



### Authorized Users Additions

	<b>Experian</b>	<b>Equifax</b>	<b>Transunion</b>
Before Lines were Added on 2-23-2019	0	0	0
After Lines were Added on 4-7-2019	762	762	773

# Before

2/23/2019

CreditCheck(R) Total

[Print Report](#)

[Close Window](#)

Prepared for: [REDACTED]

Report Date: 2/23/2019

## Personal Profile

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

	EXPERIAN	EQUIFAX	TRANSUNION
<b>Name:</b>	[REDACTED]		
<b>Also Known As:</b>	[REDACTED]		
<b>Year of Birth:</b>	[REDACTED]		
<b>Address(es):</b>	[REDACTED]	[REDACTED]	[REDACTED]
<b>Current Employer:</b>	[REDACTED]		
<b>Previous Employer(s):</b>	[REDACTED]		

## 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
Current	0	0	0
Delinquent	0	0	0
Other	0	0	0
<b>INSTALLMENT 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>OTHER 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>COLLECTION 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>TOTAL 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

**ACCOUNTS SUMMARY:**

<b>Open Accounts:</b>	<b>0</b>	<b>0</b>	<b>0</b>
Closed Accounts:	0	0	0
Public Records:	2	2	1
Inquiries:	1	0	0

**Public Records**

The information in this section comes from federal district bankruptcy records, state and county court records, tax liens and monetary judgments, and in some states, overdue child support records. Public records remain on your credit report for 7-10 years.

**EXPERIAN**

**EQUIFAX**

**TRANSUNION**

Type:	Judgement
Date Filed:	8/1/2008
Reference #:	[REDACTED]
Court:	[REDACTED]
Plaintiff:	[REDACTED]
Liability:	\$5,042.00
Asset:	

Type:	Judgment
Date Filed:	8/16/2008
Reference #:	[REDACTED]
Court:	[REDACTED]
Plaintiff:	[REDACTED]
Liability:	\$5,042.00
Asset:	

Type:	Judgement
Date Filed:	3/1/2009
Reference #:	[REDACTED]
Court:	STATE OF NEW YORK
Plaintiff:	
Liability:	\$2,070.00
Asset:	

Type:	Judgment	State tax lien
Date Filed:	3/29/2009	3/29/2009
Reference #:	[REDACTED]	[REDACTED]
Court:	[REDACTED]	Recorder of Deeds
Plaintiff:	[REDACTED]	
Liability:		\$2,070.00
Asset:		

**Credit Inquiries**

This section contains the names of those who obtained a copy of your credit report. Inquiries remain on your report up to two years.

**EXPERIAN**

**EQUIFAX**

**TRANSUNION**

PRESSLER & PRESSLER  
 Collections Attorney  
 3/22/2013



**Account History**

This section contains specific information on each account you've opened in the past. Positive information about your accounts remains on your report indefinitely.

There are **0** accounts on your report.

**PLUS Score<sup>SM</sup> Report**

A PLUS Score is a numerical representation of your credit worthiness. The majority of lenders use some sort of credit scoring model to help predict what kind of credit risk you may be. For

each bureau's score and personalized analysis, click on the colored tabs below.

### PLUS Score from Experian

We apologize for any inconvenience, but we cannot accurately provide a score for the credit file you have requested. The file is reported as either unavailable, or does not show any record of credit accounts.

If you feel that this is an error, please contact the credit bureau directly to [dispute](#) the status of this information. Thank you.



### PLUS Score from Equifax

We apologize for any inconvenience, but we cannot accurately provide a score for the credit file you have requested. The file is reported as either unavailable, or does not show any record of credit accounts.

If you feel that this is an error, please contact the credit bureau directly to [dispute](#) the status of this information. Thank you.



### PLUS Score from TransUnion

We apologize for any inconvenience, but we cannot accurately provide a score for the credit file you have requested. The file is reported as either unavailable, or does not show any record of credit accounts.

If you feel that this is an error, please contact the credit bureau directly to [dispute](#) the status of this information. Thank you.

# After

Print Report

Close Window

Prepared for: [REDACTED]

Report Date: 4/7/2019

## Personal Profile

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

	EXPERIAN	EQUIFAX	TRANSUNION
<b>Name:</b>	[REDACTED]	[REDACTED]	[REDACTED]
<b>Year of Birth:</b>	1983	1983	1983
<b>Address(es):</b>	[REDACTED]	[REDACTED]	[REDACTED]
<b>Current Employer:</b>			[REDACTED]
<b>Previous Employer(s):</b>			[REDACTED]

## 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	2	2	2
Balance	\$251.00	\$251.00	\$251.00
Current	2	2	2
Delinquent	0	0	0
Other	0	0	0
<b>INSTALLMENT 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>OTHER 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>COLLECTION 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

TOTAL ACCOUNTS:

Count	2	2	2
Balance	\$251.00	\$251.00	\$251.00
Current	2	2	2
Delinquent	0	0	0
Other	0	0	0

**ACCOUNTS SUMMARY:**

<b>Open Accounts:</b>	<b>2</b>	<b>2</b>	<b>2</b>
Closed Accounts:	0	0	0
Public Records:	2	2	1
Inquiries:	0	0	0

**Public Records**

The information in this section comes from federal district bankruptcy records, state and county court records, tax liens and monetary judgments, and in some states, overdue child support records. Public records remain on your credit report for 7-10 years.

**EXPERIAN**

**EQUIFAX**

**TRANSUNION**

Type: Judgement  
 Date Filed: 8/1/2008  
 Reference #: [REDACTED]  
 Court: [REDACTED]  
 Plaintiff: [REDACTED]  
 Liability: \$5,042.00  
 Asset:

Type: Judgment  
 Date Filed: 8/16/2008  
 Reference #: [REDACTED]  
 Court: [REDACTED]  
 Plaintiff: [REDACTED]  
 Liability: \$5,042.00  
 Asset:

Type: Judgement  
 Date Filed: 3/1/2009  
 Reference #: [REDACTED]  
 Court: STATE OF NEW YORK  
 Plaintiff: STATE OF NEW YORK  
 Liability: \$2,070.00  
 Asset:

Type: Judgment  
 Date Filed: 3/29/2009  
 Reference #: [REDACTED]  
 Court: KINGS COUNTY CLERK  
 Plaintiff: STATE OF NEW YORK  
 Liability: \$2,070.00  
 Asset:

Type: State tax lien  
 Date Filed: 3/29/2009  
 Reference #: [REDACTED]  
 Court: Recorder of Deeds  
 Liability: \$2,070.00  
 Asset:

**Credit Inquiries**

This section contains the names of those who obtained a copy of your credit report. Inquiries remain on your report up to two years.

There are **0** inquiries on your report.

**Account History**

This section contains specific information on each account you've opened in the past. Positive information about your accounts remains on your report indefinitely.

**CAP ONE NA**

**EXPERIAN**

**EQUIFAX**

**TRANSUNION**

Account Name:	CAP ONE NA	CAPITAL ONE NATIONAL	CAP ONE NA
Account Number:	[REDACTED]	[REDACTED]	[REDACTED]

Acct Type:	Credit Card	Revolving or Option	Revolving account
Acct Status:	Open	Open	Open
Monthly Payment:	\$25.00	\$25.00	
Date Open:	5/1/2007	5/1/2007	5/2/2007
Balance:			\$0.00
Terms:	Revolving		
High Balance:	\$693.00		\$693.00
Limit:	\$600.00	\$600.00	\$600.00
Past Due:			\$0.00
Payment Status:	Current	Pays account as agreed	Paid or paying as agreed
Comments:	Subscriber reports dispute resolved - consumer disagrees	CREDIT CARD	

**24-Month Payment History**

Date: Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb

17 17 17 17 17 17 17 17 17 17 18 18 18 18 18 18 18 18 18 18 18 18 19 19

**Experian:** OK

**Equifax:** K OK

**TransUnion:** OK

**CAPITAL ONE**

	EXPERIAN	EQUIFAX	TRANSUNION
Account Name:	CAPITAL ONE BANK USA N	CAPITAL ONE BANK USA	CAPITAL ONE
Account Number:	[REDACTED]	[REDACTED]	[REDACTED]
Acct Type:	Credit Card	Revolving or Option	Revolving account
Acct Status:	Open	Open	Open
Monthly Payment:	\$15.00	\$15.00	\$15.00
Date Open:	12/1/2010	12/1/2010	12/22/2010
Balance:	\$251.00	\$251.00	\$251.00
Terms:	Revolving		Minimum
High Balance:	\$809.00		\$809.00
Limit:	\$750.00	\$750.00	\$750.00
Past Due:			\$0.00
Payment Status:	Current	Pays account as agreed	Paid or paying as agreed
Comments:	Account was in dispute-now resolved-reported by subscriber	CREDIT CARD	

**24-Month Payment History**

Date: Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Feb

17 17 17 17 17 17 17 17 17 17 18 18 18 18 18 18 18 18 18 18 18 18 10 19

**Experian:** OK

**Equifax:** OK

**TransUnion:** OK

**Legend**

- OK **Current**
- 90 **90 Days Late**
- ND **No Data Provided\***
- 120 **120 Days Late**
- 30 **30 Days Late**
- KD **Key Derogatory\*\***
- 60 **60 Days Late**
- RF **Repossession or Foreclosure**
- PP **Payment Plan**

\*Sometimes the credit bureaus do not have information from a particular month on file.

\*\* For additional information on Key Derogatory, please see your [Credit Report Guide](#).

## PLUS Score<sup>SM</sup> Report

A PLUS Score is a numerical representation of your credit worthiness. The majority of lenders use some sort of credit scoring model to help predict what kind of credit risk you may be. For each bureau's score and personalized analysis, click on the colored tabs below.

### PLUS Score from Experian

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

Calculated on the PLUS Score model, your Experian<sup>®</sup> 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: **762** on a scale of 330 - 830.

#### Your Credit Category is:

Very Poor

Poor

Fair

Good

**Excellent**

Percentile: Your credit rating ranks higher than 75.49% of U.S. consumers.

### PLUS Score Analysis

#### 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:

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 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.
- 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.

#### What factors lower your PLUS Score:

- Lenders understand that it is much easier to manage a small amount of credit vs. a large amount of credit. Your relatively low credit limits signal to lenders that you have not had experience managing large amounts of credit, which makes them worried about extending more credit to you.
- 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:** No Statement(s) present at this time

**PLUS Score from Equifax**

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**Your PLUS Score is: 762 on a scale of 330 - 830.**

**Your Credit Category is:****Very Poor****Poor****Fair****Good****Excellent**

**Percentile:** Your credit rating ranks higher than 75.49% of U.S. consumers.

**PLUS Score Analysis****What your PLUS Score means:**

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- 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: **772** on a scale of 330 - 830.

### Your Credit Category is:

Very Poor

Poor

Fair

Good

**Excellent**

Percentile: Your credit rating ranks higher than 85.23% of U.S. consumers.

## PLUS Score Analysis

### 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:

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.

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