TransUnion Credit Report

zangelo Andrews

File #: 2360 Date: 11/9/2010 5:46:51 PM

Reported: 11/7/2010

SSN:	XXX-XX-1250	**Date of Birth:**	7/15/1975
Address:	139 Treetop	**City/State/Zip:**	Fantasy Island, IL 60750

Report Summary

Tradeline Overview		Account Status		Credit line Information	
Total:	58	Accts Paid:	0	Credit Limit:	$89,400
Current:	50	Current Past Due:	2	High Credit:	$227,623
Unrated:	6	Total Past Due:	$834	Real Est. Balance:	$76,356
Current Neg:	2	Day 30:	8	Rev. Balance	$794
Historical Neg:	2	Day 60:	0	Installment Balance:	$38,082
Oldest Trade:	5/22/1998	Day 90:	1	Available Percentage:	72%
		Account Balance:	$140,697	Inquires:	19
		Monthly Payment:	$2,387	Past 6 mo.:	4
		Collections:	1	Public Records:	0

Score

Scoring Model: FICO Risk Score, Classic 08

Score: **614**

Reasons affecting score:

(038) Serious delinquency, and public record or collection filed

(013) Time since delinquency is too recent or unknown

(012) Length of time revolving accounts have been established

(010) Proportion of balances to credit limits is too high on bank revolving or other revolving accounts

Inquiries impacted the credit score

Scoring Model: FICO CLASSIC 08 ALERT:
Score: **614**
Reasons affecting score:
SERIOUS DELINQUENCY
AND PUBLIC RECORD OR COLLECTION FILED
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED; PROPORTION OF BALANCES TO C

Personal Information

Name: ZANGELO XX ANDREWS
DOB:
SSN: XXX-XX-1250
On File Since: 7/25/2010
Phone:
Name Type: Primary name

Address: FANTASY ISLAND IL 60750
139 TREETOP Street
Reported On: 7/15/2010

Address: FANTASY ISLAND IL 60750
129 EVEN Lane
Reported On: 7/10/2010

Address: FANTASY ISLAND IL 60750
4600 DUMBARTON Drive
Reported On:

Name: EVANS,ZELAINE,XX
DOB:
SSN:
On File Since: 7/25/2010
Phone:
Name Type: Alias name

Name: DECKER,ZDAN,XX
DOB:
SSN:
On File Since: 7/25/2010
Phone:
Name Type: Alias name

Name: CHASTAIN,ZCOLE,XX
DOB:
SSN:
On File Since: 7/25/2010
Phone:
Name Type: Alias name

Employment Information

Company Name: TEST A
Occupation: A TESTER
Salary:
In File Date:
Company Address:
Date Hired: 11/1/2005
Separation Date:

Company Name:	AJILON	Company Address:	
Occupation:	IT		
Salary:		Date Hired:	1/1/2005
In File Date:		Separation Date:	

Collections

Creditor:	CREDITOR AMERITECH MICH	Industry:	Collection services
Member Number:	02834001/I C SYSTEM	Report Date:	2/28/2007
Balance:	$0	Balance Date:	11/1/2010
Account:	11111	Status:	(9B)Collection account
Date Assigned:		Date Closed:	
Record Code:	CL01	Closed Code:	

Tradelines

Open Accounts

Creditor / Account Number / Account Type	Date Rptd	Date Opened / Date Last Activity	High Credit	Balance	Payment Term	Credit Limit	Histotical Status 30	60	90	Payment Amount	Amount Past Due
MOBIL OIL/O 0347R003	11/1/2010	7/24/2003	$794	$794		-	-	-	-	-	$794
Open			(09)Charged off as bad debt							Closed Date	
GEMB/M WARD/D 0235005S	11/1/2010	8/6/2009	$385	$385		-	0	0	0	-	$40
Revolving			(02)30 days past due								
CBUSASEARS/D 06256407	11/1/2010	10/3/2008	$536	$443		$3,000	0	0	0	$14	-
Revolving			(01)Paid or paying as agreed								
NATIONSCREDT/Q 03837956	11/1/2010	5/25/2009	$3,610	$2,263	24 Months	-	0	0	0	$150	-
Installment			(01)Paid or paying as agreed								
WASHMUTFIN/F 0643Y101	11/1/2010	10/2/2009	$660	$0		-	0	0	0	-	-
Installment			(01)Paid or paying as agreed								

WASHMUTFIN/F 0643Y101 11/1/2010	10/1/2008	$504	$0	12 Months	-	0	0	0	$42	-
Installment		(01)Paid or paying as agreed								
NATIONSCREDT/Q 03837951 11/1/2010	12/7/2008	$929	-	12 Months	-	0	0	0	$77	-
Installment		(01)Paid or paying as agreed								
WFNNB/VCTRIA/C 016US001 0XXXXXXXXX1111 11/1/2010	1/31/2010	$0	$0		$500	0	0	0	-	-
Revolving		(01)Paid or paying as agreed								
AT&TWIRELESS/U 01GEM007 11/1/2010	11/8/2009	-	$0		-	-	-	-	-	-
Overdraft/reserve checking		(01)Paid or paying as agreed								
CHEVY CHASE/B 09202010 11/1/2010	10/31/2006	$14,000	$0		$14,000	0	0	0	-	-
Revolving		(01)Paid or paying as agreed								
CITI/B 0282E001 11/1/2010	2/2/2007	$12,000	$4,928	MIN	$12,000	0	0	0	$109	-
Revolving		(01)Paid or paying as agreed								
CHASE AUTO/B 0402D038 11/1/2010	5/24/2008	$18,293	$12,051	60 Months	-	0	0	0	$390	-
Installment		(01)Paid or paying as agreed								
FST USA BNK/B 07519099 11/1/2010	5/23/2009	$6,000	$2,440	MIN	$6,000	0	0	0	$38	-
Revolving		(01)Paid or paying as agreed								
FLEET CC/B 0517R013 11/1/2010	11/7/2009	$1,500	$0		$1,500	0	0	0	-	-
Revolving		(01)Paid or paying as agreed								
FIRST CARD/B 03681001 11/1/2010	7/27/2006	$5,500	$4,953		$6,000	0	0	0	$10	-
Revolving		(01)Paid or paying as agreed								

FST USA BK B/B 07519026 11/1/2010 Revolving	2/1/2007	$11,000	$69	MIN	$11,000	-	-	-	$63	-
		(01)Paid or paying as agreed								
WACHOV/FTU/B 0362N400 11/1/2010 Revolving	7/26/2009	$8,011	$4,293	MIN	$8,000	0	0	0	$158	-
		(01)Paid or paying as agreed								
AT&TWIRELESS/U 01GEM007 11/1/2010 Open	11/6/2006	$0	$0		-	0	0	0	-	-
		(01)Paid or paying as agreed								
CITI/B 064DB003 11/1/2010 Revolving	3/3/1999	$0	$0		$1,100	0	0	0	-	-
		(01)Paid or paying as agreed								
GEMB/PAYLESS/Q 0235002N 11/1/2010 Revolving	3/2/2009	$0	$0		$1,500	-	-	-	-	-
		(01)Paid or paying as agreed								
JC PENNEY/D 01972033 11/1/2010 Revolving	5/1/2010	$351	$0		-	-	-	-	-	-
		(01)Paid or paying as agreed								
CHEVRON/O 0103T001 11/1/2010 Revolving	5/22/1998	$0	$0		-	-	-	-	-	-
		(01)Paid or paying as agreed								
CBUSASEARS/D 06256407 11/1/2010 Revolving	2/29/2008	$0	$0		$700	-	-	-	-	-
		(01)Paid or paying as agreed								
FST USA BK B/B 07519090 11/1/2010 Revolving	7/25/2009	$1,000	$28		$1,000	0	0	0	-	-
		(01)Paid or paying as agreed								
TARGET N.B./D 06476004 11/1/2010 Revolving	11/9/2008	$200	$0		$200	1	0	0	-	-
		(01)Paid or paying as agreed								

FRD MOTOR CR/Q 03796543 11/1/2010	12/6/2007	$13,487	$7,024	48 Months	-	6	0	0	$280	-
Installment		(01)Paid or paying as agreed								
EDUSERVE/V 0921D003 11/1/2010	11/5/2009	$2,610	$0		-	0	0	0	$140	-
Installment		(01)Paid or paying as agreed								
EDUSERVE/V 0921D003 11/1/2010	9/20/2005	$2,750	$0		-	-	-	-	$148	-
Installment		(01)Paid or paying as agreed								
WSFS WACHGSL/B 074BR002 11/1/2010	9/19/2005	$2,750	$0		-	0	0	0	-	-
Installment		(01)Paid or paying as agreed								
WSFS WACHGSL/B 073BR001 11/1/2010	11/4/2003	$3,057	$0	80 Months	-	0	0	0	$50	-
Installment		(01)Paid or paying as agreed								
WSFS WACHGSL/B 074BR002 11/1/2010	10/31/2004	$2,610	$0		-	0	0	0	-	-
Installment		(01)Paid or paying as agreed								
DISCOVER FIN/B 09616003 11/1/2010	1/27/2008	$0	$0		-	0	0	0	-	-
Revolving		(01)Paid or paying as agreed								
FILENES/D 03847002 11/1/2010	1/26/2009	$49	$0		-	-	-	-	-	-
Revolving		(01)Paid or paying as agreed								
FASHION BUG/D 09632001 11/1/2010	8/5/2007	$160	$160	MIN	-	0	0	0	$10	-
Revolving		(01)Paid or paying as agreed								
CHASE MHT BK/B 0382D160 11/1/2010	5/20/2009	-	$0		$3,000	0	0	0	-	-
Revolving		(01)Paid or paying as agreed								

CHASE NA/B 0402D017 11/1/2010 Revolving	4/2/2009	-	$0		$2,500	0	0	0	-	-
		(01)Paid or paying as agreed								
CRESCENT CU/Q 0222T009 11/1/2010 Mortgage	11/2/2009	$76,800	$76,356	360 Months	-	0	0	0	$600	-
		(01)Paid or paying as agreed								
FLEET BANK/B 02115063 11/1/2010 Revolving	3/1/2008	$3,000	$2,236	MIN	$3,000	0	0	0	$42	-
		(01)Paid or paying as agreed								
FST FEDL SVG/B 0568T001 11/1/2010 Overdraft/reserve checking	9/17/2009	$1,000	$0		-	-	-	-	-	-
		(01)Paid or paying as agreed								
CBUSASEARS/D 06256367 11/1/2010 Revolving	11/1/2008	$76	$0		$1,500	0	0	0	-	-
		(01)Paid or paying as agreed								
GEMB/FILENES/Q 0235048V 11/1/2010 Revolving	5/19/2008	$0	$0		$500	-	-	-	-	-
		(01)Paid or paying as agreed								
PHAR/CBSD/C 033ZU001 11/1/2010 Revolving	3/31/2010	$31	$32		$800	0	0	0	-	-
		(01)Paid or paying as agreed								
BK OF AMER/B 0363Q0EQ 11/1/2010 Revolving	10/27/2008	$2,518	$2,455	MIN	$4,100	0	0	0	$61	-
		(01)Paid or paying as agreed								
BK OF AMER/B 0363Q0EQ 11/1/2010 Revolving	6/13/2009	$102	$0		$1,500	0	0	0	-	-
		(01)Paid or paying as agreed								
HEILGMYRS/H 0616P002 11/1/2010 Revolving	9/16/2009	$0	$0		$1,600	-	-	-	-	-
		(01)Paid or paying as agreed								

DILLARD/D 04456015	7/23/2007	$270	$0		$1,000	0	0	0	-	-
11/1/2010										
Revolving	(01)Paid or paying as agreed									
CHASE AUTO/B 07279417	11/30/2009	$10,000	$9,778	60 Months	-	0	0	0	$251	-
11/1/2010										
Installment	(01)Paid or paying as agreed									
RNB-MERVYN/D 01249003	4/1/2007	$53	$0		$400	0	0	0	-	-
11/1/2010										
Revolving	(01)Paid or paying as agreed									
PNC NATL BK/B 016BS020	7/22/2009	$3,000	$3,043		$3,000	0	0	0	$61	-
11/1/2010										
Revolving	(01)Paid or paying as agreed									
AVCO FINANCE/F 0321E051	5/1/2010	$1,296	$0	12 Months	-	0	0	0	$108	-
11/1/2010										
Installment	(01)Paid or paying as agreed									
JCP--MCCBG/D 01972038	2/28/2007	$102	$0		-	0	0	0	-	-
11/1/2010										
Revolving	(01)Paid or paying as agreed									
AVCO FINANCE/F 0321E051	5/18/2008	$489	$0	6 Months	-	0	0	0	$81	-
11/1/2010										
Installment	(01)Paid or paying as agreed									
NELNET/E 08834004	9/18/2005	$2,750	$3,398	100 Months	-	-	-	-	$50	-
11/1/2010										
Installment	(UR)Unrated or bankruptcy (remarks code will show whether the account is a bankruptcy and, if so, what type of bankruptcy)									
AMPLIFY FCU/Q 0964E002	5/21/2005	$4,958	$0	36 Months	-	-	-	-	$158	-
1XX1717 11/1/2010										
Installment	(UR)Unrated or bankruptcy (remarks code will show whether the account is a bankruptcy and, if so, what type of bankruptcy)									
NELNET/E 08834004	11/3/2003	$447	$524	13 Months	-	-	-	-	$50	-
11/1/2010										
Installment	(UR)Unrated or bankruptcy (remarks code will show whether the account is a bankruptcy and, if so, what type of bankruptcy)									

NELNET/E 08834004		10/31/2004									
1XX1010	11/1/2010		$2,610	$3,044	92 Months	-	-	-	-	$50	-
Installment	(UR)Unrated or bankruptcy (remarks code will show whether the account is a bankruptcy and, if so, what type of bankruptcy)										
AMEX/N 0656N001		1/25/2008									
	11/1/2010		$0	$0		-	0	0	0	-	-
Open	(UR)Unrated or bankruptcy (remarks code will show whether the account is a bankruptcy and, if so, what type of bankruptcy)										
BANKAMERICA/B 0363Q0FK		5/1/2010									
1XX1212	11/1/2010		$5,375	$0	48 Months	-	0	0	0	$153	-
Installment	(UR)Unrated or bankruptcy (remarks code will show whether the account is a bankruptcy and, if so, what type of bankruptcy)										

Closed Accounts

Creditor		Date Opened	High Credit	Balance	Payment Term	Credit Limit	Histotical Status			Payment Amount	Amount Past Due
Account Number	Date Rptd	Date Last Activity					30	60	90		
Account Type			Status							Closed Date	

Inquires

Name:	TEST SUBCODE	Number:	00000102
Type:	Advertising	Date:	9/25/2010
Name:	TEST SUBCODE	Number:	00000102
Type:	Advertising	Date:	9/25/2010
Name:	TEST SUBCODE	Number:	00000102
Type:	Advertising	Date:	9/25/2010
Name:	TEST SUBCODE	Number:	00000102
Type:	Advertising	Date:	9/25/2010
Name:	TEST SUBCODE	Number:	00000102
Type:	Advertising	Date:	9/8/2008
Name:	TEST SUBCODE	Number:	00000102
Type:	Advertising	Date:	9/4/2008
Name:	TEST SUBCODE	Number:	00000102
Type:	Advertising	Date:	9/2/2008
Name:	TEST SUBCODE	Number:	00000102
Type:	Advertising	Date:	8/18/2008
Name:	TEST SUBCODE	Number:	00000102
Type:	Advertising	Date:	7/27/2008
Name:	TEST SUBCODE	Number:	00000102
Type:	Advertising	Date:	7/20/2008
Name:	TEST SUBCODE	Number:	00000102

Type:	Advertising	Date:	6/3/2008
Name:	TEST SUBCODE	Number:	00000102
Type:	Advertising	Date:	5/18/2008
Name:	TEST SUBCODE	Number:	00000102
Type:	Advertising	Date:	4/17/2008
Name:	TEST SUBCODE	Number:	00000102
Type:	Advertising	Date:	3/27/2008
Name:	TEST SUBCODE	Number:	00000102
Type:	Advertising	Date:	3/20/2008
Name:	TEST SUBCODE	Number:	00000102
Type:	Advertising	Date:	3/6/2008
Name:	TEST SUBCODE	Number:	00000102
Type:	Advertising	Date:	3/6/2008
Name:	TEST SUBCODE	Number:	00000102
Type:	Advertising	Date:	2/1/2008
Name:	TEST SUBCODE	Number:	00000102
Type:	Advertising	Date:	11/30/2007

Public Records

Details

(4501) Input SSN is not issued by social security administration

(5504) File; year issued: 2006-0; state: ME; (est. Age obtained: 0 to)

SSN Match Indicator: Difference of 1 digit between SSN on input and SSN on file

Credit data not suppressed

SSN ALERT: Mismatch - input does not match file

(I) Score Derogatory Alert Flag: Inquiries impacted the credit score

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