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CreditReporting.com

Credit Reports for Consumers

YOUR 3 BUREAU MERGED CREDIT SCORE

Reference #:

Original Report Date: 09/11/2009

Name: murlel

DOB: [REDACTED]

Address:

date
Credit
score
was
pulled
initial

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.

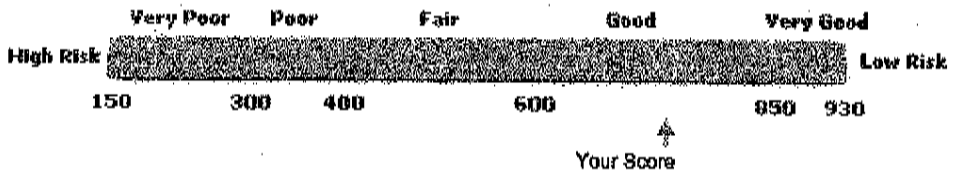
Your credit score based on your

- Equifax credit report is 742 on a scale of 150-930
- Experian credit report is 757 on a scale of 150-930
- TransUnion credit report is 744 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 742 on a scale of 150-930 .



SCORE FACTORS

Your credit report has 2 account(s) with late payments, and the total of those lates is considered excessive and is impacting your credit score.

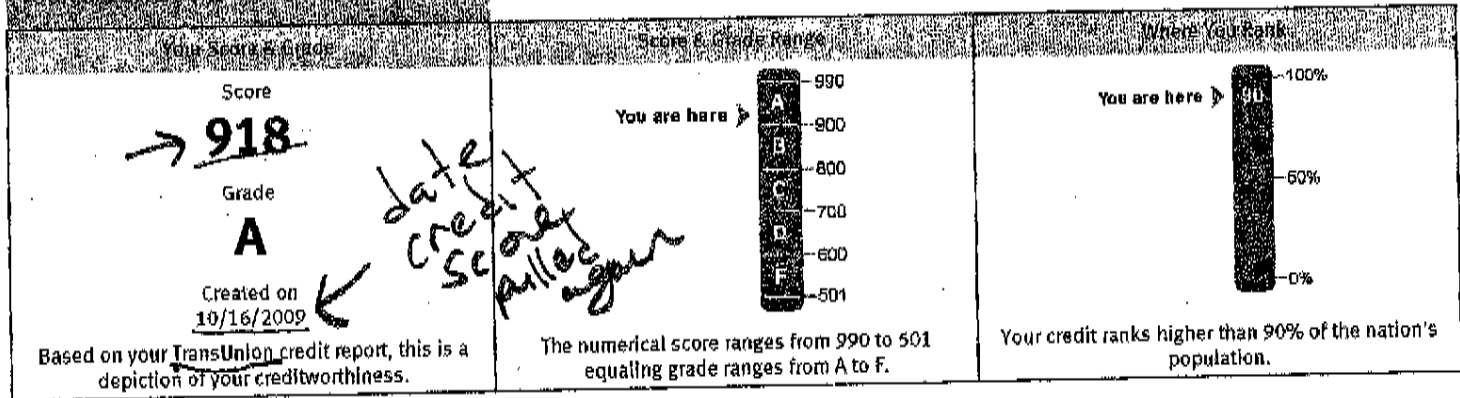
A delinquency occurs any time a payment is reported as 30 days or more late. Delinquencies on your credit report indicate current or past problems repaying debt. These make you a greater credit risk in the eyes of new lenders. High numbers of delinquencies have a greater negative impact on your score 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.

The average balance of the 11 revolving account(s) on your credit report is impacting your credit score.

This type of account is typically accessed via a credit card. There is a credit limit, the balance can be carried over from month to month, and the minimum monthly payment is calculated on a percentage of the unpaid balance. Higher amounts of outstanding debt can make you a greater credit risk. Total balances or average balances that are too high (given your credit situation) may mean that you would have difficulty paying back an additional loan. They may also indicate that you have not managed your debt effectively. Lower balances indicate to lenders that you will be more likely to pay back any new loans. Paying down some of your balances without increasing debt in other accounts should help improve your score.

TransUnion Personal Credit Score

MURKEL



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 a very high credit score, lenders should be able to conclude that you are capable of repaying your debts. This would then enable lenders to provide you with the best available interest rates and loan offers. Keep in mind that lenders' offers will differ based on the information you provide concerning your monthly income, employment history, and monthly debt. This information may help you enhance your ability to receive lower interest rates and higher loan amounts. Your credit score can probably increase in value; however, since you are at the top level of credit scores, you more than likely will not see any additional reward.

- 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.
- The balances on your open accounts are too high in comparison to their credit limits.**
It is a good idea to use your accounts regularly, but remember to keep your balances low in comparison to your available credit limits. Having a high ratio of balances to credit limits on open accounts may be viewed negatively by lenders.
- Your average credit amount on open real estate 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.
- The amount paid on your open real estate accounts is too low.**
Having little paid down on some accounts may be considered by lenders to be a negative factor when determining creditworthiness.

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 VantageScore 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.

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