



# TransUnion Credit Report

Sandy R Beach

File #: 6241 Date: 4/26/2011 1:08:58 PM  
Customer: 1002 User: Jdoe

**Reported:** 4/26/2011

**SSN:** XXX-XX-6231

**Date of Birth:** 1/1/1950

**Address:** 6327 Kenmore

**City/State/Zip:** Fantasy Island, IL 60750

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## Report Summary

### Tradeline Overview

Total: 4  
Current: 4  
Unrated: 0  
Current Neg: 0  
Historical Neg: 0  
Oldest Trade: 11/11/2001

### Account Status

Accts Paid: 2  
Current Past Due: 0  
Total Past Due: \$0  
Day 30: 0  
Day 60: 0  
Day 90: 0  
Account Balance: \$10,633  
Monthly Payment: \$302  
Collections: 0

### Credit line Information

Credit Limit: \$0  
High Credit: \$10,000  
Real Est. Balance: -  
Rev. Balance \$633  
Installment Balance: \$10,000  
Available Percentage: 0%  
Inquires: 1  
Past 6 mo.: 0  
Public Records: 0

## Score

Scoring Model: Vantage Score  
Score: **714**

Reasons affecting score:

- (TS) Time since oldest account opened is too recent
- (22) No revolving accounts with a valid credit amount
- (32) No bankcard accounts with a valid credit amount
- (50) No usable real estate accounts

## Personal Information

Name: SANDY R BEACH On File Since: 9/30/2007  
DOB: Phone:  
SSN: XXX-XX-6231 Name Type: Primary name

Address: FANTASY ISLAND IL 60750  
6327 N KENMORE

Reported On: 9/27/2007

**Employment Information**

Company Name: TEST A	Company Address:
Occupation: A TESTER	
Salary:	Date Hired: 4/1/2006
In File Date:	Separation Date:
Company Name: HARDWORK CORP	Company Address:
Occupation: LABORER	
Salary:	Date Hired:
In File Date:	Separation Date:

**Collections**

**Tradelines**

Open Accounts											
Creditor	Date Opened	High Credit	Balance	Payment Term	Credit Limit	Histotical 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		5/31/2006									
8XXXXXX1322	4/1/2011		\$10,000	\$10,000	36 Months	-	-	-	\$302	-	
Installment			(01)Paid or paying as agreed								
DISCOVER FIN/B 09616003		11/11/2001									
8XX9201	4/1/2011		-	\$633		-	-	-	-	-	
Revolving			(01)Paid or paying as agreed								
FIRST UNITED/B 03828001		5/31/2002									
8XXXXXXXX2311	4/1/2011		\$5,734	\$0		-	0	0	\$159	-	
Installment			(01)Paid or paying as agreed								

Closed Accounts											
Creditor	Date Opened	High Credit	Balance	Payment Term	Credit Limit	Histotical 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		9/26/2006									
8XXXXXX1231	2/17/2011		\$9,010	\$0		-	0	0	-	-	
Installment			(01)Paid or paying as agreed								

**Inquires**

Name:	PENTAGROUP F	Number:	00004343
Type:	Collection services	Date:	4/19/2008

**Public Records****Details**

(5504) Input; year issued: 1936-1950; state: PA; (est. Age obtained: 0 to )

(5504) File; year issued: 2008-0; state: GA; (est. Age obtained: 0 to )

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

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