

Personal Profile

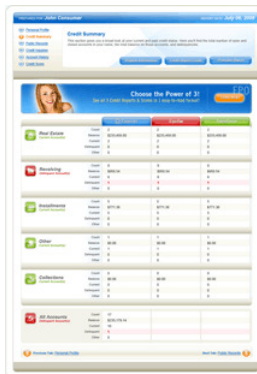


In this section you will find the personal information contained in your credit file, including your:

- Legal name(s)
- Year of birth
- Other names associated with your credit file(s)
- Current & previous addresses
- Current & previous employers

Note: Look for incorrect addresses or address changes that you did not authorize - these could be a sign that someone has stolen your identity and opened fraudulent accounts in your name, redirecting your mail to another address so that you don't find out about it.

Credit Summary



This section gives you a broad look at your current and past credit status. Here you'll find the total number of both open & closed accounts in your name, the total of all account balances, whether you have any delinquencies, & the number of inquiries that have been made to your credit file.

Types of Accounts

- Real Estate Accounts = Mortgages & other property loans (primary & secondary)
- Installment Accounts = Accounts with set payment schedules
- Other names associated with your credit file(s)
- Revolving Accounts = Credit cards & other accounts that allow you to make additional purchases without reapplying for a new loan
- Collection Accounts = Accounts that are seriously overdue & may have been turned over to a collection agent

Report Terms

- Count: Number of accounts in each category
- Balance (\$): the total of all outstanding balances on the accounts within that category
- Payment (\$): the sum of all current minimum payments due at the time your report was pulled
- Current: Numbers of accounts that have been paid on time within that category
- Delinquent: Number of accounts that are past due
- Other: All other accounts not included in the given categories
- Open Accounts: Total number of accounts open in your name
- Closed Accounts: Total # of accounts that have been terminated
- Public Records: Number of federal district bankruptcy records, state & county court records, tax liens and monetary judgments in your name
- Inquiries: Number of times your credit file has been requested by a creditor in the past 6 months

Public Records



This information comes from federal district bankruptcy records, wage items, state & county court records, tax liens and monetary judgments, and, in some states, overdue child support records.

Report Terms

- Type: Type of public record (bankruptcy, tax lien, etc.)
- Date Filed: Date your record was created
- Reference Number: your record's legal identifying number
- Court: The court that has legal jurisdiction over your record
- Plaintiff: The person or company listed in the legal judgment
- Liability: Dollar amount for which the court decided you are legally responsible
- Asset Amount: Dollar amount of total personal assets taken into account in making the court decision

Note: Public records remain on your credit report for 7-10 years.

Credit Inquiries



This section contains the names of those who have obtained a copy of your credit report. We have provided creditor contact information in order to make it easier for you to resolve any issues. Use the addresses and phone numbers to contact them.

Report Terms

- Anytime your credit report is pulled - whether you apply for a loan and the lender requests a copy of your report, or you order a copy of your credit report yourself directly from the credit bureau - an inquiry is added to your report
- **There are 2 types of inquiries:**
 - Hard Inquiry:** these are inquiries made by your creditors and lenders with whom you have applied for credit or a loan. When lenders order a copy of your credit report, they see only the inquiries made by other creditors and lenders with whom you applied for credit or a loan. Also, these are the only inquiries that are considered when calculating your credit rating and/or credit score.
 - Soft Inquiry:** these are made when you request your own copy of your report and/or when an employer checks out your credit history. Lenders and creditors do not see these inquiries when they pull your credit report; therefore, they do not use these inquiries to calculate your credit score and/or make loan decisions.
- Try to limit the number of hard inquiries placed on your report - lenders often consider a high number of inquiries as a sign of financial difficulty.

- Reason for the inquiry or company's type of business
- Date your credit report was requested by the company

Note: Your credit was not affected when ConsumerInfo pulled your credit report for you because this is a soft inquiry.

Account History



This section includes specific information on each account you've opened in the past. We have provided creditor contact information in order to make it easier for you to resolve any issues. Use the addresses and phone numbers to contact them.

The Account History page can be sorted by account type, account name, date opened or status. Valid status codes include:

- Current
- Current Closed
- Potentially Negative
- Potentially Negative Closed
- Unknown

Report Terms

- Account Number: your account number
- Acct Type: type of account (Installment, Revolving, Open, etc.)
- Acct Status: status of your account (Open or Closed)
- Monthly Payment: last reported minimum payment due to the creditor
- Date Open: date your account was opened
- Balance: last reported dollar amount due on the account
- Terms: Number of periodic payments scheduled for the length of the payment term
- High Balance: highest dollar amount you have ever owed on the account
- Limit: maximum amount of credit you have been approved for on the account
- Past Due: dollar amount overdue to date
- Comments: comments you or your creditor have recorded regarding the account
- Payment Status: additional comments regarding your payment history

Note: Look for accounts you don't recognize - these could be accounts that were fraudulently opened in your name. Check to see that all information is accurate & consistent.

Payment History Legend			
OK	Current	30	30 Days Late
ND	No Data*	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.

** Claim, Term Default, Government Claim, Paid by Dealer, Bankruptcy Chapter 7, 11 or 12
Petitioned, or Discharged and Bankruptcy Chapter 7, 11, or 12 Reaffirmation of Debt Rescinded

Plus Score



Your PLUS Score is a numerical representation of your credit risk on a scale very similar to those used by lenders. Your PLUS Score is based on the information contained in your credit report.

Financial institutions often use credit scores to help determine your creditworthiness for credit card approvals, mortgage lending, setting insurance premiums, and much more. Your PLUS Score is determined using many of the same factors considered by leading credit-scoring companies. To better understand these factors, please see your Credit Score Explanation. By understanding your current level of credit risk, you will know what kinds of offers you can expect and avoid surprises when applying for a loan or credit card.

Since there are 3 major credit bureaus in the US, you actually have 3 different credit reports. Each one is based on the information that lenders have reported to that individual bureau. In the same way, you have 3 different PLUS Scores - each based on one of your credit reports. Because a lender can report your information to any of the bureaus (some lenders report to all 3 bureaus, while others may report to none or only 1), your credit report at each bureau often contains different information. If there are differences among your 3 credit reports, your 3 PLUS Scores will reflect these differences, as well.

It is important to note that each of your PLUS Scores will change over time, just as the information in each of your credit reports will change. In fact, your score can actually change from day to day, since it is based on the information in your credit report on the day your PLUS Score is calculated. We

- 50% of the US population is below 724
- 70% of the US population is below 757
- 90% of the US population is below 778

Credit Score Explanation

Your PLUS Score is calculated using information from your credit report on the day it is calculated. It is based on multiple factors such as:

- **Payment history** - Information about the way you paid your credit accounts in the past, including late payments and bankruptcies.
- **Credit accounts** - The number of credit accounts that you have and the different types of those credit accounts (e.g. credit cards, auto loans, etc.).
- **Credit usage** - The amount of credit you are using, and the amount of credit still available.
- **Length of credit history** - The number of months your credit accounts have been on your credit report.
- **Credit applications** - The number of times you have applied for credit in the recent past.
- **Bankruptcies** - The presence and age of bankruptcy records (if any) on your credit report.

With many lenders using credit scoring as a significant part of their loan process, it is extremely important to know the reasons that make your score higher or lower. In fact, knowing the reasons behind your particular score is more important than knowing your score itself.

Factors Not Used

Factors that are NOT used in calculating your PLUS Score include age, sex, and race. These factors are excluded from credit scoring to eliminate bias and discrimination from the decision process. Only the information from your credit report is used to calculate your PLUS Score.

CLOSE WINDOW 