

Your Personalized **Credit Score Blueprint**



NCF's Personalized Credit Repair Blueprint is a 50-plus page document that breaks down every aspect of your credit report. It provides you with personalized advice and recommendations, including a complete audit and analysis of your credit report, and suggestions on what you need to keep doing, start doing and stop doing. It is a comprehensive guide that describes what each of your accounts is and why each one matters to your financial goals. It highlights your credit profile in a completely unique and useful way.

This Document Contains Confidential Information



Nickie,

We understand your credit is like your financial fingerprint and everyone's is just a little different and unique to them. So we have created this amazing document called "The Credit Score Blueprint" which highlights your credit profile in a completely unique and useful way.

The Credit Score Blueprint is one of the most revolutionary documents in the credit industry and allows you to see your credit in a whole new way.

Our Personalized Credit Repair Blueprint is a 50+ page document that breaks down every aspect of your credit report. It provides you with personalized advice and recommendations, including a complete audit and analysis of your credit report, and suggestions on what you need to keep doing, start doing and stop doing. It is a comprehensive guide that describes what each of your accounts is and why each one matters to your financial goals.

Our hope with this Credit Score Blueprint you will be better educated about your personal credit and exactly what steps you need to take to improve it. Helping put you in a position to accomplish your goal(s) as soon as possible, and to start living the credit freedom lifestyle you deserve.

If you ever get stuck, have questions or need help, reach out to your case manager or visit www.nationalcreditfederation.com.

A handwritten signature in black ink that reads "Dave Fulk". The signature is stylized with a large, sweeping initial "D" and a long, horizontal flourish at the end.

Dave Fulk | President

Phone: 877-720-PLUS (7587)

Email: Info@nationalcreditfederation.com

Blueprint Created For:

Nickie Green
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West Haven Connecticut 06516

Date Created On: 09/02/2016

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(813) 515-0813

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Disclaimer

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Privacy Policy

National Credit Federation (NCF) is dedicated to protecting your privacy and providing you with the highest level of service. This Policy explains what NCF does to keep information about you private and secure. This Policy covers only information that you provide to NCF or that it obtains about you from companies that you have chosen to do business with. Please read this Policy carefully and contact us if you have any questions.

Personal Information We Collect: The personal information we collect comes from the following sources:

Information we receive from you, such as your name, address, and telephone number, or other information that you provide to us over the phone, in person, in documents, or applications.

Information about your transactions, such as your account balances with your creditors, payment histories, account activity, and all other information that may be contained in your credit card statements or other reports relating to your debt.

Information we receive from consumer reporting agencies and other sources, such as your credit bureau reports, collection agency reports or other communications, and other information relating to your payment histories, creditworthiness, annual income, or ability to satisfy your obligations.

We reserve the right to sell or transfer your personal information to third party affiliates associated with NCF for any purpose in our sole discretion. We also reserve the right to use information obtained to market and use as testimony for the services offered. We may also share your information with service providers that perform business operations for us, companies that act on our behalf to market our services, or others only as permitted or required by law, such as to protect against fraud or in response to a subpoena. We may also share or transfer your information in the event we transfer or sell your account or our business assets to another provider.

Your Choices/Opt-out: We provide you the opportunity to 'opt-out' of having your personally identifiable information used for certain purposes. By providing information to NCF you are consenting to the collection, use and disclosure of such personal information in the manner described in this privacy policy. We provide you the opportunity to withdraw your consent when such information is collected.

Such consent may be withdrawn by calling the telephone number provided below or may be done in writing/email and sent to NCF Member Services at the following physical address or email address:

NCF Member Services

2803 W. Busch Blvd #210

Tampa, FL 33618

E-mail: setup@nationalcreditfederation.com

Phone: 1-877-720-7587 Ext. 3

How We Protect Your Information

We train our employees to protect all customer information. We maintain physical, electronic and procedural controls that comply with government standards. We authorize our employees, agents and contractors to get information about you only when they need it to do their work with us. You can help to maintain the security of your online transactions by not sharing your personal information or password with anyone. Remember, no method of transmission over the Internet, or method of electronic storage, is 100% secure.

This Policy applies to current and former customers. If you have any questions, please contact us at the information provided above.



Our Process



OVER 10,000
PEOPLE



Discuss

"Discuss" your situation with one of our highly trained consultants to determine if credit repair is the right option. Step one is to "Discuss" your situation with one of our highly trained consultants to determine if credit repair is the right option.



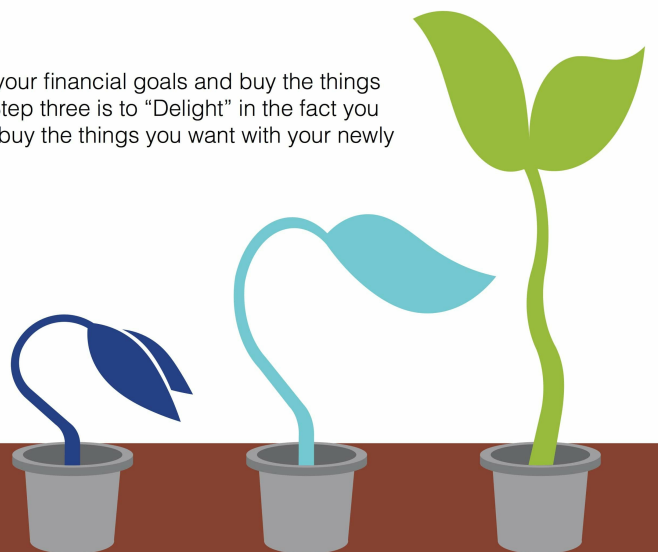
Delete

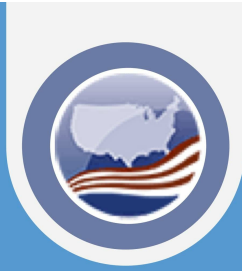
"Delete" the inaccurate, misleading and unverifiable items from your credit reports that are harming your scores. Step two is to "Delete" the inaccurate, misleading and unverifiable items from your credit reports that are harming your scores.



Delight

"Delight" in the fact you can accomplish your financial goals and buy the things you want with your newly restored credit. Step three is to "Delight" in the fact you can accomplish your financial goals and buy the things you want with your newly restored credit.





Who Cares About Your Credit Score?

Your credit score matters if you intend to do any of the following:



Take Out a Loan



Apply for a Credit Card



Rent or Buy a Home



Apply for a Job



Get Insurance

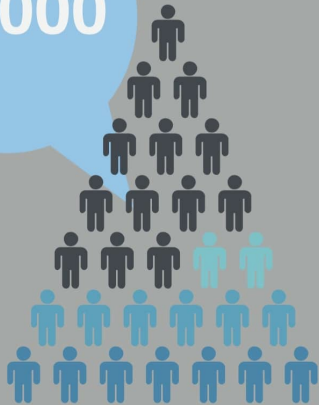


Make Large Purchases



What Our Clients Say!

10,000



Over 10,000 HAPPY Clients!

"Just would like to say thanks to Monique and her team at NCF for a job well done thanks to Monique she really has helped my credit score improve to the point that I'm in the process of being able to be considered for a mortgage! A year ago that wasn't a possibility. Thank you so much again." - Jimmie Brannon



I wanted to take the time to thank you for all your hard work on my case. You have gone above and beyond to help me in every way of the process through recommendations, guidance and overall the best service I could ever ask for. I will definitely refer you to anyone that I know that needs help with their credit to you. I truly appreciate all you hard work and guidance through the process.

From the day, I called National Credit Federation everyone has been wonderful to work with. All the Best!" - Shari

"Me and my husband had credit issues mainly as a result of a very ill child. We had lots of medical bills and got behind when my husband was out of a job for a little while. We used National Credit Federation's services and our FICO scores came up considerably. We have been able to refinance our house for a shorter term and a much better interest rate.

I would highly recommend and have recommended your services. Thank you very much, I appreciate your help so much."

Susan, I'm a real estate broker

as seen on



YAHOO! FINANCE

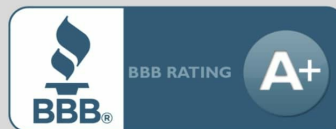
USA TODAY

San Francisco Chronicle
The Boston Globe

MarketWatch

Forbes

The Dallas Morning News
The Miami Herald



AN ASSOCIATION OF RESPONSIBLE CREDIT REPAIR ADVISORS

National Credit Federation



Meet the President



Dave Fulk
President

National Credit Federation, commonly referred to as NCF, is a nationwide, membership-based organization. Our members are individuals who are currently in the midst of, or have successfully come through, a financial crisis. We help people take back control of their finances and credit, which allows them to achieve their financial dreams.

NCF accomplishes our mission by deleting or correcting inaccurate and unverifiable information on our members' credit reports, providing access to resources not normally available to "non-credit worthy" consumers, settling outstanding debt and giving members the tools and education needed for a lifetime of good credit. Dave said his main goal with NCF is to help people in need overcome the financial hurdles that could prevent them fulfilling their life goals.

Dave Fulk took over as President of NCF in 2014. He oversees the day-to-day operations and growth of the company.

Before serving as President of NCF, Dave spent significant time honing his craft. He has more than 10 years' experience in the financial industry where he specialized in financing, mortgages, and credit. He served as the President of Credit Guys, Branch Manager at Signature One Mortgage, and a Senior Account Executive at HSBC. At HSBC he was personally selected along with 11 others out of 4,800+ employees around the nation to be in a national Accelerated Management Program known as AMP. Throughout this accelerated and prestigious training he was sent to advanced training courses around the country where he was able to learn from some of the top minds of the world's largest bank.

In addition to his financial experience, Dave is also a former police officer and EMT. He was also valedictorian of his class and graduated with the highest overall score of all students since the school was founded in 1979. Because of his wide variety of experience and expertise, Dave is also a highly sought after national speaker on the topics of finance and credit, and is regularly asked to attend webinars, seminars and conventions. Dave has obtained his NACSO, FICO PRO and CES certifications in credit education.

Dave has a passion for learning, and he is always on the go. He loves to help others, and is never content with mediocre. Dave lives for his amazing wife, Brandy, and their three children: Chase, Alaina and Eriannah. When he's not working at NCF, he can be found coaching or playing soccer with Chase, or playing dress up with his two princesses.

www.NationalCreditFederation.com



Office Locations

Offices located
across the
USA



Tampa, Florida



Kansas City



Louisville



Las Vegas



Austin



Agents across the USA

Call: 1-877-720-7587

Overview



Here we will take a peek at an overview of your credit, confirming the general and personal information on your report is correct. You will also see your current credit scores* in this section as well as the reporting source.

Report Date	September 2, 2016 3:32 PM	
Report Source	Identity IQ	
Credit Scores		
equifax: 734	experian: 732	transunion: 730
Utilization Ratio		
15%	15%	15%

Is the client's name showing properly?	Yes
---	-----

Are there any misspellings?	No
------------------------------------	----

Are there any AKA's listed?	Yes
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1	1	1

Is the client's Year of Birth, listed on thier registration as 01/20/1980, correct on all three bureaus?	Yes
---	-----

Is the client's Current Address 100 Terrace Av West Haven Connecticut 06516, correct on all three bureaus?	Yes
---	-----

Are there any Additional Addresses listed?	No
---	----

*Credit scores will only appear if the reporting source is providing them.

Accounts Reporting Section

Here is a list of each trade line (account) that is reporting to your credit report. In the next section we will give you an individual breakdown of each of these trade line items.

CITI

	EQUIFAX	experian	TransUnion.
Date of last activity	11/1/2013	11/1/2013	11/1/2013
Date of last reported	12/1/2013	12/1/2013	12/1/2013
Balance	\$0.00	\$0.00	\$0.00
Creditor name	Citi	Citi	Citi
Account number	653529182340	653529182340	653529182340
Creditor address	57117, SD, Sioux Falls , P O Box 6241	57117, SD, Sioux Falls , P O Box 6241	57117, SD, Sioux Falls , P O Box 6241
Date opened	Thursday, March 31, 2011 8:00 PM	Thursday, March 31, 2011 8:00 PM	Thursday, March 31, 2011 8:00 PM
Amount past due	\$0.00	\$0.00	\$0.00
Limit	\$9,900.00	\$9,900.00	\$9,900.00
Item status	accurate	accurate	accurate

MACYS/DSNB

	EQUIFAX	experian
Date of last activity	6/1/2013	6/1/2013
Date of last reported	12/1/2013	12/1/2013
Balance	\$0.00	\$0.00
High balance	\$0.00	\$0.00
Creditor name	Macys/DSNB	Macys/DSNB
Account number	5231552697131	5231552697131
Creditor address	45040, OH, Mason , P.O Box 8218	45040, OH, Mason , P.O Box 8218
Date opened	Monday, October 31, 2005 8:00 PM	Monday, October 31, 2005 8:00 PM
Amount past due	\$0.00	\$0.00
Limit	\$1,750.00	\$1,750.00
Item status	accurate	accurate

PSB/PL

	EQUIFAX	experian	TransUnion.
Date of last activity	6/1/2013	6/1/2013	6/1/2013
Date of last reported	6/1/2013	6/1/2013	6/1/2013
Balance	\$0.00	\$0.00	\$0.00
Payment amount	\$136.00	\$136.00	\$136.00
High balance	\$4,000.00	\$4,000.00	\$4,000.00
Creditor name	PSB/PL	PSB/PL	PSB/PL
Account number	251104497391112	251104497391112	251104497391112
Creditor address	06604, CT, BRIDGEPORT, 899 MAIN ST	06604, CT, BRIDGEPORT, 899 MAIN ST	06604, CT, BRIDGEPORT, 899 MAIN ST
Date opened	Thursday, January 31, 2013 7:00 PM	Thursday, January 31, 2013 7:00 PM	Thursday, January 31, 2013 7:00 PM
Amount past due	\$0.00	\$0.00	\$0.00
Item status	accurate	accurate	accurate

FUSA NA - 652822780931

	EQUIFAX	experian	TransUnion.
Date of last activity	4/2011	4/2011	4/2011
Date of last reported	8/2011	8/2011	8/2011
Balance	\$0.00	\$0.00	\$0.00
High balance	\$3,500.00	\$3,500.00	\$3,500.00
Creditor name	Fusa Na	Fusa Na	Fusa Na
Creditor address	19801, DE, Wilmington , 900 North Market Street	19801, DE, Wilmington , 900 North Market Street	19801, DE, Wilmington , 900 North Market Street
Date opened	Wednesday, November 30, 2005 7:00 PM	Wednesday, November 30, 2005 7:00 PM	Wednesday, November 30, 2005 7:00 PM
Amount past due	\$0.00	\$0.00	\$0.00
Item status	inDispute	inDispute	inDispute

CONSECO

	experian	TransUnion.
Date of last activity	8/1/2008	8/1/2008
Date of last reported	8/1/2008	8/1/2008
Balance	\$0.00	\$0.00
High balance	\$9,010.00	\$9,010.00
Creditor name	Conseco Mtg	Conseco Mtg
Account number	818561121133	818561121133
Creditor address	57709, SD, Rapid City , Po Box 6153	57709, SD, Rapid City , Po Box 6153
Date opened	Thursday, January 7, 2016 7:00 PM	Thursday, January 7, 2016 7:00 PM
Amount past due	\$0.00	\$0.00
Limit	\$9,000.00	\$9,000.00
Item status	accurate	accurate

BOA MBNA

	EQUIFAX	experian	TransUnion.
Date of last activity	12/2013	12/2013	12/2013
Date of last reported	12/1/2013	12/1/2013	12/1/2013
Balance	\$2,969.00	\$2,969.00	\$2,969.00
Payment amount	\$15.00	\$15.00	\$15.00
Creditor name	Bank Of America	Bank Of America	Bank Of America
Account number	4681	4681	4681
Creditor address	79998, TX, El Paso, P.O. Box 982235	79998, TX, El Paso, P.O. Box 982235	79998, TX, El Paso, P.O. Box 982235
Date opened	Friday, November 30, 2012 7:00 PM	Friday, November 30, 2012 7:00 PM	Friday, November 30, 2012 7:00 PM
Amount past due	\$0.00	\$0.00	\$0.00
Limit	\$6,000.00	\$6,000.00	\$6,000.00
Item status	accurate	accurate	accurate

CAP 1 BANK

	EQUIFAX	experian	TransUnion.
Date of last activity	12/1/2013	12/1/2013	12/1/2013
Date of last reported	12/1/2013	12/1/2013	12/1/2013
Balance	\$302.00	\$302.00	\$302.00
Payment amount	\$15.00	\$15.00	\$15.00
High balance	\$1,049.00	\$1,049.00	\$1,049.00
Creditor name	Cap One Bank	Cap One Bank	Cap One Bank
Account number	628916340666	628916340666	628916340666

	EQUIFAX	experian	TransUnion.
Creditor address	23285, VA, Richmond , Po Box 85015	23285, VA, Richmond , Po Box 85015	23285, VA, Richmond , Po Box 85015
Date opened	Monday, February 28, 2011 7:00 PM	Monday, February 28, 2011 7:00 PM	Monday, February 28, 2011 7:00 PM
Amount past due	\$0.00	\$0.00	\$0.00
Limit	\$1,049.00	\$1,049.00	\$1,049.00
Item status	accurate	accurate	accurate

SCA/AEROPST L

	experian	TransUnion.
Date of last activity	2/1/2009	2/1/2009
Date of last reported	2/1/2009	2/1/2009
Balance	\$0.00	\$0.00
High balance	\$60.00	\$60.00
Creditor name	SCA/AEROPST L	SCA/AEROPST L
Account number	94311291196	94311291196
Creditor address	07430, NJ, MAHWAH, 1000 MACARTHUR BV	07430, NJ, MAHWAH, 1000 MACARTHUR BV
Date opened	Thursday, July 31, 2008 8:00 PM	Thursday, July 31, 2008 8:00 PM
Limit	\$700.00	\$700.00
Item status	accurate	accurate

BOA MBNA

	EQUIFAX	experian	TransUnion.
Date of last activity	11/1/2013		
Balance	\$0.00	\$0.00	\$0.00
Creditor name	BOA MBNA	BOA MBNA	BOA MBNA
Account number	7134	7134	7134
Creditor address	19713, DE, NEWARK, 400 CHRISTINA RD	19713, DE, NEWARK, 400 CHRISTINA RD	19713, DE, NEWARK, 400 CHRISTINA RD
Date opened	Monday, July 31, 2006 8:00 PM	Monday, July 31, 2006 8:00 PM	Monday, July 31, 2006 8:00 PM
Amount past due	\$0.00		
Limit	\$18,400.00	\$18,400.00	\$18,400.00
Item status	accurate	accurate	accurate

BK OF AMER

	EQUIFAX	experian	TransUnion.
Date of last activity	12/2013	12/2013	12/2013
Date of last reported	12/1/2013	12/1/2013	12/1/2013
Balance	\$1,377.00	\$1,377.00	\$1,377.00
Payment amount	\$25.00	\$25.00	\$25.00
Creditor name	BK OF AMER	BK OF AMER	BK OF AMER
Account number	599971422963	599971422963	599971422963
Creditor address	27410, NC, Greensboro, 4161 Piedmont Parkway	27410, NC, Greensboro, 4161 Piedmont Parkway	27410, NC, Greensboro, 4161 Piedmont Parkway
Date opened	Tuesday, January 31, 2012 7:00 PM	Tuesday, January 31, 2012 7:00 PM	Tuesday, January 31, 2012 7:00 PM
Amount past due	\$0.00	\$0.00	\$0.00
Limit	\$11,000.00	\$11,000.00	\$11,000.00
Item status	accurate	accurate	accurate

MACYS/DSNB

	EQUIFAX	experian	TransUnion.
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	EQUIFAX	experian	TransUnion.
Date of last activity	9/1/2012	9/1/2012	9/1/2012
Date of last reported	11/1/2013	11/1/2013	11/1/2013
Balance	\$0.00	\$0.00	\$0.00
Creditor name	Macys/DSNB	Macys/DSNB	Macys/DSNB
Account number	5213204094731	5213204094731	5213204094731
Creditor address	45040, OH, Mason , P.O Box 8218	45040, OH, Mason , P.O Box 8218	45040, OH, Mason , P.O Box 8218
Date opened	Friday, February 29, 2008 7:00 PM	Friday, February 29, 2008 7:00 PM	Friday, February 29, 2008 7:00 PM
Amount past due	\$0.00	\$0.00	\$0.00
Limit	\$1,500.00	\$1,500.00	\$1,500.00
Item status	accurate	accurate	accurate

AHM - 2210-75105931112

	EQUIFAX	experian	TransUnion.
Date of last activity	6/1/2010	6/1/2010	6/1/2010
Date of last reported	4/1/2011	4/1/2011	4/1/2011
Balance	\$0.00	\$0.00	\$0.00
Payment amount	\$128.00	\$128.00	\$128.00
High balance	\$5,182.00	\$5,182.00	\$5,182.00
Creditor name	AHM	AHM	AHM
Creditor address	60123, IL,, ELGIN,, 2170 POINT BLVD STE 100,	60123, IL,, ELGIN,, 2170 POINT BLVD STE 100,	60123, IL,, ELGIN,, 2170 POINT BLVD STE 100,
Date opened	Tuesday, June 30, 2009 8:00 PM	Tuesday, June 30, 2009 8:00 PM	Tuesday, June 30, 2009 8:00 PM
Amount past due	\$0.00	\$0.00	\$0.00
Item status	inDispute	inDispute	inDispute

MANDEES

	experian	TransUnion.
Date of last activity	3/1/2008	3/1/2008
Date of last reported	10/1/2010	10/1/2010
Balance	\$0.00	\$0.00
High balance	\$61.00	\$61.00
Creditor name	MANDEES	MANDEES
Account number	21117679	21117679
Creditor address	07601, NJ, HACKENSACK, 401 HACKENSACK AVE	07601, NJ, HACKENSACK, 401 HACKENSACK AVE
Date opened	Wednesday, August 31, 2005 8:00 PM	Wednesday, August 31, 2005 8:00 PM
Amount past due	\$0.00	\$0.00
Limit	\$200.00	\$200.00
Item status	accurate	accurate

GEMB/BANAN

	EQUIFAX	experian	TransUnion.
Date of last reported	12/1/2013	12/1/2013	12/1/2013
Balance	\$0.00	\$0.00	\$0.00
Creditor name	GEMB/BANAN	GEMB/BANAN	GEMB/BANAN
Account number	712960112351	712960112351	712960112351
Creditor address	30076, GA, ROSSWELL, P O BOX 103014	30076, GA, ROSSWELL, P O BOX 103014	30076, GA, ROSSWELL, P O BOX 103014
Date opened	Monday, December 31, 2007 7:00 PM	Monday, December 31, 2007 7:00 PM	Monday, December 31, 2007 7:00 PM
Amount past due	\$0.00	\$0.00	\$0.00
Limit	\$400.00	\$400.00	\$400.00
Item status	accurate	accurate	accurate

WFNNB/AF

	EQUIFAX	experian	TransUnion.
Date of last activity	11/1/2009	11/1/2009	11/1/2009
Date of last reported	9/1/2009	9/1/2009	9/1/2009
Balance	\$0.00	\$0.00	\$0.00
High balance	\$1,000.00	\$1,000.00	\$1,000.00
Creditor name	WFNNB/AF	WFNNB/AF	WFNNB/AF
Account number	207243913083590	207243913083590	207243913083590
Creditor address	43213, OH, COLUMBUS, 4590 EAST BROAD ST	43213, OH, COLUMBUS, 4590 EAST BROAD ST	43213, OH, COLUMBUS, 4590 EAST BROAD ST
Date opened	Wednesday, December 31, 2008 7:00 PM	Wednesday, December 31, 2008 7:00 PM	Wednesday, December 31, 2008 7:00 PM
Amount past due	\$0.00	\$0.00	\$0.00
Item status	accurate	accurate	accurate

HSBC/BSTBY

	EQUIFAX	experian	TransUnion.
Date of last activity	10/1/2013	10/1/2013	10/1/2013
Date of last reported	11/1/2013	11/1/2013	11/1/2013
Balance	\$0.00	\$0.00	\$0.00
Creditor name	HSBC/BSTBY	HSBC/BSTBY	HSBC/BSTBY
Account number	270712-2226730350	270712-2226730350	270712-2226730350
Creditor address	19808, DE, WLMINGTON, 1405 FOULK ROAD	19808, DE, WLMINGTON, 1405 FOULK ROAD	19808, DE, WLMINGTON, 1405 FOULK ROAD
Date opened	Tuesday, June 30, 2009 8:00 PM	Tuesday, June 30, 2009 8:00 PM	Tuesday, June 30, 2009 8:00 PM
Amount past due	\$0.00	\$0.00	\$0.00
Limit	\$1,600.00	\$1,600.00	\$1,600.00
Item status	accurate	accurate	accurate

45 MAPLE ST N HAVEN, CT 06511

	EQUIFAX	experian	TransUnion.
Address	45 MAPLE ST N HAVEN, CT 06511	45 MAPLE ST N HAVEN, CT 06511	45 MAPLE ST N HAVEN, CT 06511
Item status	inDispute	inDispute	inDispute

KOHL/CHASE

	EQUIFAX	experian	TransUnion.
Date of last activity	11/1/2009	11/1/2009	11/1/2009
Date of last reported	10/1/2011	10/1/2011	10/1/2011
Balance	\$0.00	\$0.00	\$0.00
Creditor name	KOHL/CHASE	KOHL/CHASE	KOHL/CHASE
Account number	41329149663	41329149663	41329149663
Creditor address	53051, WI, MENOMONEE FALLS, N56 W1700 RIDGEWOOD DR	53051, WI, MENOMONEE FALLS, N56 W1700 RIDGEWOOD DR	53051, WI, MENOMONEE FALLS, N56 W1700 RIDGEWOOD DR
Date opened	Saturday, June 30, 2007 8:00 PM	Saturday, June 30, 2007 8:00 PM	Saturday, June 30, 2007 8:00 PM
Amount past due	\$0.00	\$0.00	\$0.00
Limit	\$1,500.00	\$1,500.00	\$1,500.00
Item status	accurate	accurate	accurate

PEOPLES BANK

	experian	TransUnion.
Date of last activity	9/1/2006	9/1/2006
Date of last reported	2/1/2007	2/1/2007
Balance	\$0.00	\$0.00
Payment amount	\$188.00	\$188.00
High balance	\$14,300.00	\$14,300.00
Creditor name	PEOPLES BANK	PEOPLES BANK
Account number	251122006721112	251122006721112
Creditor address	06604, CT, BRIDGEPORT, 211 STATE ST	06604, CT, BRIDGEPORT, 211 STATE ST
Date opened	Tuesday, November 30, 2004 7:00 PM	Tuesday, November 30, 2004 7:00 PM
Amount past due	\$0.00	\$0.00
Item status	accurate	accurate

WFNNB/EXP - 206624507894741

	EQUIFAX	experian	TransUnion.
Date of last activity	10/2011	10/2011	10/2011
Date of last reported	10/1/2011	10/1/2011	10/1/2011
Balance	\$0.00	\$0.00	\$0.00
High balance	\$680.00	\$680.00	\$680.00
Creditor name	WFNNB/EXPRESS	WFNNB/EXPRESS	WFNNB/EXPRESS
Creditor address	43218, OH, Columbus , P.O Box 182789	43218, OH, Columbus , P.O Box 182789	43218, OH, Columbus , P.O Box 182789
Date opened	Sunday, December 31, 2006 7:00 PM	Sunday, December 31, 2006 7:00 PM	Sunday, December 31, 2006 7:00 PM
Amount past due	\$0.00	\$0.00	\$0.00
Limit	\$680.00	\$680.00	\$680.00
Item status	inDispute	inDispute	inDispute

FST USA BK B

	experian	TransUnion.
Date of last activity	11/1/2004	11/1/2004
Date of last reported	11/1/2007	11/1/2007
Balance	\$0.00	\$0.00
High balance	\$52.00	\$52.00
Creditor name	First Usa Bank	First Usa Bank
Account number	552823979950	552823979950
Creditor address	19801, DE, Wilmington , 201 N Walnut St Fl 6	19801, DE, Wilmington , 201 N Walnut St Fl 6
Date opened	Tuesday, August 31, 2004 8:00 PM	Tuesday, August 31, 2004 8:00 PM
Amount past due	\$0.00	\$0.00
Limit	\$9,000.00	\$9,000.00
Item status	accurate	accurate

GEMB/JCP

	EQUIFAX	experian	TransUnion.
Date of last activity	5/1/2006	5/1/2006	5/1/2006
Date of last reported	12/1/2013	12/1/2013	12/1/2013
Balance	\$0.00	\$0.00	\$0.00
Creditor name	Gemb/JCP	Gemb/JCP	Gemb/JCP
Account number	204749	204749	204749
Creditor address	79998, TX, El Paso , PO BOX 984100	79998, TX, El Paso , PO BOX 984100	79998, TX, El Paso , PO BOX 984100
Date opened	Monday, July 31, 2006 8:00 PM	Monday, July 31, 2006 8:00 PM	Monday, July 31, 2006 8:00 PM

	EQUIFAX	experian	TransUnion.
Amount past due	\$0.00	\$0.00	\$0.00
Limit	\$1,000.00	\$1,000.00	\$1,000.00
Item status	accurate	accurate	accurate

HSBC/RS

	experian	TransUnion.
Date of last activity	9/1/2009	9/1/2009
Date of last reported	10/1/2009	10/1/2009
Balance	\$0.00	\$0.00
High balance	\$2,696.00	\$2,696.00
Creditor name	HSBC/RS	HSBC/RS
Account number	48171221142	48171221142
Creditor address	60191, IL, WOOD DALE, 2 P.O. BOX 746	60191, IL, WOOD DALE, 2 P.O. BOX 746
Date opened	Monday, March 31, 2008 8:00 PM	Monday, March 31, 2008 8:00 PM
Amount past due	\$0.00	\$0.00
Limit	\$6,500.00	\$6,500.00
Item status	accurate	accurate

MACYS

	experian
Date of last activity	2/1/2013
Date of last reported	2/1/2013
Balance	\$0.00
High balance	\$521.00
Creditor name	Macys
Account number	521320409
Creditor address	10002, NY, New York , 123 34Th Street
Date opened	Friday, February 29, 2008 7:00 PM
Amount past due	\$0.00
Limit	\$1,500.00
Item status	accurate

GEMB/OLD

	EQUIFAX	experian	TransUnion.
Date of last activity	8/1/2013	8/1/2013	8/1/2013
Date of last reported	12/1/2013	12/1/2013	12/1/2013
Balance	\$0.00	\$0.00	\$0.00
Creditor name	GEMB/OLDNY	GEMB/OLDNY	GEMB/OLDNY
Account number	712960710155	712960710155	712960710155
Creditor address	79998, TX, El Paso , PO Box 981400	79998, TX, El Paso , PO Box 981400	79998, TX, El Paso , PO Box 981400
Date opened	Thursday, January 31, 2008 7:00 PM	Thursday, January 31, 2008 7:00 PM	Thursday, January 31, 2008 7:00 PM
Amount past due	\$0.00	\$0.00	\$0.00
Limit	\$1,100.00	\$1,100.00	\$1,100.00
Item status	accurate	accurate	accurate

Amex

	EQUIFAX	experian	TransUnion.
Date of last activity	11/1/2013	11/1/2013	11/1/2013
Date of last reported	11/1/2013	11/1/2013	11/1/2013
Balance	\$5,034.00	\$5,034.00	\$5,034.00
Payment amount	\$252.00	\$252.00	\$252.00
High balance	\$0.00	\$0.00	\$0.00

	EQUIFAX	experian	TransUnion.
Creditor name	Amex	Amex	Amex
Account number	186581359125413993	186581359125413993	186581359125413993
Creditor address	33329, FL, Ft Lauderdale , Po Box 297812	33329, FL, Ft Lauderdale , Po Box 297812	33329, FL, Ft Lauderdale , Po Box 297812
Date opened	Thursday, October 31, 2013 8:00 PM	Thursday, October 31, 2013 8:00 PM	Thursday, October 31, 2013 8:00 PM
Amount past due	\$0.00	\$0.00	\$0.00
Limit	\$14,500.00	\$14,500.00	\$14,500.00
Item status	accurate	accurate	accurate

GEMB/GAP

	EQUIFAX	experian
Date of last activity	9/1/2009	9/1/2009
Date of last reported	12/1/2013	12/1/2013
Balance	\$0.00	\$0.00
Creditor name	GEMB/Gap	GEMB/Gap
Account number	712960610132	712960610132
Creditor address	79998, TX, El Paso , PO Box 981400	79998, TX, El Paso , PO Box 981400
Date opened	Monday, December 31, 2007 7:00 PM	Monday, December 31, 2007 7:00 PM
Amount past due	\$0.00	\$0.00
Limit	\$750.00	\$750.00
Item status	accurate	accurate

RBS NB CC

	EQUIFAX
Date of last activity	6/1/2013
Date of last reported	11/1/2013
Balance	\$0.00
Creditor name	RBS NB CC
Account number	549943121171
Creditor address	06604, CT, BRIDGEPORT, 1000 LAFAYETTE BLVD
Date opened	Friday, December 31, 2004 7:00 PM
Item status	accurate

Chase

	EQUIFAX	experian	TransUnion.
Date of last activity	12/1/2013	12/1/2013	12/1/2013
Date of last reported	12/1/2013	12/1/2013	12/1/2013
Balance	\$5,379.00	\$5,379.00	\$5,379.00
Payment amount	\$107.00	\$107.00	\$107.00
High balance	\$0.00	\$0.00	\$0.00
Creditor name	CHASE	CHASE	CHASE
Account number	5258313135432079	5258313135432079	5258313135432079
Creditor address	19850, DE, WLMINGTON, P.O BOX 15298	19850, DE, WLMINGTON, P.O BOX 15298	19850, DE, WLMINGTON, P.O BOX 15298
Date opened	Monday, September 30, 2013 8:00 PM	Monday, September 30, 2013 8:00 PM	Monday, September 30, 2013 8:00 PM
Amount past due	\$0.00	\$0.00	\$0.00
Limit	\$5,499.00	\$5,499.00	\$5,499.00
Item status	accurate	accurate	accurate

W M FILENE

	EQUIFAX	experian	TransUnion.
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	EQUIFAX	experian	TransUnion.
Date of last activity	5/1/2013	5/1/2013	5/1/2013
Date of last reported	6/1/2013	6/1/2013	6/1/2013
Balance	\$0.00	\$0.00	\$0.00
High balance	\$560.00	\$560.00	\$560.00
Creditor name	W M FILENE	W M FILENE	W M FILENE
Account number	22800	22800	22800
Creditor address	02101, MA, BOSTON, 426 WASHINGTON ST	02101, MA, BOSTON, 426 WASHINGTON ST	02101, MA, BOSTON, 426 WASHINGTON ST
Date opened	Monday, October 31, 2005 8:00 PM	Monday, October 31, 2005 8:00 PM	Monday, October 31, 2005 8:00 PM
Amount past due	\$0.00	\$0.00	\$0.00
Limit	\$560.00	\$560.00	\$560.00
Item status	accurate	accurate	accurate

PEOPLE CC

	EQUIFAX	experian	TransUnion.
Date of last activity	6/1/2013	6/1/2013	6/1/2013
Date of last reported	12/1/2013	12/1/2013	12/1/2013
Balance	\$0.00	\$0.00	\$0.00
Creditor name	PEOPLE CC	PEOPLE CC	PEOPLE CC
Account number	6656252114350494	6656252114350494	6656252114350494
Date opened	Friday, December 31, 2004 7:00 PM	Friday, December 31, 2004 7:00 PM	Friday, December 31, 2004 7:00 PM
Amount past due	\$0.00	\$0.00	\$0.00
Limit	\$1,900.00	\$1,900.00	\$1,900.00
Item status	accurate	accurate	accurate

HUDSON UNT

	EQUIFAX	experian	TransUnion.
Date of last activity	3/1/2011	3/1/2011	3/1/2011
Date of last reported	9/1/2012	9/1/2012	9/1/2012
Balance	\$0.00	\$0.00	\$0.00
Payment amount	\$226.00	\$226.00	\$226.00
High balance	\$9,012.00	\$9,012.00	\$9,012.00
Creditor name	HUDSON UNT	HUDSON UNT	HUDSON UNT
Account number	71447611112	71447611112	71447611112
Creditor address	07087, NJ, UNION CITY, 4716 BROADWAY	07087, NJ, UNION CITY, 4716 BROADWAY	07087, NJ, UNION CITY, 4716 BROADWAY
Date opened	Sunday, May 31, 2009 8:00 PM	Sunday, May 31, 2009 8:00 PM	Sunday, May 31, 2009 8:00 PM
Amount past due	\$0.00	\$0.00	\$0.00
Item status	accurate	accurate	accurate

GEMB/WALM

	EQUIFAX	experian	TransUnion.
Date of last activity	12/1/2013	12/1/2013	12/1/2013
Date of last reported	12/1/2013	12/1/2013	12/1/2013
Balance	\$832.00	\$832.00	\$832.00
Payment amount	\$35.00	\$35.00	\$35.00
High balance	\$0.00	\$0.00	\$0.00
Creditor name	Gemb/Walmart	Gemb/Walmart	Gemb/Walmart
Account number	7142331456132	7142331456132	7142331456132
Creditor address	79998, TX, El Paso , Pobox 981400	79998, TX, El Paso , Pobox 981400	79998, TX, El Paso , Pobox 981400
Date opened	Friday, November 30, 2007 7:00 PM	Friday, November 30, 2007 7:00 PM	Friday, November 30, 2007 7:00 PM

	EQUIFAX	experian	TransUnion.
Amount past due	\$0.00	\$0.00	\$0.00
Limit	\$3,600.00	\$3,600.00	\$3,600.00
Item status	accurate	accurate	accurate

PEOPLES BANK

	experian	TransUnion.
Date of last activity	9/1/2009	9/1/2009
Date of last reported	9/1/2009	9/1/2009
Balance	\$0.00	\$0.00
Payment amount	\$144.00	\$144.00
High balance	\$3,000.00	\$3,000.00
Creditor name	PEOPLES BANK	PEOPLES BANK
Account number	251126750731112	251126750731112
Creditor address	06604, CT, BRIDGEPORT, 211 STATE ST	06604, CT, BRIDGEPORT, 211 STATE ST
Date opened	Wednesday, December 31, 2008 7:00 PM	Wednesday, December 31, 2008 7:00 PM
Amount past due	\$0.00	\$0.00
Item status	accurate	accurate

Account Breakdown Section

Now we are going to look at each one of your accounts separately. We will give you suggestions on what you need to keep doing, start doing and stop doing.

CITI 653529182340

This account is a revolving account in good standing that is reporting closed. Since this account is closed and has no balance it no longer has an effect on your utilization ration and is no longer making a positive impact on your profile. For this a reason we would recommend not just closing an "aged" account in good standing just because you are not using it. Overall recommendation, leave this account alone.

MACYS/DSNB 5231552697131

This account is a revolving account in good standing that is reporting closed. Since this account is closed and has no balance it no longer has an effect on your utilization ration and is no longer making a positive impact on your profile. For this a reason we would recommend not just closing an "aged" account in good standing just because you are not using it. Overall recommendation, leave this account alone.

PSB/PL 251104497391112

This account shows as a closed installment account. This account is positively affecting your report by contributing good payment history and factoring into your "Mix" of credit. However, since the item is closed it is not helping you as much as if the account were an open positive account. However, our recommendation is still leave this file as is and do not disrupt the reporting of this account.

FUSA NA - 652822780931

This account is a revolving account with late payments that is reporting closed. Since this account is closed and has no balance it no longer has an effect on your utilization ration and is no longer making a positive impact on your profile. For this a reason we would recommend not just closing an "aged" account in good standing just because you are not using it. Overall recommendation is try to remove the late payment activity.

CONSECO 818561121133

This account is a revolving account in good standing that is reporting closed. Since this account is closed and has no balance it no longer has an effect on your utilization ration and is no longer making a positive impact on your profile. For this a reason we would recommend not just closing an "aged" account in good standing just because you are not using it. Overall recommendation, leave this account alone.

BOA MBNA 4681

This account is a revolving account in good standing that is reporting open. Careful! Your Utilization Ratio is between 31 - 50%, which puts you in the "Good" tier. A ratio between 0% - 30% is considered "Great", 31% - 50% is "Good", and 51% + is "Bad." Too high of a ratio will negatively affect your scores. Utilization Ratios are the second largest factor that make up your credit scores and account for up to 30% of scores. Credit Utilization is the ratio between the balances on your revolving credit accounts in relation to their limits. In the education section of this audit you will find much more information about utilization ratios. This would be considered an "adolescent aged" account in the eyes of the scoring algorithm, as it has been open less than 5 years, but more than 3. The longer you keep this account open it will continue to "age" and will more positively affect your credit profile. Overall recommendations, Make sure and keep on-time payments with this account, get the balance under 30% and continue to let it age.

CAP 1 BANK 628916340666

This account is a revolving account in good standing that is reporting open. Great Job! Your Utilization Ratio is below 30%, which puts you in the "Great" tier. A ratio between 0% - 30% is considered "Great", 31% - 50% is "Good", and 51% + is "Bad." Too high of a ratio will negatively

affect your scores. Utilization Ratios are the second largest factor that make up your credit scores and account for up to 30% of scores. Credit Utilization is the ratio between the balances on your revolving credit accounts in relation to their limits. In the education section of this audit you will find much more information about utilization ratios. This would be considered a "well aged" account in the eyes of the scoring algorithm, as it has been open more than 5 years. A "well aged" account will more positively affect your credit profile. Overall recommendations, Make sure and keep on-time payments with this account, the balance under 30% and continue to let it age.

SCA/AEROPST L 94311291196

This account is a revolving account in good standing that is reporting closed. Since this account is closed and has no balance it no longer has an effect on your utilization ration and is no longer making a positive impact on your profile. For this a reason we would recommend not just closing an "aged" account in good standing just because you are not using it. Overall recommendation, leave this account alone.

BOA MBNA 7134

This account is a revolving account in good standing that is reporting closed. Since this account is closed and has no balance it no longer has an effect on your utilization ration and is no longer making a positive impact on your profile. For this a reason we would recommend not just closing an "aged" account in good standing just because you are not using it. Overall recommendation, leave this account alone.

BK OF AMER 599971422963

This account is a revolving account in good standing that is reporting open. Great Job! Your Utilization Ratio is below 30%, which puts you in the "Great" tier. A ratio between 0% - 30% is considered "Great", 31% - 50% is "Good", and 51% + is "Bad." Too high of a ratio will negatively affect your scores. Utilization Ratios are the second largest factor that make up your credit scores and account for up to 30% of scores. Credit Utilization is the ratio between the balances on your revolving credit accounts in relation to their limits. In the education section of this audit you will find much more information about utilization ratios. This would be considered an "adolescent aged" account in the eyes of the scoring algorithm, as it has been open less than 5 years, but more than 3. The longer you keep this account open it will continue to "age" and will more positively affect your credit profile. Overall recommendations, Make sure and keep on-time payments with this account, the balance under 30% and continue to let it age.

MACYS/DSNB 5213204094731

This account is a revolving account in good standing that is reporting closed. Since this account is closed and has no balance it no longer has an effect on your utilization ration and is no longer making a positive impact on your profile. For this a reason we would recommend not just closing an "aged" account in good standing just because you are not using it. Overall recommendation, leave this account alone.

AHM - 2210-75105931112

This account is an installment account that is reporting closed and has some negative activity. Ouch! This account has multiple late payments associated with it. Having multiple late payments on an account like this will severely damage your credit profile and harm your scores. Payment History is the largest factor that goes into the make-up of your credit scores and account for up to 35% of scores. In the education section of this audit you will find much more information about payment history. Since this account is closed and has no balance it no longer has an effect on your utilization ration and is no longer making a positive impact on your profile. Overall recommendations include trying to remove the late payment activity.

MANDEES 21117679

This account is a revolving account in good standing that is reporting closed. Since this account is closed and has no balance it no longer has an effect on your utilization ration and is no longer making a positive impact on your profile. For this a reason we would recommend not just closing an "aged" account in good standing just because you are not using it. Overall recommendation, leave this account alone.

GEMB/BANAN 712960112351

This account is a revolving account in good standing that is reporting closed. Since this account is closed and has no balance it no longer has an effect on your utilization ration and is no longer making

a positive impact on your profile. For this a reason we would recommend not just closing an “aged” account in good standing just because you are not using it. Overall recommendation, leave this account alone.

WFNNB/AF 207243913083590

This account is a revolving account in good standing that is reporting closed. Since this account is closed and has no balance it no longer has an effect on your utilization ration and is no longer making a positive impact on your profile. For this a reason we would recommend not just closing an “aged” account in good standing just because you are not using it. Overall recommendation, leave this account alone.

HSBC/BSTBY 270712-2226730350

This account is a revolving account in good standing that is reporting closed. Since this account is closed and has no balance it no longer has an effect on your utilization ration and is no longer making a positive impact on your profile. For this a reason we would recommend not just closing an “aged” account in good standing just because you are not using it. Overall recommendation, leave this account alone.

45 MAPLE ST N HAVEN, CT 06511

KOHL/CHASE 41329149663

This account is a revolving account in good standing that is reporting closed. Since this account is closed and has no balance it no longer has an effect on your utilization ration and is no longer making a positive impact on your profile. For this a reason we would recommend not just closing an “aged” account in good standing just because you are not using it. Overall recommendation, leave this account alone.

PEOPLES BANK 251122006721112

This account is an installment account in good standing that is reporting closed. Great Job! This account is making a positive impact on your credit profile, mainly in part from the good payment history and it is a different type of credit which helps your credit mix. In the education section of this audit you will find much more information about installment loans and credit mix. Overall recommendations, since this is a closed account, let it be.

WFNNB/EXP - 206624507894741

This account is a revolving account with late payments that is reporting closed. Since this account is closed and has no balance it no longer has an effect on your utilization ration and is no longer making a positive impact on your profile. For this a reason we would recommend not just closing an “aged” account in good standing just because you are not using it. Overall recommendation is try to remove the late payment activity.

FST USA BK B 552823979950

This account is a revolving account in good standing that is reporting closed. Since this account is closed and has no balance it no longer has an effect on your utilization ration and is no longer making a positive impact on your profile. For this a reason we would recommend not just closing an “aged” account in good standing just because you are not using it. Overall recommendation, leave this account alone.

GEMB/JCP 204749

This account is a revolving account in good standing that is reporting closed. Since this account is closed and has no balance it no longer has an effect on your utilization ration and is no longer making a positive impact on your profile. For this a reason we would recommend not just closing an “aged” account in good standing just because you are not using it. Overall recommendation, leave this account alone.

HSBC/RS 48171221142

This account is a revolving account in good standing that is reporting closed. Since this account is closed and has no balance it no longer has an effect on your utilization ration and is no longer making a positive impact on your profile. For this a reason we would recommend not just closing an “aged” account in good standing just because you are not using it. Overall recommendation, leave this account alone.

MACYS 521320409

This account is a revolving account in good standing that is reporting closed. Since this account is closed and has no balance it no longer has an effect on your utilization ration and is no longer making a positive impact on your profile. For this a reason we would recommend not just closing an "aged" account in good standing just because you are not using it. Overall recommendation, leave this account alone.

GEMB/OLD 712960710155

This account is a revolving account in good standing that is reporting closed. Since this account is closed and has no balance it no longer has an effect on your utilization ration and is no longer making a positive impact on your profile. For this a reason we would recommend not just closing an "aged" account in good standing just because you are not using it. Overall recommendation, leave this account alone.

Amex 186581359125413993

This account is a revolving account in good standing that is reporting open. Careful! Your Utilization Ratio is between 31 - 50%, which puts you in the "Good" tier. A ratio between 0% - 30% is considered "Great", 31% - 50% is "Good", and 51% + is "Bad." Too high of a ratio will negatively affect your scores. Utilization Ratios are the second largest factor that make up your credit scores and account for up to 30% of scores. Credit Utilization is the ratio between the balances on your revolving credit accounts in relation to their limits. In the education section of this audit you will find much more information about utilization ratios. This would be considered a "well aged" account in the eyes of the scoring algorithm, as it has been open more than 5 years. A "well aged" account will more positively affect your credit profile. Overall recommendations, Make sure and keep on-time payments with this account, get the balance under 30% and continue to let it age.

GEMB/GAP 712960610132

This account is a revolving account in good standing that is reporting closed. Since this account is closed and has no balance it no longer has an effect on your utilization ration and is no longer making a positive impact on your profile. For this a reason we would recommend not just closing an "aged" account in good standing just because you are not using it. Overall recommendation, leave this account alone.

RBS NB CC 549943121171

This account is a revolving account in good standing that is reporting closed. Since this account is closed and has no balance it no longer has an effect on your utilization ration and is no longer making a positive impact on your profile. For this a reason we would recommend not just closing an "aged" account in good standing just because you are not using it. Overall recommendation, leave this account alone.

Chase 5258313135432079

This account is a revolving account in good standing that is reporting open. Uh Oh! Your Utilization Ratio is over 50%, which puts you in the "Bad" tier. A ratio between 0% - 30% is considered "Great", 31% - 50% is "Good", and 51% + is "Bad." Too high of a ratio will negatively affect your scores. Utilization Ratios are the second largest factor that make up your credit scores and account for up to 30% of scores. Credit Utilization is the ratio between the balances on your revolving credit accounts in relation to their limits. In the education section of this audit you will find much more information about utilization ratios. This is considered a "young" account in the eyes of the scoring algorithm, as it has been open less than 3 years. The longer you keep this account open it will continue to "age" and will more positively affect your credit profile. Overall recommendations, Make sure and keep on-time payments with this account, get the balance under 30% and continue to let it age.

W M FILENE 22800

This account is a revolving account in good standing that is reporting closed. Since this account is closed and has no balance it no longer has an effect on your utilization ration and is no longer making a positive impact on your profile. For this a reason we would recommend not just closing an "aged" account in good standing just because you are not using it. Overall recommendation, leave this account alone.

PEOPLE CC 6656252114350494

This account is a revolving account in good standing that is reporting closed. Since this account is

closed and has no balance it no longer has an effect on your utilization ration and is no longer making a positive impact on your profile. For this a reason we would recommend not just closing an "aged" account in good standing just because you are not using it. Overall recommendation, leave this account alone.

HUDSON UNT 71447611112

This account is an installment account in good standing that is reporting closed. Great Job! This account is making a positive impact on your credit profile, mainly in part from the good payment history and it is a different type of credit which helps your credit mix. In the education section of this audit you will find much more information about installment loans and credit mix. Overall recommendations, since this is a closed account, let it be.

GEMB/WALM 7142331456132

This account is a revolving account in good standing that is reporting open. Great Job! Your Utilization Ratio is below 30%, which puts you in the "Great" tier. A ratio between 0% - 30% is considered "Great", 31% - 50% is "Good", and 51% + is "Bad." Too high of a ratio will negatively affect your scores. Utilization Ratios are the second largest factor that make up your credit scores and account for up to 30% of scores. Credit Utilization is the ratio between the balances on your revolving credit accounts in relation to their limits. In the education section of this audit you will find much more information about utilization ratios. This would be considered a "well aged" account in the eyes of the scoring algorithm, as it has been open more than 5 years. A "well aged" account will more positively affect your credit profile. Overall recommendations, Make sure and keep on-time payments with this account, the balance under 30% and continue to let it age.

PEOPLES BANK 251126750731112

This account is an installment account in good standing that is reporting closed. Great Job! This account is making a positive impact on your credit profile, mainly in part from the good payment history and it is a different type of credit which helps your credit mix. In the education section of this audit you will find much more information about installment loans and credit mix. Overall recommendations, since this is a closed account, let it be.

What's Next & Our Recommendations

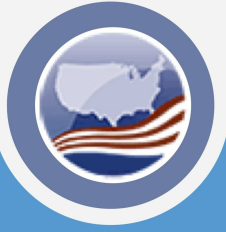
OK, so you finally made it through all of that and wondering where you really stand. Below you will find our personal assessment or grade of your current situation. We will also cover some other things we may have noticed on your report while reviewing. You will find recommendations of things you need to do or address in order to change your current situation.

Below you will find your current grades. You have received the following grade based on the information you have provided and that we have obtained from your credit report.

EQUIFAX	experian	TransUnion.
Good	Good	Good

You have a “Good” credit profile and are mostly on the right track to great credit. The negative information on your report is limited, but needs to be addressed. You are doing a lot of things right and with some “tweaks” you should be able to have a lifetime of great credit. We will work to the best of our ability to remove the negative inaccurate items harming your scores and as for the “tweaks” please refer to the remainder of this audit. If you ever have any questions, comments or concerns about your audit, please feel free to call one of our highly trained consultants anytime to discuss your situation.

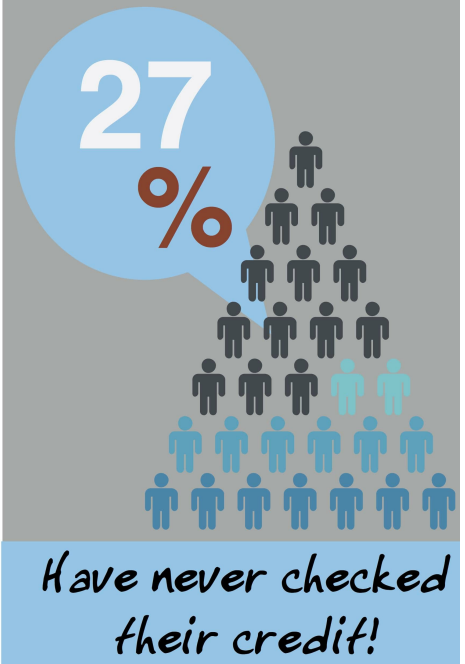
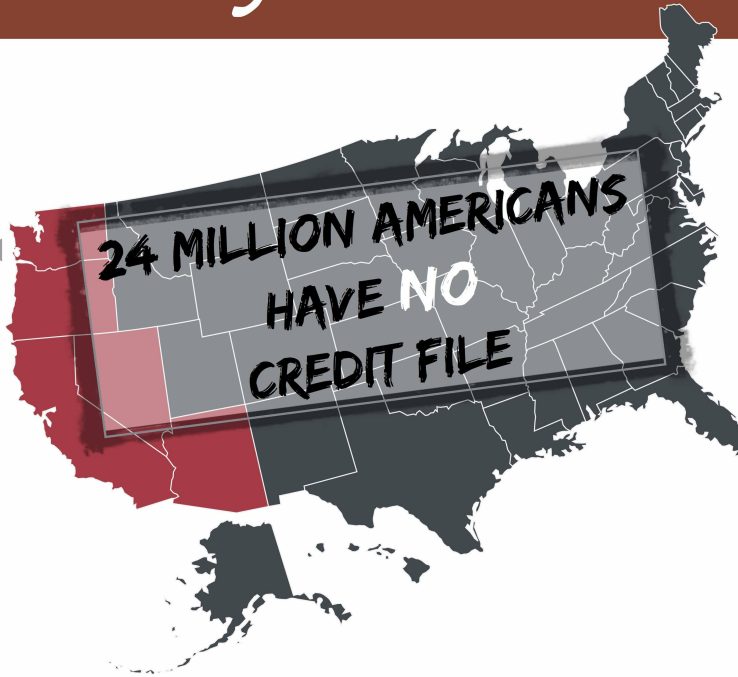
Great Job! Your Utilization Ratio is below 30%, which puts you in the “Great” tier. A ratio between 0% - 30% is considered “Great”, 31% - 50% is “Good”, and 51% + is “Bad.” Too high of a ratio will negatively affect your scores. Utilization Ratios are the second largest factor that make up your credit scores and account for up to 30% of scores. Credit Utilization is the ratio between the balances on your revolving credit accounts in relation to their limits. In the education section of this audit you will find much more information about utilization ratios. Keep up the good work and remember to keep those balances under 30%. If you ever have any questions regarding opening a new account or closing an old one please reach out to your case manager first.



Improve Your Credit Score Improve Your Life

What do you know about credit?

Average USA Credit Score **673**



DID YOU KNOW?

Federal Law entitles you to one free credit report from each bureau per year. Have you claimed yours?

National Credit Federation

Credit Score Education

How Credit Works: A Little History

Let's take a brief look at how credit bureaus came into existence. Back in the good old days, if you applied for a loan, your credit file was ordered from the local credit bureau (all credit bureaus were local back then). A bookkeeper went in the back office, rummaged around for a bit and pulled out a paper file with the person's name on it. Someone would look at the file and determine if they would offer you credit. If there were a questionable marking or error on the file, a simple phone call or visit to the office could clear the matter up.

Credit reporting agencies, historically referred to as credit bureaus, were first established by local retail stores and personal finance companies to share information on their customers. In 1906, the bureaus established a trade association called the Associated Credit Bureaus (ACB), to help facilitate the sharing of credit related information across the country. Apparently credit reporting was a hit because the membership of the ACB grew substantially, as did the number of people covered. However, as late as the 1960s, technological limitations restricted the coverage of even the largest credit bureaus to only a few cities.

Back then, credit bureaus would collect every bit of information they could about a person, including employment history, marital status, age, race, religion, testimonials, and any other information they could get their hands on. With all that information at their fingertips, discrimination was not uncommon.

A whole lot has changed since then. 2 of the biggest changes are:

1. laws now prevent credit bureaus from discriminating or storing whatever they want. The Fair Credit Reporting Act (FCRA)
2. The corporate titans have bought up all the local credit bureaus monopolizing the business.

Another change is the use of computers. Storing all those files in file folders in the back office and having a human review each file to make a lending decision became downright unmanageable. The advent of computers has allowed credit bureaus to maintain files on millions of people. Now, instead of having a person review each file, the computer uses a mathematical model and instantaneously spits out a number known as a credit score. The entire credit reporting system is now automated, and lenders make credit decisions in minutes compared to what formerly took days or weeks.

The Big 3



About Credit Bureaus

A few facts about the Big 3

- They are For Profit companies who make Billions of dollars a year selling the information they have collected about you
- Even though they are called “Bureaus” or “Agencies” they have nothing to do with the Government
- Because of the Wild West Theme the Government did have to step in and put some laws in place to protect the consumer.

Two of the biggest things to help the consumer where the Fair Credit Reporting Act (FCRA) and the ability to get a free copy of your credit report only, each year with www.annualcreditreport.com

Credit Bureaus collect the data submitted by the creditors. They are responsible for reporting the data from the creditors with the collected data.

The data is populated into 1 report. Each account reported is known as a tradeline, each tradeline has over 20 different pieces of information that have to be accurate. This data is the reason your scores can differ so much between credit agencies.

In other words, Equifax might not have exactly the same information on you as Experian and vice versa. One credit bureau may be missing an account that either helps or hinders your score and will, therefore, report a different credit score than another credit bureau. If the system were perfect, this wouldn't happen

About Creditors

Creditors submit data to the credit bureaus through an online system named E-OSCAR. E-OSCAR, the Online Solution for Complete and Accurate Reporting, is a browser-based, Metro 2 compliant system that has been developed by Equifax, Experian, Innovis and TransUnion. e-OSCAR-web was designed to provide you with an online solution for processing Automated Credit Dispute Verifications (ACDVs) and Automated Universal Data forms (AUDs).

Is your credit score wrong?

20-42 MILLION
Americans have errors on their credit reports

87% of fixable errors result in decrease in your credit score!

8 MILLION credit report disputes are filled per year!





 **25%**



had a least one error that could negatively impact their credit score

fix your credit, fix your life!

Most Common Errors

-  In accurate account information from credit lenders and debt collectors
-  Outdated information
-  Collections & charge-offs
-  Wrong social security number



CREDIT AGENCIES ARE FEDERALLY OBLIGATED TO ADDRESS A DISPUTE

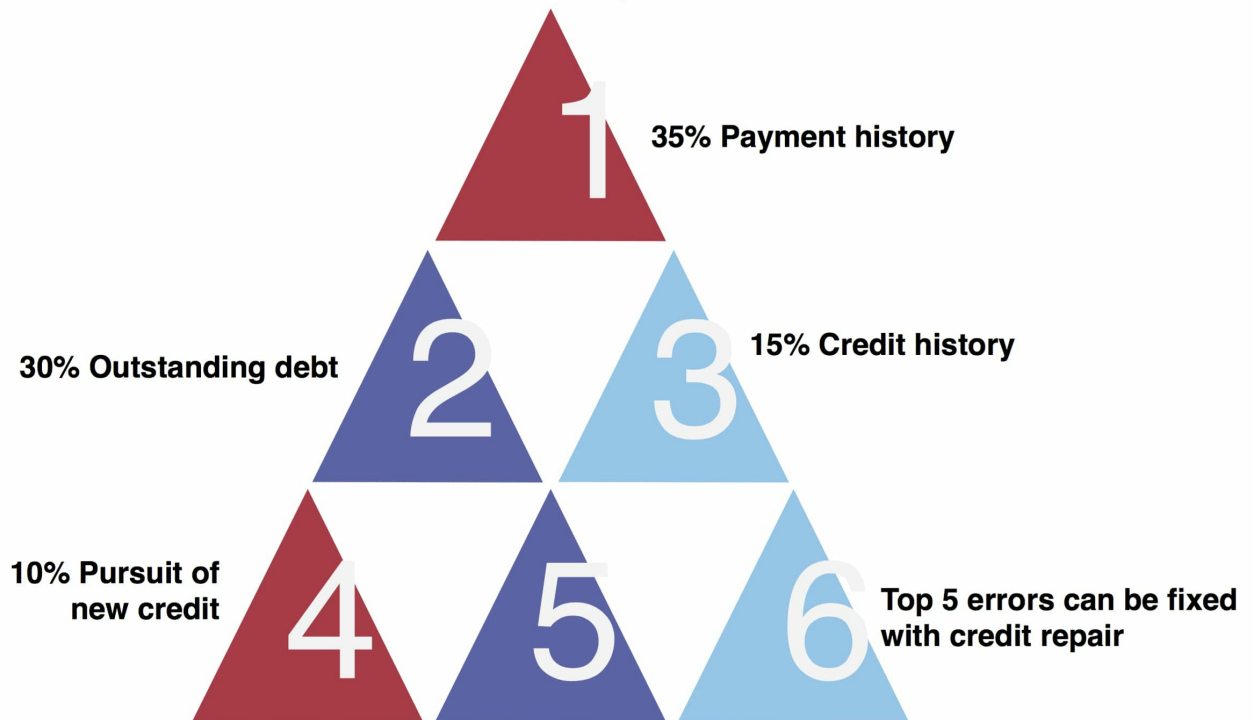


NATIONAL CREDIT FEDERATION
Empowering Your Financial Future

Credit Score Basics

A credit score is based on the information drawn from your credit report and there are about 30 individual factors used to determine your score.

Here are the top 5 factors:



3 Scores

You can have 3 different FICO & VantageScores at each of the 3 bureaus.



Married Couples

Married couples have different FICO scores.



History

You need to have a credit history before you have a credit score.



What Is In Your Credit Report

Credit reports are divided into these main sections:

- Personal Information
- Account Summary
- Inquiries
- Negative Information
- Public Records

Personal Information

1 Personal Information

Name	John Smith
Date of Birth	May 1, 1970
Social Security Number	123-45-6789
Current Address	6100 Fifth Avenue Dayton, OH 45439

Your name, address, Social Security number, date of birth and employment information are used to identify you. These factors are not used in calculating your FICO® Score. Updates to this information come from information you supply to lenders.

Accounts Summary

2 Accounts Summary

Accnt. Type	Company	Account No.	Balance	Neg. Items
Installment	Ford Mot.	BFM915X	\$23,000	No
Revolving	Citicorp	427188888	\$325	No

These are your credit accounts. Most lenders report on each account you have established with them. They report the type of account (bankcard, auto loan, mortgage, etc.), that you opened the account, your credit limit or loan amount, the account balance, and your payment history.

Inquiries

3 Inquiries

Date	Company requesting your credit record
1/4/2005	Main Street Bank
9/21/2004	XKK Cellular Phone Service

When you apply for a loan, you authorize your lender to ask for a copy of your credit report. This is how inquiries appear on your credit report. The inquiries section contains a list of lenders who accessed your credit report within the last two years. The report you see lists “voluntary” inquiries, spurred by your own requests for credit, and may also list “involuntary” inquiries, such as when lenders order your report before making you a preapproved credit offer in the mail.

Negative Information

Lenders report delinquency information when you have missed a payment. Credit reporting agencies also collect information on overdue debt from collection agencies.

Negative Information

Lenders report delinquency information when you have missed a payment. Credit reporting agencies also collect information on overdue debt from collection agencies.

Public Records

Public record information includes bankruptcies, foreclosures, tax liens, garnishments, legal suits and judgments.

What is a Credit Score?

A credit score is a number that summarizes your credit risk, based on a snapshot of your credit report at a particular point in time. The most widely used credit scores are FICO®

What the Heck is a FICO®

FICO® is a RISK ASSESSMENT TOOL for banks and lenders, that uses math & analytics to help them make smarter lending decisions. It calculates the risk of a client going 90 days late on any one account within the next 24 months. Fair Isaac Corporation was made in 1956 by Bill FAIR and Earl ISAAC. FICO scores are used to determine 94% of ALL lending decisions. FICO ® scores range from 300-850 with 850 representing a perfect score In order for a credit score to be generated it must have at least one tradeline that is open at least 3 months and updated at least once in the past 12 months .

Where Does Your Score Stack Up?

760+ Great credit score

700 – 760: Good credit score

640 – 700: Fair

600 – 640: Poor

599 and below: Bad

All Scores Are Not Created Equal

Only lenders can pull a FICO report on you! You as a consumer can not pull your own FICO credit report. While FICO is the most commonly known and used scoring model, There are hundreds of different scoring models out there.

Credit bureaus use many different scoring models, even within the same credit bureau. Each bureau can use dozens of different credit score models based on the requirements of different lenders.

Each credit score model has a slightly different formula that takes into account some of the over 200 different factors of your credit report; like a thumbprint, no credit score model is exactly the same.

Also, credit scores can change anytime, so you have to make sure you are comparing credit scores from the same day. As an example, a mortgage company will get a different score than a company providing auto loans, since they are looking for different types of credit history and credit factors.

What Does Your Credit Score Impact?



Bank Loan Interest Rates



New & Used Car Financing



Apartment Rental Applications



Mortgage Applications



Cell Phone Service Plans



Utility Accounts

How is Your Credit Score Determined?



Debt to Income Ratio



Types of Credit Accounts



Number of Late Payments



Age of Credit Accounts



Debt Settlements & Bankruptcies



Recent Credit Inquiries



Number of Past Due Accounts



Collections & Public Records

It is important to remember that not all factors will affect your credit score equally. A high number of recent inquiries, for instance, is not nearly as devastating as an equally large number of late payments or accounts in collections.

What's In Your Score

There are 5 main components to these scores:

- Payment History (35%)
- Credit Utilization (30%)
- Length of credit history (15%)
- Inquiries (10%)
- Credit Mix (10%)

Personal credit scores are complicated and take years of well-disciplined borrowing to establish a good score.

How Your Score Is Determined

Payment History 35%

- Account payment information on specific types of accounts (credit cards, retail accounts, installment loans, finance company accounts, mortgage, etc.)
 - The presence of adverse public records (bankruptcy, judgments, suits, liens, wage attachments, etc.), collection items, and/or delinquency (past due items).
 - Severity of delinquency (how long past due) Amount past due on delinquent accounts or collection items.
 - Time since (recency of) past due items (delinquency), adverse public records (if any), or collection items (if any) Number of past due items on file Number of accounts paid as agreed.

Debt Ratio / Credit Utilization 30%

- Amount owing on accounts
- Amount owing on specific types of accounts
- Lack of a specific type of balance, in some cases
- Number of accounts with balances
- Proportion of credit lines used (proportion of balances to total credit limits on certain types of revolving accounts)
- Proportion of installment loan amounts still owing (proportion of balance to original loan amount on certain types of installment loans)

How Credit Card Balances Affect Your Credit Score!

On a daily basis we hear people complaining to us about how they pay their bills on time and wonder why they don't have perfect credit. Well that is because credit is complicated and there are many different factors that go into the scoring. Payment history only accounts for up to 35%

of what goes into your scores. So I want to explain "Credit Utilization" which can account for almost just as much as paying your bills on time at 30% in this short article.

An important note to remember is credit scores were developed to help the banks determine how much of a Risk you are to lend money to. So the second largest (30%) factor in helping the banks determine your risk factor is “Credit Utilization”, which is simply referring to your balances in relation to their limits on revolving accounts.

They have developed certain thresholds to help them determine your risk as it relates to balances on your revolving accounts. Those thresholds are as follows;

0% = No Data- If you don't ever carry a balance they have nothing to report so there is “No Data” being submitted to your credit reports.

1-10% = Perfect Ratio -Consistently carrying a balance in this range will maximize your credit utilization factor.

11-30% = Good Ratio- This is considered acceptable and will get you a good positive rating.

31-50% = Neutral Ratio - You're getting closing to becoming a “Risk” so you won't get as much of a reward in this tier.

51%+ = Bad Ratio - Once you break this threshold you are becoming more of a risk and the closer you get to 100% or Maxed Out levels the more of a risk you become and the more your scores will be negatively affected.

How to determine your “Credit Utilization” is very simple, just take your balance and divide it by your limit. Example: You have a \$387 balance on a \$1000 limit credit card. You are 38.7% utilized on this account.

While Credit Utilization is a large factor that can negatively impact your scores, another important note to remember is your credit score is a snapshot of what is on your credit at the time a report or scores have been requested. Meaning it is very simply to fix this issue.

Your final utilization score is based on an aggregated total of all of your accounts. Sometime it is easier to pay your balances down, sometimes it might be easier to open a new account or increase the limits on existing accounts.

Some people are going to call me crazy about raising the limits or opening a new account. Remember the goal here is to bring your utilization percentages into an acceptable range, this does not always need to be done by paying down the balances. While that is the most preferable route, it is not the only way or the best way in some cases.

Yes, I understand that increasing old limits or adding new accounts will require a new inquiry to be placed on the report and the length of history could also be affected. But in this game of percentages, inquiries and history hold a MUCH lower % than Credit Utilization in regards to credit scores. So getting your utilization in line at the expense of a new inquiry or account is well worth it.

Credit Utilization is a constant battle, and is something that always needs attention. It is not something that can be reviewed once a year and addressed then.

Length of Credit 30%

- Time since accounts opened
- Time since accounts opened, by specific type of account
- Time since account activity

Types of Credit 10%

- Number of (presence, prevalence, and recent information on) various types of accounts (credit cards, retail accounts, installment loans, mortgage, consumer finance accounts, etc.)

Installment accounts refer to loans you've taken out that has a set borrowed amount and is repaid over time with a set number of scheduled payments; normally at least two payments are made towards the loan. The term of the loan may be as little as a few months and as long as 30 years.

Revolving accounts are a type of credit that does not have a fixed number of payments, in contrast to installment credit. Credit cards are an example of revolving credit used by consumers. It is an arrangement that allows for the loan amount to be withdrawn, repaid, and redrawn again in any manner and any number of times until the arrangement expires.

Inquiries 10%

- Number of (presence, prevalence, and recent information on) various types of accounts (credit cards, retail accounts, installment loans, mortgage, consumer finance accounts, etc.)

There are 2 types of inquiries:

Hard – These represent organizations such as a bank, retail stores, potential creditors, who request a copy of the report for an extension of credit. Hard inquiries can have a potential negative impact on your score.

Soft – These represent, consumer, insurance companies or employer's requests, who request a copy of the report educational purposes.

What's NOT In Your Score

Myths of things that **DO NOT effect** your score

- Age
- Income
- Gender
- Ethnicity
- Religion

What's Is Negative Credit

- Late Payments -

Late payments are when a payment is being reported as 30, 60, 90, 120, 150 or 180 days past the due date.

- Collections

Collection Agencies are 3rd party companies that attempt collect on past due debt that has been charged off or severely delinquent.

There are 2 classifications for collections, medical and non-medical. Medical collections are subject to HIPPA laws and have tighter guidelines to be followed which provide additional leverage in the dispute process. To determine the type of collection, you will need to examine the original creditor remarks.

There are 2 types of collection companies: 1) Debt Services who attempt to collect a debt owned by another company. 2) Debt Buyers who actually buy the note at a reduced cost and attempt to collect.

- Charge-off / Write Off
 - Repossessions
 - Foreclosures

The term "Charged Off" refers to revolving or installment accounts being written off to profit and loss; this does not mean that money is not owed it simply changes the creditors accounting status of the account. Accounts are classified as "Charged Off" when payments have not reported for up to 180 days.

Each creditor will have different delinquency values of what will be considered "Charged Off," ex: Bank of America will move an account to "Charged Off" after 180

days since payment where Chase Bank will move an account after 120 days. The only difference is the company's standard and how much more interest and penalties that would like to charge the client. Make sure not to mistake a charged off account with a collection account, the creditor often will sell these accounts to collections but it is not uncommon to attempt the collection activities themselves.

Foreclosure: A foreclosure is reported on a credit report if a bank has repossessed real property (real estate) due to reporting a lack of payments.

Public Record: The PUBLIC RECORD INFORMATION section lists publicly available information about legal matters affecting credit. These public records may include judgments in civil actions, state, federal or local tax liens, and/or bankruptcies. You can identify Judgments in their own section located on a credit report.

- Judgments
- Tax Liens
- Bankruptcy
- Inquiries

Inquiries: This section represents organizations such as a bank, retail stores, potential creditors, insurance company or employer's requests for a copy of the report.

While there is NO set value for a single inquiry, shopping around causing too many inquiries on your report can have a harmful impact to your score

- Balances

Balances: As we touched on earlier, your debt ratio can impact up to 30% of your score

Balance Thresholds

- 1-10% - Perfect
- 11-30% Very Good
- 30-50% OK - Fair
- 50% + - Bad

Lasting Effects

Negative information can last on your credit report for 7 1/2 years from the date of last delinquency. The only exception to this rule is Public Records like Bankruptcies and Judgments can last up to 10 years.

Due to this timeline a lot of people turn to credit repair. A quick fact about credit repair It is NOT illegal, according to C.R.O.A. (Credit Repair Organizations Act) it is completely legal to hire a 3rd party company to dispute the inaccuracies for you.

What is Bad Credit Costing You

Loans and Credit Cards

Not only do your credit reports and credit scores impact your ability to get credit, but they are also used to set the terms of your accounts. That means just because your credit is good enough to get approved; it certainly doesn't mean it's good enough to get approved at the best terms the lender offers.

A Job

Yes, it is perfectly legal for prospective and current employers to review your credit report as part of their pre-employment or continued employment screening process. While your credit scores are not a part of employment screening, because of The Fair Credit Reporting Act, your credit reports and the data contained within them are.

A Promotion

We have run into several companies who run a credit check as part of the promotion process. This process has caused these potential candidates to be denied for the promotion due to bad credit. We have run into this across several different industries, people needing security clearances they can't get. People are wanting to become managers etc... Their previous track record or the length they have been employed with the company did not matter.

Home & Auto Insurance Premiums

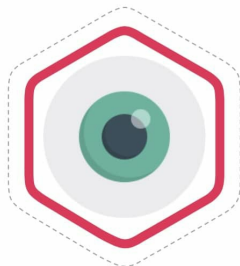
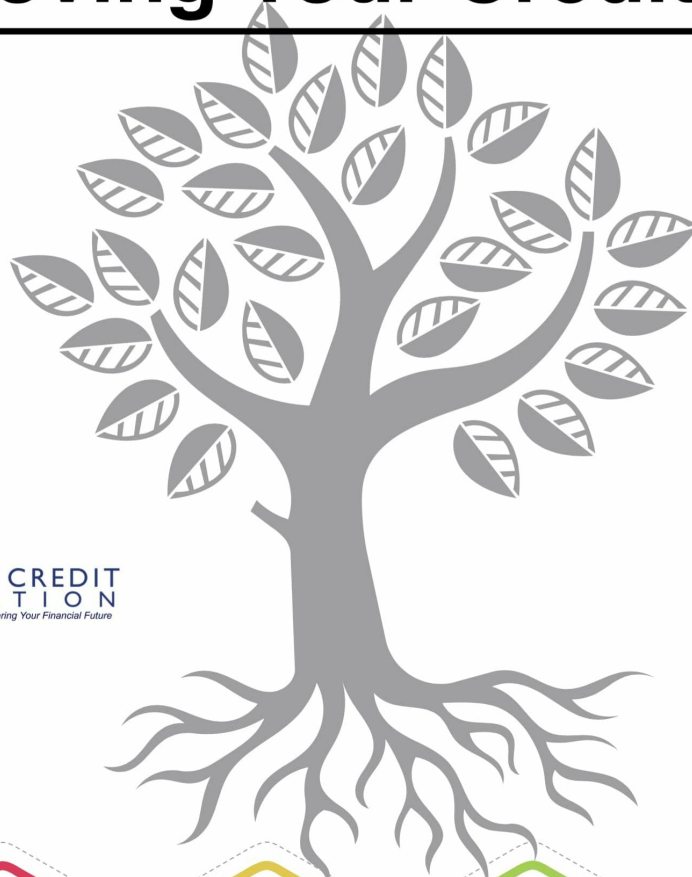
Your credit reports and scores are used by insurance companies to determine whether or not they want to insure you, and at what premiums. The scores used by insurance companies are not the same scores used by lenders, although many people believe they are identical. We have been told by several insurance companies that your premiums can be affected by up to 600% by having bad credit.

A Marriage

Finances may be among the least attractive part of a relationship, but they are among of the most important. It has been proven that having a bad credit score can lead to divorce. A study released in August 2013 by Federal Reserve Board staff call "Household Formation, Credit, and Trustworthiness" concluded that credit scores are not only highly influential when starting a relationship, but also very predictive of whether or not their household will eventually end up in divorce.

The study, among other things, suggests that there is a strong correlation between the difference in credit scores among partners and their likelihood of divorce. In other words: the closer their scores, the less likelihood of divorce. Similar credit scores mean similar attitudes toward managing credit and debt.

Improving Your Credit Score



Check your credit report and score regularly, and make note of any changes, discrepancies or errors. If there is incorrect information on your credit report, contact the reporting agency ASAP for information about filing for a dispute



Pay off high credit card balances as soon as you can. Paying down credit card balances demonstrates your ability to manage your available credit in a smart way.



Make payments on time. Payments that are received more than 30 days past their due date can hurt your credit score. Payment history makes up approximately 35% of your credit score.



Apply for additional credit in moderation. Too many inquiries on your credit report can set off alarms for lenders, and can be a sign you are in a financial bind.

Don't overextend yourself when it comes to your finances. The amount of debt you incur in relation to your income can not only have a big impact on your credit score, but it can also be a sign of poor credit management and automatically place you in a higher risk bracket.

Speak with National Credit Federation and request your Credit Score Blueprint. Empowering Your Financial Future

Next Steps



Option 1: Do Nothing



If you choose to do nothing right now, this is what is going to happen over the next 12 months:

1. Your credit score may get worse due to the mentioned items impacts your credit score.
2. When you next need to get a loan or pull your credit score, you will be further penalized due to these negative items.
3. Your credit score is not going to improve.

Option 2: Do It Yourself



We have packaged together what we call the Ultimate DIY Credit Repair Kit. This Do-It-Yourself credit repair kit has everything you need to be successful. Although this process can be a very long, and time consuming, I promise you, it is worth it! At the completion of this course you will have a base understanding of credit and what goes in it, how to pull and read a credit report, the dispute process and how to create your own dispute letters.

Our hope with this course is to help you put yourself in a position to accomplish you goal(s) as soon as possible, and to start living the credit freedom lifestyle you deserve.

Keep in mind this product is only for those willing to take on the challenge of reading the 300+ pages in the book and workbook as well as watching all of the instructional videos. And remember these are just the basics. If you have more than a few inaccuracies or if you have some major derogatory issues, you may want to consider enlisting the help of professional with our Done-For-You option.

Option 3: Done For You



As part of our Done-For-You program you will get an extensive credit audit with a Personalized Credit Repair Blueprint. We will set-up your Client Hangout, which is an online portal giving you 24/7 access to monitor the progress on your credit file. Create a strategic plan to assist you in meeting your goals. And Provide ongoing credit education and consulting to help you maintain ongoing healthy credit.

We will: regularly update your online Client Hangout; draft and send letters to the credit bureaus, creditors and certain agencies on your behalf; process the results as they come in; and continually monitor your credit report to track changes. Additionally, all work is billed in arrears, so you only pay after the work has been completed.

Upon sign-up, you will be assigned a dedicated account manager who will work with you through the entire process, answer all of your questions, and help you navigate the road to restored credit and a brighter financial future.