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Table of Contents

Report Header	3
Borrower/Co-Borrower Information	3
Credit Assure	4
Credit Scores	4
Open Tradelines & Collections	5
Employment	6
nquiries	6
Public Records	7
Repository Information	7
Reference Tables	8

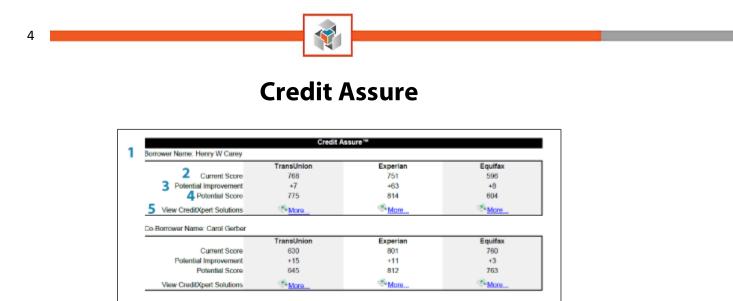


- 1. Informative Research Address
- 2. Loan Officer Name
- 3. Company Name
- 4. Your Informative Research Client ID
- 5. Loan Number
- 6. The date the report was first issued
- 7. The date the report was last updated
- 8. Type of report
- 9. Which bureaus the data is coming from
- 10. The current order number
- 11. The original order number, if applicable
- 12. ACTION CENTER: instantly check the status of your supplement and rescore orders and reset the duplicate flag on a credit report

Borrower/Co-Borrower Information

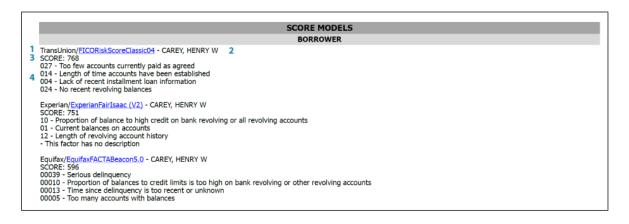
Borrower Information							
Borrower:	Henry W Carey	5	Co-Borrower:	Carol Gerber			
Borrower SSN:	666-30-5534	6	Co-Borrower SSN:	666-30-6366			
Borrower DOB:	01/02/1975	7	Co-Borrower DOB:	02/03/1976			
Current Address:	701 Herndon, Clovis, CA 93612						

- 1. Borrower's name
- 2. Borrower's social security number
- 3. Borrower's date of birth
- 4. Borrower's current address
- 5. Co-Borrower's name
- 6. Co-Borrower's social security number
- 7. Co-Borrower's date of birth



- 1. Name of the borrower
- 2. The borrower's current credit score
- 3. The potential improvement of the current score
- 4. The potential score that the borrower could have
- 5. Link to see the solutions to help improve the borrower's score

Credit Scores



- 1. The name of the bureau and score model
- 2. Borrower's name
- 3. Credit score
- 4. The top 4-5 factors that negatively affected the given score



Open Tradelines & Collections

										16						
			OTHE	R TRADELINE	S						_					
CREDITOR	DATE RPT	DATE OPENED	HIGH CREDIT	CREDIT LIMIT	BALANCE	MO PMT	Г	30	Т	60	Т	90+	Т	5	STAT	บร
CREDITOR	ECOA	DLA	ACCT TYPE	TERMS	MS PAST DUE		30			00		904		5	SOU	RCE
CHASE NA 45786723123956901	4 03/01/19 5 J	6 07/01/14 7 01/01/19	8 \$2500 9 REV	10 - 11 _{REV}	12 \$2831 13 \$0	14 \$110 15 29		1		1		1		17 <i>1</i> 18	AsAg EF)	
LOAN TYPE: CREDITCAR							J	F I	м	AN	4	ננ	A	S	0	Ν
ACCOUNT CLOSED BY C	REDIT GRANTOR (EF	X1); CREDIT CAR	D (EFX1);			2019	3	-	-							
					19	2018	-	-	-				-	-	-	1
						2017							-	-	-	-

- 1. Creditor's name
- 2. Account number
- 3. Comments from the bureau on the account
- 4. DATE RPT: Date the tradeline was reported to the bureaus
- 5. ECOA: the relationship of the tradeline to the borrower(s)
- 6. DATE OPENED: the date the account was established
- 7. **DLA**: date of the last activity on the account
- 8. HIGH CREDIT: historical high credit balance of the account
- 9. ACCT TYPE: type of account by code
- 10. CREDIT LIMIT: reported high credit limit for the account
- 11. TERMS: term of repayment granted by the creditor
- 12. BALANCE: outstanding amount on the account
- 13. PAST DUE: amount that's past due
- 14. MO PMT: monthly payment for the account
- 15. MO REV: number of months the account has been reviewed
- 16. Number of times payment has been late for the indicated time frames
- 17. STATUS: current status of the account as of the Date Reported
- 18. SOURCE: the bureau supplying the tradeline data
- 19. Payment history over the last 3 years



Employment

			EMPLOYMENT					
	Name E	Employer	Position		Status	Reported Date		Repository
1	JONATHAN SMITH JONES	AJAX HARDWARE 2		3	Current	4 12/98	5	XPN1 EFX1
	JONATHAN SMITH JONES	BELL AUTOMOTIVE			Prior	09/91		XPN1

- 1. Borrower's name
- 2. Name of the employer
- 3. Status of their employment
- 4. Date the employment was reported to the bureaus
- 5. The bureau supplying the employment data

Inquiries

					INQUIRIES			
BUREAU(S)		ECOA	DATE		NAME		TYPE	RESELLER
TU1 TU2	2	в	3 07/08/19	4	INFORMATIVE	5	FINANCE 6	NO
EFX2		С	06/17/19		WELLSFARGO	-	FINANCE	NO
EFX2		с	04/21/19		PEAR INF		AUTOMOTIVE	NO
EFX2		C	04/21/19		INFINITI		FINANCE	NO
EFX1		B	04/17/19		CONSECOEIN		FINANCE	NO
EFX2		C	04/08/19		ESTHORIZON		FINANCE	NO
EFX2		C	04/06/19		ALITEL		UTILITIES AND FUEL	NO
EFX2		C	04/03/19		BNKOFAMER		FINANCE	NO
EFX1		в	03/20/19		BB&T		BANKING	NO

- 1. Bureau associated with that inquiry
- 2. ECOA code relationship of the inquiry to the borrower
- 3. Date of the inquiry
- 4. Name of the agency
- 5. Type of inquiry
- 6. Indicates whether or not that agency is a reseller



Public Records

				PUBLIC RECORD	os					
ТҮРЕ		SOURCE	S	ACTION TYPE		DOCKET #		ILITIE	s	STATUS
		ECOA		COURT NAME		FILED		SETS		STATUS DATE
1 Automatic	3	XPN1	5 Judgi	ment	7 (1	/230611	9 8	456	11 Ju	Idgment
1 Judgment	4	В	6 JAME	S MIGISTRATE COURT	8 20	13-09-11	10	7	12 20	013-02-11
2 XPN1: JUDGMENT										

- 1. Type of record
- 2. Description of the record type
- 3. Bureau providing the record data
- 4. ECOA: relationship of the record to the borrower
- 5. ACTION TYPE: the type of case filed
- 6. COURT NAME: court where the record was filed
- 7. DOCKET #: the docket or case number associated to the record
- 8. **FILED**: the date the record was filed
- 9. LIABILITIES: number of liabilities associated to the case
- 10. ASSETS: number of assets tied to that record
- 11. STATUS: current status of the record
- 12. STATUS DATE: date of the latest status

Repository Information

	REPOSITORY INFORM	ATION	
THIS REPORT INCLUDES INFORMATIO	ON FROM THE FOLLOWING REPOSITORY(IES):		
Experian P.O. Box 9701 Allen, TX 75013 (800) 509-8495 www.experian.com	TransUnion P:O. Box 1000 Chester, PA 19016 (800) 916-8800 www.transunion.com	Equifax Credit Information P.O. Box 740256 Atlanta, GA 30374 (800) 203-7843 www.equifax.com	

1. Name, address, website, and phone number for all three credit bureaus



Reference Tables

Credit data is coded differently by each repository. For your convenience we have standardized the codes used in our credit reports regardless of the repository supplying the data.

These reference tables are useful for reviewing tradelines, collections and public records.

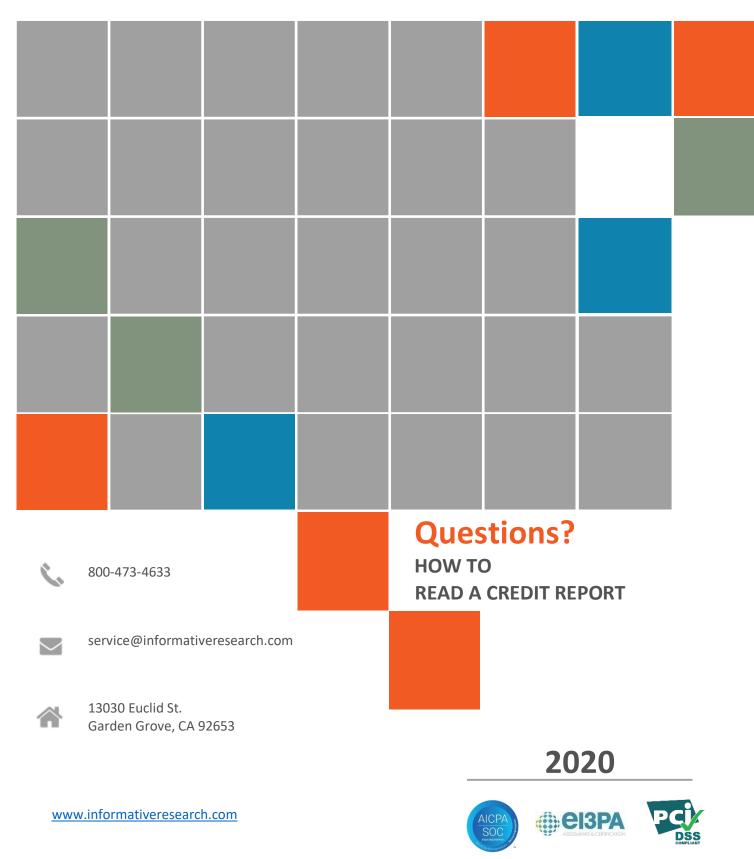
	ECOA Codes
Α	Authorized user
В	Borrower
С	Co-Borrower
I	Individual account
J	Joint
Μ	Maker liability
S	Co-signer liability – when maker defaults
т	Terminated – no further responsibility
U	Undesignated – responsibility not specific
Х	Deceased

	Type of Account
0	Open Account (30, 60, or 90 days)
R	Revolving or Option
I	Installment
М	Mortgage
С	Line of Credit

02 303 6	ays as agreed 0-59 days past due 0-89 days past due 0-119 days past due
03 6	0-89 days past due
01 0	0-119 days past due
04 9	
05 1	20+ days past due
07 P	aying or paid under wage earner plan or
si	imilar
08 R	epossession or foreclosure
8A V	oluntary repossession
8P P	aying or paid account with 08
09 C	harge off to bad debt
9B C	ollection account
9P P	aying or paid account with MOP 09 or 9B
00 U	Inrated

	IR Payment Pattern Codes
	Not used, to
-	new to rate or unclassified
С	Current or paid as agreed
01*	30 - 59 days past due
02	60 - 89 days past due
03	90 - 119 days past due
04	120 + days past due
07	Making regular payments
07	under a wage earner plan
08	Repossession
09	Bad debt placed for collection

Informative Research



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