

Credit Services, Inc.

REPORT NO: 7732402

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

SSN: 441 [REDACTED]
 SSN:

CREDIT HISTORY

E C O S 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

06/15/2005

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): Range: 336-843
 FILE NOT SCORED DUE TO INSUFFICIENT CREDIT
 Calculated 06/15/2005 (BURNS, [REDACTED])

Experian

01- FAIR ISAAC (V2): Range: 300-850
 RISK SCORE NOT AVAILABLE DUE TO MODEL EXCLUSION CRITERIA
 Calculated 06/15/2005 (BURNS, [REDACTED])

Equifax

01- BEACON 5.0: 553 [39, 10, 18, 13] Range: 300-850
 Calculated 06/15/2005 (SANDERS, [REDACTED])
 REASON 1: SERIOUS DELINQUENCY
 REASON 2: PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 REASON 3: NUMBER OF ACCOUNTS WITH DELINQUENCY
 REASON 4: TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 FACTA: SCORE VALUE WAS ADVERSELY AFFECTED BY CREDIT INQUIRIES PRESENT IN THE CREDIT FILE.

At Sign-Up