

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				Account #:	238091											
Payment Status:	180 days past due				Responsibility:	Individual											
Account Type:	Note Loan				Account Terms:	24 Month											
Payment History: (Up to 25 months)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
	2009	L	L	L	L									2	1	4	19
	2008	L	L	L	L	L	L	L	L	L	L	L	Worst Delinquency:				
	2007			1	2	3	4	5	6	L	L	L	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				Account #:	7032166040911819												
Payment Status:	180 days past due				Responsibility:	Individual												
Account Type:	Secured By Household Goods and Other Collateral				Account Terms:	18 Month												
Payment History: (Up to 25 months)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog	
	2008	5	6	6	6	6	L	L						0	1	11	2	
	2007	C	C	C	C	2	C	3	4	5	6	3	4	Worst Delinquency:				
	2006												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				Account #:	732149391											
Payment Status:	Seriously past due				Responsibility:	Individual											
Account Type:	Revolving Charge Account				Account Terms:	Revolving											
Payment History: (Up to 25 months)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
	2008	L												1	0	1	2
	2007	C	C	1	3	-	G	-	-	-	-	-	Worst Delinquency:				
	2006	C	C	C	C	C	C	C	C	C	C	C	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				Account #:	4862362332524538											
Payment Status:	180 days past due				Responsibility:	Individual											
Account Type:	Credit Card				Account Terms:	Revolving											
Payment History: (Up to 25 months)	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
	2009	L	L	L	L	L								2	1	4	14
	2008	L	L	L	L	L	-	-	-	L	L	L	Worst Delinquency:				
	2007				2	3	4	5	6	-	-	-	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
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