

Credit Report

Applicant Information - Returned

Name: JOHN S DOE **Employer(s):** ACME INTERNATIONAL
Current Address: 12009 EAST BAY DR AMERUSA
 NEW YORK NY 10001
 08/01/2010

Profile Summary

Derogatory Items											
Public Records:	0	Number of Collections:	0	Number of Negative Trades:	0	Tradelines with any Historical Negative:	0	Occurance of Historical Negatives:	0		
Past Due Items											
Revolving Past Due Amount:	\$0	Installment Past Due Amount:		Mortgage Past Due Amount:	\$0	Open Account Past Due Amount:		Closed With Balance Past Due Amount:		Totals Past Due Amount:	\$0
Revolving											
Number of Revolving or Check Credit Trades:	1	High Credit:	\$744	Credit Limit:	\$0	Balance:	\$0	Monthly Payment:	\$0	% Credit Available:	100%
Installment											
Number of Installment Trades:	3	High Credit:	\$0	Credit Limit:	\$0	Balance:	\$0	Monthly Payment:	\$0	% Credit Available:	0%
Mortgage											
Number of Mortgage Trades:	4	High Credit:	\$128000	Credit Limit:	\$0	Balance:	\$125922	Monthly Payment:	\$1374	% Credit Available:	0%
Open											
Number of Open Trade Accounts:	0	High Credit:	\$0	Credit Limit:	\$0	Balance:	\$0	Monthly Payment:	\$0	% Credit Available:	0%
Closed With Balance											
Number of Closed With Balance:	0	High Credit:	\$0	Credit Limit:	\$0	Balance:	\$0	Monthly Payment:	\$0	% Credit Available:	0%
Totals											
Total Number of Trades:	8	High Credit:	\$128744	Credit Limit:	\$0	Balance:	\$125922	Monthly Payment:	\$1374	% Credit Available:	0%

Number of Inquiries: 2

Consumer Statements

Not Found

Consumer Rights Statements

Not Found

Fraud Indicators

Not Found

Credit Score

Credit Bureau Score:	777	Score Factors:	Level of delinquency on accounts Length of time accounts have been established Too few bank revolving accounts Too many inquiries last 12 months
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Public Records

Reported/Amount	ECOA	Assets/Liabilities	Type/Plaintiff/Attorney	Paid	Court/City, State
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Collection Accounts

Collection Agency	Paid/ECOA	Opened/Closed	Verified	High Credit/Current Balance	Type/Original Creditor	Remarks
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Tradelines

Name/Kind of Business	Type/Terms	ECOA	Opened/Reported	Balance	Limit	Past Due
BELK Department stores	Revolving	Individual account	10/20/2009 07/01/2010	\$0	\$744	\$0

Status: Paid or paying as agreed

Notes: Manual account

Finance, personal

360 Monthly

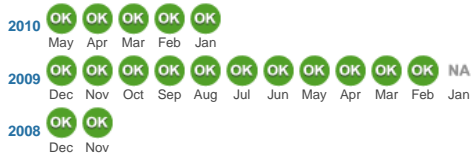
06/14/2010

Status: Paid or paying as agreed

Payment Amount / Frequency: \$24/Monthly

Notes: Manual account

Payment History



Name/Kind of Business	Type/Terms	ECOA	Opened/Reported	Balance	Limit	Past Due
MELLON MTG	Mortgage	Individual account	03/25/2004	\$0	\$175000	\$0
Banks	360 Monthly		05/23/2010			

Status: Paid or paying as agreed Closed

Payment Amount / Frequency: \$1863/Monthly

Notes: Manual account

Account was closed normally

05/31/2010

Closed

Payment History



Name/Kind of Business	Type/Terms	ECOA	Opened/Reported	Balance	Limit	Past Due
CHRYSLR FIN	Installment	Joint contractual liability on account	09/20/2009	\$0	\$8620	\$0
Finance, personal	60 Monthly		03/13/2010			

Status: Paid or paying as agreed Closed

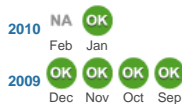
Notes: Manual account

Account was closed normally

01/06/2010

Closed

Payment History



Name/Kind of Business	Type/Terms	ECOA	Opened/Reported	Balance	Limit	Past Due
CHASE HM MTG	Mortgage	Joint contractual liability on account	03/24/2004	\$0	\$175000	\$0
Finance other than personal	360 Monthly		02/19/2007			

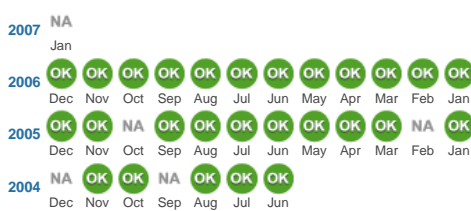
Status: Paid or paying as agreed

Payment Amount / Frequency: \$1871/Monthly

Notes: Manual account

Transfer

Payment History



Name/Kind of Business	Type/Terms	ECOA	Opened/Reported	Balance	Limit	Past Due
GMAC	Installment	Individual account	08/23/2002	\$0	\$10571	\$0
Finance other than personal	48 Monthly		11/30/2005			

Status: Paid or paying as agreed Closed

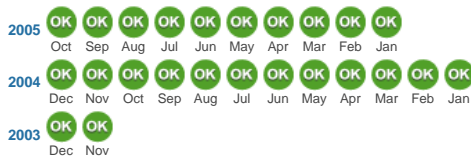
Payment Amount / Frequency: \$220/Monthly

Notes: Manual account

Account was closed normally

10/25/2005

Payment History



Name/Kind of Business	Type/Terms	ECOA	Opened/Reported	Balance	Limit	Past Due
CHASE HM MTG	Mortgage	Joint contractual liability on account	01/27/2003	\$0	\$172000	\$0
Finance other than personal	360 Monthly		04/30/2004			

Status: Paid or paying as agreed

Payment Amount / Frequency: \$1919/Monthly

Notes: Manual account

Payment History



Name/Kind of Business	Type/Terms	ECOA	Opened/Reported	Balance	Limit	Past Due
CITIBANK	Installment	Account relationship terminated	05/17/2000	\$0	\$12542	\$0
Banks	120 Monthly		12/04/2003			

Status: Paid or paying as agreed Closed

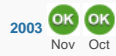
Payment Amount / Frequency: \$176/Monthly

Notes: Manual account

Account was closed normally

12/09/2003

Payment History



Inquiries

Name/Kind of Business	Date
MIDLAND CRED	07/17/2010
Collection services	
TEST SUBCODE	07/16/2010
Advertising	