



CREDIT TECHNOLOGIES, INC.®

40480 Grand River Avenue, Suite H
 Novi, Michigan USA 48375-2874
 248.473.7400 Fax 248.473.7405
 www.CreditTechnologies.com

CREDIT REPORT

Report No	626437
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Provided For: ABC MORTGAGE TEST
 1600 SUNFLOWER AVE STE 100
 COSTA MESA, CA 92626
 714-708-6950

Date Received 1/4/2006	Date Issued 01/05/2006	Requested By MORTGAGE ADMINISTRATOR
Loan Type	Job #	Charges
Sources XP/TU/EF	Case # PISTONS2	

Property Address:

GENERAL INFORMATION			
Applicant Name	WALLACE, BEN	Spouse Name	
Social Security No	200-52-2006	Age	
Current Address	4 CHAMPIONSHIP DRIVE, AUBURN HILLS, MI 48326	Length	
Previous Address		Length	
Marital Status	NOT DISCLOSED		
Dependents			

APPLICANT		SPOUSE	
Employer		Employer	
Address		Address	
Position		Position	
Since	Income	Since	Income
Verified By	Date	Verified By	Date

CREDIT HISTORY												
W H O S E	CREDITOR ACCOUNT NUMBER	REPORTING DATE	DATE OPENED	HIGH CREDIT OR CREDIT LIMIT	PRESENT STATUS		HISTORICAL STATUS			ACCT TYPE TERMS (Manner of Payment)	REMARKS	
					BALANCE OWING	PAST DUE AMOUNT	MOS REV	TIMES PAST DUE 30+	60+			90+
----- SCORE MODELS -----												
3	BEN WALLACE - 200522006 TRANSUNION/FICO CLASSIC (04)			654								
	013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN											
	010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS											
	030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT											
	012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED											
1	BEN WALLACE - 200522006 EQUIFAX/FACTA BEACON 5.0			679								
	00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN											
	00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT											
	00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED											
	00002 - LEVEL OF DELINQUENCY ON ACCOUNTS											
2	BEN WALLACE - 200522006 EXPERIAN/FAIR, ISAAC (VER. 2)			743								
	14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED											
	10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS											
	08 - NUMBER OF RECENT INQUIRIES											
	05 - NUMBER OF ACCOUNTS WITH BALANCES											
----- CREDIT -----												
J	HSBC MORTGAGE CORP 547526	12/05M	08/04	\$351000	\$351000	\$0	16	0	0	0	MTG 360 \$1426	AS AGREED XP/TU/EF
	CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST											
J	NCB NE ER 4489298	12/05M	09/04	\$60000	\$54828	\$0	15	0	0	0	MTG MIN \$308	AS AGREED XP/TU/EF
	HOME EQUITY LINE OF CREDIT - REVOLVING TERMS											
J	G M A C 0859035	12/05M	08/03	\$44618	\$24540	\$0	28	0	0	0	AUTO 060 \$743	AS AGREED XP/TU/EF
B	CITIBANK N A 616059	12/05M	11/04	\$18084	\$17803	\$0	13	0	0	0	INST 180 \$54	AS AGREED XP/TU/EF
	NOTE LOAN											
J	BAY FEDERAL CREDIT 138269	12/05M	08/05	\$16207	\$15313	\$0	4	0	0	0	AUTO 048 \$373	AS AGREED XP/EF

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; S=SHARED; U=UNDESIGNATED; A=AUTHORIZED USER

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					BALANCE OWING	PAST DUE AMOUNT	MOS REV	TIMES PAST DUE 30+	60+			90+
S	TABANK 5060335 TRANSFERRED TO ANOTHER LENDER	04/02M	11/01	\$6500	\$6500	\$0	04	0	0	0	REV \$325*	CLOSED XP/TU/EF
J	CHASE/CC 15230035	12/05M	04/00	\$3914	\$2667	\$0	28	0	0	0	REV MIN \$67	AS AGREED XP/TU/EF
A	DISCOVER FIN SVS L 6011000	12/05M	12/99	\$8300	\$2652	\$0	72	0	0	0	REV MIN \$30	AS AGREED XP/TU/EF
A	CAPITAL 1 BK 41217 Late Dates: 12/05-30	12/05M	07/99	\$2276	\$2347	\$113	18	1	0	0	REV MIN \$70	DELINQ 30 XP/TU/EF
B	WELLS FARGO BANK 4465420	12/05M	06/05	\$8000	\$2347	\$0	6	0	0	0	REV MIN \$70	AS AGREED XP/TU/EF
A	BAC/FLEET-BKCARD 430550 ACCOUNT CLOSED AT CONSUMER'S REQUEST	02/05M	11/02	\$15000	\$0	\$0	27	0	0	0	REV	PAID XP
J	BANK OF AMERICA MO 13364025 SECOND MORTGAGE	09/04M	06/03	\$55800	\$0	\$0	15	0	0	0	MTG 360	PAID XP/TU/EF
J	BANK OF AMERICA MO 1336189 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST	09/04M	06/03	\$297600	\$0	\$0	15	0	0	0	MTG 360	PAID XP/TU/EF
B	BANK OF STOCKTON 321122 CHECK CREDIT OR LINE OF CREDIT	08/99M	12/97	\$500	\$0	\$0	20	0	0	0	REV	PAID XP/EF
B	CAP ONE BK 52910715 ACCOUNT CLOSED AT CONSUMER'S REQUEST	04/00M	04/99	\$569	\$0	\$0	13	0	0	0	REV	PAID XP/TU/EF
A	CAP ONE BK 4388641 ACCOUNT CLOSED AT CONSUMER'S REQUEST	03/99M	08/94	\$8336	\$0	\$0	56	0	0	0	REV	PAID XP/TU
A	CBUSASEARS 5049948	12/05M	08/02	\$2500	\$0	\$0	40	0	0	0	REV	AS AGREED XP/TU/EF
J	CHRYSLER FINANCIAL 101306	01/04M	06/01	\$17765	\$0	\$0	33	0	0	0	AUTO 060	PAID XP/TU/EF
A	CITI 5424180	12/05M	09/98	\$12200	\$0	\$0	87	0	0	0	REV	AS AGREED XP/EF
J	FNB OMAHA 284255594 CREDIT CARD LOST OR STOLEN	12/05M	09/01	\$12500	\$0	\$0	51	0	0	0	REV	CRCDLOST XP/TU/EF

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J	FNB OMAHA 32622752 ACCOUNT CLOSED AT CONSUMER'S REQUEST	11/03M	09/01	\$12500	\$0	\$0	3	0	0	0	REV	PAID XP/TU/EF
B	GEMB/MERVYNS 6045891 ACCOUNT CLOSED AT CONSUMER'S REQUEST	12/05M	12/01	\$700	\$0	\$0	40	0	0	0	REV	PAID XP/TU/EF
J	HSBC/RS 04-49001 CLOSED	03/05M	11/01	\$6500	\$0	\$0	23	0	0	0	REV	PAID XP/TU/EF
B	MCYGEMB 45020330 ACCOUNT CLOSED AT CONSUMER'S REQUEST	12/05M	02/01	\$800	\$0	\$0	59	0	0	0	REV	CLOSED XP/TU/EF
U	THD/CBUSA 6035320	12/05M	03/04	\$15000	\$0	\$0	22	0	0	0	REV	AS AGREED XP
B	UNVL/CITI 5491130 ACCOUNT CLOSED AT CONSUMER'S REQUEST	02/03M	02/02	\$6000	\$0	\$0	13	0	0	0	REV	CLOSED XP/TU/EF
B	US DEPT OF EDUCATI 616059	11/04M	09/99	\$10704	\$0	\$0	1	0	0	0	EDU 120	PAID XP/TU/EF
B	WELLS FARGO ED FIN 6160593071	12/04M	11/03	\$3537	\$0	\$0	14	0	0	0	EDU 120	PAID XP/EF
B	WELLS FARGO ED FIN 616059307	12/04M	10/02	\$3594	\$0	\$0	27	0	0	0	EDU 120	PAID XP/EF
A	CITI 5424180	02/03M	09/98	\$10700	-	\$0	46	0	0	0	REV	AS AGREED TU
U	CITIBANK 6160593	01/05M	11/04	UNK	-	-	-	-	-	-	EDU	INACTIVE EF
B	FLEET CC 43055000	08/03M	09/01	\$12500	-	\$0	23	0	0	0	REV	AS AGREED TU/EF \$43
----- C O L L E C T I O N A C C O U N T S -----												
*** NO RECORD FOUND ***												
----- P U B L I C R E C O R D S -----												
*** NO RECORD FOUND ***												
----- I N Q U I R I E S -----												
EF	01/03/06	BANKAMERIC										
XP	01/03/06	BAC-MORTGAGE										

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TU	01/03/06	B OF A MORTG									
XP	12/14/05	NATIONAL CITY BANK									
XP	12/12/05	NATIONAL CITY BANK									
TU/EF	12/06/05	CHASEHOME									
XP	12/06/05	CHASE BANK NA									
EF	11/04/05	CR TECHINC									
XP/TU	11/04/05	CREDIT TECHNOLOGIES IN									
XP	08/12/05	BAY FEDERAL CREDIT UNI									
XP	08/05/05	FAC - TTY									
XP	06/24/05	WELLS FARGO BANK									
TU	09/01/04	NAT'L CITY B									
EF	07/23/04	INFO1-FRSN									
XP	07/23/04	LANDAMERICA CREDIT SVC									
TU	07/23/04	LANDAM CR SV									

SOURCE OF INFORMATION

1 - EQUIFAX
 NAME: BEN WALLACE
 SSN: 200-52-2006
 ADDRESS: 4 CHAMPIONSHIP DR, AUBURN HILLS, MI 48326

2 - EXPERIAN
 NAME: BEN WALLACE
 SSN: 200-52-2006
 ADDRESS: 4 CHAMRIONSHIP DR, AUBURN HILLS, MI 48326 07/03

3 - TRANSUNION
 NAME: BEN WALLACE
 SSN: 200-52-2006
 ADDRESS: 4 CHAMPIONSHIP DR, AUBURN HILLS, MI 48326 01/04

TRADE SUMMARY

	COUNT	BALANCE	HIGH CREDIT	PAYMENT	PAST DUE
MORTGAGE	4	405828	411000	1734	0
AUTO	3	39853	60825	1116	0
EDUCATION	4	0	0	0	0
OTHER INSTALLMENT	1	17803	18084	54	0
OPEN	0	0	0	0	0
REVOLVING	20	16513	81890	605	113
OTHER	0	0	0	0	0
TOTAL	32	479997	571799	3509	113

SECURED DEBT 445681 OLDEST TRADELINE 08/94
 UNSECURED DEBT 34316 DEBT/HIGH CREDIT 85%

DEROGATORY SUMMARY

	COUNT	DELINQ	30 DAYS	60 DAYS	90 DAYS	OTHER	INQUIRIES
CHARGE OFFS	0		1				16
COLLECTIONS	0		0				
BANKRUPTCY ACCOUNTS	0		0				
PUBLIC RECORDS	0		0				

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C R E D I T O R S											
	BANK OF AMERICA MORTGA	BYMAILONLY		1435 RIVER PARK DR						SACRAMENTO, CA 95815	
	BANK OF AMERICA MORTGAGE	800-444-4302		POB 35140						LOUISVILLE, KY 40232	
	BANK OF AMERICA MTG			1435 RIVER PARK DRIVE #41						SACRAMENTO CA 95815	
	BANK OF ST	209-464-8781		301 E MINER AV						STOCKTON CA 95202	
	BANK OF STOCKTON	209-941-1250		301 E MAIN ST						STOCKTON, CA 95202	
	BANKOFAMERIC/BANKAMERICA	919-861-5240		10850 WHITE ROCK R MC-CA3-701						RACHO CORDOVA, CA 95670	
	BAY FEDERAL CREDIT U	831-479-6000		4604 SCOTTS VALLEY DR						SCOTTS VALLEY, CA 95066-4203	
	BAY FEDERAL CREDIT UNI	(831) 479-6000		333 CLARES ST						CAPITOLA, CA 95010	
	CAP 1 BANK	800/258-9319		PO BOX 85015						RICHMOND VA 23285	
	CAPITAL 1 BK *****	800/955-7070		11013 W BROAD ST						GLEN ALLEN, VA 23060	
	CAPITAL ONE BANK	888-298-2919		PO BOX 85064						GLEN ALLEN VA 23058	
	CBUSASEARS			133200 SMITH RD						CLEVELAND OH 44130	
	CHASE BANK NA	216-479-2500		250 W HURON MK FERGUSON						CLEVELAND, OH 44113	
	CHASE/CC	800-477-6761		225 CHASTAIN MEADOWS CT.						KENNESAW GA 30144	
	CHEMICAL BAN	716-258-6205		1 CHASE SQUARE MC-4						ROCHESTER, NY 14643	
	CHRYSL CRED	BYMAILONLY		PO BOX 1509						PLEASANTON, CA 94566	
	CHRYSLER	866-251-9400		PO BOX 551080						JACKSONVILLE, FL 32255	
	CITI	BYMAILONLY		P.O. BOX 6500						SIoux FALLS SD 57117	
	CITIBANK	800-967-2400		701 E. 60TH ST NORTH						SIoux FALLS SD 57104	
	CITIBANK N A	800-967-2400		701 E 60TH ST N						SIoux FALLS, SD 57104	
	CITIBANK STU	800-967-2400		701 EAST 60TH STRE						SIoux FALLS SD 57104	
	CREDIT TECH	800-445-4922		40480 GRAND RIVER						NOVI, MI 48375	
	CREDIT TECHNOLOGIES IN	248-473-7400		40480 GRAND RIVER AVE ST						NOVI, MI 48375	
	DISCOVER FIN	800-347-2683		POB 15316						WILMINGTON, DE 19850	
	DISCOVER FINANCIAL SVC	800/347-2683		PO BOX 15316						WILMINGTON, DE 19850	
	DISCOVR CD			PO BOX15316						WILMINGTON DE 19850	
	FLEET CC	302-791-4400		680 BLAIR MILL ROAD						HORSHAM, PA 19044	
	FNB OMAHA	800/688-7070		1620 DODGE STREET						OMAHA NE 68197	
	G M A C	BYMAILONLY		PO BOX 12699						GLENDALE, AZ 85318	
	GEMB/MERV	BYMAILONLY		PO BOX 981400						EL PASO TX 79998	
	GMAC	800-200-4622		P O BOX 1994						EAST HANOVER NJ 07936	
	HHLD BANK	800-695-6950		POB 978						WOOD DALE IL 60191	
	HRS/RECOVERY	800/365-0492		90 CHRISTIANA RD						NEW CASTLE, DE 19720	
	HSBC MORTGAGE CORP USA	716-651-6111		2929 WALDEN AVE						DEPEW, NY 14043	
	HSBC MORTGAGE CORP USA	*800-338-4626		CONSUMER DISPUTES POB 4604						BUFFALO, NY 14240	
	HSBCMTG			2929 WALDEN AVENUE						DEPEW NY 14043	
	LANDAMERICA CREDIT SVC	559-277-6940		23622 CALABASAS RD STE 1						CALABASAS, CA 91302	
	M E/GECCCC	800-243-6552		PO BOX 8122						MASON OH 45040	
	MACYS			PO BOX 52186						PHOENIX, AZ 85072	
	MCYGEMB	800-243-6552		9111 DUKE BLVD						MASON, OH 45040	
	NATIONAL CITY BANK	BYMAILONLY		1900 E 9TH ST LOCATOR #2						CLEVELAND, OH 44114	
	NAT'L CITY B	216-575-2130		1900 EAST 9TH ST						CLEVELAND, OH 44114	
	NATL CTY CRD			4661 EAST MAIN ST						COLUMBUS OH 43251	
	NCB NE ER	(800) 562-0055		4661 E MAIN ST						COLUMBUS, OH 43213	
	NTL CITY			1 CASCADE PLAZA						AKRON OH 44305	
	OPTIONONEMOR/LENDERSCRDT	818-226-3700		20929 VENTURA BLVD SUITE 203						WOODLAND HILLS, CA 91364	
	SEARS	BYMAILONLY		13200 SMITH RD						CLEVELAND, OH 44130	
	TA BANK	800/356-2333		P O BOX 10930						WILMINGTON DE 19850	
	TABANK*****	800/342-0930		ONE CORPORATE COMM STE 400						NEW CASTLE, DE 19720	
	THD/CBUSA	BYMAILONLY		PO BOX 6003						HAGERSTOWN, MD 21747	
	TRANSAMERICA BANK	BYMAILONLY		11227 LAKEVIEW AVE						LENEXA, KS 66219	
	UCS/UNIVERSAL CARD SER*	*800-950-5114		PO BOX 44167						JACKSONVILLE, FL 32231	
	UNVL/CITI	904-954-7500		8787 BAYPINES						JACKSONVILLE FL 32201	

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	US DEP ED	800-848-0979		501 BLEEKER STREET						UTICA, NY 13502	
	US DEPT ED	800/621-3115		PO BOX 7202						UTICA NY 13504	
	US DEPT OF EDUCATION	800/848-0979		501 BLEECKER ST						UTICA NY 13501	
	WELLS FARGO BANK	877-778-5697		PO BOX 5445						PORTLAND, OR 97228	
	WELLSFARGO	800-658-3567		301 E 58TH ST N						SIOUX FALLS SD 57104	
	WFB CD SVC	800-642-4720		P.O. BOX 3696						PORTLAND OR 97208	

REMARKS

EXPERIAN OFAC NAME MATCHING SERVICE: SPELLING OF NAME USED TO ACCESS REPORT DOES NOT MATCH OFAC LIST

MISCELLANEOUS INFORMATION

Instant View Password: AR-D75715

To verify the authenticity of this credit report, please visit <https://credit.credittechnologies.com> and click on the Instant View link. Enter report number 626437 and password AR-D75715 to view the report. For any inquiries regarding this report or services provided by CREDIT TECHNOLOGIES please contact us at 248-473-7400.

DISCLAIMER

An asterisk (*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

EXPERIAN PO BOX 2002 ALLEN, TX 75013 888-397-3742 www.experian.com/reportaccess	TRANSUNION PO BOX 1000 CHESTER, PA 19022 800-888-4213 www.transunion.com	EQUIFAX PO BOX 740241 ATLANTA, GA 30374 800-685-1111 www.equifax.com
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CREDIT AND PUBLIC RECORD DATA IS PROVIDED BY THE REPORTING REPOSITORIES BASED ON INFORMATION PROVIDED BY THE REQUESTING PARTY. THIS INFORMATION HAS NOT BEEN VERIFIED BY CREDIT TECHNOLOGIES, INC. THIS IS NOT A CONSUMER DISCLOSURE.

THIS MERGED CREDIT INFILE DOES NOT MEET THE REQUIREMENTS OF A RESIDENTIAL MORTGAGE CREDIT REPORT (RMCR).

CREDIT TECHNOLOGIES, INC. TOMORROW'S SOLUTIONS, TODAY.

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ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; S=SHARED; U=UNDESIGNATED; A=AUTHORIZED USER

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA & the Farmers Home Administration.

ABC MORTGAGE TEST
1600 SUNFLOWER AVE STE 100
COSTA MESA, CA 92626
714-708-6950

**NOTICE TO THE HOME LOAN APPLICANT
CREDIT SCORE INFORMATION DISCLOSURE**

WALLACE, BEN
4 CHAMPIONSHIP DRIVE
AUBURN HILLS, MI 48326

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions regarding the terms of the loan, contact the lender.

Your credit scores were provided by the following credit reporting agencies:

TRANS UNION	EXPERIAN	EQUIFAX CREDIT
PO BOX 4000	PO BOX 2002	PO BOX 740241
CHESTER, PA 19022	ALLEN, TX 75013	ATLANTA, GA 30374
866-887-2673	888-397-3742	800-685-1111
www.transunion.com	www.experian.com/reportaccess	www.equifax.com

The following information about your credit scores was created on 1/4/2006.

Applicant : WALLACE, BEN
Name of Score: EQUIFAX/FACTA BEACON 5.0
Credit Score : 679 **Range:** 300-850

Key Factors affecting the score:

- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- LEVEL OF DELINQUENCY ON ACCOUNTS

Applicant : WALLACE, BEN
Name of Score: TRANSUNION/FICO CLASSIC (04)
Credit Score : 654 **Range:** 300-850

Key Factors affecting the score:

- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

Applicant : WALLACE, BEN
Name of Score: EXPERIAN/FAIR, ISAAC (VER. 2)
Credit Score : 743 **Range:** 300-850

Key Factors affecting the score:

- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
- NUMBER OF RECENT INQUIRIES
- NUMBER OF ACCOUNTS WITH BALANCES