

## **Credit Report**

## **Applicant Information - Returned**

Name: JOHN S DOE

Current 12009 EAST BAY DR Address: NEW YORK NY 10001 08/01/2010 Employer(s): ACME INTERNATIONAL AMERUSA

Derogatory Items Public Records: 0 Past Due Items	Number of 0 Collections:	Number of				
-		Number of				
lest Due Keme	oonconons.	Negative Trades:	0 Tradelines with a Historical Negation		Occurance of ( Historical Negatives:	)
ast Due items						
Revolving Past Due \$0 Amount:	Installment Past Due Amount:	Mortgage Past Due Amount:	\$0 Open Account P Due Amou		Closed With Balance Past Due Amount:	Totals Past Due \$0 Amount:
Revolving						
Number of Revolving or 1 Check Credit Trades:	High Credit: \$744	Credit Limit:	\$0 Balan	ice: \$0	Monthly Payment: (	Credit 100 Available:
nstallment						
Number of Installment 3 Trades:	High Credit: \$0	Credit Limit:	\$0 Balan	ice: \$0	Monthly Payment: S	60 % Credit 0% Available:
lortgage						
Number of Mortgage 4 Trades:	High Credit: \$128000	Credit Limit:	\$0 Balan	ice: \$125922	Monthly Payment: (	1374 % Credit 0% Available:
Open						
Number of Open Trade 0 Accounts:	High Credit: \$0	Credit Limit:	\$0 Balan	ice: \$0	Monthly Payment: (	60 % Credit 0% Available:
Closed With Balance						
Number of Closed With 0 Balance:	High Credit: \$0	Credit Limit:	\$0 Balan	ice: \$0	Monthly Payment: {	Credit 0% Available:
otals						
Total Number of Trades: 8	High Credit: \$128744	Credit Limit:	\$0 Balan	ice: \$125922	Monthly Payment: §	\$1374 % Credit 0% Available:
lumber of Inquiries: 2						
Consumer Statements			Not Found			
Consumer Rights Stateme	ents					
			Not Found			
Fraud Indicators						
			Not Found			
			Not Found			
Credit Score						
redit Bureau Score: 777	Lei To	vel of delinquency on ngth of time accoun of ew bank revolvin of many inquiries las	ts have been establishe g accounts	ed		
Public Records						
eported/Amount	ECOA Assets/Li	abilities	Type/Plaintiff/Atte	orney	Paid Co	ourt/City, State
Collection Accounts						

Paid/ECOA Opened/Closed Verified High Credit/Current Balance Type/Original Creditor **Collection Agency** Remarks Tradelines Type/Terms ECOA Opened/Reported Balance Limit Past Due Name/Kind of Business BELK 10/20/2009 \$0 \$744 Revolving Individual account \$0 Department stores 07/01/2010 Status: Paid or paying as agreed

Status: Paid or paying as agree Notes: Manual account

Finance, personal Status: Paid or paying as agreed Payment Amount / Frequency: \$24/Monthly Notes: Manual account	360 Monthly		06/14/2010			
Payment History 2010 OK OK OK OK OK May Apr Mar Feb Jan 2009 OK OK OK OK OK OK Dec Nov Oct Sep Aug Jul 2008 OK OK Dec Nov						
Name/Kind of Business	Type/Terms	ECOA	Opened/Reported	Balance	Limit	Past Due
MELLON MTG Banks Status: Paid or paying as agreed Closed Payment Amount / Frequency: \$1863/Monthly Notes: Manual account Account was closed normally 05/31/2010 Closed	Mortgage 360 Monthly	Individual account	03/25/2004 05/23/2010	\$0	\$175000	\$0
Payment History       2010       NA       OK       OK       OK         Apr       Mar       Feb       Jan         2009       OK       OK       OK       NA       OK       OK         Dec       Nov       Oct       Sep       Aug       Jul         2008       OK       OK       OK       OK       NA       OK         Dec       Nov       Oct       Sep       Aug       Jul         2008       OK       OK       OK       OK       NA       OK         Dec       Nov       Oct       Sep       Aug       Jul         2007       OK       OK       OK       OK       OK       OK         Dec       Nov       Oct       Sep       Aug       Jul         Dec       Nov       Oct       Sep       Aug       Jul         Dec       Nov       Oct       Sep       Aug       Jul	Jun May Apr OK OK OK Jun May Apr OK OK OK	Mar Feb Jan OK OK OK Mar Feb Jan NA OK				
Name/Kind of Business CHRYSLR FIN Finance, personal Status: Paid or paying as agreed Closed Notes: Manual account Account was closed normally 01/06/2010 Closed Payment History 2010 NA OK	Type/Terms Installment 60 Monthly	ECOA Joint contractual liability on account	Opened/Reported 09/20/2009 03/13/2010	<b>Balance</b> \$0	Limit \$8620	Past Due \$0
2009 OK OK OK OK Dec Nov Oct Sep						
Name/Kind of Business CHASE HM MTG Finance other than personal Status: Paid or paying as agreed Payment Amount / Frequency: \$1871/Monthly Notes: Manual account Transfer	Type/Terms Mortgage 360 Monthly	ECOA Joint contractual liability on account	Opened/Reported 03/24/2004 02/19/2007	Balance \$0	Limit \$175000	Past Due \$0
Payment History       2007       NA         Jan       Jan       2006       OK       <	Jun May Apr OK OK OK Jun May Apr OK	Mar Feb Jan OK NA OK				
Name/Kind of Business	Type/Terms	ECOA	Opened/Reported	Balance	Limit	Past Due
GMAC Finance other than personal Status: Paid or paying as agreed Closed Payment Amount / Frequency: \$220/Monthly Notes: Manual account Account was closed normally 10/25/2005	Installment 48 Monthly	Individual account	08/23/2002 11/30/2005	\$0	\$10571	\$0
Payment History 2005 OK OK OK OK OK OK OK Oct Sep Aug Jul Jun Ma 2004 OK OK OK OK OK OK Dec Nov Oct Sep Aug Jul 2003 OK OK Dec Nov	Apr Mar Feb	Jan Mar Feb Jan				

Name/Kind of BusinessType/TermsECOAOpened/ReportedBalanceLimitPast DueChASE HM MTGMortgage 360 MonthlyJoint contractual liability on account01/27/2003 04/30/2004\$0\$17200\$0Status: Paid or paying as agreed Payment History accountAccount Frequency: S1919/Monthly MarJoint contractual liability on account01/27/2003 04/30/2004\$0\$17200\$0Payment History accountAccount Frequency: S1919/Monthly MarFebJoint contractual liability on accountDepend/ReportedBalanceLimitPast DuePayment History DateAccount Paying as agreed Closed Payment Amount / Frequency: \$176/Monthly Notes: Manual accountType/TermsECOAOpened/ReportedBalanceLimitPast DueCITBANK Banks Status: Paid or paying as agreed Closed Payment History Account was closed normally 1200/2003Installment 120 AccountAccount relationship terminated 120 AccountDistractual liability on accountS0\$1252\$0RemerKind of BusinessFrequency: \$176/Monthly Notes: Manual account Account was closed normally 1200/2003S0S0\$12.542\$0Payment History 2003 Div OctConstractual liability on account was closed normally 1200/2003Distractual liability on account Account was closed normally 1200/2003Distractual account Account was closed normally 1200/2003Distractual account 1200/2003S0S12.542S0Payment History 1200/2003 Nov OccConstractual account Account was closed normall							
Finance other than personal 360 Monthly 04/30/2004 Note than be sold of paying as agreed   Payment Amount / Frequency: 191/Monthly   Notes: Marr   Payment History 2004   Name/Kind of Business Type/Terms   ECOA Opened/Reported   Banks Installment   120 Nothly   Status: Paid or paying as agreed Closed   Payment History 2003   Notes: Installment   120 Account relationship terminated   120 05/17/2000   \$0 \$12542   \$0 \$12742   \$0 \$1204/2003      Payment History 2003   \$0 \$12542   \$0 \$0   \$120 Monthly Account relationship terminated   120 Monthly 12/04/2003   \$0 \$12542   \$0 \$129/2003      Payment History 2003   \$00 \$12542   \$01 \$201/2003      Payment History 2003   \$00 \$129/2003    Payment History 2003 \$00 \$12542 \$00 \$00 \$129/2003 Payment History 2003 \$00 \$129/2003 Payment History 2003 \$100 \$100 \$100 \$100 </td <td>Name/Kind of Business</td> <td>Type/Terms</td> <td>ECOA</td> <td>Opened/Reported</td> <td>Balance</td> <td>Limit</td> <td>Past Due</td>	Name/Kind of Business	Type/Terms	ECOA	Opened/Reported	Balance	Limit	Past Due
Image For Sum       2003 </td <td>Finance other than personal Status: Paid or paying as agreed Payment Amount / Frequency: \$1919/Monthly</td> <td></td> <td>Joint contractual liability on account</td> <td></td> <td>\$0</td> <td>\$172000</td> <td>\$0</td>	Finance other than personal Status: Paid or paying as agreed Payment Amount / Frequency: \$1919/Monthly		Joint contractual liability on account		\$0	\$172000	\$0
CITIBANK       Installment       Account relationship terminated       05/17/2000       \$0       \$12542       \$0         Banks       12/0 Monthly       12/04/2003       \$0       \$12542       \$0         Status: Paid or paying as agreed Closed       Payment Amount / Frequency: \$176/Monthly       12/04/2003       \$0       \$12542       \$0         Notes: Manual account       Account was closed normally       12/09/2003       \$0       \$0       \$12542       \$0         Payment History       2003 @       @       @       \$0       \$120       \$0       \$0       \$12542       \$0         Inquiries       2003 @       @       @       \$0       \$120       \$0       \$0       \$120       \$0       \$0       \$12542       \$0       \$0       \$120       \$0       \$120       \$0       \$120       \$0       \$120       \$0       \$120       \$0       \$120       \$0       \$120       \$0       \$120	2004 Mar Feb Jan 2003 OK OK OK						
Banks 120 Monthly 12/04/2003   Status: Paid or paying as agreed Closed   Payment Amount / Frequency: \$176/Monthly   Notes: Manual account   Account was closed normally   12/09/2003   Payment History   2003 Or Oct   Inquiries   Name/Kind of Business   MIDLAND CRED   Collection services   TEST SUBCODE   07/17/2010	Name/Kind of Business	Type/Terms	ECOA	Opened/Reported	Balance	Limit	Past Due
Status: Paid or paying as agreed Closed   Payment Amount / Frequency: \$176/Monthly   Notes: Manual account   Account was closed normally   12/09/2003   Payment History   2003 Or Or   Note:   Name/Kind of Business   MIDLAND CRED   Collection services   TEST SUBCODE   07/17/2010	CITIBANK	Installment	Account relationship terminated	05/17/2000	\$0	\$12542	\$0
Inquiries     Date       Name/Kind of Business     Date       MIDLAND CRED Collection services     07/17/2010       TEST SUBCODE     07/16/2010	Status: Paid or paying as agreed Closed Payment Amount / Frequency: \$176/Monthly Notes: Manual account Account was closed normally	120 Wontiny		12104/2003			
Name/Kind of Business     Date       MIDLAND CRED     07/17/2010       Collection services     07/16/2010       TEST SUBCODE     07/16/2010	2003 🖤 🤎						
MIDLAND CRED 07/17/2010 Collection services TEST SUBCODE 07/16/2010	Inquiries						
Collection services 07/17/2010 TEST SUBCODE 07/16/2010	Name/Kind of Business			Date			
07/16/2010				07/17/2010			
				07/16/2010			