creditxpert

Show applicants from every credit band how to improve their score and lock in the best rate and terms

	Applicant **ROLANDO** [redacted]		Co-applicant
TransUnion	**664** Current score	690 ▲26 Potential score	Not ordered
Experian	**711** Current score	744 ▲33 Potential score	Not ordered
Equifax	**677** Current score	686 ▲9 Potential score	Not ordered

Choose plan

Settings Used: Available cash: 10000 | Timeframe: Immediate

Current scores (called bureau scores) are provided by the credit bureaus. Predicted scores (called potential scores) and score changes (called potential improvements or score improvements) are provided by CreditXpert Inc. ("CXI") and are not bureau or FICO scores or changes. Predicted scores and score changes simulated by CreditXpert® products are only estimates. CXI does not guarantee that scores from any other company will change by the same amount, in the same way, or at all, or that correcting credit report information will result in a score improvement. CreditXpert products are based on credit reports from the bureaus. CXI is not responsible for inaccurate results, including any due to incorrect, incomplete, or outdated credit report information or incorrect assumptions about the future. CXI is not a credit counseling or credit repair organization. CXI is not endorsed by Equifax, Experian, TransUnion or FICO. THE FOREGOING IS NOT INTENDED TO PROVIDE OR IMPLY WARRANTIES OF ANY KIND. CREDITXPERT PRODUCTS ARE PROVIDED ON AN "AS IS" BASIS, AND CREDITXPERT INC. AND ITS DISTRIBUTORS DISCLAIM ANY AND ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, SYSTEM INTEGRATION, NON-INTERFERENCE AND/OR ACCURACY OF INFORMATIONAL CONTENT.

Premium Credit Bureau
2701 E ATLANTIC BLVD 2ND FLOOR, POMPANO BEACH, FL 33062
Phone: 305-468-1560
Fax: 305-468-1565

Add Product

SOFT PREQUAL CREDIT REPORT

FILE #	[redacted] FNMA # INVALID	DATE COMPLETED	8/3/2026	RQD' BY	[redacted]
SEND TO	HOME [redacted]	DATE ORDERED	8/3/2026		
	[redacted]	REPOSITORIES	XP/TU/EF	PRPD' BY	
		PRICE		LOAN TYPE	
	MIAMI, FL [redacted]	REF. #			
PROPERTY ADDRESS					

APPLICANT				CO-APPLICANT			
APPLICANT	[redacted] ROLANDO			CO-APPLICANT			
SOC SEC #	[redacted]	DOB	[redacted]	SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			
CURRENT ADDRESS	[redacted]				LENGTH 1		
PREVIOUS ADDRESS					LENGTH 5		

REMARKS

1 - EXPERIAN MESSAGE: SSN/ITIN MATCHES

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - ROLANDO [redacted]
SCORE: **677**
00040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00020 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
00010 - RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
00008 - TOO MANY INQUIRIES LAST 12 MONTHS

TRANSUNION/FICO CLASSIC (04) - ROLANDO [redacted]
SCORE: **664**
040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED
020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
008 - TOO MANY INQUIRIES LAST 12 MONTHS
FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - ROLANDO [redacted]
SCORE: **711**
10 - RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
02 - LEVEL OF DELINQUENCY ON ACCOUNTS
08 - TOO MANY INQUIRIES LAST 12 MONTHS
01 - AMOUNT OWED ON ACCOUNTS IS TOO HIGH

Request New Tradeline

OPEN ACCOUNTS

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
J	B	ONITY MORTGAGE CORPORA [redacted]	07/26	04/22 07/26	$528300 MTG	$482451 360 $3912	$0	50	0	0	0	AS AGREED XP/TU/EF

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

FILE #	[redacted] FNMA # INVALID	DATE COMPLETED	8/3/2026	RQD' BY	[redacted]
SEND TO	HOME [redacted]	DATE ORDERED	8/3/2026		
	[redacted]	REPOSITORIES	XP/TU/EF	PRPD' BY	
		PRICE		LOAN TYPE	
	MIAMI, FL [redacted]	REF. #			
PROPERTY ADDRESS					

APPLICANT / CO-APPLICANT

APPLICANT		CO-APPLICANT	
APPLICANT	[redacted], ROLANDO	CO-APPLICANT	
SOC SEC #	[redacted] DOB [redacted]	SOC SEC #	DOB
MARITAL STATUS		DEPENDENTS	

CLOSED ACCOUNTS

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED DLA	HIGH CREDIT OR LIMIT ACCT TYPE	BALANCE TERMS	PAST DUE	MO REV	30	60	90+	STATUS SOURCE
B	B	SEARS/CBNA [redacted] INACTIVE ACCOUNT	12/21	11/18 12/18	$2001 REV	$0 $0	$0	36	0	0	0	INACTIVE XP/TU/EF
J	B	SERVICING SOLUTIONS [redacted]	02/26	07/22 01/26	$30000 REV	$0 $0	$0	13	0	0	0	PAID XP/TU/EF
B	B	SYNCB/BRDC [redacted] CREDIT CARD STOLEN OR LOST	07/18	01/14 12/17	$7400 REV	$0 $0	$0	48	0	0	0	CRCDLOST TU
B	B	SYNCB/PPC [redacted] INACTIVE ACCOUNT	07/25	01/15 02/21	$1500 REV	$0 $0	$0	48	0	0	0	INACTIVE XP/TU/EF
B	B	SYNCB/SMRTCN [redacted] INACTIVE ACCOUNT	01/25	01/15 05/22	$800 REV	$0 $0	$0	48	0	0	0	INACTIVE XP/TU/EF
B	B	US BANK [redacted]	02/23	12/19 02/23	$83119 AUTO	$0 074 $0	$0	39	0	0	0	PAID XP/TU/EF

DEROGATORY ACCOUNTS

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED DLA	HIGH CREDIT OR LIMIT ACCT TYPE	BALANCE TERMS	PAST DUE	MO REV	30	60	90+	STATUS SOURCE
B	**B**	**CALVARY PORTFOLIO SVCS** [redacted]	**07/26**	**06/06** **06/26**	**$7458** **COLL**	**$7458** **$0**	**$0**		**1**	**0**	**0**	**COLLECTION** **XP/TU/EF**
B	**B**	**SEQUIUM** [redacted] **PAID COLLECTION; ORIGINAL CREDITOR: 11 COMCAST**	**07/26**	**04/26** **04/26**	**$88** **COLL**	**$0** **$0**	**$0**		**-**	**-**	**-**	**PAID COLL** **TU/EF**

OTHER CREDIT HISTORY

*** NONE ***

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	Applicant **ROLANDO** [redacted]		Co-applicant
TransUnion	**738** Current score	740 ▴2 Potential score	Not ordered
Experian	**743** Current score	766 ▴23 Potential score	Not ordered
Equifax	**742** Current score	760 ▴18 Potential score	Not ordered

Choose plan

Settings Used: Available cash: 10000 | Timeframe: Immediate

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		PRICE		LOAN TYPE	
	MIAMI, FL [redacted]	REF. #			
PROPERTY ADDRESS					

APPLICANT / CO-APPLICANT

APPLICANT	[redacted], ROLANDO		CO-APPLICANT		
SOC SEC #	[redacted]	DOB [redacted]	SOC SEC #		DOB
MARITAL STATUS			DEPENDENTS		
CURRENT ADDRESS	[redacted]			LENGTH 1	
PREVIOUS ADDRESS	[redacted]			LENGTH 5	

REMARKS

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SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - ROLANDO [redacted]
SCORE: 742
00040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00020 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
00010 - RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
00008 - TOO MANY INQUIRIES LAST 12 MONTHS

TRANSUNION/FICO CLASSIC (04) - ROLANDO [redacted]
SCORE: 738
040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED
020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
008 - TOO MANY INQUIRIES LAST 12 MONTHS
FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - ROLANDO [redacted]
SCORE: 743
10 - RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
02 - LEVEL OF DELINQUENCY ON ACCOUNTS
08 - TOO MANY INQUIRIES LAST 12 MONTHS
01 - AMOUNT OWED ON ACCOUNTS IS TOO HIGH

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FILE #	[redacted]	**FNMA #**		**DATE COMPLETED**	8/17/2026	**RQD' BY**	[redacted]
SEND TO	HOME F [redacted] P [redacted]			**DATE ORDERED**	8/17/2026		
	[redacted]			**REPOSITORIES**	XP/TU/EF	**PRPD' BY**	
				PRICE		**LOAN TYPE**	
				REF. #			
PROPERTY ADDRESS							

APPLICANT				**CO-APPLICANT**			
APPLICANT	[redacted] ROLANDO			**CO-APPLICANT**			
SOC SEC #	[redacted]	**DOB**	[redacted]	**SOC SEC #**		**DOB**	
MARITAL STATUS				**DEPENDENTS**	0		

NON-DEROGATORY ACCOUNTS

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
		[redacted]		06/25	AUTO	078 $532						XP/TU/EF
		History: 06/25; 0000000000										
M	B	WESTERN FUND [redacted]	05/25	09/22 05/25	$13649 AUTO	$9350 66 $388	$0	32	0	0	0	AS AGREED XP/TU/EF
		History: 05/25; 00000000000000000000000000000000										
B	B	BANK OF AMERICA [redacted]	07/25	02/23 06/25	$2000 REV	$1009 MIN $36	$0	30	0	0	0	AS AGREED XP/TU/EF
		History: 07/25; 000000000000000000000000000000										

DEROGATORY ACCOUNTS

*** NONE ***

OTHER CREDIT HISTORY

*** NONE ***

TRADE SUMMARY

The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to PREMIUM CREDIT BUREAU customer service.

-

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	1	0	0	0	0
AUTO	2	32274	37874	920	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	0	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	9	1009	11000	36	0
OTHER	0	0	0	0	0
TOTAL	3	33283	48874	956	0

[redacted]

[redacted] **KEY:** **B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED**

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