



**CREDIT PLUS INC**  
 31550 Winterplace Parkway, Salisbury, MD 21801  
 (800) 258-3488 \* FAX (800) 258-3287

**\* BEFORE \***

INFILE CREDIT REPORT

Report No  
 19005566

Provided For:  
 110-20 JAMAICA AVE  
 RICHMOND HILL, NY 11418

Date Received 12/8/2010	Date Issued 12/8/2010	Requested By
Loan Type	Reissue #	Charges \$8.92
Sources XP/TU/EF	Reference #	

GENERAL INFORMATION															
Borrower Name CRUZ,			Social Security No -0675			Age									
Co-Borrower Name			Social Security No			Age									
Current Address						Length									
Previous Address						Length									
Marital Status															
Dependents															
BORROWER					CO-BORROWER										
Employer					Employer										
Position					Position										
Since					Since										
Income					Income										
Verified By					Verified By										
CREDIT HISTORY															
E C O A K E Y	C R E D I T O R N A M E	A C C O U N T N U M B E R	D A T E R E P O R T E D	D A T E L A S T A C T I V I T Y	D A T E O P E N E D	H I G H C R E D I T	B A L A N C E T E R M S	P A S T D U E A M O U N T	H I S T O R I C A L S T A T U S				P R E S E N T S T A T U S		
									M O S R E V	T I M E S P A S T D U E	30+	60+		90+	
S C O R E M O D E L S															
3	CRUZ -	0675				467									
	EQUIFAX/FACTA BEACON 5.0														
	00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED														
	00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN														
	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	CRUZ -	0675				487									
	TRANSUNION/FICO CLASSIC (04)														
	038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED														
	013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN														
	010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS														
	018 - NUMBER OF ACCOUNTS WITH DELINQUENCY														
1	CRUZ -	675				469									
	EXPERIAN/FAIR, ISAAC (VER. 2)														
	38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED														
	13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN														
	20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT														
	10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS														
	08 - TOO MANY INQUIRIES LAST 12 MONTHS														
C R E D I T															
	BB KAY JEWELERS		11/10	07/09		\$5514	\$5514	\$0	17	0	0	0	R1		
			10/10			REV	MIN \$280						XP/TU/EF		
	JB AMERICAN HONDA FIN		12/10	11/08		\$16851	\$5149	\$0	25	0	0	0	I1		
			11/10			AUTO	036 \$468						XP/TU/EF		
	BB WFNB/EXPRESS		12/10	04/08		\$1270	\$1243	\$160	32	1	1	0	R3		
			08/10			REV	MIN \$60						XP/TU/EF		
			Late Dates: 12/10-60, 11/10-30												
	BB CHASE		12/10	06/08		\$1000	\$874	\$0	30	0	0	0	R1		
			12/10			REV	MIN \$26						XP/TU/EF		
	BB CITI-SHELL		11/10	09/03		\$591	\$777	\$279	33	1	1	2	R5		
			05/10			REV	MIN \$57						TU		
			Late Dates: 10/10-120, 9/10-90, 8/10-60, 7/10-30												
	ACCOUNT CLOSED BY CREDIT GRANTOR														

PAY DOWN

-30%

-30%

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



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Marital Status											
Dependents											
CREDIT HISTORY											
W B A M	CREDITOR NAME ACCOUNT NUMBER	DATE REPORTED DATE LAST ACTIVITY	DATE OPENED	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS				PRESENT STATUS
							MOS REV	30+	60+	90+	
	BB CAP ONE	11/10 09/10	09/07	\$500 REV	\$658 MIN \$49	\$0	38	0	0	0	R1 XP/TU/EF
	BB GEMB/JCP	11/10 09/10	03/08	\$322 REV	\$322 MIN \$20	\$35	33	2	0	0	R2 XP/TU/EF
	Late Dates: 11/10-30, 5/09-30										
	BB HSBC/BSBUY	11/10 08/10	10/07	\$300 REV	\$236 MIN \$43	\$73	40	3	2	0	R3 XP/TU/EF
	Late Dates: 11/10-60, 10/10-30, 7/10-30, 9/09-60, 8/09-30										
	BB MCYDSNB	11/10 09/10	04/08	- REV	\$116 MIN \$12	\$0	32	0	0	0	R1 XP/TU/EF
	BB ZALES/CBSD	11/10	09/10	\$500 REV	\$0 \$0	\$0	2	0	0	0	R1 XP/TU/EF
COLLECTION ACCOUNTS											
	BB GOLDKEY CRED	12/10 12/09	08/10	\$636 COLL	\$586 \$-	\$586	-	-	-	-	O9 TU/EF
	PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL										
	BB SUNRISE CREDIT SER	11/10	09/10	\$199 COLL	\$199 UNK \$-	\$199	1	0	0	0	O9 XP
	ORIGINAL CREDITOR: CABLEVISION										
OTHER CREDIT HISTORY											
*** NO RECORD FOUND ***											
INQUIRIES (LAST 120 DAYS)											
XP	10/05/10	BLOOM/DSNB									
EF	09/29/10	ZALES/CBSD									
PUBLIC RECORDS											
BB	CVL CT NY KINGS BRANCH JUDGMENT XP				File Date: 10/07 Amount: \$2,194 Status: Date: 10/07						Ref #: Plaintiff: L AND E RECOVERY LLC Status: NOT SATISFIED

PAY DOWN

-30!

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