



LMF CREDIT SERVICES INC.
 110-20 Jamaica Avenue 2A
 Richmond Hill NY 11418
 P (718) 275-3709 / F (347) 571-9090
 www.LMFCredit.com

January 23, 2014

Client Name: John
 Client Address: Middle Village NY
 Client Phone Number: C: (917)
 Client E-Mail Address: @AOL.COM

Referred By: MY REP

Email Address: _____

We would like to take this opportunity to thank you for your business. At this time, your credit repair process has been completed. The results are in:

	<u>Equifax</u>	<u>Experian</u>	<u>Transunion</u>
CREDIT SCORES BEFORE:	630	599	562
CREDIT SCORES AFTER COMPLETION:	631	N/A	666

	<u>Equifax</u>	<u>Experian</u>	<u>Transunion</u>
LVNV FUNDING LLC - #1269	N/A	REMAINS	REMAINS
LVNV FUNDING LLC - # 8951	N/A	REMAINS	REMAINS
VAN RU CREDIT CORP	DELETED	DELETED	DELETED
FIRST PREMIER BANK -# 8221	REMAINS	REMAINS	REMAINS
CB OF THE HUDSON V	N/A	REMAINS	N/A
AFNI INC	DELETED	DELETED	DELETED
HOME LOAN SERVICES	DELETED	DELETED	DELETED
CAP ONE	N/A	REMAINS	N/A
CREDIT ONE BANK	N/A	REMAINS	N/A
NEW YORK COUNTY REG FEDERAL TAX LIEN# 8003	REMAINS	REMAINS	REMAINS
QUEENS CNTY REG COURT JUDGEMENT #1741	REMAINS	REMAINS	DELETED
CVL CT CITY NY QUEENS JUDGMENT - # 0808	DELETED	DELETED	DELETED

- We recommended being added on 2 relative accounts. You were added on 0.
- We recommended obtaining 3 secured cards. You obtained 0.

SPECIAL OFFER - For _____ per trade line (or a _____ flat fee), plus a one time processing fee, we offer a re-do for any items that were unsuccessful in being removed.

***This offer expires on _____**

LMF Credit Services Inc.

Evaluation & Plan of Action (E+P)

File #: 5
August 14, 2013

Client: John

Percent chance of removal	Number of trade lines
30%	5
50%	1
70%	3
80%	3
Total:	12
*This is NOT a guarantee. These are statistics from our data base.	

PLAN OF ACTION: Suggestions to repair credit to increase fico scores

- Dispute all 12 item(s) on credit report. This will give you the best results. We will create these dispute letters for you.
- We recommend obtaining 3 secured credit card(s); one with at least a minimum credit limit of \$1000 and be added as an authorized user on 2 relative or friends accounts (**THEY MUST HAVE A GOOD PAY HISTORY - NO LATENESSES AND MUST BE OPEN FOR MORE THAN ONE YEAR**). NOTE: if you are not able to obtain an Authorized User account then a 4th Secured Card is advised. It is very important that you obtain this/these card(s) as soon as possible and start using the secured card(s) right away.
- When applying for a Secured Credit Card, DO NOT apply to a bank where you have an account that is in Collection, Charge-off or Judgment.
- We recommend using this/these card(s) & all your major credit cards, at least once a month. **This is necessary to help you reestablish positive credit.**
- Very important to keep balances on major credit cards (i.e. Visa, Mastercard, Amex) **35% or less** of total credit limit.
- YOU DON'T CURRENTLY HAVE A STORE CARD, PLEASE DO NOT APPLY FOR ONE AS IT WILL ONLY HURT YOUR CREDIT.**
- Make sure all payments, at least the minimum, are paid on time; this is **MOST IMPORTANT**. If not, it will counteract the process.
- We suggest you negotiate and settle the following unpaid judgments/collections. If you wish, you can contact The Perkins Group at (866) 235-2400 for NY OR Robert H. Yaffe, Esq., (305) 749-2341 robert@robertyaffe.com for FL to help you negotiate: LVNV Funding #1269, New York County Reg, Queens Cnty Reg Court & CVL CT City NY Queens
- Do not run your credit (except to obtain your secured credit cards) or apply for a new mortgage, car loan, boat loan or any other type of loan until after your credit repair process has been completed.

If you have any questions or would like to discuss your evaluation & plan of action, please feel free to contact us at (718)275-5134.

Referred by:
Email:



Before

201 Marple Ave. - P.O. Box 187
Clifton Heights, PA 19018
Voice: (610) 284-1000
Fax: (610) 284-1500

Reporting Bureau certifies compliance contractual requirements governing check of public records with these results.

Public Records Found For: [X] Applicant [] Spouse

SEND TO REPORT # FNMA #
LOAN TYPE REF. #
REPOSITORIES XP/TU/EF
ORDERED 8/14/2013 BY
COMPLETED 8/14/2013 PRICE

PROPERTY ADDRESS

BORROWER JOHN CO-BORROWER
SOC SEC # 8596 DOB SOC SEC # DOB
MARITAL STATUS DEPENDENTS
CURRENT ADDRESS MIDDLE VILLAGE, NY LENGTH
PREVIOUS ADDRESS LENGTH

EMPLOYMENT

EMPLOYER EMPLOYER
POSITION POSITION
SINCE SINCE
VERIFIED BY VERIFIED BY

Table with columns: CREDITOR ACCOUNT NUMBER, DATE REPORTED, DATE OPENED, DATE LAST ACTIVITY, HIGH CREDIT, BALANCE, PAYMENT TERM, STATUS, HISTORICAL STATUS (30+, 60+, 90+), AMOUNT PAST DUE

TRADE SUMMARY

Table with columns: COUNT, BALANCE, PAYMENT, PAST DUE. Rows include MORTGAGE, AUTO, EDUCATION, OTHER INSTALLMENT, OPEN, REVOLVING, OTHER, TOTAL, SECURED DEBT, UNSECURED DEBT.

DEROGATORY SUMMARY

Table with columns: CHARGE OFFS, DELINQ 30 DAYS, DELINQ 60 DAYS, DELINQ 90 DAYS, OTHER, INQUIRIES.

SCORE MODELS

3 JOHN 8596 EQUIFAX/FACTA BEACON 5.0 (630)
00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

2 JOHN 8596 TRANSUNION/FICO CLASSIC (04) (562)
038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
016 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION
FA - INQUIRIES IMPACTED THE CREDIT SCORE

1 JOHN 8596 EXPERIAN/FAIR, ISAAC (VER. 2) (599)
38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
16 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION
08 - TOO MANY INQUIRIES LAST 12 MONTHS



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Public Records Found For: Applicant Spouse

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REPORT # 4334924 FNMA #
 LOAN TYPE REF. #
 REPOSITORIES XP/TU/EF
 ORDERED 8/14/2013 BY ELIZABETH PITA
 COMPLETED 8/14/2013 PRICE \$9.35

PROPERTY ADDRESS

BORROWER		CO-BORROWER	
BORROWER	, JOHN	CO-BORROWER	
SOC SEC #	8596 DOB	SOC SEC #	DOB
MARITAL STATUS		DEPENDENTS	
CURRENT ADDRESS	MIDDLE VILLAGE, NY	LENGTH	
PREVIOUS ADDRESS		LENGTH	

E C C O N O M I C C O D E	W H O S E	CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	HISTORICAL STATUS			AMOUNT PAST DUE
									TIME PAST DUE	MOS	REV	
									30+	60+	90+	

SOURCE OF INFORMATION

- 1 - EXPERIAN 08/14/13
 NAME: JOHN 8596 DOB:
 NAME: JOHN 8596 DOB:
 SSN: 8596
 ADDRESS: FLUSHING, NY
 ADDRESS: BAYSIDE, NY
 ADDRESS: POUGHKEEPSIE, NY
 EMPLOYER:
 EMPLOYER:
- 2 - TRANSUNION 08/14/13
 NAME: JOHN
 NAME: DOB:
 SSN: 8596
 ADDRESS: OAKLAND GARDENS, NY
 ADDRESS: BAYSIDE, NY
 ADDRESS: POUGHKEEPSIE, NY
 EMPLOYER:
 EMPLOYER:
- 3 - EQUIFAX 08/14/13
 NAME: JOHN DOB:
 SSN: 8596
 ADDRESS: BAYSIDE, NY
 ADDRESS: POUGHKEEPSIE
 ADDRESS: OAKLAND GARDENS,
 EMPLOYER:
 EMPLOYER:

CREDIT

B B	APPLIED BANK	08/05	05/01	\$350	\$0	\$0	PAID	0	0	0	51	\$0
	4227		07/02		REV		XP					
	ACCOUNT CLOSED AT CONSUMER'S REQUEST											
A B	CITI-SHELL	07/13	09/09	\$200	\$0	\$0	PAID	0	0	0	46	\$0
	1871		12/11		REV		XP/TU/EF					
	ACCOUNT CLOSED BY CREDIT GRANTOR; AUTHORIZED USER											
R B	FIRST PREMIER BANK	10/03	07/01	\$300	\$0	\$0	PAID	0	0	0	28	\$0
	5433				REV		XP					
	ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											
A B	HSBC BANK	02/09	08/04	\$445	\$0	\$0	CRCDCLOST	0	0	0	33	\$0
	5407		02/09		REV		TU					
	CREDIT CARD STOLEN OR LOST; AUTHORIZED USER											

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Public Records Found For: Applicant Spouse

REPORT # FNMA #
 LOAN TYPE REF. #
 REPOSITORIES XP/TU/EF
 ORDERED 8/14/2013 BY
 COMPLETED 8/14/2013 PRICE

PROPERTY ADDRESS

BORROWER				CO-BORROWER			
BORROWER	JOHN			CO-BORROWER			
SOC SEC #	8596	DOB		SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			
CURRENT ADDRESS	MIDDLE VILLAGE, NY			LENGTH	LENGTH		
PREVIOUS ADDRESS				LENGTH			

E C O A	W H O L E	CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	HISTORICAL STATUS				AMOUNT PAST DUE
									30+	60+	90+	MOS REV	
T	B	HSBC BANK 5407	09/11	08/04 09/11	\$300	-	\$25 REV	AS AGREED XP/TU/EF	0	0	0	30	\$0

COLLECTION ACCOUNTS

✓	B	B	LVNV FUNDING LLC 4447	07/13	03/08	\$520	\$1071	\$1071	COLLECTION OPEN	001	XP/TU	0	0	0	63	\$1071	<i>Neq -30%</i>
FACTORING COMPANY; ORIGINAL CREDITOR: CREDIT ONE BANK N.A.																	
✓	B	B	LVNV FUNDING LLC 5178	07/13	12/11	\$821	\$966	\$966	COLLECTION OPEN	001	XP/TU	0	0	0	17	\$966	<i>-30%</i>
FACTORING COMPANY; ORIGINAL CREDITOR: CAPITAL ONE BANK USA N.A.																	
✓	B	B	VAN RU CREDIT CORP 5000	10/12	08/12 09/11	\$657	\$657	\$-	COLLECTION COLL	001	XP/TU/EF	0	0	0	1	\$657	<i>-50%</i>
ORIGINAL CREDITOR: CONSOLIDATED EDISON																	
✓	B	B	FIRST PREMIER BANK 5178	12/10	02/07 09/07	\$455	\$455	\$23*	CHARGE OFF REV	1	1	2	47	\$455		<i>-70%</i>	
Late Dates: LAST LATE DATE 08/07																	
✓	B	B	CB OF THE HUDSON V 1073	05/08	11/07	\$297	\$297	\$-	COLLECTION COLL	001	XP	0	0	0	1	\$297	<i>-70%</i>
ORIGINAL CREDITOR: ROYAL CARTING SERVICE - RESIDE																	
✓	B	B	AFNI, INC. 2038	12/09	10/09 09/07	\$125	\$125	\$125	COLLECTION OPEN	001	XP/TU/EF	0	0	0	1	\$125	<i>-70%</i>
FACTORING COMPANY; ORIGINAL CREDITOR: VERIZON INC.																	
✓	B	B	HOME LOAN SERVICES 7591	10/09	06/06 06/07	\$275000	\$0	\$0	FORECLOS MTG	360	XP/TU/EF	1	1	24	39	\$0	<i>-80%</i>
Late Dates: 9/09-120, 8/09-120, 7/09-120, 6/09-120, 5/09-120, 4/09-120, 3/09-120, 2/09-120, 1/09-120, 12/08-120, 11/08-120, 10/08-120, 9/08-120, 8/08-120, 7/08-120, 6/08-120, 5/08-120, 4/08-120, 3/08-120, 2/08-120, 1/08-120, 12/07-120, 11/07-120, 10/07-90, 9/07-60, 8/07-30																	
FORECLOSURE PROCEEDINGS STARTED; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST																	
✓	B	B	CAP ONE 5178	03/10	05/07	\$300	-	\$-	CHARGE OFF REV	1	1	3	34				<i>-80%</i>
PURCHASED BY ANOTHER LENDER; ACCOUNT CLOSED; SOLD TO NORTH STAR ACQUISITIONS																	
✓	B	B	CREDIT ONE BANK 4447	09/08	12/06 07/07	\$200	-	\$-	CHARGE OFF REV	1	1	4	22				<i>-80%</i>
Late Dates: 2/08-150+, 1/08-150+, 12/07-120, 11/07-90, 10/07-60, 9/07-30																	
PURCHASED BY ANOTHER LENDER																	

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Public Records Found For: Applicant Spouse

S E N D T O

REPORT #	FNMA #
LOAN TYPE	REF. #
REPOSITORIES	XP/TU/EF
ORDERED	8/14/2013 BY
COMPLETED	8/14/2013 PRICE

PROPERTY ADDRESS

BORROWER		CO-BORROWER	
BORROWER	JOHN	CO-BORROWER	
SOC SEC #	8596 DOB	SOC SEC #	DOB
MARITAL STATUS		DEPENDENTS	
CURRENT ADDRESS	MIDDLE VILLAGE, NY	LENGTH	
PREVIOUS ADDRESS		LENGTH	

E C O G R A	W H O S E	CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	HISTORICAL STATUS			AMOUNT PAST DUE
									30+	60+	90+	

OTHER CREDIT HISTORY

*** NO RECORD FOUND ***

PUBLIC RECORDS

B B NEW YORK COUNTY REG FEDERAL TAX LN XP/TU/EF	File Date: 03/09 Amount: \$16,836 Status Date: 03/09	Ref #: 9Q20 Plaintiff: Status: NOT RELEASED	<i>NEG -30% NEG -30% NEG -30%</i>
B B QUEENS CNTY REG COURT JUDGMENT XP/TU/EF	File Date: 09/09 Amount: \$5,618 Status Date: 09/09	Ref #: 0013 Plaintiff: STATE OF NEW YORK Status: NOT SATISFIED	
B B CVL CT CITY NY QUEENS JUDGMENT XP/TU/EF	File Date: 10/09 Amount: \$1,491 Status Date: 10/09	Ref #: CV13 Plaintiff: SLOMINS INC Status: NOT SATISFIED	

TU HIGH RISK FRAUD ALERT

2 JOHN
AVAILABLE AND CLEAR

ALERT

1 - ADDRESS DISCREPANCY: THERE IS A DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE INQUIRY AND THE ADDRESS(ES) ON FILE

1 - JOHN YOB:
EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

2 - TRANSUNION ID MISMATCH ALERT: CURRENT ADDRESS MISMATCH. INPUT DOES NOT MATCH FILE.

3 - ADDRESS DISCREPANCY: THERE IS A SUBSTANTIAL DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE INQUIRY AND THE ADDRESS(ES) ON FILE

INQUIRIES (LAST 120 DAYS)

XP	07/03/13	CHASE
XP/TU/EF	04/26/13	CAP ONE

CREDITORS

AFNI, INC.	PO BOX 3427, BLOOMINGTON, IL 61702	888-216-2408
AND FIN NET	POB 3427, BLOOMINGTON IL 61702-	(309) 828-5226
APPLIED BANK	601 DELAWARE AVE, WILMINGTON, DE 19801	561-982-9111
ASSOCIATES NATIONAL BANK	P O BOX 15687, WILMINGTON, DE 19850	800-5335600
CAP ONE	PO BOX 30281, SALT LAKE CITY, UT 84130	804-934-2025
CAP ONE BK	PO BOX 85520, RICHMOND, VA 23285	800-955-7070
CB OF THE HUDSON VALLE	155 N PLANK RD, NEWBURGH, NY 12550	845-561-6880
CHASE	PO BOX 15298, WILMINGTON, DE 19801	800-955-9900

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Public Records Found For: Applicant Spouse

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REPORT # FNMA #
 LOAN TYPE REF. #
 REPOSITORIES XP/TU/EP
 ORDERED 8/14/2013 BY
 COMPLETED 8/14/2013 PRICE

PROPERTY ADDRESS

BORROWER				CO-BORROWER			
BORROWER	JOHN			CO-BORROWER			
SOC SEC #	8596	DOB		SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			
CURRENT ADDRESS	MIDDLE VILLAGE, NY			LENGTH			
PREVIOUS ADDRESS				LENGTH			

E C O N O M I C C O D E	W H O S E	CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	HISTORICAL STATUS			AMOUNT PAST DUE	
									30+	60+	90+		
		CVL CT CITY NY QUEENS		8917 SUTPHIN BLVD, JAMAICA, NY 11435									BYMAILONLY
		FIRST NATL BK MARIN		PO BOX 98875, LAS VEGAS, NV 89193									877-825-3242
		FIRST PREMIER											605-357-3440
		FIRST PREMIER BANK		601 S MINNESOTA AVE, SIOUX FALLS, SD 57104									605-357-3440
		HM LN SERV											800-346-6437
		HOME LOAN SERVICES INC		150 ALLEGHENY CENTER MAL, PITTSBURGH, PA 15212									412-442-1340
		HOME LOANS SERVICES											800-346-6437
		HSBC BANK		PO BOX 5253, CAROL STREAM, IL 60197									800-477-6000
		LVNV FUNDING LLC		PO BOX 740281, HOUSTON, TX 77274									800-363-3115
		MANHATTAN CO		31 CHAMBERS STREET, NEW YORK, NY 10007									
		NEW YORK COUNTY REG		60 CENTRE ST, NEW YORK, NY 10007									BYMAILONLY
		NY COUNTY CLERK		, NEW YORK, NY 10007-1210									646-386-5955
		QUEEN COUNTY CIVIL COURT											718-262-7100
		QUEENS CITY COVIL COURT		120-55 QUEENS BLVD, JAMAICA, NY 11424									718-262-7100
		QUEENS CNTY		9027 SUTPHIN BLVD, JAMAICA, NY 11435									718-298-0611
		QUEENS CNTY REG COURT		8811 SUTPHIN BLVD, JAMAICA, NY 11435									BYMAILONLY
		QUEENS PTL		88-11 SUTPHIN BLVD, JAMAICA, NY 11435-3714									718-520-3713
		SHELL/CITI		PO BOX 6497, SIOUX FALLS, SD 57117									BYMAILONLY
		VAN RU		10024 SKOKIE BLVD RD, SKOKIE, IL 60077-1037									847-673-5560
		VAN RU CREDIT CORP		10024 SKOKIE BLVD, SKOKIE, IL 60077									847-673-5560

DISCLAIMER

- An asterisk (*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

- This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

- EXPERIAN	TRANSUNION	EQUIFAX
PO BOX 2002	PO BOX 1000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19022	ATLANTA, GA 30374
888-397-3742	800-888-4213	800-685-1111
www.experian.com/reportaccess	transunion.com/myoptions	www.equifax.com/fcra

MISCELLANEOUS INFORMATION

- Instant View Password:

- To verify the authenticity of this credit report, please visit <https://ucs.meridianlink.com> and click on the Instant View link. Enter report number 4834924 and password CY-4DB1056 to view the report. For any inquiries regarding this report or services provided by UNIVERSAL CREDIT SERVICES (CM) please contact us at 610-284-1000.

*** END OF REPORT 1/23/2014 9:29:27 AM ***



After

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Public Records Found For: Applicant Spouse

S E N D T O	REPORT #	FNMA #
	LOAN TYPE	REF. #
	REPOSITORIES	XP/TU/EF
	ORDERED	1/22/2014 BY
	COMPLETED	1/22/2014 PRICE

PROPERTY ADDRESS

BORROWER		CO-BORROWER	
BORROWER	JOHN	CO-BORROWER	
SOC SEC #	8596 DOB	SOC SEC #	DOB
MARITAL STATUS		DEPENDENTS	
CURRENT ADDRESS	MIDDLE VILLAGE, NY	LENGTH	
PREVIOUS ADDRESS		LENGTH	

EMPLOYMENT

EMPLOYER		EMPLOYER	
POSITION		POSITION	
SINCE	INCOME	SINCE	INCOME
VERIFIED	BY	VERIFIED	BY

E C C O N O M I C C O D E	W H O S E	CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	HISTORICAL STATUS			AMOUNT PAST DUE
									30+	60+	90+	

TRADE SUMMARY

	COUNT	BALANCE	PAYMENT	PAST DUE
MORTGAGE	0	0	0	0
AUTO	0	0	0	0
EDUCATION	0	0	0	0
OTHER INSTALLMENT	0	0	0	0
OPEN	2	2141	2141	2141
REVOLVING	7	455	48	455
OTHER	1	297	0	297
TOTAL	10	2893	2189	2893
SECURED DEBT	0	HIGH CREDIT		300
UNSECURED DEBT	2893	DEBT/HIGH CREDIT		964%

DEROGATORY SUMMARY

CHARGE OFFS	3	DELINQ 30 DAYS	3	INQUIRIES	2
COLLECTIONS	3	60 DAYS	3		
BANKRUPTCY ACCOUNTS	0	90 DAYS	3		
PUBLIC RECORDS	2	OTHER			

SCORE MODELS

- 3 JOHN 8596 **631**
EQUIFAX/FACTA BEACON 5.0
00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY
- 2 JOHN 8596 **666**
TRANSUNION/FICO CLASSIC (04)
038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
016 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION
018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
FA - INQUIRIES IMPACTED THE CREDIT SCORE
- 1 JOHN 8596 **N/A**
EXPERIAN/FAIR, ISAAC (VER. 2)
9002 - THE PROFILE REPORT DOES NOT CONTAIN ANY TRADELINE WHICH SATISFIES BOTH OF THE FOLLOWING: STATUS DATE WITHIN THE LAST SIX (6) MONTHS OR A BALANCE WITHIN THE LAST SIX (6) MONTHS. DOES NOT CONTAIN DISPUTED INFORMATION.



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Public Records Found For: Applicant Spouse

REPORT # FNMA #
 LOAN TYPE REF. #
 REPOSITORIES XP/TU/EF
 ORDERED 1/22/2014 BY
 COMPLETED 1/22/2014 PRICE

PROPERTY ADDRESS
 BORROWER JOHN CO-BORROWER
 SOC SEC # 8596 DOB SOC SEC # DOB
 MARITAL STATUS DEPENDENTS
 CURRENT ADDRESS MIDDLE VILLAGE, NY LENGTH
 PREVIOUS ADDRESS LENGTH

L C O A	W H O S E	CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	HISTORICAL STATUS			AMOUNT PAST DUE
									30+	60+	90+	

SOURCE OF INFORMATION

- 1 - EXPERIAN 01/22/14
 NAME: JOHN 8596 DOB:
 NAME: JOHN 8596 DOB: N/A
 SSN: -8596
 ADDRESS: FLUSHING, NY
 ADDRESS: BAYSIDE
 ADDRESS: POUGHKEEPSIE, NY
 EMPLOYER:
 EMPLOYER:
- 2 - TRANSUNION 01/22/14
 NAME: JOHN
 NAME: DOB:
 SSN: 8596
 ADDRESS: OAKLAND GARDENS, NY
 ADDRESS: BAYSIDE, NY
 ADDRESS: POUGHKEEPSIE, NY
 EMPLOYER:
 EMPLOYER:
- 3 - EQUIFAX 01/22/14
 NAME: JOHN
 SSN: 8596
 ADDRESS: MIDDLE VILLAGE, NY
 ADDRESS: BAYSIDE, NY
 ADDRESS: OAKLAND GARDENS, NY
 EMPLOYER:
 EMPLOYER:

CREDIT

B B	APPLIED BANK	08/05	05/01	\$350	\$0	\$0	PAID	0	0	0	51	\$0
	4227		07/02		REV		XP					
	ACCOUNT CLOSED AT CONSUMER'S REQUEST											
A B	CITI-SHELL	12/13	09/09	\$200	\$0	\$0	PAID	0	0	0	48	\$0
	1871		12/11		REV		XP/TU/EF					
	ACCOUNT CLOSED BY CREDIT GRANTOR; AUTHORIZED USER											
A B	HSBC BANK	02/09	08/04	\$445	\$0	\$0	CRCDLOST	0	0	0	33	\$0
	5407		02/09		REV		TU					
	CREDIT CARD STOLEN OR LOST; AUTHORIZED USER											
T B	HSBC BANK	09/11	08/04	\$300	-	\$25	AS AGREED	0	0	0	30	\$0
	5407		09/11		REV	MIN	XP/TU/EF					



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Public Records Found For: Applicant Spouse

REPORT # FNMA #
 LOAN TYPE REF. #
 REPOSITORIES XP/TU/EF
 ORDERED 1/22/2014 BY
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PROPERTY ADDRESS

BORROWER				CO-BORROWER			
BORROWER	JOHN			CO-BORROWER			
SOC SEC #	8596	DOB		SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			
CURRENT ADDRESS	MIDDLE VILLAGE, NY			LENGTH			
PREVIOUS ADDRESS				LENGTH			

E C C O N O M I C C O D E	W H O S E	CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	HISTORICAL STATUS			AMOUNT PAST DUE
									30+	60+	90+	

COLLECTION ACCOUNTS

B B	LVNV FUNDING LLC	4447	01/14	03/08	\$520	\$1125	\$1125	COLLECTION	0	0	0	1	\$1125
ACCOUNT INFORMATION DISPUTED BY CONSUMER; FACTORING COMPANY; ORIGINAL CREDITOR: CREDIT ONE BANK N.A.													
B B	LVNV FUNDING LLC	5178	01/14	12/11	\$821	\$1016	\$1016	COLLECTION	0	0	0	4	\$1016
ACCOUNT INFORMATION DISPUTED BY CONSUMER; FACTORING COMPANY; ORIGINAL CREDITOR: CAPITAL ONE BANK USA N.A.													
B B	FST PREMIE	5178	01/14	02/07	\$455	\$455	\$23*	CHARGE OFF	1	1	24	46	\$455
CHARGED OFF ACCOUNT													
B B	CB OF THE HUDSON V	1073	09/13	11/07	\$297	\$297	\$-	COLLECTION	0	0	0	1	\$297
ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: ROYAL CARTING SERVICE - RESID													
B B	CAP ONE	5178	03/10	05/07	\$300	\$0	\$0	CHARGE OFF	1	1	3	34	\$0
ACCOUNT PREVIOUSLY IN DISPUTE-NOW RESOLVED-REPORTED BY SUBSCRIBER; ACCOUNT CLOSED; SOLD TO ZENITH-SOARING 800-479-6011													
B B	CREDIT ONE BANK NA	4447	09/08	12/06	\$200	-	\$-	CHARGE OFF	1	1	4	22	\$0
Late Dates: 2/08-150+, 1/08-150+, 12/07-120, 11/07-90, 10/07-60, 9/07-30 PURCHASED BY ANOTHER LENDER; ACCOUNT CLOSED													

OTHER CREDIT HISTORY

*** NO RECORD FOUND ***

PUBLIC RECORDS

B B	NEW YORK COUNTY REG	FEDERAL TAX LN	XP/TU/EF	File Date: 03/09	Amount: \$16,836	Status Date: 03/09	Ref #: SQ20	Plaintiff: INTERNAL REVENUE SERV	Status: NOT RELEASED
B B	QUEENS CNTY REG COURT	JUDGMENT	XP/EF	File Date: 09/09	Amount: \$5,618	Status Date: 02/12	Ref #: 0013	Plaintiff: STATE OF NEW YORK	Status: SATISFIED

T U HIGH RISK FRAUD ALERT

2 - TRANTOS, JOHN

AVAILABLE AND CLEAR

When compiled as a Residential Mortgage Credit Report, the reporting bureau certifies the RMCR to meet all standards set forth by the FHA, FNMA, VA, FHLMC. The information has been obtained from sources deemed reliable, the accuracy of which the reporting bureau does not guarantee. This information has been furnished in response to an inquiry for the purpose of evaluating a credit risk. The inquirer has agreed to indemnify reporting bureau for any damages arising from misuse of this information, and this report is furnished in reliance upon that indemnity. This report must be held in strict confidence and in accordance with the Fair Credit Reporting Act.

REPORT KEY: B=BORROWER; C=CO-BORROWER; S=SHARED; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; T=TERMINATED



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Public Records Found For: Applicant Spouse

S E N D T O	REPORT #	FNMA #										
	LOAN TYPE	REF. #										
	REPOSITORIES XP/TU/EF											
	ORDERED 1/22/2014	BY										
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PROPERTY ADDRESS												
BORROWER												
BORROWER	JOHN	CO-BORROWER										
SOC SEC #	DOB	SOC SEC #										
MARITAL STATUS		DEPENDENTS										
CURRENT ADDRESS	MIDDLE VILLAGE, NY	LENGTH										
PREVIOUS ADDRESS		LENGTH										
E C O N O M I C S E	CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	HISTORICAL STATUS				AMOUNT PAST DUE
								TIME PAST DUE	MOS	REV		
								30+	60+	90+		

A L E R T

1 - ADDRESS DISCREPANCY: THERE IS A DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE INQUIRY AND THE ADDRESS(ES) ON FILE

1 - JOHN YOB:
 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

2 - TRANSUNION ID MISMATCH ALERT: CURRENT ADDRESS MISMATCH. INPUT DOES NOT MATCH FILE.

I N Q U I R I E S (L A S T 1 2 0 D A Y S)

XP/TU/EF 12/30/13 CAP ONE
 XP/TU/EF 12/22/13 CAP ONE

C R E D I T O R S

APPLIED BANK	601 DELAWARE AVE, WILMINGTON, DE 19801	561-982-9111
ASSOCIATES NATIONAL BANK	P O BOX 15687, WILMINGTON, DE 19850	800-5335600
CAP ONE	PO BOX 30281, SALT LAKE CITY, UT 84130	804-934-2025
CAP ONE BK	PO BOX 85520, RICHMOND, VA 23285	800-955-7070
CB OF THE HUDSON VALLE	155 N PLANK RD, NEWBURGH, NY 12550	845-561-6880
FIRST NATL BK MARIN	PO BOX 98875, LAS VEGAS, NV 89193	877-825-3242
FIRST PREMIER		605-357-3440
FIRST PREMIER BANK	601 S MINNESOTA AVE, SIOUX FALLS, SD 57104	605-357-3440
HSBC BANK	PO BOX 5253, CAROL STREAM, IL 60197	800-477-6000
LVNV FUNDING LLC	PO BOX 740281, HOUSTON, TX 77274	800-363-3115
MANHATTAN CO	31 CHAMBERS STREET, NEW YORK, NY 10007	
NEW YORK COUNTY REG	60 CENTRE ST, NEW YORK, NY 10007	BYMAILONLY
NY COUNTY CLERK	, NEW YORK, NY 10007-1210	646-386-5940
QUEENS CNTY REG COURT	8811 SUTPHIN BLVD, JAMAICA, NY 11435	BYMAILONLY
QUEENS PTL	88-11 SUTPHIN BLVD, JAMAICA, NY 11435-3714	718-520-3713
SHELL/CITI	PO BOX 6497, SIOUX FALLS, SD 57117	BYMAILONLY

D I S C L A I M E R

- An asterisk (*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

- This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

- EXPERIAN	TRANSUNION	EQUIFAX
PO BOX 2002	PO BOX 1000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19022	ATLANTA, GA 30374
888-397-3742	800-888-4213	800-685-1111
www.experian.com/reportaccess	transunion.com/myoptions	www.equifax.com/fcra

UCS
 UNIVERSAL CREDIT SERVICES, INC.
 201 Marple Ave. - P.O. Box 187
 Clifton Heights, PA 19018
 Voice: (610) 284-1000
 Fax: (610) 284-1500

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Public Records Found For: Applicant Spouse

S E N D T O	REPORT #	FNMA #
	LOAN TYPE	REF. #
	REPOSITORIES XF/TU/BF	
	ORDERED 1/22/2014 BY	
	COMPLETED 1/22/2014 PRICE	

PROPERTY ADDRESS

BORROWER			CO-BORROWER		
BORROWER	JOHN		CO-BORROWER		
SOC SEC #	8596	DOB	SOC SEC #	DOB	
MARITAL STATUS	DEPENDENTS				
CURRENT ADDRESS	MIDDLE VILLAGE,			LENGTH	
PREVIOUS ADDRESS				LENGTH	

E C O N O M I C	W H O S E	CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	HISTORICAL STATUS			AMOUNT PAST DUE
									30+	60+	90+	

M I S C E L L A N E O U S I N F O R M A T I O N

- Instant View Password:

- To verify the authenticity of this credit report, please visit <https://ucs.meridianlink.com> and click on the Instant View link. Enter report number 5121218 and password CY-BB752E to view the report. For any inquiries regarding this report or services provided by UNIVERSAL CREDIT SERVICES (CM) please contact us at 610-284-1000.

*** END OF REPORT 1/22/2014 8:52:51 AM ***