



225 S. Main St.  
Council Bluffs, IA 51503

# Credit Information Systems

Tel: (800) 782-9094  
Fax: (800) 795-0785  
E-Mail:

## Credit Information Systems

PREPARED FOR:

# Credit Information Systems

225 S. MAIN ST. COUNCIL BLUFFS, IA 51503

**Reference #:** AKDBJ-3400588

**Request Date:** 4/2/2010

**AUS Reference #:**

**Completed Date:** 4/2/2010

### Credit Assure™

Applicant: DTESTCASE, CHARLES

	High	Middle	Low
Credit bureau	Equifax	Experian	TransUnion
Current score	629	566	547
Potential improvement*	OK	OK	OK
Opportunity type			
Timeframe			
Potential score			
	<a href="#">more...</a>	<a href="#">more...</a>	<a href="#">more...</a>

**\*Potential Improvement**

Available cash is set at \$3,000. Click on a "more..." button above to try different settings which may yield better results. Potential score improvements include the impact of actions identified by Credit Assure™ and the effect of time. Time may account for none, some, or all of a potential improvement, and may decrease it or even cause it to be negative.

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**AKDBJ-3400588**



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<b>Attention:</b> ADMIN	<b>Prepared By:</b>	<b>Report Type:</b> DEFAULT CHECKBOX
<b>Reference #:</b> AKDBJ-3400588	<b>Request Date:</b> 4/2/2010	INFILE
<b>Password:</b> caSEik29SZ	<b>Completed Date:</b> 4/2/2010	<b>Sources:</b> TU, EFX and XPN
<b>Client Loan #:</b>	<b>Client #:</b> DEMO	<b>Loan Type:</b>
<b>AUS Reference #:</b>		<b>ECOA Type:</b> INDIVIDUAL
<b>Loan Officer:</b>		<b>Price:</b> \$ 0.63 <b>Tax:</b> \$ 0.00 <b>Total:</b> \$ 0.63

## Applicant Information

<b>Applicant:</b> DTESTCASE, CHARLES	<b>DOB:</b>	<b>SSN#:</b> 777-77-7777
<b>Co-Applicant:</b>	<b>DOB:</b>	<b>SSN#:</b>
<b>Street Address:</b> 123 MAIN STREET	<b>Marital Status:</b>	
<b>City, State, Zip:</b> COUNCIL BLUFFS, IA 51503	<b>Own/Rent:</b>	
<b>Length of Time:</b>	<b>Dependants:</b>	
<b>Property:</b>		

Pulse

Print Invoice

Website

## Additional Address Information

### Current Address(es)

Date Reported	Move In Date	Move Out Date	Length of Time	Rent Amount	Unit Number	Own/Rent/ Other	Number of Lates	Balance
---------------	--------------	---------------	----------------	-------------	-------------	--------------------	--------------------	---------

PO BOX 1111, RTESTCITY, CA 99000-0000 XPN-1 TU-1  
02/01/2000

Landlord/Mortgage Company:

Phone:

Verified Date:

Verified By:

POST OFFICE BOX

### Former Address(es)

Date Reported	Move In Date	Move Out Date	Length of Time	Rent Amount	Unit Number	Own/Rent/ Other	Number of Lates	Balance
---------------	--------------	---------------	----------------	-------------	-------------	--------------------	--------------------	---------

4444 W MAIN PL, LTESTCITY, CA 99000-0000 XPN-1 EFX-1  
TU-1

01/01/2000

Landlord/Mortgage Company:

Phone:

Verified Date:

Verified By:

SINGLE-FAMILY DWELLING

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AKDBJ-3400588

## Additional Address Information

### Former Address(es)

Date Reported	Move In Date	Move Out Date	Length of Time	Rent Amount	Unit Number	Own/Rent/ Other	Number of Lates	Balance
B 1111 PO, RTESTCITY, CA 99000 05/01/1999								EFX-1
Landlord/Mortgage Company:				Phone:				
Verified Date:				Verified By:				
14444 HMAIN BLVD, LTESTCITY, CA 99000 05/01/1999								EFX-1
Landlord/Mortgage Company:				Phone:				
Verified Date:				Verified By:				
111 TMAIN ST, HTESTCITY, CA 99000								TU-1
Landlord/Mortgage Company:				Phone:				
Verified Date:				Verified By:				
999 TMAIN ST, HTESTCITY, CA 99000-0000 09/01/1997								XPN-1
Landlord/Mortgage Company:				Phone:				
Verified Date:				Verified By:				
SINGLE-FAMILY DWELLING								

## Employment Information

Applicant	Co-Applicant
Employer: ECUAEMP INTL	Employer:
Position Held:	Position Held:
Start/Stop Dates:	Start/Stop Dates:
Income:	Income:
Verified By/Date:	Verified By/Date:

## Additional Employment Information

### Current Employment - Applicant

Employer: INTEMP 222 KMAIN ST EESTCITY, CA	Type of Business: TU-1
Salary or Wage:	Phone:
Date Verified:	Position: ENGINEER
Hire Date:	Date Discharged:
Verified By:	Title:
Employer: TREMP	Type of Business: XPN-1
1 SMAIN PK RTESTCITY, CA 99000	Phone: XPN-1
Salary or Wage:	Position: TU-1
Date Verified:	Date Discharged:
Hire Date:	Title:
Verified By:	

## Alerts and Validation

EFX SSN INFO	EFX-1
CREDIT REPORT SSN: 777-77-7777	
CREDIT REPORT SSN VERIFIED: YES	
RECORDED INQUIRIES ALERT	TU-1
5 INQUIRIES IN LAST 60 DAYS.	

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## Alerts and Validation

ADDRESS DISCREPANCY XPN-1  
 THERE IS A SUBSTANTIAL DISCREPANCY BETWEEN THE ADDRESS ON INQUIRY INPUT AND THE ADDRESS(ES) ON FILE.

### The following AKA(s) were reported

Name	SSN #	DOB
------	-------	-----

DTESTFILE, CHARLES R EFX-1 TU-1

### Score Information

XPN/FAIR, ISAAC MODEL II **566** Range 300 to 850 FOR: DTESTFILE, CHARLES R  
Score Date: 4/2/2010 XPN-1

- 38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
- 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- 10 RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
- 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

EFX BEACON 96 **629** Range 350 to 950 FOR: DTESTFILE, CHARLES R  
Score Date: 4/2/2010 EFX-1

- 38 SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- 10 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- 02 LEVEL OF DELINQUENCY ON ACCOUNTS

TU FICO CLASSIC 98 **547** Range 336 to 843 FOR: DTESTFILE, CHARLES R  
Score Date: 4/2/2010 TU-1

- 038 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
- 013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- 002 LEVEL OF DELINQUENCY ON ACCOUNTS
- 010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

ALERT INFORMATION IS FOUND IN THE FILE

### Public Record Information

Public Record Type	Date Reported	Date Filed	Original Amount	Balance	Current Status	Amount Past Due
Case/Court Number	Name					Segment

OBTAINED THROUGH TU, EFX and XPN

**BANKRUPTCY CH-7** *XPN-1 EFX-1 TU-1*  
**9219999 / 3001002** *06/92* *02/92* *DISCHG 06/17/1992*  
**US BKPT CT CA LA**  
**BK 7-DISCHG**  
**LIAB: >25200**

**STATE TAX LIEN** **06/95** **01/95** **700** **REL 06/07/1995** **XPN-1 EFX-1 TU-1**  
**9Q9529999 / 3041217**  
**LOS ANGELES COUNTY REC**  
**STATE TAX REL**

**STATE TAX LIEN** **01/95** **01/95** **771** **TU-1**  
**9529999 / Z 508725N**  
**RECORDER OF DEEDS**

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## Trade Information

HOME SVGS AM 979999	Reported 05/91	Open 06/87	Mos Reviewed	30 0	60 0	90+ 0	Past Due \$0	Payment \$1,488 for 360 months	Balance \$159,360
	Last Activity	Credit Limit	High Balance \$162,000	Mortgage					
	TU-1 JointContractualLiability				REAL ESTATE SPECIFIC TYPE UNKNOWN				

WASHMUTBK 9560019719999	Reported 07/00	Open 06/99	Mos Reviewed 13	30 1 12/99	60 1 01/00	90+ 1 02/00	Past Due \$0	Payment \$1,194	Balance \$134,587
	Last Activity 07/00	Credit Limit	High Balance \$135,850	Mortgage					
	EFX-1 TU-1 XPN-1 JointContractualLiability				CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST PREVIOUS STATUS 08				

BENEFICIAL 910177159999	Reported 07/00	Open 10/99	Mos Reviewed 09	30 0	60 0	90+ 0	Past Due \$0	Payment \$272	Balance \$21,538
	Last Activity 06/00	Credit Limit	High Balance \$21,605	Mortgage					
	EFX-1 TU-1 XPN-1 JointContractualLiability				HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT THIS IS AN ACCOUNT IN GOOD STANDING OPEN ACCOUNT REAL ESTATE MORTGAGE - WITH OR WITHOUT OTHER COLLATERAL. USUALLY A SECOND MORGAGE				

TRANSOUTH 96044701-1679999	Reported 06/00	Open 07/99	Mos Reviewed 31	30 0	60 0	90+ 0	Past Due \$0	Payment \$310	Balance \$11,822
	Last Activity 06/00	Credit Limit	High Balance \$14,916	Installment					
	EFX-1 TU-1 XPN-1 Individual				AUTO LOAN				

AMER GEN FIN 9980127032569999	Reported 05/99	Open 07/98	Mos Reviewed 10	30 0	60 0	90+ 0	Past Due \$0	Payment \$493 for 36 months	Balance \$11,703
	Last Activity 02/99	Credit Limit	High Balance \$15,371	Installment					
	TU-1 XPN-1 JointContractualLiability				HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT RENEWED OR REFINANCED THIS IS AN ACCOUNT IN GOOD STANDING ACCOUNT CLOSED DUE TO REFINANCE AUTO LOAN				

AMER GEN 9990127032569999	Reported 12/99	Open 04/99	Mos Reviewed 09	30 0	60 0	90+ 0	Past Due \$0	Payment \$319	Balance \$11,531
	Last Activity 10/99	Credit Limit	High Balance \$12,145	Installment					
	EFX-1 TU-1 XPN-1 JointContractualLiability				REFINANCED AUTO				

AMER GEN 92990127032569999	Reported 06/00	Open 12/99	Mos Reviewed 07	30 0	60 0	90+ 0	Past Due \$0	Payment \$320	Balance \$11,444
	Last Activity 05/00	Credit Limit	High Balance \$13,471	Installment					
	EFX-1 TU-1 XPN-1 JointContractualLiability				HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT THIS IS AN ACCOUNT IN GOOD STANDING OPEN ACCOUNT SECURED BY HOUSEHOLD GOODS & OTHER COLLATERAL				

AMER GEN 9990127029299999	Reported 12/99	Open 04/99	Mos Reviewed 09	30 0	60 0	90+ 0	Past Due \$0	Payment \$109	Balance \$2,774
	Last Activity 10/99	Credit Limit	High Balance \$3,151	Installment					
	EFX-1 TU-1 XPN-1 JointContractualLiability				REFINANCED AUTO				

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## Trade Information

AMER GEN 9299012702929999	Reported 06/00	Open 12/99	Mos Reviewed 07	30 0	60 0	90+ 0	Past Due \$0	Payment \$104	Balance \$2,507
	Last Activity 05/00	Credit Limit	High Balance \$2,784	Installment					
	EFX-1 TU-1 XPN-1 JointContractualLiability			HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT THIS IS AN ACCOUNT IN GOOD STANDING OPEN ACCOUNT SECURED BY HOUSEHOLD GOODS & OTHER COLLATERAL					
BALLYS 94290219999	Reported 07/00	Open 08/99	Mos Reviewed 10	30 0	60 0	90+ 3 06/00 03/00	Past Due \$239	Payment Late Over120 Days \$32 for 36 months	Balance \$1,079
	Last Activity 03/00	Credit Limit	High Balance \$1,172	Installment					
	TU-1 XPN-1 Individual			HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT DELINQUENT 120 DAYS PAST DUE DATE OPEN ACCOUNT INSTALLMENT SALES CONTRACT					
FST PREMIE 9433624515749999	Reported 06/00	Open 02/99	Mos Reviewed 17	30 0	60 0	90+ 0	Past Due \$0	Payment \$20	Balance \$335
	Last Activity 06/00	Credit Limit	High Balance \$456	Revolving					
	EFX-1 TU-1 XPN-1 Individual			ACCOUNT CLOSED BY CREDIT GRANTOR CREDIT CARD					
CAP 1 BANK 9121741515059999	Reported 07/00	Open 11/98	Mos Reviewed 20	30 0	60 0	90+ 0	Past Due \$0	Payment \$20	Balance \$174
	Last Activity 06/00	Credit Limit	High Balance \$256	Revolving					
	EFX-1 TU-1 XPN-1 Individual			CREDIT CARD					
BALLYS 90344569999	Reported 02/95	Open 02/93	Mos Reviewed 02	30 0	60 0	90+ 0	Past Due \$0	Payment \$0 for 24 months	Balance \$0
	Last Activity 02/95	Credit Limit	High Balance \$420	Installment					
	TU-1 XPN-1 Individual			CLOSED INSTALLMENT SALES CONTRACT					
ITT FIN SVC 97389999	Reported 08/93	Open 06/92	Mos Reviewed	30 0	60 0	90+ 0	Past Due \$0	Payment Unknown \$0 for 36 months	Balance \$0
	Last Activity 06/93	Credit Limit	High Balance \$7,175	Installment					
	TU-1 Individual			TRANSFER PURCHASE OF HOUSEHOLD GOODS					
MACYW/GECCCC 9452395769999	Reported 09/96	Open 06/88	Mos Reviewed 99	30 0	60 0	90+ 0	Past Due \$0	Payment \$0	Balance \$0
	Last Activity 07/91	Credit Limit \$700	High Balance \$668	Revolving					
	TU-1 XPN-1 Individual			CHARGE ACCOUNT					
TRW FCU 90259999	Reported 04/99	Open 04/88	Mos Reviewed	30 0	60 0	90+ 0	Past Due \$0	Payment Unknown \$0	Balance \$0
	Last Activity 06/93	Credit Limit	High Balance \$4,000	Revolving					
	EFX-1 Individual			CLOSED OR PAID ACCOUNT/ZERO BALANCE					

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## Trade Information

TRW SYSTEMS FED CR UN 9025209999	Reported 07/94	Open 08/88	Mos Reviewed 72	30 0	60 0	90+ 0	Past Due \$0	Payment \$0	Balance \$0
	Last Activity	Credit Limit \$42,500	High Balance	Mortgage					
	XPN-1 JointContractualLiability			ACCOUNT/PAID SATISFACTORILY THIS IS AN ACCOUNT IN GOOD STANDING PAID ACCOUNT/ZERO BALANCE ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST CREDIT LINE SECURED, REVOLVING					

## Collection Information

COLL CONSULT 979999	Reported 09/94	Open 08/94	Mos Reviewed	30 0	60 0	90+ 0	Past Due \$0	Balance \$1,065
	Last Activity 08/94	Credit Limit	High Balance \$1,065	Open				
	TU-1 Individual			PLACED FOR COLLECTION ORIGINAL CREDITOR: GENERAL TELEPHONE DATE OF LAST ACTIVITY WITH ORIGINAL CREDITOR: 08/01/1994				

METRO ADJUST BUREAU IN 92002120003289999	Reported 02/00	Open 03/96	Mos Reviewed 47	30 0	60 0	90+ 0	Past Due \$250	Balance \$250
	Last Activity	Credit Limit	High Balance \$172	Installment				
	XPN-1 Individual			HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT COLLECTION DEPARTMENT/AGENCY/ATTORNEY ORIGINAL CREDITOR: STEVEN W BABA DDS				

BONDED ADJ 949999	Reported 03/96	Open 01/95	Mos Reviewed 21	30 0	60 0	90+ 0	Past Due \$0	Balance \$0
	Last Activity 01/95	Credit Limit	High Balance \$179	Open				
	TU-1 XPN-1 Individual			PAID COLLECTION ORIGINAL CREDITOR: NOVAMED LABORATORY DATE OF LAST ACTIVITY WITH ORIGINAL CREDITOR: 01/01/1995				

## Inquiries

F A CREDCO	8/3/2000	EFX-1
INFONET	8/3/2000	EFX-1 TU-1
CSTL COM INF	8/3/2000	TU-1 TU-1
CREDIT NETWORK REAL ESTATE SPECIFIC TYPE UNKNOWN MORTGAGE REPORTERS	8/3/2000	XPN-1
FIRST AMERICAN CREDCO REAL ESTATE SPECIFIC TYPE UNKNOWN MORTGAGE REPORTERS	8/3/2000	XPN-1
NOVSTARMTG	8/1/2000	EFX-1 TU-1 XPN-1

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## Inquiries

CREDCO REAL ESTATE SPECIFIC TYPE UNKNOWN MORTGAGE REPORTERS	7/27/2000	XPN-1
CREDIT BUREAU RESOURCE REAL ESTATE SPECIFIC TYPE UNKNOWN MORTGAGE REPORTERS	7/25/2000	XPN-1
CRDCO/WAMU	7/10/2000	EFX-1 TU-1 XPN-1
AMERICAN GENERAL FINAN UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION PERSONAL LOAN COMPANIES	6/28/2000	XPN-1
FA CREDCO	6/21/2000	EFX-1 TU-1 XPN-1
COLLECTION CONSULTANTS COLLECTION DEPARTMENT/AGENCY/ATTORNEY OTHER COLLECTION AGENCIES	6/19/2000	XPN-1
AMERICAN EXPRESS CORP UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION MISCELLANEOUS CREDIT CARD/AIRLINES	6/13/2000	XPN-1
INFO 1	5/30/2000	EFX-1 XPN-1
LENDERS CRDT	5/30/2000	TU-1
INFO 1	5/1/2000	EFX-1
LENDERS CRDT	5/1/2000	TU-1 XPN-1
ALLEN & GARYS INC UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION RETAIL, NOT ELSEWHERE CLASSIFIED	4/22/2000	XPN-1
LANDSAFE	4/6/2000	EFX-1 TU-1 XPN-1
BENEFI-HFC	3/21/2000	TU-1
NTONWDE CRDT	3/6/2000	TU-1 XPN-1
AMERICAN GENERAL FINAN UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION PERSONAL LOAN COMPANIES	2/25/2000	XPN-1
AAMES ASSOC	2/23/2000	TU-1
AMERICAN GENERAL FINAN UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION PERSONAL LOAN COMPANIES	12/6/1999	XPN-1
AMERICAN GENERAL FINAN UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION PERSONAL LOAN COMPANIES	11/22/1999	XPN-1
A.A.A.	11/19/1999	EFX-1 TU-1
ADVNCN AFFILIATED ACCE REAL ESTATE SPECIFIC TYPE UNKNOWN EMPLOYMENT RESELLER	11/19/1999	XPN-1

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## Inquiries

INDP MTG	11/4/1999	TU-1
OSI COLLECTION SERVICE COLLECTION DEPARTMENT/AGENCY/ATTORNEY OTHER COLLECTION AGENCIES	10/26/1999	XPN-1
OSI COLLECTION SERVICE COLLECTION DEPARTMENT/AGENCY/ATTORNEY OTHER COLLECTION AGENCIES	10/20/1999	XPN-1
BENEFI-HFC	9/21/1999	TU-1
NTONWDE CRDT	9/9/1999	TU-1 XPN-1
CHASE CREDIT	8/23/1999	TU-1 XPN-1
REAL EST MTG	8/9/1999	TU-1
TRANSOUTH UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION PERSONAL LOAN COMPANIES	7/14/1999	XPN-1
REAL EST	7/8/1999	EFX-1 TU-1 XPN-1
AVCO	7/8/1999	EFX-1
TMS RETAIL	7/8/1999	TU-1
SENTINEL	7/8/1999	TU-1
NATWD WEST A	7/8/1999	TU-1
TRANSOUTH UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION PERSONAL LOAN COMPANIES	7/8/1999	XPN-1
FIRESIDE THRIFT CO UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION PERSONAL LOAN COMPANIES	7/8/1999	XPN-1
CREDCO	7/7/1999	TU-1
SHOW CASE MOTORS AUTO LOAN AUTOMOBILE DEALERS, USED	7/7/1999	XPN-1
STANDFACTS	6/23/1999	EFX-1 TU-1 XPN-1
PAC EXCH	6/22/1999	EFX-1 TU-1
JUST SECONDS	6/22/1999	TU-1 XPN-1
PACIFIC EXCHANGE MORTG UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION MORTGAGE COMPANIES	6/22/1999	XPN-1
JUST SECND	6/21/1999	EFX-1 TU-1 XPN-1
AMERICAN GENERAL FINAN UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION PERSONAL LOAN COMPANIES	6/17/1999	XPN-1

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## Inquiries

ALL GARD SEC	5/28/1999	TU-1
GARDENA NISSAN INC UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION AUTOMOBILE DEALERS, USED	5/27/1999	XPN-1
ALLSTATE INS	5/20/1999	TU-1
CAPONE	5/11/1999	EFX-1
CAP 1 FSB	5/11/1999	TU-1
CAPITAL ONE FSB UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION BANK CREDIT CARDS	5/11/1999	XPN-1
AMERICAN EXPRESS UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION MISCELLANEOUS CREDIT CARD/AIRLINES	5/9/1999	XPN-1
AMERICAN GENERAL FINAN UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION PERSONAL LOAN COMPANIES	4/9/1999	XPN-1
CHASE CREDIT	4/8/1999	TU-1 XPN-1
UNI NISSAN	3/1/1999	EFX-1
UNIVERSAL CITY NISSAN UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION MISCELLANEOUS AUTOMOTIVE	3/1/1999	XPN-1
UNITED AUTO CREDIT CO UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION AUTOMOBILE FINANCING COMPANY	2/22/1999	XPN-1
SHOW CASE MOTORS AUTO LOAN AUTOMOBILE DEALERS, USED	2/21/1999	XPN-1
1ST PREMIER	1/18/1999	TU-1
UNITED AUTO CREDIT CO UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION AUTOMOBILE FINANCING COMPANY	11/24/1998	XPN-1
TRANSOUTH UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION PERSONAL LOAN COMPANIES	11/19/1998	XPN-1
SHOW CASE MOTORS AUTO LOAN AUTOMOBILE DEALERS, USED	11/18/1998	XPN-1
SHOW CASE MOTORS AUTO LOAN AUTOMOBILE DEALERS, USED	11/17/1998	XPN-1
AMERICAN GENERAL FINAN UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION PERSONAL LOAN COMPANIES	7/27/1998	XPN-1

Reporting Bureau certifies that Residential Mortgage Credit Reports meet the standards published by FHA, VA, FNMA, FHMC, & FmHA. Credit and Public Record information has been obtained from sources deemed reliable. The accuracy of this information is not guaranteed. The inquirer agrees to indemnify this reporting agency from any damages arising from misuse of this information. The contents of this report are confidential, and are not to be disclosed except as provided under public law 91-508 the Fair Credit Reporting Act

## Inquiries

AMERICAN GENERAL FINAN UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION PERSONAL LOAN COMPANIES	7/23/1998	XPN-1
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AMERICAN GENERAL FINAN UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION PERSONAL LOAN COMPANIES	7/16/1998	XPN-1
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## Creditor Information List

Company	Phone	Address	City,State,Zip
ADVNC D AFFILIATED ACCE	(818) 894-7501	15300 DEVONSHIRE ST STE	MISSION HILLS CA 91345
ALLEN & GARYS INC	(310) 328-3003	1309 SARTORI AVE	TORRANCE CA 90501
AMERICAN EXPRESS		4315 S 2700 W	SALT LAKE CITY UT 84184
AMERICAN EXPRESS CORP		20022 N 31ST AVE	PHOENIX AZ 85027
AMERICAN GENERAL FIN	(213) 584-8361		
AMERICAN GENERAL FINAN	(323) 584-8361	6261 ATLANTIC AVE	BELL CA 90201
ASSOCIATES/TRANSOUTH	(714) 523-1212		
BENEFICIAL			
CAPITAL ONE	(804) 289-7044		
CAPITAL ONE			
CAPITAL ONE FSB		PO BOX 26625	RICHMOND VA 23261
COLLECTION CONSULTANTS	(818) 551-5600	6100 SAN FERNANDO RD	GLENDALE CA 91201
CREDCO	(619) 637-3770	12395 FIRST AMERICAN WAY	POWAY CA 92064
CREDIT BUREAU RESOURCE	(562) 424-6699	853 ATLANTIC 102	LONG BEACH CA 90803
CREDIT NETWORK	(909) 788-8070	4344 LATHAM ST STE 110	RIVERSIDE CA 92501
FIRESIDE THRIFT CO	(408) 241-5995	4880 STEVENS CREEK BLVD	SAN JOSE CA 95129
FIRST AMERICAN CREDCO	(619) 637-3770	9444 BALBOA AVE STE 500	SAN DIEGO CA 92123
FIRST PREMIER	(605) 357-3440		
GARDENA NISSAN INC	(805) 541-2261	3534 EMPLEO ST STE #A	SAN LUIS OBISPO CA 93401
JUST SECONDS	(949) 348-1940		
LOS ANGELES COUNTY REC		PO BOX 115	LOS ANGELES CA 90053
METRO ADJUST BUREAU IN		22212 VENTURA BLVD	WOODLAND HILLS CA 91364
NOVASTAR MORTGAGE IN	(949) 460-8270		
OSI COLLECTION SERVICE	(303) 290-6666	5295 DTC PKWY	ENGLEWOOD CO 80111
PACIFIC EXCHANGE MOR	(818) 999-5959		

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## Creditor Information List

Company	Phone	Address	City,State,Zip
PACIFIC EXCHANGE MORTG	(800) 550-4080	20301 VENTURA BLVD STE 3	WOODLAND HILLS CA 91364
REAL ESTATE MTG ACCE	(323) 876-5533		
RNB - MERVYNS		3701 WAYZATA BLVD	MINNEAPOLIS MN 55416
SHOW CASE MOTORS	(310) 679-8670	15111 HAWTHORNE BLVD	LAWNDALE CA 90260
TRANSOUTH		6301 BEACH BLVD	BUENA PARK CA 90621
TRANSOUTH		6301 BEACH BLVD STE 215	BUENA PARK CA 90621
TRANSOUTH FINANCIAL			
TRW SYSTEMS FED CR UN	(310) 536-5000	14500 AVIATION BLVD	HAWTHORNE CA 90250
TRW SYSTEMS FEDERAL	(310) 536-5000		
UNITED AUTO CREDIT CO	(949) 224-1900	17744 SKY PARK CIR	IRVINE CA 92614
UNIVERSAL CITY NISSA	(818) 769-8100		
UNIVERSAL CITY NISSAN	(818) 769-8100	3550 CAHUENGA BLVD W	LOS ANGELES CA 90068
US BKPT CT CA L A		312 N SPRING ST STE 906	LOS ANGELES CA 90012
WASHINGTON MUTUAL BA	(818) 775-2107		

## Source(s) of Information

File Segment	File Holder Name	Social Security #	Address
EFX-1	DTESTFILE, CHARLES R	777-77-7777	4444 W MAIN PL, LTESTCITY, CA 99000-0000
TU-1	DTESTFILE, CHARLES R	777-77-7777	PO BOX 1111, RTESTCITY, CA 99000-0000
XPN-1	DTESTFILE, CHARLES R	777-77-7777	PO BOX 1111, RTESTCITY, CA 99000-0000

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## Profile Summary

### Credit History Summary

	Count	Balance	Payments	Past Due
Mortgage:	4	\$315485	\$2954	\$0
Auto:	4	\$37830	\$1231	\$0
Education:	0	\$0	\$0	\$0
Installment:	5	\$15030	\$456	\$239
Open:	0	\$0	\$0	\$0
Revolving:	4	\$509	\$40	\$0
Other:	0	\$0	\$0	\$0
<b>Total:</b>	<b>17</b>	<b>\$368854</b>	<b>\$4681</b>	<b>\$239</b>
Secured Debt:	\$329436			
Unsecured Debt:	\$39418			

### Derogatory Summary

	Count
Charge Offs:	0
Collections:	3
Incl. in Bankruptcy:	0
Late 30 Days:	1
Late 60 Days:	1
Late 90 Days:	4
Public Records:	3
Inquiries*:	0

*\*Number of inquires within the last 90 days*

## Bureau Addresses

EQUIFAX	PO BOX 105873, ATLANTA, GA 30348	(800) 685-1111
EXPERIAN	PO BOX 2002, ALLEN, TX 75013	(888) 397-3742
TRANSUNION	2 BALDWIN PLACE, P. O. BOX 1000, CHESTER, PA 19022	(800) 888-4213

This credit report is for the intended use of originating entity only. Use of this credit report by any other entity other than the originating entity constitutes second use. Second use users are required to post a secondary use inquiry on the consumer credit file. In addition, a Client Service Agreement must be completed and forwarded to the originating Credit Reporting Agency. Second use users can log onto the following website to post second use information and obtain a copy of the Client Service Agreement. <https://www.xpertonline.net/SecondUse>

\*\*\* END OF REPORT - 4/2/2010 9:34:44 AM \*\*\*



225 S. Main St.  
Council Bluffs, IA 51503

# Credit Information Systems

Tel: (800) 782-9094  
Fax: (800) 795-0785  
E-Mail:

## Credit Information Systems

PREPARED FOR:

# Credit Information Systems

225 S. MAIN ST. COUNCIL BLUFFS, IA 51503

**Reference #:** AKDBJ-3400588 **Request Date:** 4/2/2010  
**AUS Reference #:** **Completed Date:** 4/2/2010

### Applicant Information

**Applicant:** DTESTCASE, CHARLES **SSN#:** \*\*\*-\*\*-7777  
**Co-Applicant:** **SSN#:**  
**Street Address:** 123 MAIN STREET  
**City, State, Zip:** COUNCIL BLUFFS, IA 51503

### Score Information

**XPN/FAIR, ISAAC MODEL II** **566** **Range 300 to 850** **FOR: DTESTFILE, CHARLES R**  
**Score Date:** 4/2/2010 **XPN-1**

- 38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
- 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- 10 RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
- 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

**EFX BEACON 96** **629** **Range 350 to 950** **FOR: DTESTFILE, CHARLES R**  
**Score Date:** 4/2/2010 **EFX-1**

- 38 SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- 10 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- 02 LEVEL OF DELINQUENCY ON ACCOUNTS

**TU FICO CLASSIC 98** **547** **Range 336 to 843** **FOR: DTESTFILE, CHARLES R**  
**Score Date:** 4/2/2010 **TU-1**

- 038 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
  - 013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
  - 002 LEVEL OF DELINQUENCY ON ACCOUNTS
  - 010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- ALERT INFORMATION IS FOUND IN THE FILE

# SCORE(S) DISCLOSURE

## NOTICE TO HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency (credit bureau) distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information a consumer reporting agency (credit bureau) or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency (credit bureau) at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency (credit bureau) plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender

**\*\*The credit reporting agency (CRA) is allowed to charge a reasonable fee for this disclosure\*\***

EQUIFAX	PO BOX 105873, ATLANTA, GA 30348	(800) 685-1111
EXPERIAN	PO BOX 2002, ALLEN, TX 75013	(888) 397-3742
TRANSUNION	2 BALDWIN PLACE, P. O. BOX 1000, CHESTER, PA 19022	(800) 888-4213

**I/We have received a copy of this disclosure as required by Federal Law and understand my/our rights regarding my/our credit scores**

\_\_\_\_\_  
(Applicant): CHARLES DTESTCASE

\_\_\_\_\_  
Date