

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

- We recommend using **ALL YOUR CREDIT CARDS AT LEAST ONCE A MONTH** except for the store cards.
- We recommend obtaining 2 secured credit cards. You only obtained a total of 1.
- We recommend being added as an authorized user on 2 cards. You we added on 2

*New derogatory items may appear that were not on your initial credit report.

SPECIAL OFFER - For \$35 per trade line (or a \$275 flat fee), plus a one-time \$50 processing fee, we offer a re-do for any items that were unsuccessful in being removed.

This offer expires on January 17, 2014

Before

CREDIT PLUS

FILE #
SEND TO

FNMA #
NY 11021

DATE COMPLETED 6/17/2013
DATE ORDERED 6/17/2013
REPOSITORIES XP/TU/EF
PRICE
REF. #

CREDIT REPORT

RQD' BY
PRPD' BY
LOAN TYPE

PROPERTY ADDRESS

APPLICANT		CO-APPLICANT	
APPLICANT	SINGH,	CO-APPLICANT	
SOC SEC #	18463	DOB	01/16/1969
MARITAL STATUS		DEPENDENTS	
CURRENT ADDRESS	SOUTH RICHMOND HILL, NY 11419		LENGTH
PREVIOUS ADDRESS			LENGTH

SCORE MODELS

EQUIFAX/FACTA BEACON 5.0 - SINGH - 18463
SCORE: 622
00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT

TRANSUNION/FICO CLASSIC (04) - SINGH 18463
SCORE: 627
038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
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

EXPERIAN/FAIR, ISAAC (VER. 2) SINGH - 18463
SCORE: 670
38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
08 - TOO MANY INQUIRIES LAST 12 MONTHS

E C O S E	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS

		B B CAP ONE 2913	06/13	10/01 05/13	\$300 REV	\$200 MIN \$25	\$0	99	0	0	0	AS AGREED XP/TU/EF
		B B ASPIRE .0591 CLOSED	08/03	04/99 07/02	\$5300 REV	\$0 \$0	\$0	37	0	0	0	PAID TU
		B B BANK OF AMERICA 3224	05/05	09/99 11/02	\$4200 REV	\$0 \$0	\$0	42	0	0	0	INACTIVE XP/EF
		J B CHASE 0060	07/12	10/03 07/12	\$465000 MTG	\$0 180 \$0	\$0	99	0	0	0	PD WAS 30 XP/EF N 1 1

Late Dates: 3/11-30, 2/11-30, 1/11-30, 12/10-30, 11/10-30, 9/10-30, 7/10-30
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST; FANNIE MAE

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PROPERTY ADDRESS

APPLICANT **CO-APPLICANT**

APPLICANT	SINGH,	CO-APPLICANT	DOB	DEPENDENTS	DOB					
SOC SEC #	463	SOC SEC #	DOB	DEPENDENTS	DOB					
MARITAL STATUS										
B B PRSM/CBNA	02/13	09/07	\$5000	\$0	\$0 48	0	0	0	0	PAID
1438	08/08	REV	\$0	\$0						XP/TU/EF
ACCOUNT CLOSED BY CREDIT GRANTOR										
B B SEARS/CBSD	06/06	08/00	\$4000	\$0	\$0 70	0	0	0	0	INACTIVE
1656	10/02	REV	\$0	\$0						XP/EF
P B SELECT PORTFOLIO	11/03	07/02	\$400000	\$0	\$0 10	0	0	0	0	PAID
SVC	11/03	MTG	360 \$0							XP/TU/EF
1943	CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST; FANNIE MAE ACCOUNT									
J B WILSHIRECC	01/04	07/02	\$49999	\$0	\$0 12	0	0	0	0	PAID
1286	10/03	MTG	360 \$0							TU/EF
REAL ESTATE MORTGAGE										
T B DISCOVER FIN	04/06	02/03	\$7502	-	\$0 38	0	0	0	0	AS AGREED
1036	03/05	REV	\$15							TU/EF

COLLECTION ACCOUNTS

E C C O A S E	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS	
												DLA	ACCT TYPE
		B B HSBC BANK	03/12	11/01	\$8400	\$9878	\$9878	34	1	1	1	CHARGE OFF	
		17426		06/11	REV	\$228						XP/TU/EF	
		Late Dates: 1/12-150+, 12/11-150+, 11/11-120, 10/11-90, 9/11-60, 8/11-30											
		ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											
		B B NATL RECOVER	03/13	12/09	\$85	\$85	\$85	-	-	-	-	COLLECTION	
		2916		04/09	COLL	001 -						XP/TU/EF	
		PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL											
		B B BANK OF AMERICA	02/12	10/00	\$15000	\$0	\$0 99	1	1	1	3	CHARGE OFF	
		0067		06/11	REV	\$0						XP/TU/EF	
		Late Dates: 1/12-150+, 11/11-120, 10/11-90, 9/11-60, 8/11-30											
		PURCHASED BY ANOTHER LENDER; FLEXIBLE SPENDING CREDIT CARD; ACCOUNT CLOSED											
		B B CACH, LLC	02/13	02/12	\$8391	\$0	\$0	-	-	-	-	PAID COLL	
		5118		08/11	COLL	001 \$0						XP/TU/EF	
		ACCOUNT PAID FOR LESS THAN FULL BALANCE; ORIGINAL CREDITOR: BANK OF AMERICA, ASSIGNED ON 02/12											
		B B CHASE	05/13	05/02	\$14200	\$0	\$0 99	1	1	1	19	PAID COLL	
		2033		07/11	REV	\$0						XP/EF	

Handwritten notes:
 5000
 3000
 8000
 8000

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PROPERTY ADDRESS

APPLICANT CO-APPLICANT

APPLICANT SINGH, CO-APPLICANT
SOC SEC # -8463 DOB SOC SEC # DOB
MARITAL STATUS DEPENDENTS

Late Dates: 4/13-150+, 3/13-150+, 2/13-150+, 1/13-150+, 12/12-150+, 11/12-150+, 10/12-150+, 9/12-150+, 8/12-150+, 7/12-150+, 6/12-150+, 5/12-150+, 4/12-150+, 3/12-150+, 2/12-150+, 1/12-150+, 12/11-150+, 11/11-120, 10/11-90, 9/11-60, 8/11-30

ACCOUNT PAID FOR LESS THAN FULL BALANCE

B B CHASE 02/12 07/07 \$6000 \$0 \$0 54 1 1 4 CHARGE OFF
1517 07/11 REV \$0 XP/TU/EF

Late Dates: 1/12-120, 12/11-120, 11/11-120, 10/11-90, 9/11-60, 8/11-30
ACCOUNT TRANSFERRED OR SOLD; CHARGED OFF ACCOUNT

B B CITI 01/13 05/08 \$300 \$0 \$0 55 0 1 3 PAID CHGOFF
4003 05/11 REV \$0 XP/TU/EF

Late Dates: 11/11-120, 10/11-120, 9/11-90, 8/11-60
ACCOUNT PAID FOR LESS THAN FULL BALANCE; PAID CHARGE OFF

B B DISCOVER FIN SVCS LL 05/13 12/99 \$13500 \$0 \$0 99 1 1 4 SETTLED
5534 04/13 REV \$0 XP/TU/EF

Late Dates: 1/12-150+, 12/11-150+, 11/11-120, 10/11-90, 9/11-60, 8/11-30
ACCOUNT PAID IN FULL FOR LESS THAN THE FULL BALANCE

X B B MIDLAND FUND 01/13 02/12 \$2184 \$0 \$0 - - - PAID COLL
66331 11/12 COLL 001 \$0 XP/TU/EF

PAID COLLECTION; ORIGINAL CREDITOR: CHASE BANK USA N A

OTHER CREDIT HISTORY
*** NONE ***

INQUIRIES (LAST 120 DAYS)

XP B 05/17/13 BANK OF AMERICA BANKING

PUBLIC RECORDS

X B B QUEENS COUNTY CIVIL File Date: 09/12 Plaintiff: MIDLAND FUNDING LLC
Docket #: 7812 Amount: Action Type: JUDGMENT
Source: EF Status Date: -- Status: JUDGMENT

TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	3	0	0	0	0
AUTO	0	0	0	0	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	0	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	24	10078	17002	268	9878
OTHER	3	85	85	0	85
TOTAL	30	10163	17087	268	9963

SECURED DEBT 0 OLDEST TRADELINE 04/99

Hand
SOE
SOE
SOE
SOE

3000

