

Credit Services, Inc.

REPORT ID: 8430095

Borrower Name: [REDACTED] BURNS
 Co-Borrower Name:

SSN: 441 [REDACTED]
 SSN:

CREDIT HISTORY

E C C O A	W h o s e	Creditor Name	Date Opened	Date Reported	High Credit	Present Status		Historical Status			Current Status
		Account Number	Credit Limit	Last Activity	Terms	Balance Owing	Amount Past Due	Mos Rev	30 - 59 Days	60 - 89 Days	

SCORING SUMMARY

08/02/2005

The point scoring shown is derived from the original infile data compiled from each repository used, prior to the elimination of duplicate tradelines. All the following scores were developed by Fair, Isaac

TransUnion

01- FICO RISK SCORE, CLASSIC (98): 756 [014, 012, 001, 008] Range: 336-843
 Calculated 08/02/2005 (BURNS, [REDACTED]) **+756 pt.**
 REASON 1: LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 REASON 2: LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
 REASON 3: AMOUNT OWED ON ACCOUNTS TOO HIGH
 REASON 4: TOO MANY INQUIRIES LAST 12 MONTHS
 FACTA: SCORE VALUE WAS ADVERSELY AFFECTED BY CREDIT INQUIRIES PRESENT IN THE CREDIT FILE.

Experian

01- FAIR ISAAC (V2): 775 [14, 08, 24, 09] Range: 300-850 **+775 pt.**
 Calculated 08/02/2005 (BURNS, [REDACTED])
 REASON 1: LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED.
 REASON 2: NUMBER OF RECENT INQUIRIES.
 REASON 3:
 REASON 4: NUMBER OF ACCOUNTS OPENED WITHIN THE LAST 12 MONTHS.

Equifax

01- BEACON 5.0: 658 [39, 18, 12, 13] Range: 300-850 **+105 pt.**
 Calculated 08/02/2005 (BURNS, [REDACTED])
 REASON 1: SERIOUS DELINQUENCY
 REASON 2: NUMBER OF ACCOUNTS WITH DELINQUENCY
 REASON 3: LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
 REASON 4: TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

48 Days