



CREDIT TECHNOLOGIES, INC. MERGED INFILE CREDIT REPORT

FILE # 626437 FNMA # INVALID DATE COMPLETED 01/05/2006 RQD' BY MORTGAGE ADMINISTRATO
 PREPARED FOR ABC MORTGAGE TEST - TESTML DATE ORDERED 1/4/2006
 1600 SUNFLOWER AVE STE 100 REPOSITORIES XP/TU/EF PRPD' BY
 COSTA MESA, CA 92626 PRICE LOAN TYPE
 REF. # PISTONS2

PROPERTY ADDRESS

APPLICANT WALLACE, BEN CO-APPLICANT
 SOC SEC # 999-99-9990 DOB SOC SEC # DOB
 MARITAL STATUS NOT DISCLOSED DEPENDENTS
 CURRENT ADDRESS 4 CHAMPIONSHIP DRIVE, AUBURN HILLS, MI 48326 LENGTH
 PREVIOUS ADDRESS LENGTH

SCORE MODELS

TRANSUNION/FICO CLASSIC (04) - BEN WALLACE - 999999990
 SCORE: 654
 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
 030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
 012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

EQUIFAX/FACTA BEACON 5.0 - BEN WALLACE - 999999990
 SCORE: 679
 00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 00002 - LEVEL OF DELINQUENCY ON ACCOUNTS

EXPERIAN/FAIR, ISAAC (VER. 2) - BEN WALLACE - 999999990
 SCORE: 743
 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
 08 - NUMBER OF RECENT INQUIRIES
 05 - NUMBER OF ACCOUNTS WITH BALANCES

CREDIT

E C O A	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	TERMS						
J B		HSBC MORTGAGE CORP U 547526 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST	12/05	08/04 11/05	\$351000 MTG 360 \$1426	\$351000	\$0	16	0	0	0	AS AGREED XP/TU/EF
J B		NCB NE ER 4489298 HOME EQUITY LINE OF CREDIT - REVOLVING TERMS	12/05	09/04 12/05	\$60000 MTG MIN \$308	\$54828	\$0	15	0	0	0	AS AGREED XP/TU/EF
J B		G M A C	12/05	08/03	\$44618	\$24540	\$0	28	0	0	0	AS AGREED

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

CREDIT TECHNOLOGIES: 50481 W. PONTIAC TRAIL, WIXOM, MI 48393 (P) 800-473-8221 (F) 888-445-4922

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.

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 SOC SEC # 999-99-9990 DOB SOC SEC # DOB
 MARITAL STATUS NOT DISCLOSED DEPENDENTS

CREDIT

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED		HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE								
		0859035		11/05		AUTO	060 \$743						XP/TU/EF
B B		CITIBANK N A 616059 NOTE LOAN	12/05	11/04 12/05		\$18084 INST	\$17803 180 \$54	\$0	13	0	0	0	AS AGREED XP/TU/EF
J B		BAY FEDERAL CREDIT U 138269	12/05	08/05 11/05		\$16207 AUTO	\$15313 048 \$373	\$0	4	0	0	0	AS AGREED XP/EF
P B		TABANK 506033* TRANSFERRED TO ANOTHER LENDER	04/02	11/01 04/02		\$6500 REV	\$6500 \$325*	\$0	04	0	0	0	CLOSED XP/TU/EF
J B		CHASE/CC 152300**	12/05	04/00 11/05		\$3914 REV	\$2667 MIN \$67	\$0	28	0	0	0	AS AGREED XP/TU/EF
A B		DISCOVER FIN SVS LLC 601100*	12/05	12/99 12/05		\$8300 REV	\$2652 MIN \$30	\$0	72	0	0	0	AS AGREED XP/TU/EF
A B		CAPITAL 1 BK 41217 Late Dates: 12/05-30	12/05	07/99 11/05		\$2276 REV	\$2347 MIN \$70	\$113	18	1	0	0	DELINQ 30 XP/TU/EF
B B		WELLS FARGO BANK 446542*	12/05	06/05 11/05		\$8000 REV	\$2347 MIN \$70	\$0	6	0	0	0	AS AGREED XP/TU/EF
A B		BAC/FLEET-BKCARD 430550 ACCOUNT CLOSED AT CONSUMER'S REQUEST	02/05	11/02 10/03		\$15000 REV	\$0 \$0	\$0	27	0	0	0	PAID XP
J B		BANK OF AMERICA MORT 13364025 SECOND MORTGAGE	09/04	06/03 08/04		\$55800 MTG	\$0 360 \$0	\$0	15	0	0	0	PAID XP/TU/EF
J B		BANK OF AMERICA MORT 1336189 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST	09/04	06/03 08/04		\$297600 MTG	\$0 360 \$0	\$0	15	0	0	0	PAID XP/TU/EF
B B		BANK OF STOCKTON 321122 CHECK CREDIT OR LINE OF CREDIT	08/99	12/97 07/99		\$500 REV	\$0 \$0	\$0	20	0	0	0	PAID XP/EF

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				DLA	ACCT TYPE							
B B		CAP ONE BK 529107**	04/00	04/99 03/00	\$569 REV	\$0 \$0	\$0	13	0	0	0	PAID XP/TU/EF
ACCOUNT CLOSED AT CONSUMER'S REQUEST												
A B		CAP ONE BK 438864*	03/99	08/94 02/99	\$8336 REV	\$0 \$0	\$0	56	0	0	0	PAID XP/TU
ACCOUNT CLOSED AT CONSUMER'S REQUEST												
A B		CBUSASEARS 504994*	12/05	08/02 05/04	\$2500 REV	\$0 \$0	\$0	40	0	0	0	AS AGREED XP/TU/EF
J B		CHRYSLER FINANCIAL 101306	01/04	06/01 10/03	\$17765 AUTO	\$0 060 \$0	\$0	33	0	0	0	PAID XP/TU/EF
A B		CITI 542418*	12/05	09/98 10/04	\$12200 REV	\$0 \$0	\$0	87	0	0	0	AS AGREED XP/EF
J B		FNB OMAHA 284255****	12/05	09/01 06/03	\$12500 REV	\$0 \$0	\$0	51	0	0	0	CRCDLOST XP/TU/EF
CREDIT CARD LOST OR STOLEN												
J B		FNB OMAHA 326227**	11/03	09/01 09/03	\$12500 REV	\$0 \$0	\$0	3	0	0	0	PAID XP/TU/EF
ACCOUNT CLOSED AT CONSUMER'S REQUEST												
B B		GEMB/MERVYNS 604589*	12/05	12/01 01/02	\$700 REV	\$0 \$0	\$0	40	0	0	0	PAID XP/TU/EF
ACCOUNT CLOSED AT CONSUMER'S REQUEST												
J B		HSBC/RS 04-490**	03/05	11/01 05/02	\$6500 REV	\$0 \$0	\$0	23	0	0	0	PAID XP/TU/EF
CLOSED												
B B		MCYGEMB 450203**	12/05	02/01 03/01	\$800 REV	\$0 \$0	\$0	59	0	0	0	CLOSED XP/TU/EF
ACCOUNT CLOSED AT CONSUMER'S REQUEST												
U B		THD/CBUSA 603532*	12/05	03/04 10/04	\$15000 REV	\$0 \$0	\$0	22	0	0	0	AS AGREED XP
B B		UNVL/CITI 549113*	02/03	02/02 12/02	\$6000 REV	\$0 \$0	\$0	13	0	0	0	CLOSED XP/TU/EF

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				DLA	ACCT TYPE							

ACCOUNT CLOSED AT CONSUMER'S REQUEST

B B		US DEPT OF EDUCATION	11/04	09/99	\$10704	\$0	\$0	1	0	0	0	PAID
		616059		11/04	EDU	120 \$0						XP/TU/EF
B B		WELLS FARGO ED FIN S	12/04	11/03	\$3537	\$0	\$0	14	0	0	0	PAID
		6160593071		12/04	EDU	120 \$0						XP/EF
B B		WELLS FARGO ED FIN S	12/04	10/02	\$3594	\$0	\$0	27	0	0	0	PAID
		616059307		12/04	EDU	120 \$0						XP/EF
A B		CITI	02/03	09/98	\$10700	-	\$0	46	0	0	0	AS AGREED
		542418*		02/03	REV	-						TU
U B		CITIBANK	01/05	11/04	-	-	-	-	-	-	-	INACTIVE
		6160593		11/04	EDU	-						EF
B B		FLEET CC	08/03	09/01	\$12500	-	\$0	23	0	0	0	AS AGREED
		430550**		08/03	REV	\$43						TU/EF

COLLECTION ACCOUNTS

*** NONE ***

OTHER CREDIT HISTORY

*** NONE ***

PUBLIC RECORDS

*** NONE ***

INQUIRIES (LAST 90 DAYS)

EF	01/03/06	BANKAMERIC
XP	01/03/06	BAC-MORTGAGE
TU	01/03/06	B OF A MORTG
XP	12/14/05	NATIONAL CITY BANK
XP	12/12/05	NATIONAL CITY BANK
TU/EF	12/06/05	CHASEHOME
XP	12/06/05	CHASE BANK NA
EF	11/04/05	CR TECHINC
XP/TU	11/04/05	CREDIT TECHNOLOGIES IN

SOURCE OF INFORMATION

1 EQUIFAX - PULLED ON: 01/04/06 - INFILE DATE: 01/22/98
 NAME: BEN WALLACE
 SSN: 999999990
 ADDRESS: 4 CHAMPIONSHIP DR, AUBURN HILLS, MI 48326 - REPORTED 09/04

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			PRICE			
			REF. #	PISTONS2		

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	APPLICANT		CO-APPLICANT		
APPLICANT	WALLACE, BEN		CO-APPLICANT		
SOC SEC #	999-99-9990	DOB	SOC SEC #	DOB	
MARITAL STATUS	NOT DISCLOSED		DEPENDENTS		

SOURCE OF INFORMATION

- 2 EXPERIAN - PULLED ON: 01/04/06
NAME: BEN WALLACE
SSN: 999999990
ADDRESS: 4 CHAMRIONSHIP DR, AUBURN HILLS, MI 48326 - REPORTED 07/03 - 06/05
- 3 TRANSUNION - PULLED ON: 01/04/06 - INFILE DATE: 05/01/98
NAME: BEN WALLACE
SSN: 999999990
ADDRESS: 4 CHAMPIONSHIP DR, AUBURN HILLS, MI 48326 - REPORTED 01/04

CREDITORS

BANK OF AMERICA MORTGA	1435 RIVER PARK DR, SACRAMENTO, CA 95815	BYMAILONLY
BANK OF AMERICA MORTGAGE	POB 35140, LOUISVILLE, KY 40232	800-444-4302
BANK OF AMERICA MTG	1435 RIVER PARK DRIVE #41, SACRAMENTO CA 95815	
BANK OF ST	301 E MINER AV, STOCKTON CA 95202	209-464-8781
BANK OF STOCKTON	301 E MAIN ST, STOCKTON, CA 95202	209-941-1250
BANKOFAMERIC/BANKAMERICA	10850 WHITE ROCK R MC-CA3-701-0276, RACHO CORDOVA, CA 95670	919-861-5240
BAY FEDERAL CREDIT U	4604 SCOTTS VALLEY DR, SCOTTS VALLEY, CA 95066-4203	831-479-6000
CAP 1 BANK	PO BOX 85015, RICHMOND VA 23285	800/258-9319
CAPITAL 1 BK *****	11013 W BROAD ST, GLEN ALLEN, VA 23060	800/955-7070
CAPITAL ONE BANK	PO BOX 85064, GLEN ALLEN VA 23058	888-298-2919
CBUSASEARS	133200 SMITH RD, CLEVELAND OH 44130	
CHASE BANK NA	250 W HURON MK FERGUSON, CLEVELAND, OH 44113	216-479-2500
CHASE/CC	225 CHASTAIN MEADOWS CT., KENNESAW GA 30144	800-477-6761
CHEMICAL BAN	1 CHASE SQUARE MC-4, ROCHESTER, NY 14643	716-258-6205
CHRY S CRED	PO BOX 1509, PLEASANTON, CA 94566	BYMAILONLY
CHRYSLER	PO BOX 551080, JACKSONVILLE, FL 32255	866-251-9400
CITI	P.O. BOX 6500, SIOUX FALLS SD 57117	BYMAILONLY
CITIBANK	701 E. 60TH ST NORTH, SIOUX FALLS SD 57104	800-967-2400
CITIBANK N A	701 E 60TH ST N, SIOUX FALLS, SD 57104	800-967-2400
CITIBANK STU	701 EAST 60TH STRE, SIOUX FALLS SD 57104	800-967-2400
CREDIT TECH	40480 GRAND RIVER, NOVI, MI 48375	800-445-4922
CREDIT TECHNOLOGIES IN	40480 GRAND RIVER AVE ST, NOVI, MI 48375	248-473-7400
DISCOVER FIN	POB 15316, WILMINGTON, DE 19850	800-347-2683
DISCOVER FINANCIAL SVC	PO BOX 15316, WILMINGTON, DE 19850	800/347-2683
DISCOVR CD	PO BOX15316, WILMINGTON DE 19850	
FLEET CC	680 BLAIR MILL ROAD, HORSHAM, PA 19044	302-791-4400

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			PRICE			
			REF. #	PISTONS2		

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	APPLICANT		CO-APPLICANT		
APPLICANT	WALLACE, BEN		CO-APPLICANT		
SOC SEC #	999-99-9990	DOB	SOC SEC #	DOB	
MARITAL STATUS	NOT DISCLOSED		DEPENDENTS		

CREDITORS

FNB OMAHA	1620 DODGE STREET, OMAHA NE 68197	800/688-7070
G M A C	PO BOX 12699, GLENDALE, AZ 85318	BYMAILONLY
GEMB/MERV	PO BOX 981400, EL PASO TX 79998	BYMAILONLY
GMAC	P O BOX 1994, EAST HANOVER NJ 07936	800-200-4622
HHLD BANK	POB 978, WOOD DALE IL 60191	800-695-6950
HRS/RECOVERY	90 CHRISTIANA RD, NEW CASTLE, DE 19720	800/365-0492
HSBC MORTGAGE CORP USA	2929 WALDEN AVE, DEPEW, NY 14043	716-651-6111
HSBC MORTGAGE CORP USA	CONSUMER DISPUTES POB 4604, BUFFALO, NY 14240	800-338-4626

HSBCMTG	2929 WALDEN AVENUE, DEPEW NY 14043	
M E/GECCCC	PO BOX 8122, MASON OH 45040	800-243-6552
MACYS	PO BOX 52186, PHOENIX, AZ 85072	
MCYGEMB	9111 DUKE BLVD, MASON, OH 45040	800-243-6552
NATIONAL CITY BANK	1900 E 9TH ST LOCATOR #2, CLEVELAND, OH 44114	BYMAILONLY
NATL CTY CRD	4661 EAST MAIN ST, COLUMBUS OH 43251	
NCB NE ER	4661 E MAIN ST, COLUMBUS, OH 43213	(800) 562-0055
NTL CITY	1 CASCADE PLAZA, AKRON OH 44305	
SEARS	13200 SMITH RD, CLEVELAND, OH 44130	BYMAILONLY
TA BANK	P O BOX 10930, WILMINGTON DE 19850	800/356-2333
TABANK*****	ONE CORPORATE COMM STE 400, NEW CASTLE, DE 19720	800/342-0930
THD/CBUSA	PO BOX 6003, HAGERSTOWN, MD 21747	BYMAILONLY
TRANSAMERICA BANK	11227 LAKEVIEW AVE, LENEXA, KS 66219	BYMAILONLY
UCS/UNIVERSAL CARD SER*****	PO BOX 44167, JACKSONVILLE, FL 32231	800/950-5114
UNVL/CITI	8787 BAYPINES, JACKSONVILLE FL 32201	904-954-7500
US DEP ED	501 BLEEKER STREET, UTICA, NY 13502	800-848-0979
US DEPT ED	PO BOX 7202, UTICA NY 13504	800/621-3115
US DEPT OF EDUCATION	501 BLEECKER ST, UTICA NY 13501	800/848-0979
WELLSFARGO	301 E 58TH ST N, SIOUX FALLS SD 57104	800-658-3567
WFB CD SVC	P.O. BOX 3696, PORTLAND OR 97208	800-642-4720

TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	4	405828	411000	1734	0
AUTO	3	39853	60825	1116	0
EDUCATION	4	0	0	0	0
OTHER INSTALLMENT	1	17803	18084	54	0
OPEN	0	0	0	0	0

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 REF. # PISTONS2

PROPERTY ADDRESS

	APPLICANT		CO-APPLICANT		
APPLICANT	WALLACE, BEN		CO-APPLICANT		
SOC SEC #	999-99-9990	DOB	SOC SEC #	DOB	
MARITAL STATUS	NOT DISCLOSED		DEPENDENTS		

TRADE SUMMARY

REVOLVING	20	16513	81890	605	113
OTHER	0	0	0	0	0
TOTAL	32	479997	571799	3509	113

SECURED DEBT	445681	OLDEST TRADELINE	08/94
UNSECURED DEBT	34316	DEBT/HIGH CREDIT	<u>85%</u>

DEROGATORY SUMMARY

CHARGE OFFS:	0	30 DAYS:	1	INQUIRIES:	9
COLLECTIONS:	0	60 DAYS:	0	MOST RECENT LATE:	undetermined
BANKRUPTCY:	0	90 DAYS:	0		
PUBLIC RECORDS:	0	OTHER:	0		

REMARKS

2 - EXPERIAN OFAC NAME MATCHING SERVICE: SPELLING OF NAME USED TO ACCESS REPORT DOES NOT MATCH OFAC LIST

MISCELLANEOUS INFORMATION

- Instant View Password: AR-D75715
 - To verify the authenticity of this credit report, please visit <https://credit.credittechnologies.com> and click on the Instant View link. Enter report number 626437 and password AR-D75715 to view the report. For any inquiries regarding this report or services provided by CREDIT TECHNOLOGIES please contact us at 800-473-8221.

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	www.transunion.com	www.equifax.com

*** END OF REPORT 8/28/2009 8:01:09 AM ***

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

CREDIT TECHNOLOGIES: 50481 W. PONTIAC TRAIL, WIXOM, MI 48393 (P) 800-473-8221 (F) 888-445-4922

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.

ABC MORTGAGE TEST
 1600 SUNFLOWER AVE STE 100
 COSTA MESA, CA 92626
 800.445.4922

**NOTICE TO THE HOME LOAN APPLICANT
 CREDIT SCORE INFORMATION DISCLOSURE**

WALLACE, BEN
 4 CHAMPIONSHIP DRIVE
 AUBURN HILLS, MI 48326

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions regarding the terms of the loan, contact the lender.

Your credit scores were provided by the following credit reporting agencies:

TRANS UNION	EQUIFAX CREDIT	EXPERIAN
PO BOX 4000	PO BOX 740241	PO BOX 2002
CHESTER, PA 19016	ATLANTA, GA 30374	ALLEN, TX 75013
866-887-2673	800-685-1111	888-397-3742
www.transunion.com	www.equifax.com	www.experian.com/reportaccess

The following information about your credit scores was created on 1/4/2006.

Applicant:WALLACE, BEN

Name of Score:EQUIFAX/FACTA BEACON 5.0

Credit Score:679 **Range:**300-850

Key Factors affecting the score

- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- LEVEL OF DELINQUENCY ON ACCOUNTS

Applicant:WALLACE, BEN

Name of Score:TRANSUNION/FICO CLASSIC (04)

Credit Score:654 **Range:**300-850

Key Factors affecting the score

- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

Applicant:WALLACE, BEN

Name of Score:EXPERIAN/FAIR, ISAAC (VER. 2)

Credit Score:743 **Range:**300-850

Key Factors affecting the score

- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
- NUMBER OF RECENT INQUIRIES
- NUMBER OF ACCOUNTS WITH BALANCES