

# freecreditreport.com™

Know your Score.™

Credit Report Prepared For:  
**SHAYLING O SANG**  
Report as Of: 3/16/2009



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## Personal Profile

Here you will find the personal information contained in your credit file, including your legal name(s), current and previous addresses, current and previous employers, and date of birth.

### Profile



**Name**  
*(Also Known As) AKA*  
**Year of Birth**  
**Address(es)**

SHAYLING O SANG  
SHAYLING KENWORTHY  
1978  
233 ROOSEVELT AVE APT G, LODI,  
NJ 07644-2134

12 E 3RD ST, CLIFTON, NJ 07011-  
1611

840 GRAND HWY APT 21D,  
CLERMONT, FL 34711-2744

**Current Employer**  
**Previous Employer**

TOTAL TEL  
A T AND T WIRELESS



Equifax

TransUnion

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TransUnion® Credit Reports and Scores  
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### Personal Statement

This space is reserved for statements of dispute. For most consumers, no information appears in this section.

## Credit Summary

This section gives you a broad look at your current and past credit status. Here you'll find the total number of open and closed accounts in your name, the total balance on those accounts, and delinquencies.

		Experian		Equifax	TransUnion
	<b>Real Estate</b>	<i>Count</i>	0		
		<i>Balance</i>	\$0.00		
		<i>Current</i>	0		
		<i>Delinquent</i>	0		
		<i>Other</i>	0		
	<b>Revolving</b> Current Account(s)	<i>Count</i>	4		
		<i>Balance</i>	\$310.00		
		<i>Current</i>	3		
		<i>Delinquent</i>	0		
		<i>Other</i>	1		
	<b>Installments</b> Current Account(s)	<i>Count</i>	13		
		<i>Balance</i>	\$4,387.00		
		<i>Current</i>	0		
		<i>Delinquent</i>	0		
		<i>Other</i>	3		
	<b>Other</b>	<i>Count</i>	0		
		<i>Balance</i>	\$0.00		
		<i>Current</i>	0		
		<i>Delinquent</i>	0		
		<i>Other</i>	0		
	<b>Collections</b> Current Account(s)	<i>Count</i>	8		
		<i>Balance</i>	\$9,598.00		
		<i>Current</i>	0		
		<i>Delinquent</i>	0		
		<i>Other</i>	0		

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		Experian		Equifax	TransUnion
	<b>All Accounts</b> Current Account(s)	<i>Count</i>	25		
		<i>Balance</i>	\$14,295.00		
		<i>Current</i>	3		
		<i>Delinquent</i>	0		
		<i>Other</i>	4		

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## Public Records

The information in this section comes from federal district bankruptcy records, state and county court records, tax liens and monetary judgments, and in some states, overdue child support records. Public records remain on your credit report for 7-10 years. Most consumers do not have public records information on their credit reports. There is no need to be concerned if no information is available.

### Public Records



There are no Public Records on your credit report at this time.



No History

Equifax

TransUnion

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## Credit Inquiries

This section contains specific information on each account you've opened in the past. Positive information about your accounts remains on your report indefinitely. We have provided **creditor contact information** in order to make it easier for you to resolve any issues. Use the addresses and phone numbers to contact them.

### VERIZON COMMUNICATION



**866-868-9369**  
6360 THOMPSON RD  
SYRACUSE, NY 13206

**Business Name** VERIZON COMMUNICATION  
**Inquiry Date** 5/29/2008  
**Business Type** Local Telephone Service Providers



Equifax

TransUnion

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### VERIZON COMMUNICATIONS



**866-868-9369**  
46 NORTH ST  
HYANNIS, MA 02601

**Business Name** VERIZON COMMUNICATIONS  
**Inquiry Date** 3/13/2008  
**Business Type** Local Telephone Service Providers



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TransUnion

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### CELENTANO STADTMAUER



**973-778-1771**  
1035 RT 46 EAST  
CLIFTON, NJ 07015

**Business Name** CELENTANO STADTMAUER  
**Inquiry Date** 10/18/2007  
**Business Type** Collections Attorney



Equifax

TransUnion

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### VERIZON COMMUNICATION



**866-868-9369**  
6360 THOMPSON RD  
SYRACUSE, NY 13206

**Business Name** VERIZON COMMUNICATION  
**Inquiry Date** 10/15/2007  
**Business Type** Local Telephone Service Providers



Equifax

TransUnion

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### VERIZON COMMUNICATION



**866-868-9369**  
6360 THOMPSON RD  
SYRACUSE, NY 13206

**Business Name**  
**Inquiry Date**  
**Business Type**

VERIZON COMMUNICATION  
10/14/2007  
Local Telephone Service Providers



Equifax

TransUnion

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### CELENTANO STADTMAUER



**973-778-1771**  
1035 RT 46 EAST  
CLIFTON, NJ 07015

**Business Name**  
**Inquiry Date**  
**Business Type**

CELENTANO STADTMAUER  
9/19/2007  
Collections Attorney



Equifax

TransUnion

#### What's missing from this picture?

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### WELLS FARGO BANK CBG



**877-778-5697**  
PO BOX 5445  
PORTLAND, OR 97228

**Business Name**  
**Inquiry Date**  
**Business Type**

WELLS FARGO BANK CBG  
9/12/2007  
All Banks - non specific



Equifax

TransUnion

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## Account History


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### NYS HIGHER ED SERVICES

 Potentially Negative

518-474-0991

99 WASHINGTON AVENUE  
ALBANY, NY 12255



**Account Name** NYS HIGHER ED SERVICES  
**Account #** 12866XXXX  
**Account Type** Education Loan  
**Balance**  
**Past Due**  
**Date Opened** 8/1/2004  
**Account Status** Open  
**Mo. Payment**  
**Payment Status** Credit grantor cannot locate consumer  
**High Balance**  
**Limit**  
**Terms** 120 Months  
**Comments**

Equifax

TransUnion

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#### 24/Mo Payment History

	2006					2007												2008							
Month	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	
Experian	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	OK

### AA ACTION COLLECTION

 Potentially Negative Closed

201-740-0044

517 S LIVINGSTON AVE  
LIVINGSTON, NJ 07039



**Account Name** AA ACTION COLLECTION  
**Account #** 3XXXX  
**Account Type** Collection Department / Agency / Attorney  
**Balance** \$2,000.00  
**Past Due**  
**Date Opened** 9/1/2008  
**Account Status** Closed  
**Mo. Payment**  
**Payment Status** Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department  
**High Balance**  
**Limit**  
**Terms** 1 Month  
**Comments**

Equifax

TransUnion

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#### 24/Mo Payment History

	2006		2007												2008										
Month	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	
Experian																									KD

## Account History

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### CAVALRY PORTFOLIO SERV

Potentially Negative Closed

800-501-0909

7 SKYLINE DR STE 3  
HAWTHORNE, NY 10532

**Account Name** CAVALRY PORTFOLIO SERV  
**Account #** 1319XXXX  
**Account Type** Collection Department / Agency / Attorney  
**Balance** \$1,032.00  
**Past Due** **\$1,032.00**  
**Date Opened** 5/1/2008  
**Account Status** Closed  
**Mo. Payment**  
**Payment Status** Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department  
**High Balance**  
**Limit**  
**Terms** 1 Month  
**Comments**

Equifax

TransUnion

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#### 24/Mo Payment History

	2007			2008												2009								
Month	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB
Experian																	KD	KD	KD	KD	ND	KD	KD	KD

### DEBT RECOVERY SOLUTION

Potentially Negative Closed

516-228-7100

900 MERCHANTS CONCOURSE  
WESTBURY, NY 11590

**Account Name** DEBT RECOVERY SOLUTION  
**Account #** 118352243842XXXX  
**Account Type** Unknown - Credit Extension, Review, Or Collection  
**Balance** \$305.00  
**Past Due** **\$305.00**  
**Date Opened** 1/1/2006  
**Account Status** Closed  
**Mo. Payment**  
**Payment Status** Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department  
**High Balance**  
**Limit**  
**Terms** 1 Month  
**Comments**

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#### 24/Mo Payment History

	2006			2007												2008								
Month	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL
Experian	KD	KD	KD	ND	KD	KD	KD	KD	KD	KD	ND	KD	KD	KD	KD	ND	KD	KD	KD	ND	KD	KD	KD	KD



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### ER SOLUTIONS

Potentially Negative Closed

800-444-8485

800 SW 39TH ST  
RENTON, WA 98057

**Account Name** ER SOLUTIONS  
**Account #** 4165XXXX  
**Account Type** Collection Department / Agency / Attorney  
**Balance** \$406.00  
**Past Due** **\$406.00**  
**Date Opened** 11/1/2007  
**Account Status** Closed  
**Mo. Payment**  
**Payment Status** Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department  
**High Balance**  
**Limit**  
**Terms** 1 Month  
**Comments**

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### 24/Mo Payment History

	2006			2007												2008										
Month	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB		
Experian																									KD	KD

### FAC/NAB

Potentially Negative Closed

615-256-7100

480 JAMES ROBERTSON PKWY  
NASHVILLE, TN 37219

**Account Name** FAC/NAB  
**Account #** 1127XXXX  
**Account Type** Collection Department / Agency / Attorney  
**Balance** \$1,050.00  
**Past Due** **\$1,050.00**  
**Date Opened** 6/1/2008  
**Account Status** Closed  
**Mo. Payment**  
**Payment Status** Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department  
**High Balance**  
**Limit**  
**Terms** 1 Month  
**Comments**

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TransUnion

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### 24/Mo Payment History

	2007			2008												2009														
Month	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR						
Experian																									KD	KD	KD	KD	KD	KD







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### MARAUDER CORPORATION

Potentially Negative Closed

**800-460-0082**

74923 HIGHWAY 111  
INDIAN WELLS, CA 92210

**Account Name** MARAUDER CORPORATION  
**Account #** 525XXXX  
**Account Type** Collection Department / Agency / Attorney  
**Balance** \$315.00  
**Past Due**  
**Date Opened** 10/1/2008  
**Account Status** Closed  
**Mo. Payment**  
**Payment Status** Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department  
**High Balance**  
**Limit**  
**Terms** 1 Month  
**Comments**

Equifax

TransUnion

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#### 24/Mo Payment History

	2007												2008												2009	
Month	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	JAN	
Experian																									KD	KD

### NATIONAL RECOVERY AGEN

Potentially Negative Closed

**717-540-7636**

2491 PAXTON ST  
HARRISBURG, PA 17111

**Account Name** NATIONAL RECOVERY AGEN  
**Account #** 774XXXX  
**Account Type** Collection Department / Agency / Attorney  
**Balance** \$130.00  
**Past Due** **\$130.00**  
**Date Opened** 11/1/2008  
**Account Status** Closed  
**Mo. Payment**  
**Payment Status** Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department  
**High Balance**  
**Limit**  
**Terms** 1 Month  
**Comments**

Equifax

TransUnion

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#### 24/Mo Payment History

	2007												2008												2009	
Month	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	JAN	
Experian																									KD	













## Account History

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### RJM ACQ LLC

Potentially Negative Closed

800-650-8784

575 UNDERHILL BLVD STE 2  
SYOSSET, NY 11791

**Account Name** RJM ACQ LLC  
**Account #** 281R01013571XXXX  
**Account Type** Unknown - Credit Extension, Review, Or Collection  
**Balance** \$933.00  
**Past Due** **\$933.00**  
**Date Opened** 12/1/2007  
**Account Status** Closed  
**Mo. Payment**  
**Payment Status** Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department  
**High Balance**  
**Limit**  
**Terms** 1 Month  
**Comments**

Equifax

TransUnion

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#### 24/Mo Payment History

	2007			2008												2009									
Month	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	
Experian													KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD

### UNITED COMPUURED

Potentially Negative Closed

513-481-7000

4190 HARRISON AVE  
CINCINNATI, OH 45211

**Account Name** UNITED COMPUURED  
**Account #** 791XXXX  
**Account Type** Returned Check  
**Balance** \$172.00  
**Past Due** **\$172.00**  
**Date Opened** 8/1/2003  
**Account Status** Closed  
**Mo. Payment**  
**Payment Status** Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department  
**High Balance**  
**Limit**  
**Terms** Unknown  
**Comments**

Equifax

TransUnion

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#### 24/Mo Payment History

	2001			2002												2003									
Month	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	
Experian																									KD

## Account History

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### UNITED COMPUCRED



Potentially Negative Closed

513-481-7000

4190 HARRISON AVE  
CINCINNATI, OH 45211

**Account Name** UNITED COMPUCRED  
**Account #** 791XXXX  
**Account Type** Returned Check  
**Balance** \$110.00  
**Past Due** **\$110.00**  
**Date Opened** 8/1/2003  
**Account Status** Closed  
**Mo. Payment**  
**Payment Status** Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department  
**High Balance Limit**  
**Terms** Unknown  
**Comments**



Equifax

TransUnion

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### 24/Mo Payment History

	2001			2002			2003																			
Month	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG		
Experian																										KD

### VERIZON NEW JERSEY INC



Potentially Negative Closed

No Phone Provided

500 TECHNOLOGY DR  
WELDON SPRING, MO 63304

**Account Name** VERIZON NEW JERSEY INC  
**Account #** 77756XXXX  
**Account Type** Unknown - Credit Extension, Review, Or Collection  
**Balance** \$1,157.00  
**Past Due** **\$1,157.00**  
**Date Opened** 6/1/2008  
**Account Status** Closed  
**Mo. Payment**  
**Payment Status** Charge-off  
**High Balance Limit**  
**Terms** 1 Month  
**Comments** Credit line closed-grantor request-reported by subscriber



Equifax

TransUnion

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### 24/Mo Payment History

	2007			2008												2009												
Month	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB				
Experian																										KD	KD	KD

## Account History

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### CHASE BANK USA, NA

Unknown

800-556-0011

PO BOX 9180  
PLEASANTON, CA 94566

**Account Name** CHASE BANK USA, NA  
**Account #** 001356XXXX  
**Account Type** Credit Card - Revolving Terms  
**Balance**  
**Past Due**  
**Date Opened** 12/1/2000  
**Account Status** Closed  
**Mo. Payment**  
**Payment Status** Account transferred to another office  
**High Balance** \$2,212.00  
**Limit**  
**Terms** Revolving  
**Comments** Transferred to another lender or claim purchased

Equifax

TransUnion

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www.FreeCreditReport.com

### 24/Mo Payment History

	2001												2002												
Month	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
Experian																									OK

### SALLIE MAE

Unknown

888-272-5543

1002 ARTHUR DR  
LYNN HAVEN, FL 32444

**Account Name** SALLIE MAE  
**Account #** 128668989XXXX  
**Account Type** Education Loan  
**Balance**  
**Past Due**  
**Date Opened** 8/1/1996  
**Account Status** Closed  
**Mo. Payment**  
**Payment Status** Account transferred to another office  
**High Balance**  
**Limit**  
**Terms** 70 Months  
**Comments** Transferred to another lender or claim purchased

Equifax

TransUnion

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www.FreeCreditReport.com

### 24/Mo Payment History

	2002			2003												2004								
Month	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP
Experian	OK	90	120	120	120	120	120	120	OK	OK	OK	OK	OK	90	120	120	120	120	120	120	120	KD	KD	OK



## Account History

This section contains specific information on each account you've opened in the past. Positive information about your accounts remains on your report indefinitely. We have provided creditor contact information in order to make it easier for you to resolve any issues. Use the addresses and phone numbers to contact them.

### STUDENT LOAN MKT ASSN

Unknown

570-826-0370

220 LASLEY AVE  
WILKES BARRE, PA 18706

**Account Name** STUDENT LOAN MKT ASSN  
**Account #** 128668989XXXX  
**Account Type** Education Loan  
**Balance**  
**Past Due**  
**Date Opened** 1/1/1997  
**Account Status** Closed  
**Mo. Payment**  
**Payment Status** Account transferred to another office  
**High Balance**  
**Limit**  
**Terms** Unknown  
**Comments** Transferred to another lender or claim purchased

Equifax

TransUnion

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#### 24/Mo Payment History

Month	1997					1998					1999													
	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	ND	ND	ND	OK	OK	OK	OK	OK	OK

### WACH/REC

Unknown

No Phone Provided

PO BOX 3117  
WINSTON SALEM, NC 27102

**Account Name** WACH/REC  
**Account #** 101013571XXXX  
**Account Type** Unknown - Credit Extension, Review, Or Collection  
**Balance**  
**Past Due**  
**Date Opened** 1/1/2006  
**Account Status** Closed  
**Mo. Payment**  
**Payment Status** Account transferred to another office  
**High Balance**  
**Limit**  
**Terms** Unknown  
**Comments** Transferred to another lender or claim purchased

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#### 24/Mo Payment History

Month	2006												2007											
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Experian												KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	OK

## Account History


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### MCYDSNB

 Current Closed

800-458-6229

9111 DUKE BLVD  
MASON, OH 45040



**Account Name** MCYDSNB  
**Account #** 15252347XXXX  
**Account Type** Revolving Charge Account  
**Balance** \$0.00  
**Past Due**  
**Date Opened** 4/1/1987  
**Account Status** Closed  
**Mo. Payment**  
**Payment Status** Current  
**High Balance** \$1,455.00  
**Limit**  
**Terms** Revolving  
**Comments** Credit line closed-grantor request-reported by subscriber

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TransUnion

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### 24/Mo Payment History


	2007												2008												2009	
Month	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB		
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		

### MCYDSNB

 Current Closed

800-458-6229

9111 DUKE BLVD  
MASON, OH 45040



**Account Name** MCYDSNB  
**Account #** 15252347XXXX  
**Account Type** Revolving Charge Account  
**Balance** \$0.00  
**Past Due**  
**Date Opened** 4/1/1987  
**Account Status** Closed  
**Mo. Payment**  
**Payment Status** Current  
**High Balance** \$1,455.00  
**Limit** \$1,000.00  
**Terms** Revolving  
**Comments** Credit line closed-grantor request-reported by subscriber

Equifax

TransUnion

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### 24/Mo Payment History

	2007												2008												2009	
Month	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB		
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK		

## Account History

This section contains specific information on each account you've opened in the past. Positive information about your accounts remains on your report indefinitely. We have provided creditor contact information in order to make it easier for you to resolve any issues. Use the addresses and phone numbers to contact them.

### SALUTE/UTB

 Current Closed

**877-846-0043**

PO BOX 105555  
ATLANTA, GA 30348

**Account Name** SALUTE/UTB  
**Account #** 414676000005XXXX  
**Account Type** Credit Card - Revolving Terms  
**Balance** \$310.00  
**Past Due**  
**Date Opened** 6/1/2008  
**Account Status** Closed  
**Mo. Payment** \$10.00  
**Payment Status** Current, was past due 150 days  
**High Balance** \$400.00  
**Limit** \$130.00  
**Terms** Revolving  
**Comments** Credit line closed-grantor request-reported by subscriber



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### 24/Mo Payment History

	2007												2008												2009		
Month	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR			
Experian																	OK	30	60	90	120	120	OK	OK			






### Payment History Legend

 <b>Current</b>	 <b>30 Days Late</b>	 <b>Key Derogatory**</b>
 <b>No Data*</b>	 <b>60 Days Late</b>	 <b>Repossession or Foreclosure</b>
	 <b>90 Days Late</b>	 <b>Payment Plan</b>
	 <b>120 Days Late</b>	

\*Sometimes the credit bureaus do not have information from a particular month on file.

\*\* For additional information on Key Derogatory, please see your Credit Report Guide.

### Account Status Legend

 <b>Current</b>	 <b>Current Closed</b>	 <b>Unknown</b>
 <b>Potentially Negative</b>	 <b>Potentially Negative Closed</b>	

## Credit Score

A PLUS Score is a numerical representation of your credit worthiness. The majority of lenders use some sort of credit scoring model to help predict what kind of credit risk you may be. For each bureau's score and score explanation, click on the colored tabs below.

### About your PLUS Score:

Your PLUS Score is formulated using the information in your credit file. Your score helps potential lenders, landlords, and employers quickly gauge your credit history and decide what kind of a risk they are taking if they approve your application. Your PLUS Score can range between 330 and 830, with a higher score indicating a lower risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

### What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. While lenders may use different scoring models to determine how you score, and each major credit bureau has its own method for calculating credit scores, the scoring models have been fairly well standardized so that a score at one bureau is roughly equivalent to the same score at another.

#### DISCLAIMER

The PLUS Score<sup>SM</sup>, developed by Experian, is not an endorsement or guarantee of your credit worthiness as seen by lenders. The different risk levels presented here are for educational use only. Your PLUS Score can help you understand what factors impact your credit score.

Please be aware that there are many scoring models used in the marketplace, and each lender's scoring model has its own set of factors. How each lender weighs their chosen factors may vary, but the exact formula used to calculate your score is proprietary. In general, the higher your score, the better your chances are of obtaining favorable rates and terms.

Your PLUS Score was calculated using your actual data from your credit file on the day that you requested your report, making it comparable to most scoring models in the industry. Keep in mind however that other factors, such as length of employment and annual salary, are often taken into consideration by lenders when making decisions about you.

Also note that each bureau has its own set of data, resulting in a separate PLUS Score for each of your credit files.

## Credit Score

A PLUS Score is a numerical representation of your credit worthiness. The majority of lenders use some sort of credit scoring model to help predict what kind of credit risk you may be. For each bureau's score and score explanation, click on the colored tabs below.



551

Poor

Credit Category

330 580 830

Equifax

TransUnion

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## Your Experian PLUS Score Explanation

**Percentile:** Your credit rating ranks *higher than 7.81%* of U.S. consumers.

### What factors **RAISE** you PLUS Score:

- Your credit report does not contain negative public records, such as a bankruptcy, lien, lawsuit or judgment filed within the last two years. This is having a positive impact on your credit score. Public record items may remain on your credit report for 7 to 15 years, depending on the item.
- You have worked a long time building a credit history, which is having a positive impact on your credit score. Having a history of long-term credit accounts that you consistently pay on-time is one way that lenders view your financial responsibility.

### What factors **LOWER** you PLUS Score:

- Your payment history shows 1 or more payments that were late by 30 days or more. Late payments count negatively against your credit score. Negative information can stay on your credit report for up to 7 years for some items, up to 10 years for bankruptcies and 15 years for unpaid tax liens.
- Your report does not show any open, currently active major credit card accounts, such as Discover, American Express, VISA, or MasterCard.
- Each time a potential lender or landlord pulls your credit report for review, an inquiry is placed on your file. Inquiries stay on your credit report for up to 2 years. Having several inquiries on your credit report is negatively affecting your score. They are not necessarily negative information, but too many inquiries may indicate to lenders that you are trying to take on more new debt or possibly overextending yourself.