

Bob Smith

SSN: **** 1234
 Date of Birth: 12/12/1989
 Current Address: 16 ABC St., unit 8, LYNN, MA 01902
 Credit Report as of 11/16/2018



Factors:
 1: Serious delinquency, and public record or collection filed
 2: Length of time revolving accounts have been established
 3: Length of time since derogatory public record or collection is too short
 4: Too few accounts currently paid as agreed

Requested by: Property Scout Realty	Credit Report Vendor: You Got Listings, Inc.	Credit Bureau: TransUnion
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Consumer Employment Information

Employer	Occupation
HT CORTE Y ESTILO UNISEX HECTOR CORTE Y ESTILO	WORKER BARBER

Consumer Credit Summary

Account Summary	Revolving Amounts Summary	Installment Amounts Summary	Totals Amounts Summary
Public Reordrs: 0 Collection Accounts: 2 Total Inquiries: 9 Total Accounts: 7 Revolving Accounts: 3 Installmnet Accounts: 4 Mortgage Accounts: 0 Open Accounts: 0 Unspecified Accounts: 0 Previous Negative Trade Accounts: 0 Previous negative Occurrences: 0	Available Credit: 28% High Balance: \$2,416 Credit Limit: \$2,778 Current Balance: \$1,990 Monthly Payment: \$180 Past Due: \$0	High Balance: \$24,799 Credit Limit: \$0 Current Balance: \$18,281 Monthly Payment: \$638 Past Due: \$0	High Balance: \$27,215 Credit Limit: \$2,778 Current Balance: \$20,271 Monthly Payment: \$818 Past Due: \$0

Extended Fraud Alert**#HK#EFCRA EXTENDED FRAUD ALERT**

ACTION MAY BE REQUIRED UNDER FCRA BEFORE OPENING OR MODIFYING AN ACCOUNT

Account Information

Creditor: KAY JEWELERS		
Type: revolving - Charge Account Responsibility: individual Rating: Charged off as bad debt	Current Balance: \$0 High Balance: \$324 Credit Limit: \$324 Most Recent Payment: 04/02/2013 Date Opened: 01/02/2013 Date Closed: 06/16/2013 (CHARGE OFF)	Sold To C E ACQUISITION GROUP LLC Original Creditor: Remarks: Purchased by another lender
Creditor: METRO CU		
Type: installment - Secured Responsibility: individual Rating: Paid or paying as agreed	Current Balance: \$343 Payment Terms: monthly Total Months: 012 Monthly Amount: \$87 High Balance: \$1,000 Most Recent Payment: 08/06/2018 Date Opened: 12/05/2017	Past Due History: # Months in Review (8) # Times 30 Days Late (0) # Times 60 Days Late (0) # Times 90 Days Late (0)

Collection Account Information

Creditor: COLLECTION		
Type: open - Factoring Company Account Responsibility: individual Rating: Collection account	Current Balance: \$1,266 Past Due Amount: \$1,266 Date Opened: 09/26/2017	Remarks: Account information disputed by consumer

Inquiries

Inquiry Party: THE BEST REALTY		
Industry: Real Estate and Public Accommodations	Date: 09/17/2018	Responsibility: individual
Inquiry Party: METRO CU		
Industry: Mail Order Houses	Date: 05/30/2018	Responsibility: individual
Inquiry Party: METRO CU		
Industry: CAP ONE	Date: 05/24/2018	Responsibility: individual