CREDIT PLUS INC

Add Product

31550 WINTERPLACE PKWY, SALISBURY, MD 21804
Phone: (800) 258-3488
Fax: (800) 258-3287

MERGED INFILE CREDIT REPORT

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

Public Records Found For: ☒ Applicant ☐ Spouse

FILE #	[redacted] FNMA #	DATE COMPLETED	11/30/2016	RQD' BY	[redacted]
SEND TO	[redacted] MORTGAGE [redacted]	DATE ORDERED	11/30/2016		
		REPOSITORIES	XP/TU/EF	PRPD' BY	
		PRICE	$13.61	LOAN TYPE	
		REF. #			
PROPERTY ADDRESS					

APPLICANT				CO-APPLICANT			
APPLICANT	GONZALEZ [redacted]			CO-APPLICANT			
SOC SEC #	[redacted]	DOB	[redacted]	SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			
CURRENT ADDRESS	[redacted], FL [redacted]			LENGTH	2		
PREVIOUS ADDRESS				LENGTH			

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA [redacted] GONZALEZ - [redacted]
SCORE: **556**
00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

TRANSUNION/FICO CLASSIC (04) - [redacted] GONZALEZ - [redacted]
SCORE: **588**
038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) [redacted] GONZALEZ - [redacted]
SCORE: **558**
38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
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
18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
08 - TOO MANY INQUIRIES LAST 12 MONTHS

Request New Tradeline

CREDIT

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	FED LOAN SERV [redacted]	[redacted]	[redacted]	[redacted] EDU	[redacted]	$0	[redacted]	0	0	0	AS AGREED XP/TU/EF

[redacted]

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

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

FILE #	[redacted] **FNMA #**	**DATE COMPLETED**	01/20/2017	**RQD' BY**	[redacted]
SEND TO	[redacted] MORTGAGE	**DATE ORDERED**	01/20/2017		
	[redacted]	**REPOSITORIES**	XP/TU/EF	**PRPD' BY**	
		PRICE	[redacted]	**LOAN TYPE**	
		REF. #			
PROPERTY ADDRESS					

APPLICANT				CO-APPLICANT			
APPLICANT	GONZALEZ [redacted]			**CO-APPLICANT**			
SOC SEC #	[redacted]	**DOB**	[redacted]	**SOC SEC #**		**DOB**	
MARITAL STATUS				**DEPENDENTS**			
CURRENT ADDRESS	[redacted], FL [redacted]			**LENGTH**	2		
PREVIOUS ADDRESS				**LENGTH**			

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA [redacted] GONZALEZ - [redacted]
SCORE: **668**
00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

TRANSUNION/FICO CLASSIC (04) - [redacted] GONZALEZ - [redacted]
SCORE: **688**
038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

EXPERIAN/FAIR, ISAAC (VER. 2) [redacted] GONZALEZ - [redacted]
SCORE: **686**
38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
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
18 - NUMBER OF ACCOUNTS WITH DELINQUENCY

Request New Tradeline

CREDIT

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	FED LOAN SERV [redacted]	[redacted]	[redacted]	[redacted] EDU	[redacted]	$0	[redacted]	0	0	0	AS AGREED XP/TU/EF

[redacted]

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

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