

Credit Enhancement Services

Authorized Users Additions

	Experian	Equifax	Transunion
Before Lines were Added on 3-18-2019	639	626	601
After Lines were Added on 4-14-2019	738	658	725

Before

Print Report

Close Window

Prepared for: WALTER

Report Date: 3/18/2019

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
Name:	WALTER	WALTER	WALTER
Also Known As:			
Year of Birth:			

Address(es):

Current Employer:	FINANCE	FINANCE	FINANCE
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
REAL ESTATE ACCOUNTS:			
Count	0	0	0
Balance	\$0.00	\$0.00	\$0.00
Current	0	0	0
Delinquent	0	0	0
Other	0	0	0
REVOLVING ACCOUNTS:			
Count	3	5	4
Balance	\$3,421.00	\$3,421.00	\$3,038.00
Current	3	5	4
Delinquent	0	0	0
Other	0	0	0
INSTALLMENT ACCOUNTS:			
Count	5	5	5
Balance	\$143,491.00	\$143,491.00	\$143,491.00
Current	5	5	5
Delinquent	0	0	0
Other	0	0	0
OTHER ACCOUNTS:			
Count	0	0	0
Balance	\$0.00	\$0.00	\$0.00
Current	0	0	0
Delinquent	0	0	0
Other	0	0	0
COLLECTION ACCOUNTS:			

Account Number:	3000011944326XXXX	3000011944326XXXX	3000011944326XXXX
Acct Type:	Auto Loan	Installment	Installment account
Acct Status:	Closed	Closed	Closed
Monthly Payment:		\$730.00	\$730.00
Date Open:	5/1/2012	5/1/2012	5/14/2012
Balance:		\$0.00	\$0.00
Terms:	72 Months		72 Months
High Balance:		\$27,692.00	\$27,692.00
Limit:			
Past Due:			\$0.00
Payment Status:	Paid satisfactorily	Pays account as agreed	Paid or paying as agreed
Comments:		PAID ACCOUNT / ZERO BALANCE AUTO	Closed

24-Month Payment History

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

Experian:	OK OK OK OK ND OK OK OK OK OK OK OK OK OK OK
Equifax:	OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK
TransUnion:	OK OK OK OK OK OK OK OK OK OK OK OK OK OK OK

Legend

- OK **Current**
- ND **No Data Provided***
- 30 **30 Days Late**
- 60 **60 Days Late**
- 90 **90 Days Late**
- 120 **120 Days Late**
- KD **Key Derogatory****
- 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 ScoreSM 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[®] 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: **639** on a scale of 330 - 830.

Your Credit Category is:

Very Poor
Poor
Fair
Good
Excellent

Percentile: Your credit rating ranks higher than 28.20% of U.S. consumers.

PLUS Score Analysis

What your PLUS Score means:

Your credit factors indicate that you will likely be seen as having average credit. Lenders may want to review potential trouble areas in your credit history and may require additional documentation before approving a loan. Offers, such as auto loans, may have higher interest rates and may

require a higher initial 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:

- 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 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.
- Lenders recognize that with higher credit limits comes increased responsibility, and that you have managed to build strong relationships with other lenders. Your relatively high credit limits signal to lenders that you are a trustworthy candidate for new lines of credit.
- Credit Cards allow you to both spend money and decrease debt; unlike mortgages or installment loans where you only decrease debt. Lenders like to see multiple credit cards on your credit report, because they are able to use them to better determine your ability to manage your spending.

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.
- 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.
- Every time you apply for a loan, credit card, or retail card an inquiry is recorded on your credit report. 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. Having three or more installment loans tells lenders that you already have committed to some large monthly payments and that you might not be able to take on any additional debt.

Consumer Statement:

Statement:

06& 08-20-13 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 . THIS VICTIM ALERT WILL BE MAINTAINED FOR SEVEN YEARS BEGINNING 08-20-13.

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

Your Credit Category is:

Very Poor

Poor

Fair

Good

Excellent

Percentile: Your credit rating ranks higher than 25.48% of U.S. consumers.

PLUS Score Analysis

What your PLUS Score means:

Your credit factors indicate that you will likely be seen as having average credit. Lenders may want to review potential trouble areas in your credit history and may require additional documentation before approving a loan. Offers, such as auto loans, may have higher interest rates and may require a higher initial 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:

- 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 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.
- Lenders recognize that with higher credit limits comes increased responsibility, and that you have managed to build strong relationships with other lenders. Your relatively high credit limits signal to lenders that you are a trustworthy candidate for new lines of credit.
- Credit Cards allow you to both spend money and decrease debt; unlike mortgages or installment loans where you only decrease debt. Lenders like to see multiple credit cards on your credit report, because they are able to use them to better determine your ability to manage your spending.

What factors lower your PLUS Score:

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- 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.
- Every time you apply for a loan, credit card, or retail card an inquiry is recorded on your credit report. 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. Having three or more installment loans tells lenders that you already have committed to some large monthly payments and that you might not be able to take on any additional debt.

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

Your Credit Category is:

Very Poor

Poor

Fair

Good

Excellent

Percentile: Your credit rating ranks higher than 22.32% of U.S. consumers.

PLUS Score Analysis

What your PLUS Score means:

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:

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- Lenders recognize that with higher credit limits comes increased responsibility, and that you have managed to build strong relationships with other lenders. Your relatively high credit limits signal to lenders that you are a trustworthy candidate for new lines of credit.
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- 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.
- Every time you apply for a loan, credit card, or retail card an inquiry is recorded on your credit report. 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.

Print Report

Close Window

Prepared for: WALTER

Report Date: 4/14/2019

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:	WALTER	WALTER	WALTER
Also Known As:			
Year of Birth:			

Address(es):

Current Employer:	FINANCE	FINANCE	FINANCE
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
REAL ESTATE ACCOUNTS:			
Count	0	0	0
Balance	\$0.00	\$0.00	\$0.00
Current	0	0	0
Delinquent	0	0	0
Other	0	0	0
REVOLVING ACCOUNTS:			
Count	5	7	7
Balance	\$2,108.00	\$1,555.00	\$2,986.00
Current	5	7	7
Delinquent	0	0	0
Other	0	0	0
INSTALLMENT ACCOUNTS:			
Count	6	6	6
Balance	\$141,087.00	\$141,087.00	\$141,087.00
Current	6	6	6
Delinquent	0	0	0
Other	0	0	0
OTHER ACCOUNTS:			
Count	0	0	0
Balance	\$0.00	\$0.00	\$0.00
Current	0	0	0
Delinquent	0	0	0
Other	0	0	0
COLLECTION ACCOUNTS:			
Count	0	1	0

Payment Status: Paid satisfactorily

Pays account as agreed

Paid or paying as agreed

Comments:

PAID ACCOUNT / ZERO BALANCE AUTO

Closed

24-Month Payment History

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

Experian:	OK	OK	OK	OK	ND	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
Equifax:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
TransUnion:	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	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 ScoreSM 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® 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: **738** on a scale of 330 - 830.

Your Credit Category is:

Very Poor
Poor
Fair
Good
Excellent

Percentile: Your credit rating ranks higher than 57.60% 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 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.
- Lenders recognize that with higher credit limits comes increased responsibility, and that you have managed to build strong relationships with other lenders. Your relatively high credit limits signal to lenders that you are a trustworthy candidate for new lines of credit.

What factors lower your PLUS 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.
- Every time you apply for a loan, credit card, or retail card an inquiry is recorded on your credit report. 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.
- 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& 08-20-13 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 . THIS VICTIM ALERT WILL BE MAINTAINED FOR SEVEN YEARS BEGINNING 08-20-13.

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

Your Credit Category is:

Very Poor

Poor

Fair

Good

Excellent

Percentile: Your credit rating ranks higher than 31.78% of U.S. consumers.

PLUS Score Analysis

What your PLUS Score means:

Your credit factors indicate that you will likely be seen as having average credit. Lenders may want to review potential trouble areas in your credit history and may require additional documentation before approving a loan. Offers, such as auto loans, may have higher interest rates and may

require a higher initial 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.

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- 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.
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- Credit Cards allow you to both spend money and decrease debt; unlike mortgages or installment loans where you only decrease debt. Lenders like to see multiple credit cards on your credit report, because they are able to use them to better determine your ability to manage your spending.

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.
- 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.
- Every time you apply for a loan, credit card, or retail card an inquiry is recorded on your credit report. 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.
- 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: **725** on a scale of 330 - 830.

Your Credit Category is:

Very Poor

Poor

Fair

Good

Excellent

Percentile: Your credit rating ranks higher than 50.56% of U.S. consumers.

PLUS Score Analysis

What your PLUS Score means:

Overall, your credit factors indicate that you have a good credit standing, and you will more than likely get good offers from lenders.

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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- 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.