Decisioning Credit Profile Report and Score

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Allen,Ralph;Allen, Jane;CA-106;50 Holman Ave APT 212/90024;K-PH;PSUM;SHIELD;RM-Q;RM-AA;DEMOALL;VERIFY-DM;JOINT;OFAC;OFACMSG

Applicant | Spouse

Decline

Send a declination notice

1. Please review credit report carefully.
2. Call me for approval (555) 123-4567

Attribute	Range	Decision
Estimated Debt to Income Ratio*	14.3%	Accept
# of Bankruptcies	0	Accept
# of Judgements	1	Refer
# of Current Delinq/Derog	16	Decline
VantageScore	525	Decline

Personal | Messages | Demographics | Fraud Summary | Profile Summary | Score Summary | Trades | Inquiries | Direct Check

07/27/2009 -- 06:01:22 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)	
10850 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

Messages

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Date	Type	Statement
	OFAC Message	NAME DOES NOT MATCH OFAC/PLC LIST

Demographics

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Telephone

Best Telephone	Other Telephone(s)	
(310) 470-7004 Reported by Inquiry	(310) 477-9288 Reported by Inquiry	(310) 828-3373 Reported by Inquiry

Geo Code

State	County	Census Tract	Block Group	Metro Area
California	LOS ANGELES	265600	3	4480

Fraud Shield℠ Summary

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Indicator(s)	Inquiry Address	On-file Address

# of Inqs with this SSN Not Applicable
From 04/01/2009 Inquiry Count for Address=0

Profile Summary

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		Disputed Accounts:	0	Delinquency Counter: (Past 7 years)	30: 23	60: 13	90+: 49	Derog: 99	
Public Records:	0	Past Due Amount:	$19,114	Total Inquiries:	8			Satisfactory Accts:	10
Installment Bal:	$14,508	Monthly Pay:	$41*	Inquiries (last 6 mo):	1			Now Delinq/Derog:	16
Real Estate Bal:	N/A	Real Estate Pay:	N/A	Total Tradelines:	33			Was Delinq/Derog:	7
Revolving Bal:	$6,679	Revolving Avail:	20%	Paid Accounts:	16			Oldest Tradeline:	06/01/1993

*Not all trades are included in this calculation

Score Summary

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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
		19	Too few recently reported accounts presently current
		22	No revolving accounts with a valid credit amount

Trades

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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 Date	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 #: 230091
Responsibility: Individual
Account Terms: 24 Month

Payment History: (Up to 25 months)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2009	L	L	L	L								
2008	L	L	L	L	L	L	L	L	L	L	L	L
2007				1	2	3	4	5	6	L	L	L

Delinquency Counter: (Past 7 years) 30: 2, 60: 1, 90+: 4, Derog: 19
Worst Delinquency:
Worst Delinq Date:
Months Reviewed: 41

*AMERICAN GENERAL FINAN / 1500090 / FP - Personal Loan Companies

Open Date	Original Amount	Charge Off Amount	Status Date	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

Payment History: (Up to 25 months)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2008	5	6	6	6	6	L	L					
2007	C	C	C	C	2	C	3	4	5	6	3	4
2006												

Delinquency Counter: (Past 7 years) 30: 0, 60: 1, 90+: 11, Derog: 2
Worst Delinquency:
Worst Delinq Date:
Months Reviewed: 19

Revolving Accounts

*CFNA/MEINEKE / 2307260 / AT - TBA Stores, Tire Dealers

Open Date	Credit Limit	High Balance	Charge Off Amount	Status Date	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

Payment History: (Up to 25 months)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2008	L											
2007	C	C	1	3	-	G	-	-	-	-	-	-
2006	C	C	C	C	C	C	C	C	C	C	C	C

Delinquency Counter: (Past 7 years) 30: 1, 60: 0, 90+: 1, Derog: 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 Date	Past Due	Last Paid Date	Scheduled Payment	Actual Payment	Balance Date	Current Balance
08/07/2005	UNK	$1,400	$1,077		$1,400	01/09/2007			05/04/2009	$1,400

Account Condition: Unpaid balance reported as loss
Payment Status: 180 days past due
Account Type: Credit Card
Account #: 486262633252453 8
Responsibility: Individual
Account Terms: Revolving

Payment History: (Up to 25 months)

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2009	L	L	L	L	L							
2008	L	L	L	L	L	L	-	-	-	L	L	L
2007					2	3	4	5	6	-	-	-

Delinquency Counter: (Past 7 years) 30: 2, 60: 1, 90+: 4, Derog: 14
Worst Delinquency:
Worst Delinq Date:
Months Reviewed: 45

ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST

Inquiries

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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

Direct Check℠

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Subscriber	Subcode	Telephone	Address	City	State	Zip
AFNI, INC.	2980878	(888) 216-2408	PO BOX 3097	BLOOMINGTON	IL	61702-3097
ALLSOUTH FEDERAL CR UN	1780536	(803) 782-9830	FT JACKSON BLDG #4710	FORT JACKSON	SC	29207
AMERICAN GENERAL FINAN	1505870	(334) 279-5099	3452 EASTDALE CIR	MONTGOMERY	AL	36117-2163
WFFINANCE	2502260	(205) 244-9005	155A EASTERN BYP	MONTGOMERY	AL	36117-2007

END - - Experian Direct Check