



TransUnion Credit Report

Sandy R Beach

File #: 255
Customer: 1002

Date: 3/30/2010 1:05:12
User: JDoe

Reported: 3/30/2010

SSN: XXX-XX-6231

Date of Birth: 1/1/1970

Address: 6327 Kenmore

City/State/Zip: Fantasy Island, IL 60750

The **Report Header** shows the exact information entered on the applicant at the time the report was ordered.

Report Detail

Tradeline Overview

Total: 4
Current: 3
Unrated: 0
Current Neg: 1
Historical Neg: 1
Oldest Trade: 1/22/2000

Account Status

Accts Paid: 1
Current Past Due: 0
Total Past Due: \$0
Day 30: 1
Day 60: 1
Day 90: 2
Account Balance: \$327
Monthly Payment: \$21
Collections: 1

Credit line Information

Credit Limit: \$2,050
High Credit: \$662
Real Est. Balance: -
Rev. Balance: \$327
Installment Balance: -
Available Percentage: 84%
Inquires: 2
Past 6 mo.: 1
Public Records: 0

The **Report Detail** section gives you a snap shot overview of the applicant's credit history and current status.

Tradeline Overview

Total: Total # of Accounts
Current: Accounts currently active
Unrated: Accounts too new to be rated
Current Neg: Active accounts that have been past due
Historical Neg: Past accounts that have been past due
Oldest Trade: Oldest account

Account Status

Accts Paid: Total accounts paid off
Current Past Due: Currently active accounts that are past due
Total Past Due: Total amount past due
Day 30: # of accounts 30 days past due
Day 60: # of accounts 60 days past due
Day 90: # of account 90 days past due
Account Balance: Total amount still owed
Monthly Payment: Total minimum amount due every month
Collections: Number of accounts in collections

Credit line Information

Credit Limit: Most that can now be borrowed
High Credit: Most that has ever been owed
Real Est. Balance: Total amount of mortgage loans
Rev. Balance: Total amount of credit card balances
Installment Balance: Total amount of loan balances including car loans, student loans, etc.
Available Percentage: Available percentage of the credit limit
Inquiries: Total number of person(s) inquiring on this credit history
Past 6 mo.: Number of person(s) inquiring on this credit history during past 6 months
Public Records: Number of public records reported (liens Judaments. etc.)

Score

Scoring Model: The Fair Isaac Risk Score Model that TransUnion uses to calculate the score

Score: The applicant's credit score. The credit score can range from 300 to 850 points with 850 being the highest possible score. If there is no score or a negative score such as -9999 it means the applicant does NOT have enough open or active credit accounts to calculate a score.

Reasons affecting score: Up to four factors are disclosed and are displayed in order based on their relative impact on the final score.

Score

Scoring Model: FICO Risk Score, Classic (04)

Score: **689**

Reasons affecting score:

(039) Serious delinquency

(018) Number of accounts with delinquency

(005) Too many accounts with balances

(027) Too few accounts currently paid as agreed

No alert information is found in the file and/or inquiries do not impact the credit score

Personal Information

The Personal Information section from TransUnion includes the consumer's name, social security number, up to three different addresses, date of birth (if available), and telephone number (if available).

Personal Information

Name: SANDY R BEACH

DOB: 1/1/1970

SSN: XXX-XX-6231

Address: FANTASY ISLAND IL 60750
6327 N KENMORE

On File Since: 8/31/2006

Phone:

Name Type: Primary name

Reported On: 8/27/2006

Employment Information

The Employment Information section from TransUnion includes the company name, date hired (if available), income (if available), occupation (if available), and separation date (if available).

Employment Information

Company Name:	Office Supply City	Company Address:	123 Street, Chicago IL 60637
Occupation:	Manager		
Salary:	\$45,000	Date Hired:	6/1/2008
In File Date:		Separation Date	

Company Name:	Jones Supply Store	Company Address:	16 South Street, Chicago IL 60637
Occupation:	Manager		
Salary:	\$31,000	Date Hired:	7/20/2005
In File Date:	-	Separation Date	5/25/2008

Collections

The Collections information includes the name of the collection agency providing the information, the collector's kind of business designators, and the consumer's account number with the collection agency.

Collections

Creditor:	MEDICAL	Industry:	Collection services
Member Number:	0330D013/COLL SERV BU	Report Date:	9/29/2004
Balance:	\$0	Balance Date:	4/6/2005
Account:	1390428	Status:	(9P)Payment after charge
Date Assigned:		Date Closed:	1/24/2005
Record Code:	CL01	Closed Code:	F

Creditor: Name of creditor

Member number: Member number associated with account

Balance: Current balance as of the verified date

Account: Account number for the account

Date Assigned: Date the account was reported

Record Code: TransUnion Code

Industry: Type of servicer

Report Date: Last verified date on the account

Balance Date: Date balance last verified

Status: Status of the account

Date Closed: Date the account was closed

Closed Code: Verifies that the account has been closed

Tradelines

Under the trade lines portion of the credit report, creditors report the amount of loans and credit cards with payment histories that are **Open** (currently in use) **Closed** (no longer open and accessible).

Tradelines

Open Accounts												
Creditor		Date Opened		High Credit	Balance	Payment Term	Credit Limit	Historical Status			Payment Amount	Amount Past Due
Account Number	Date Rptd	Date Last Activity						30	60	90		
Account Type		Status		Closed Date								
MIDWEST NATL/B 018GS001		4/30/2005										
8XXXXXX1322	3/1/2010			\$10,000	\$10,000	36 Months	-	-	-	-	\$302	-
Installment		(01)Paid or paying as agreed										

Creditor: Name of creditor

Account Number: Account number of consumer

Account Type: Description of account type

Date Rptd: Date the account was last reported

Date Opened: Date the account was opened

Date of Last Activity: Date the account was last used

High Credit: Most amount the consumer has owed on account

Status: Status of account

Balance: Currently owed

Payment Term: Payment terms made with the company

Credit Limit: Most the consumer can owe

Historical Status 30 60 90: Number of times late at 30 days, at 60 day and at 90 days

Payment Amount: Last payment amount

Closed Date: Date account was closed, if closed

Amount Past Due: Total amount past due

Closed Accounts												
Creditor		Date Opened		High Credit	Balance	Payment Term	Credit Limit	Historical Status			Payment Amount	Amount Past Due
Account Number	Date Rptd	Date Last Activity						30	60	90		
Account Type		Status		Closed Date								
CHASE AUTO/B 08695001		8/26/2005										
8XXXXXX1231	1/17/2010			\$9,010	\$0		-	0	0	0	-	-
Installment		(01)Paid or paying as agreed										

Public Records

Public Records information consists of bankruptcies, liens, and civil actions against a consumer. This information will include; the reporting account's name and number, original filing date with court, status date if status is satisfied, released, vacated, discharged or dismissed, amount and type of public record, certificate or docket number, and code describing the consumer's association to the public record item per the Equal Credit Opportunity Act. Also provided is the plaintiff name; liability and asset amounts for bankruptcies only, voluntary indicator for bankruptcies only.



Public Records

Docket:	730928	Plaintiff:	
Record Type:	Chapter 13 bankruptcy	Amount:	-
Liability:	\$0	Court Type:	Federal District
Industry:	Miscellaneous and public	Date Filed:	10/2/2007
Acct. Designator:	Individual account	Assets:	\$0
Date Paid:	6/25/2008	Status:	

Inquiries

This is a list of companies that have inquired about the applicant's credit, usually for the purpose of extending new or additional credit. Numerous inquiries lower the applicant's summary score by about two points per inquiry.



Inquires

Name:	PENTAGROUP F	Number:	00004343
Type:	Collection services	Date:	3/25/2007

Details

This is a list of messages that have to do about the applicant's credit, social security number, name, and/or address.



Details

SSN Match Indicator: Difference of 2 digit between SSN on input and SSN on file

Credit data not suppressed

SSN ALERT: Mismatch - input does not match file

Score Derogatory Alert Flag: No alert information is found in the file and/or inquiries do not impact the credit score