

Report #: [23208697](#)

Request Date: 04/04/2011



Applicant: **Beth Jvacommon**

	Experian	Equifax	TransUnion
Current Score	731	691	708
Potential Improvement*	+13	OK	OK
Potential New Score <i>order report for full details</i>	744	691	708

Co-Applicant:

	Experian	Equifax	TransUnion
Current Score			
Potential Improvement*			
Potential New Score <i>order report for full details</i>			



**\* Available cash is set at \$3,500. Timeframe: Rapid Rescore**

Order a detailed report to try different settings which may yield better results. Potential score improvements include the impact of actions identified by Credit Assure(TM) and the effect of time. Time may account for none, some, or all of a potential improvement, and may decrease it or even cause it to be negative.

**How is the score improvement calculated and what does "OK" mean?**

1) Credit Assure(TM) scans each credit file for accuracy and opportunities. It uses a default setting of the applicant having up to \$3,500 in cash available and the ability to make any potential changes within less than a month's time. The default assumptions are set system-wide, but you can use different amounts of available cash and/or time frames if you choose to order a CreditXpert(R) product.

2) If you received a result of "OK" for a particular bureau from Credit Assure(TM), it only indicates that there were no opportunities found by Credit Assure(TM) in its default rapid rescore mode.

**Would you rather not print this cover page?**

When you print your credit report, select range of "2-" and you will not print this cover page.

CreditXpert(R) products are based on information derived from credit reports produced by the major credit reporting agencies. CreditXpert Inc. is not responsible for inaccurate results due to incorrect, missing, or outdated credit report information. CreditXpert Inc. does not represent that CreditXpert Credit Scores(TM) are identical or similar to credit scores produced by any other company. CreditXpert Inc. is not associated with Fair Isaac Corporation. Score changes predicted by CreditXpert products are only estimates and are not guaranteed. CreditXpert Inc. is not a credit counseling or a credit repair organization. THE FOREGOING IS NOT INTENDED TO PROVIDE OR IMPLY WARRANTIES OF ANY KIND. CREDITXPRT PRODUCTS ARE PROVIDED ON AN "AS IS" BASIS, AND CREDITXPRT INC. AND ITS DISTRIBUTORS DISCLAIM ANY AND ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, SYSTEM INTEGRATION, NON-INTERFERENCE AND/OR ACCURACY OF INFORMATIONAL CONTENT. Copyright (c) 2000-2007, CreditXpert Inc. All rights reserved. CreditXpert(R) is a registered trademark of CreditXpert Inc.



600 Saw Mill Rd.  
West Haven, CT 06516  
Phone: 800-243-0120  
Fax: 800-942-9451  
[www.avantus.com](http://www.avantus.com)

Report Number: **23208697** Reference # / Requestor: / **auser**  
Customer ID: **DEMO** Account Name: **AVANTUS**  
Last Modified: **04/04/2011** Reissued For:  
Report Type: **Individual** Date Ordered: **04/04/2011** Reissued: Price: Type of Loan:

☐ RMCR  
☐ Business Report  
☐ Supplemental Report

1. Name(s): **Beth Jvacommon** Borrower Interview: ☐ Completed ☐ Not Completed  
2. Present Address: **6838 Village**  
3. City, State, Zip: **Fantasy Island, IL 60750**

4. Length of Time at Above Address: 4. ☐ Renting ☐ Buying/Owns  
5. Former Address: Length of Time: 5.  
6. Social Security Number: 6. Borrower: **075-80-9824** Co-Borrower:  
7. Age(s)/DOB: 7. Borrower: Co-Borrower:  
8. Marital Status: Dependents: 8. Dependents:

9. Borrower Present Employer: 9. ☐ Verified ☐ Not Verified  
10. Position: Date First Employed: 10. Date Verif:  
11. Employment Verified By: 11.  
12. Income: 12.  
13. Former Employer: 13. ☐ Verified ☐ Not Verified  
14. Position: Date First Employed: 14. Date Verif:  
15. Employment Verified By: 15.  
16. Income: 16.

17. Co-Borrower Present Employer: 17. ☐ Verified ☐ Not Verified  
18. Position: Date First Employed: 18. Date Verif:  
19. Employment Verified By: 19.  
20. Income: 20.  
21. Former Employer: 21. ☐ Verified ☐ Not Verified  
22. Position: Date First Employed: 22. Date Verif:  
23. Employment Verified By: 23.  
24. Income: 24.

### Merge(3) Report Summary

Name / SSN / FICO score			Experian Equifax TrUnion			Recent Inquiries: 8					Public Records: NO PUB RECS IN 7 YRS, NO BK IN 10 YRS Collection Accounts: NO UNPAID COLLECTION ACCTS				
Beth Jvacommon 075-80-9824			731	691	708										
Credit Assure(TM) Potential Score Impact			+13	OK	OK										
Account Type		Current Balance	Minimum Payment	Open	Current Status		Past Due Amount		Past Lates						
					Closed	Derogatory		30	60	90+					
Real Estate		\$0	\$0	0	0	0	\$0	0	0	0					
Installment		\$0	\$0	0	1	0	\$0	0	0	0					
Revolving		\$0	\$0	11	3	0	\$0	2	2	1					
Total		\$0	\$0	11	4	0	\$0	2	2	1					
Creditor Grantor Account Number		Open Date	Report Date	High Credit	Loan Type	Min Payment	Present Status		Time Past Due			MR o a n t e h d s	AR c a c t i n g	Credit Bureau Pres Status	E W C O A
							Balance Owing	Amount Past Due	30	60	90+				

### OPEN ACCOUNTS

**BNBUSA/BEST BUY** 06/2003 04/2005A \$372 RV \$0 \$0 0 0 0 23 R01 **XP** 4 A  
16 DLA 04/2005  
Credit Limit \$1,200  
Revolving Charge Account  
No late payments  
Rptd by EXP-A1on Beth Jvacommon  
PO Box 15519 - Wilmington, DE 19850 - 800-345-9211  
Curr Acct



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Customer ID: **DEMO**

Account Name: **AVANTUS**

Last Modified: **04/04/2011**

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Report Type: **Individual**

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Price:

Type of Loan:

☐

RMCR

☐

Business Report

☐

Supplemental Report

1. Name(s): **Beth Jvacommon**
2. Present Address: **6838 Village**
3. City, State, Zip: **Fantasy Island, IL 60750**

Borrower Interview:

☐

Completed ☐ Not Completed

Creditor Grantor Account Number	Open Date	Report Date	High Credit	Loan Type	Min Payment	Present Status		Time Past Due			MR o a n t e h d s	AR c a c t i n g	Credit Bureau Pres Status	E W C h O o A s e
						Balance Owing	Amount Past Due	30	60	90+				
<a href="#">CITI</a> 5424	11/2010	03/2011A	\$0	RV		\$0	\$0	0	0	0	4	R01	<a href="#">TU/EF/XP</a> Paid	3 A
DLA 03/2011 Paid 03/2011 Credit Limit \$10,000 Credit Card No late payments Rptd by TUC-A1, EQX-A1, EXP-A1on Beth D. Jvacommon POB 6241 - Sioux Falls, SD 57117 - 800-950-5114														
<a href="#">EDUCATORS CU</a> 42354698	09/2009	03/2011A	\$2,451	RV		\$0	\$0	0	0	0	20	R01	<a href="#">TU/EF/XP</a> Paid	2 A
DLA 12/2010 Paid 10/2010 Credit Limit \$2,500 Credit Card No late payments Rptd by TUC-A1, EQX-A1, EXP-A1on Beth D. Jvacommon														
<a href="#">FCNB/SPIEGL/EBAUR/NWPT</a> 531468	03/2002	04/2005A	\$329	RV		\$0	\$0	0	0	0	39	R01	<a href="#">XP</a>	1 A
DLA 04/2005 Credit Limit \$3,400 Revolving Charge Account No late payments Rptd by EXP-A1on Beth Jvacommon 9300 SW Gemini Dr - Beaverton, OR 97078 - Curr Acct														
<a href="#">FOA BK</a> 53491956	10/2007	02/2011A	\$2,800	RV		\$0	\$0	0	0	0	12	R01	<a href="#">TU/EF/XP</a> Paid	2 A
DLA 05/2010 Paid 02/2011 Credit Limit \$2,800 Credit Card No late payments Rptd by TUC-A1, EQX-A1, EXP-A1on Beth D. Jvacommon POB 500 Mail Code - Portage, MI 49081 -														
<a href="#">FST USA BANK</a> 54171299	02/2011	02/2011A	\$10,000	RV		\$0	\$0	0	0	0	1	R01	<a href="#">TU/EF</a> Paid	3 A
DLA Paid 02/2011 Credit Limit \$10,000 Credit Card No late payments Rptd by TUC-A1, EQX-A1on Beth D. Jvacommon PO Box 8650 - Wilmington, DE 19899 -														
<a href="#">HSBC BANK</a> 290002060000	11/2010	11/2010A		RV		\$0	\$0					R00	<a href="#">EF</a> Open	3 A
DLA Credit Limit \$3,000 No late payments Rptd by EQX-A1on Beth Jvacommon 1441 Schilling Place - Salinas, CA 93901 - 800-947-1000 CREDIT CARD														
<a href="#">HSBC/BSTBY</a> 70011600	05/2009	03/2011A	\$372	RV		\$0	\$0	0	0	0	22	R01	<a href="#">TU/EF</a> Paid	4 A
DLA 05/2010 Paid 05/2010 Credit Limit \$1,200 Charge Account No late payments Rptd by TUC-A1, EQX-A1on Beth D. Jvacommon 200 Beneficial Ctr - Peapack, NJ 07977 - 800-345-9211														



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1. Name(s): **Beth Jvacommon**  
2. Present Address: **6838 Village**  
3. City, State, Zip: **Fantasy Island, IL 60750**

Borrower Interview: ☐ Completed ☐ Not Completed

Creditor Grantor Account Number	Open Date	Report Date	High Credit	Loan Type	Min Payment	Present Status		Time Past Due			MR o a n t e h d s	AR c a c t i n g	Credit Bureau Pres Status	E W C h O o A s e
						Balance Owing	Amount Past Due	30	60	90+				
<a href="#">JCP-MCCBG</a> 12374	11/2008	11/2009A	\$54	RV		\$0	\$0	0	0	0	12	R01	<a href="#">TU/EF/XP</a> Paid	2 A
DLA 11/2009 Paid 11/2009 No late payments Rptd by TUC-A1, EQX-A1, EXP-A1on Beth D. Jvacommon 3802 Northdale Bv - Tampa, FL 33624 - 800-542-0800														
<a href="#">TARGET N.B.</a> 9402	06/2008	08/2010A	\$550	RV		\$0	\$0	0	0	0	12	R01	<a href="#">TU/EF/XP</a> Paid	1 A
DLA 08/2009 Paid 07/2009 Credit Limit \$600 Charge Account No late payments Rptd by TUC-A1, EQX-A1, EXP-A1on Beth D. Jvacommon POB 1470 - Minneapolis, MN 55440 - 800-659-2396														
<a href="#">FCNB PRF CHG</a> 53	02/2008	10/2008A	\$125	RV		\$0	\$0	0	0	0	9	R01	<a href="#">TU</a> Open	1 A
DLA 06/2008 Credit Limit \$1,100 No late payments Rptd by TUC-A1on Beth D. Jvacommon POB 9204 - Old Beth Page, NY 11804 - 866-503-0872														

### CLOSED ACCOUNTS

<a href="#">CHEVY CHASE</a> 54073010	01/2010	02/2011A	\$2,500	RV		\$0	\$0	0	0	0	11	R01	<a href="#">TU/EF/XP</a> Closed	1 A
DLA 04/2010 Closed 01/2011 Credit Limit \$2,500 Credit Card Closed Account No late payments Rptd by TUC-A1, EQX-A1, EXP-A1on Beth D. Jvacommon 5202 President's C - Frederick, MD 21703 - 800-937-5000 ACCOUNT CLOSED BY CONSUMER														
<a href="#">EDUCATORS CU</a> 653188	11/2009	03/2011A	\$4,651	IN	\$154	\$0	\$0	0	0	0	16	101	<a href="#">TU/XP</a> Closed	2 A
DLA Closed 12/2010 Unsecured Closed Account Terms=36 Months No late payments Rptd by TUC-A1, EXP-A1on Beth D. Jvacommon 1425 Parnall Rd - Jackson, MI 49204 - 517-787-2060 CLOSED														

### DEROGATORY ACCOUNTS

<a href="#">GEMB/SAM</a> CG9A1048-633	09/2008	05/2010A	\$50	RV		\$0	\$0	1	1	0	18	R01	<a href="#">EF/XP</a> Closed	1 A
DLA 12/2009 Closed 12/2009 Closed Account 30-59 Days Late: 12/2009, 60-89 Days Late: 01/2010 Rptd by EQX-A1, EXP-A1on Beth Jvacommon 2323 North Central Expressway - Richardson, TX 75080 - 800-964-1917 ACCOUNT CLOSED BY CONSUMER														



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1. Name(s): **Beth Jvacommon**
2. Present Address: **6838 Village**
3. City, State, Zip: **Fantasy Island, IL 60750**

Borrower Interview: ☐ Completed ☐ Not Completed

Creditor Grantor Account Number	Open Date	Report Date	High Credit	Loan Type	Min Payment	Present Status		Time Past Due			MR o a n t e h d s	AR c a c t i n g	Credit Bureau Pres Status	E W C h O o A s e
						Balance Owing	Amount Past Due	30	60	90+				

<b>GEMB/SAMS</b> <b>104</b>	<b>12/2008 08/2010A</b>	<b>\$50 RV</b>	<b>\$0</b>	<b>\$0</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>20</b>	<b>R01</b>	<b>TU</b> <b>Closed</b>	<b>1 A</b>
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DLA  
Closed 03/2010  
Credit Limit \$0  
Closed Account  
30-59 Days Late: 03/2010, 60-89 Days Late: 04/2010  
Rptd by TUC-A1on Beth D. Jvacommon  
2323 N Central Exp - Richardson, TX 75080 - 800-964-1917  
ACCOUNT CLOSED BY CONSUMER / BRCG9A DL1048

Revolving Totals: **\$0**  
Installment Totals: **\$0**  
Miscellaneous Totals: **\$0**  
Grand Totals: **\$0**

Repositories scanned: **TRANSUNION EXPERIAN EQUIFAX** PULLED: Equifax, Experian, TransUnion

Footnotes: **Merge(3)**

Equifax (EQX-A1) - Pulled: 04/04/2011 - Infile Date: 10/28/2007  
NM: Beth Jvacommon SSN: 075-80-9824  
AD: 6838 Village Bv Apt, Fantasy Island, IL 60751  
AD: 537 47wk, Brooklyn, NY 11215, Reported: 12/2009  
AD: 67 Vwdwh Vw, Hillsdale, MI 49242, Reported: 02/2008

Experian (EXP-A1) - Pulled: 07/18/2005  
NM: Beth Jvacommon SSN: 075-80-9824 DOB: 1969  
AD: 6838 Village Bv 36a, Tomorrow, IL 60750, Reported: 01/2005  
AD: 34 State St 27a, Hillsdale, MI 49242, Reported: 05/2002  
AD: 28 Whitney Estates B, Hillsdale, MI 49242, Reported: 02/2002

TransUnion (TUC-A1) - Pulled: 04/04/2011 - Infile Date: 12/09/2007  
NM: Beth D. Jvacommon SSN: 895-80-9824  
AD: 6838 Village Bv, Fantasy Island, IL 60750, Reported: 02/01/2011  
AD: 34 State St 27a, Hillsdale, MI 49242, Reported: 05/17/2010  
EM: JOE, Reported: 2011  
EM: FICO, Reported: 2011

Beth Jvacommon Beacon 5.0: 691  
Factors: 39, 12, 18, 14  
> Serious delinquency  
> Length of time revolving accounts have been established  
> Number of accounts with delinquency  
> Length of time accounts have been established  
Beth Jvacommon Fair Isaac Auto (v2): 731  
Factors: 39, 14, 18, 13  
> Serious delinquency.  
> Length of time accounts have been established.  
> Number of accounts delinquent.  
> Length of time (or unknown time) since account delinquent.  
Beth Jvacommon Fair Isaac (v1): 710  
Factors: 39, 14, 18, 13  
> Serious delinquency.  
> Length of time accounts have been established.  
> Number of accounts with delinquency.  
> Time since delinquency is too recent or unknown.



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3. City, State, Zip: **Fantasy Island, IL 60750**

Borrower Interview:

☐ Completed ☐ Not Completed

**Beth Jvacommon Fair Isaac Advanced Risk Score: 697**

**Factors: D7, J0, F6, 18**

> **Serious delinquency**

> **Length of time accounts have been established**

> **Lack of recent consumer finance company account information**

> **Unknown**

**Beth Jvacommon National Risk: 36**

**Factors: 08, 05**

> **Presence of non\_satisfactory ratings on accounts or lack of open accounts.**

> **Balances on revolving accounts.**

> **Unknown**

> **Unknown**

**Beth Jvacommon Mds Bankruptcy: 214**

**Factors: B, G, L**

> **Presence of delinquent accounts.**

> **Age of oldest reported account.**

> **New bank revolving accounts.**

> **Unknown**

**Beth D. Jvacommon FICO Risk Score, Classic (04): 708**

**Factors: 039, 014, 018, 013**

> **Serious delinquency**

> **Length of time accounts have been established**

> **Number of accounts with delinquency**

> **Time since delinquency is too recent or unknown**

**Statement(s) Reported by Bureau**

**EXP-A1: FRAUD SHIELD: SSN ISSUED BETWEEN 1994 AND 1996.**

**EXP-A1: FRAUD SHIELD INDICATOR: INQUIRY/ONFILE CURRENT ADDRESS CONFLICT**

**EXP-A1: FRAUD SHIELD INDICATOR: INQUIRY CURRENT ADDRESS NOT ON FILE**

**EXP-A1: FRAUD SHIELD INDICATOR: INQUIRY ADDRESS IDENTIFIED AS NON RESIDENTIAL**

**EXP-A1: FACTA: ADDRESS DISCREPANCY - POSSIBLE ADDRESS MISMATCH DETECTED ON CURRENT ADDRESS**

**Invoice**

Date	Description	Price
04-04-2011	FACTA Surcharge	\$0.00
04-04-2011	Red Flags	\$0.00
04-04-2011	CreditXpert CreditAssure	\$0.00
04-04-2011	Merge(I-TUC/EXP/EQX)	\$0.00
<b>Total Charges:</b>		<b>\$0.00</b>
<b>*Total Tax:</b>		<b>\$0.00</b>
<b>Total Credits:</b>		<b>\$0.00</b>
<b>Total:</b>		<b>\$DEMO</b>

**This report can be viewed on the web by visiting <http://view.avantus.com>.**

**Report ID: 23208697**

**Password: a193d589**

**Credit Repositories:**

**TransUnion**  
P. O. Box 1000  
Chester, PA 19022  
800-888-4213  
[www.transunion.com](http://www.transunion.com)

**Experian**  
P. O. Box 2002  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

**Equifax**  
P. O. Box 740241  
Atlanta, GA 30374  
800-685-1111  
[www.equifax.com/fcra](http://www.equifax.com/fcra)

**Inquiries:**

**AVANTUS, LLC Z 419063 04/04/2011 203-931-2020 REPORTED BY TUC-A1**  
**CREDCO 181ZB04243 02/17/2011 REPORTED BY EQX-A1**  
**FHLM 999FM00815 02/17/2011 REPORTED BY EQX-A1**  
**CBCINNOVIS 667ZB29893 02/17/2011 REPORTED BY EQX-A1**  
**LANDSAFE 180ZB07577 02/17/2011 REPORTED BY EQX-A1**  
**CBCINNOVIS 667ZB29893 02/14/2011 REPORTED BY EQX-A1**  
**FIDELITY 999ZB03633 02/14/2011 REPORTED BY EQX-A1**  
**CITIBANKNA B 50087 11/04/2010 636-256-4096 REPORTED BY TUC-A1**

**Public Records:**

**NO PUB RECORDS RPTED IN LAST 7 YEARS NO BK IN LAST 10 YEARS**



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Borrower Interview: ☐ Completed ☐ Not Completed

Disclaimer:

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THIS CONSUMER REPORT COMPLIES WITH ALL LENDING AND UNDERWRITING REQUIREMENTS AS PUBLISHED BY FNMA, FMAC, FHLMC, VA, FHA AND FHMA

**END OF CREDIT REPORT**

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