0000											
Current Address	1234 STREET, CITY, STATE XXXXX											
Previous Address												
Marital Status	NOT DISCLOSED											
Dependents												
CREDIT HISTORY												
WHOSE	CREDITOR ACCOUNT NUMBER	REPORTING DATE	DATE OPENED	HIGH CREDIT OR CREDIT LIMIT	PRESENT STATUS		HISTORICAL STATUS			ACCT TYPE TERMS (Manner of Payment)	REMARKS	
					BALANCE OWING	PAST DUE AMOUNT	MOS REV	TIMES PAST DUE				
							30+	60+	90+			
S C O R E M O D E L S												
3	JOHN BUYER - 000000000 TRANSUNION/FICO CLASSIC (04)		654									
	031 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS 030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED											
1	JOHN BUYER - 000000000 EQUIFAX/FACTA BEACON	5.0	679									
	00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED 00002 - LENGTH OF DELINQUENCY ON ACCOUNTS											
2	JOHN BUYER - 000000000 EXPERIAN/FAIR, ISAAC (VER. 2)		743									
	14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS 08 - NUMBER OF RECENT INQUIRIES 05 - NUMBER OF ACCOUNTS WITH BALANCES											
C R E D I T												
J	MORTGAGE CORP 547526	12/05M	08/04	\$351000	\$351000	\$0	16	0	0	0	MTG 360 \$1426	AS AGREED XP/TU/EF
	CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST											
J	NCB 4489298	12/05M	09/04	\$6000	\$54828	\$0	15	0	0	0	MTG MIN \$308	AS AGREED XP/TU/EF
	HOME EQUITY LINE OF CREDIT - REVOLVING TERMS											
J	G M A 0859035	12/05M	08/03	\$44618	\$24540	\$0	28	0	0	0	AUTO 060 \$743	AS AGREED XP/TU/EF
B	BANK N A 616059	12/05M	11/04	\$18084	\$17803	\$0	13	0	0	0	INST 180 \$54	AS AGREED XP/TU/EF
	NOTE LOAN											
J	FEDERAL CREDIT 138269	12/05M	08/05	\$16207	\$15313	\$0	4	0	0	0	AUTO 048 \$373	AS AGREED XP/EF
KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; S=SHARED; U=UNDESIGNATED; A=AUTHORIZED USER												

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CREDIT HISTORY												
WHOSE	CREDITOR ACCOUNT NUMBER	REPORTING DATE	DATE OPENED	HIGH CREDIT OR CREDIT LIMIT	PRESENT STATUS		HISTORICAL STATUS			ACCT TYPE TERMS (Manner of Payment)	REMARKS	
					BALANCE OWING	PAST DUE AMOUNT	MOS REV	TIMES PAST DUE				
							30+	60+	90+			
S	A BANK 5060335 TRANSFERRED TO ANOTHER LENDER	04/02M	11/01	\$6500	\$6500	\$0	04	0	0	0	REV \$325*	CLOSED XP/TU/EF
J	ABC/CC 15230035	12/05M	04/00	\$3914	\$2667	\$0	28	0	0	0	REV MIN \$67	AS AGREED XP/TU/EF
A	TODAY FIN SVS L 6011000	12/05M	12/99	\$8300	\$24540	\$0	72	0	0	0	REV MIN \$30	AS AGREED XP/TU/EF
A	LEND 1 BK 41 217 Late Dates: 12/05 - 30	12/05M	11/04	\$2276	\$17803	\$113	18	1	0	0	REV MIN \$70	AS AGREED XP/TU/EF
B	XYZ BANK 4465420	12/05M	08/05	\$8000	\$15313	\$0	6	0	0	0	REV MIN \$70	AS AGREED XP/TU/EF
A	BAC-BKCARD 430550 ACCOUNT CLOSED AT CONSUMER'S REQUEST	02/05M	11/02	\$15000	\$0	\$0	27	0	0	0	REV	PAID XP
J	BANK OF TOMORROW 13364025 SECOND MORTGAGE	09/04M	06/03	\$55800	\$0	\$0	15	0	0	0	MTG 360	PAID XP/TU/EF
J	BANK OF TOMORROW 1336189 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST	09/04M	06/03	\$297600	\$0	\$0	15	0	0	0	MTG 360	PAID XP/TU/EF
B	BANK OF CITY 321122 CHECK CREDIT OR LINE OF CREDIT	08/99M	12/97	\$500	\$0	\$0	20	0	0	0	REV	PAID XP/EF
B	ONE BANK 52910715 ACCOUNT CLOSED AT CONSUMER'S REQUEST	04/00M	04/99	\$569	\$0	\$0	13	0	0	0	REV	PAID XP/TU/EF
A	ONE BANK 4388641 ACCOUNT CLOSED AT CONSUMER'S REQUEST	03/99M	08/94	\$8336	\$0	\$0	56	0	0	0	REV	PAID XP/TU
A	CBUSA 5049948	12/05M	08/02	\$2500	\$0	\$0	40	0	0	0	REV	AS AGREED XP/TU/EF
J	AUTO FINANCIAL 101306	01/04M	06/01	\$17765	\$0	\$0	33	0	0	0	AUTO 060	PAID XP/TU/EF
A	CITY 5424180	12/05M	09/98	\$12200	\$0	\$0	87	0	0	0	REV	AS AGREED XP/EF
J	CREDIT OMAHA 28 4255594 CREDIT CARD LOST OR STOLEN	12/05M	09/01	\$12500	\$0	\$0	51	0	0	0	REV	CRCDLOST XP/TU/EF

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					BALANCE OWING	PAST DUE AMOUNT	MOS REV	TIMES PAST DUE 30+ 60+ 90+				
J	CREDIT 2 32622752 ACCOUNT CLOSED AT CONSUMER'S REQUEST	11/03M	09/01	\$12500	\$0	\$0	3	0	0	0	REV	PAID XP/TU/EF
B	TYA/LEND 15230035 ACCOUNT CLOSED AT CONSUMER'S REQUEST	12/05M	12/01	\$700	\$0	\$0	40	0	0	0	REV	PAID XP/TU/EF
J	TO LEND 04 -49001 CLOSED	03/05M	11/01	\$6500	\$0	\$0	23	0	0	0	REV	PAID XP/TU/EF
B	MYS 45020330 ACCOUNT CLOSED AT CONSUMER'S REQUEST	12/05M	02/01	\$800	\$0	\$0	59	0	0	0	REV	CLOSED XP/TU/EF
U	CBUSA 6035320	12/05M	03/04	\$15000	\$0	\$0	22	0	0	0	REV	AS AGREED XP/TU/EF
B	UNVL/CITY 5491130 ACCOUNT CLOSED AT CONSUMER'S REQUEST	02/03M	02/02	\$6000	\$0	\$0	13	0	0	0	REV	CLOSED XP/TU/EF
B	US DEPT OF EDUCATI 616059	11/04M	09/99	\$10704	\$0	\$0	1	0	0	0	EDU 120	PAID XP/TU/EF
B	BANK ED FIN 6160593071	12/04M	11/03	\$3537	\$0	\$0	14	0	0	0	EDU 120	PAID XP/TU/EF
B	BANK ED FIN 616059307	12/04M	10/02	\$3594	\$0	\$0	27	0	0	0	EDU 120	PAID XP/EF
A	CITY 52910715	02/03M	09/98	\$10700	-	\$0	46	0	0	0	REV	AS AGREED TU
U	X BANK 4388641	01/05M	11/04	UNK	-	-	-	-	-	-	EDU	INACTIVE EF
B	FLY CC 5049948	08/03M	09/01	\$12500	-	\$0	23	0	0	0	REV \$43	AS AGREED TU/EF
----- C O L L E C T I O N A C C O U N T S -----												
*** NO RECORD FOUND ***												
----- P U B L I C R E C O R D S -----												
*** NO RECORD FOUND ***												
----- I N Q U I R I E S -----												
EF	01/03/06	BANKTODAY										
XP	01/03/06	MORTGAGE CO										

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					BALANCE OWING	PAST DUE AMOUNT	MOS REV	TIMES PAST DUE			
							30+	60+	90+		
T R A D E S U M M A R Y											
			COUNT	BALANCE	HIGH CREDIT	PAYMENT	PAST DUE				
	MORTGAGE		4	405828	411000	1734	0				
	AUTO		3	39853	60825	1116	0				
	EDUCATION		4	0	0	0	0				
	OTHER INSTALLMENT		1	17803	18084	54	0				
	OPEN		0	0	0	0	0				
	REVOLVING		20	16513	81890	605	113				
	OTHER		0	0	0	0	0				
	TOTAL		32	479997	571799	3509	113				
	SECURED DEBT			445681	OLDEST TRADELINE		08/94				
	UNSECURED DEBT			34316	DEBT/HIGH CREDIT		85%				
D E R O G A T O R Y S U M M A R Y											
	CHARGE OFFS		0	DELINQ 30 DAYS	1	INQUIRIES	16				
	COLLECTIONS		0	60 DAYS	0						
	BANKRUPTCY ACCOUNTS		0	90 DAYS	0						
	PUBLIC RECORDS		0	OTHER	0						

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