

Allen,Ralph;CA-10650 Holman Ave APT 212/90024;RM-Q;RM-AA;

Applicant

Personal | Score Summary | Trades | Inquiries

07/27/2009 - 05:20:34 PM

Personal Information

Best Name	Other Name(s)	
RALPH L ALLEN	T ANDERSON ALLEN; * RALPH T CECIL; * ANDERSON BILERL * Does not match inquiry	
Best Social Security number	Other Social Security number(s)	Date of Birth
* 889-62-2795 * Does not match inquiry	* 889-19-4569 * Does not match inquiry	01/06/1961
Best Address	Other Address(es)	
10650 HOLMAN AVE APT 212 LOS ANGELES, CA 90024-5953 Reported 07/12/2005 to 03/13/2009 ; 21 times; last subscriber 6906014 by Update	* 2811 ARIZONA AVE APT 1 SANTA MONICA, CA 90404-1570 Reported 09/09/1995 to 03/16/2007 by Update * Does not match inquiry	* 1410 S BENTLEY AVE APT 104 LOS ANGELES, CA 90025-7310 Reported 05/02/2003 to 12/10/2006 by Update * Does not match inquiry

Score Summary

Risk Model	Score	Code	Score Factor Description
VantageScore (Score range: 501 - 990)	525	TV	Newest delinquency/derog status on accounts is too recent
		TS	Time since oldest account opened is too recent
		TB	Too few recently reported accounts presently current
		22	No revolving accounts with a valid credit amount

Trades

Mortgage Accounts
No Mortgage Accounts on file.

Installment Accounts

*ALLSOUTH FEDERAL CR UN / 1780536 / FC - Credit Unions

Open Date	Original Amount	Charge Off Amount	Status	Past Due	Last Paid Date	Scheduled Payment	Actual Payment	Balance Date	Current Balance
12/19/2005	\$1,500	\$667			10/25/2007			04/28/2009	

Account Condition: Unpaid balance reported as loss
 Payment Status: 180 days past due
 Account Type: Note Loan
 Account #: 238091
 Responsibility: Individual
 Account Terms: 24 Month
 Delinquency Counter: 30 60 90+ Derog
 (Past 7 years): 2 1 4 19
 Worst Delinquency:
 Worst Delinq Date:
 Months Reviewed: 41

*AMERICAN GENERAL FINAN / 1580090 / FP - Personal Loan Companies

Open Date	Original Amount	Charge Off Amount	Status	Past Due	Last Paid Date	Scheduled Payment	Actual Payment	Balance Date	Current Balance
12/17/2006	\$2,970	\$1,904		\$1,904	10/26/2007			07/03/2008	\$1,904

Account Condition: Unpaid balance reported as loss
 Payment Status: 180 days past due
 Account Type: Secured By Household Goods and Other Collateral
 Account #: 7032166040911819
 Responsibility: Individual
 Account Terms: 18 Month
 Delinquency Counter: 30 60 90+ Derog
 (Past 7 years): 0 1 11 2
 Worst Delinquency:
 Worst Delinq Date:
 Months Reviewed: 19

Revolving Accounts

*CFNAMEINBKE / 2307260 / AT - TBA Stores, Tire Dealers

Open Date	Credit Limit	High Balance	Charge Off Amount	Status	Past Due	Last Paid Date	Scheduled Payment	Actual Payment	Balance Date	Current Balance
01/23/2003	\$1,024	\$1,024	\$1,024			12/28/2006			01/19/2008	

Account Condition: Unpaid balance reported as loss
 Payment Status: Seriously past due
 Account Type: Revolving Charge Account
 Account #: 732149391
 Responsibility: Individual
 Account Terms: Revolving
 Delinquency Counter: 30 60 90+ Derog
 (Past 7 years): 1 0 1 2
 Worst Delinquency:
 Worst Delinq Date:
 Months Reviewed: 37

*CAP ONE / 1270246 / BC - Bank Credit Cards

Open Date	Credit Limit	High Balance	Charge Off Amount	Status	Past Due	Last Paid Date	Scheduled Payment	Actual Payment	Balance Date	Current Balance
08/07/2005	UNK	\$1,408	\$1,077		\$1,408	01/09/2007			05/04/2009	\$1,408

Account Condition: Unpaid balance reported as loss
 Payment Status: 180 days past due
 Account Type: Credit Card
 Account #: 4862362332524538
 Responsibility: Individual
 Account Terms: Revolving
 Delinquency Counter: 30 60 90+ Derog
 (Past 7 years): 2 1 4 14
 Worst Delinquency:
 Worst Delinq Date:
 Months Reviewed: 45

ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST

Inquiries

Date	Subscriber	Amount Type	Terms
01/01/2009	CLIENT SERVICES INC / 9981036 / Other Collection Agencies	Collection Department/Agency/Attorney	N/A
10/01/2008	CLIENT SERVICES INC / 9981036 / Other Collection Agencies	Collection Department/Agency/Attorney	N/A
12/23/2007	PIONEER CREDIT RECOVER / 0981258 / Other Collection Agencies	Collection Department/Agency/Attorney	N/A
09/23/2007	PIONEER CREDIT RECOVER / 0981258 / Other Collection Agencies	Collection Department/Agency/Attorney	N/A

END - Experian

Consumer Assistance

Experian
 701 Experian Parkway
 P.O. Box 2002
 Allen, TX 75013-0036
 (888) 397-3742
 www.experian.com/reportaccess