



## Credit Enhancement Services

### Authorized Users Additions

	<b>Experian</b>	<b>Equifax</b>	<b>Transunion</b>
Before Lines were Added on 1-22-19	567	590	567
After Lines were Added on 3-11-19	808	808	808

# Before

Print Report

Close Window

Prepared for: O TURNER

Report Date: 1/22/2019

## Personal Profile

Here you will find the personal information contained in your credit file, including your legal name(s), addressees), current and previous employers, and date of birth.

	EXPERIAN	EQUIFAX	TRANSUNION
Name:	TURNER	O TURNER	TURNER
Also Known As:			
Year of Birth:			

Address(es):

Current Employer:  
Previous  
Employer(s):

## Credit Summary

This section gives you a broad look at your current and past credit status. Here you'll find the total number of open and closed accounts in your name, the total balance on those accounts, and delinquencies.

	EXPERIAN	EQUIFAX	TRANSUNION
<b>REAL ESTATE ACCOUNTS:</b>			
Count	0	0	0
Balance	\$0.00	\$0.00	\$0.00
Current	0	0	0
Delinquent	0	0	0
Other	0	0	0
<b>REVOLVING ACCOUNTS:</b>			
Count	0	0	0
Balance	\$0.00	\$0.00	\$0.00
CLirrent	0	0	0
Delinquent	0	0	0
Other	0	0	0
<b>INSTALLMENT ACCOUNTS:</b>			
Count	2	0	0
Balance	\$1,786.00	\$0.00	\$0.00
Current	0	0	0
Delinquent	0	0	0
Other	0	0	0
<b>OTHER ACCOUNTS:</b>			
Count	0	1	0
Balance	\$0.00	\$1,330.00	\$0.00
Current	0	0	0
Delinquent	0	1	0
Other	0	0	0
<b>COLLECTION ACCOUNTS:</b>			
Count	0	0	2



Your credit factors indicate that your credit may be viewed as poor by lenders. You may find that you can still obtain a car loan or a line of credit with a poor credit rating; however your interest rates and loan terms may be high. You may also find that the approval process will be lengthier and more involved, as other factors outside of your credit history will hold high importance. Creditors may consider you a potential credit risk and require a large down payment.

#### What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. While lenders may use different scoring models to determine how you score, and each major credit bureau has its own method for calculating credit scores, the scoring models have been fairly well standardized so that a score at one bureau is roughly equivalent to the same score at another.

#### What factors raise your PLUS Score:

- You do not apply for a lot of new accounts. Having a lot of inquiries on your credit report worries lenders, because it is a sign that you may use credit and loans to supplement your income, and might be spending beyond your means.
- Installment loans usually carry large fixed monthly payments. Keeping your credit report clear of these major monthly expenses tells lenders that you have more money available to take on the additional debt of a new account.
- You do not have any Public Records (i.e. bankruptcies, tax liens, and court judgments) on your credit report. Lenders see these issues as major barriers to extending additional credit.

#### What factors lower your PLUS Score:

- Your oldest account is less than six months old, which does not provide you with the length of history needed to show a pattern of positive behavior.
- Missing payments is the most damaging thing you can do to your credit. The purpose of a credit score is to help lenders predict whether or not you will miss payments in the future, so even a single missed payment can significantly lower your score.
- While a short credit history does not mean that you have been irresponsible with your credit, it does make it more difficult for lenders to be confident in your ability to make future payments because you have not stood the test of time.
- Without any open credit cards, it is difficult for lenders to predict whether or not you know how to use credit responsibly (i.e. paying your bills on time and keeping your balances low).

#### Consumer Statement:

**Statement:** No Statement(s) present at this time

## PLUS Score from Equifax

This PLUS Score is based on information from your **Equifax** credit report. Calculated on the PLUS Score model, your Equifax® Credit Score indicates your relative credit risk level for educational purposes and is not the score used by lenders. [Learn more](#). Since information often differs among your three bureau reports, your PLUS Scores based on those reports will also vary.

Your PLUS Score is: **590** on a scale of 330 - 830.

#### Your Credit Category is:

Very Poor

**Poor**

Fair

Good

Excellent

**Percentile: Your credit rating ranks higher than 19.48% of U.S. consumers.**

## PLUS Score Analysis

### What your PLUS Score means:

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### What factors lower your PLUS Score:

- Missing payments is the most damaging thing you can do to your credit. The purpose of a credit score is to help lenders predict whether or not you will miss payments in the future, so even a single missed payment can significantly lower your score.
- Without any open credit cards, it is difficult for lenders to predict whether or not you know how to use credit responsibly (i.e. paying your bills on time and keeping your balances low).
- Lenders recognize that obtaining and maintaining a mortgage requires more skill and discipline than other account types. People who have mortgages and pay them on time see an increase in their credit worthiness.

## PLUS Score from TransUnion

This PLUS Score is based on information from your **TransUnion** credit report.

Calculated on the PLUS Score model, your TransUnion® Credit Score indicates your relative credit risk level for educational purposes and is not the score used by lenders. [Learn more](#). Since information often differs among your three bureau reports, your PLUS Scores based on those reports will also vary.

Your PLUS Score is: **567** on a scale of 330 - 830.

### Your Credit Category is:

Very Poor

**Poor**

Fair

Good

Excellent

**Percentile: Your credit rating ranks higher than 11.73% of U.S. consumers.**

## PLUS Score Analysis

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Your credit factors indicate that your credit may be viewed as poor by lenders. You may find that you can still obtain a car loan or a line of credit with a poor credit rating; however your interest rates and loan terms may be high. You may also find that the approval process will be lengthier and more involved, as other factors outside of your credit history will hold high importance. Creditors may consider you a potential credit risk and require a large down payment.

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- Missing payments is the most damaging thing you can do to your credit. The purpose of a credit score is to help lenders predict whether or not you will miss payments in the future, so even a single missed payment can significantly lower your score.
- While a short credit history does not mean that you have been irresponsible with your credit, it does make it more difficult for lenders to be confident in your ability to make future payments because you have not stood the test of time.
- Without any open credit cards, it is difficult for lenders to predict whether or not you know how to use credit responsibly (i.e. paying your bills on time and keeping your balances low).

# After

Prepared for: O TURNER

Report Date: 3/11/2019

## Personal Profile

Here you will find the personal information contained in your creditfile, including your legal name(s), address(es), current and previous employers, and date of birth.

	EXPERIAN	EQUIFAX	TRANSUNION
Name:	TURNER	OTURNER	rURNER

Also Known As:

Year of Birth:

Address(es):

Current Employer:

Previous Employer(s):

## Credit Summary

This section gives you a broad look at your current and past credit status. Here you'll find the total number of open and closed accounts in your name, the total balance on those accounts, and delinquencies.

	EXPERIAN	EQUIFAX	TRANSUNION
<b>REAL ESTATE</b>			
<b>ACCOUNTS:</b>			
Count	0		0
Balance	\$0.00	\$0.00	\$0.00
Current	0		0
Delinquent	0		0
Other	0		0
<b>REVOLVING</b>			
<b>ACCOUNTS:</b>			
Count	3		3
Balance	\$0.00	\$0.00	\$0.00
Current	3		3
Delinquent	0		0
Other	0		0
<b>INSTALLMENT</b>			
<b>ACCOUNTS:</b>			
Count	1		0
Balance	\$1,338.00	\$0.00	\$0.00
Current	0		0
Delinquent	0		0
Other	0		0
<b>OTHER ACCOUNTS:</b>			
Count	0	1	0
Balance	\$0.00	\$1,338.00	\$0.00



- You have done a great job at making all of your payments on time. The purpose of a credit score is to help lenders predict whether or not you will miss payments in the future, so keeping your record clean is a very positive factor.
- Credit cards are considered "maxed-out" when you have spent 90% or more of the credit limit. Lenders view you as someone who uses their credit responsibly and spends only what they can afford.
- Lenders use credit reports and credit scores to predict whether or not you will meet future financial obligations. Having a longer credit history gives them more information to base those predictions on, and increases their confidence in you overall.
- You have spent very little of the credit that has been extended to you. Lenders see this as a sign of responsible credit behavior and are likely to extend you additional credit as a result.

**What factors lower your PLUS Score:**

- Lenders recognize that obtaining and maintaining a mortgage requires more skill and discipline than other account types. People who have mortgages and pay them on time see an increase in their credit worthiness.

**Consumer Statement:**

**Statement:** 06& 03-06-14 0000000 ID FRAUD VICTIM ALERT FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICATION INFORMATION AT DAY OR EVENING 404-391-1546 . THIS VICTIM ALERT WILL BE MAINTAINED FOR SEVEN YEARS BEGINNING 03-06-14.

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**Your PLUS Score is: 808 on a scale of 330 - 830.**

**Your Credit Category is:**

Very Poor                      Poor                      Fair                      Good                      **Excellent**

**Percentile:** Your credit rating ranks higher than **99.97%** of U.S. consumers.

**PLUS Score Analysis**

[? Help](#)

**What your PLUS Score means:**

Factors in your credit file indicate you have excellent credit. Lenders will likely offer you the best rates and terms.

**What this means to you:**

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