

**Potential Score Improvement**

File#: [REDACTED] 096

Date: 7/17/2023

Company: [REDACTED]



Applicant: MOH [REDACTED] AHA

	Experian	TransUnion	Equifax
Bureau Scores	653	649	615
Potential Score Improvement	+4 more	+13 more	+6 more

Credit Assure™

Credit Assure™ looks for opportunities to help a borrower improve their credit score, typically by paying down balances.



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		MORTGAGE	1	275478	276000	3118	0					
		AUTO	6	0	0	0	0					
		EDUCATION	0	0	0	0	0					
		OTHER	0	0	0	0	0					
		INSTALLMENT	0	0	0	0	0					
		OPEN	0	0	0	0	0					
		REVOLVING	12	2265	19200	126	0					
		OTHER	1	949	949	0	949					
		TOTAL	20	278692	296149	3244	949					
		SECURED DEBT	275478	OLDEST TRADLINE	12/15							
		UNSECURED DEBT	3214	REVOLVING CREDIT UTILIZATION	12%							
				TOTAL DEBT/HIGH CREDIT	94%							
DEROGATORY SUMMARY												
		CHARGE OFFS:	0	30 DAYS:	5	INQUIRIES:	0					
		COLLECTIONS:	1	60 DAYS:	1	MOST RECENT LATE:	undetermined					
		BANKRUPTCY:	0	90 DAYS:	0	DISPUTES:	1					
		PUBLIC RECORDS:	0	OTHER:	0							
Request New Tradeline												
CREDIT												
E C O S A	W H O S E	CREDITOR ACCT#	RPTD	LAST ACT	OPEN	LIMIT/MC	PRESENT STATUS		TERMS PAYMENT	TYPE STATUS	#MONTHS 30/60/90	
							BALANCE	PAST-DUE			HISTORY	
B	B	NR/SMS/CAL *677969750 Directory: 866-637-0744	05/31/23	05/10/23	01/03/23	\$276000	\$275478	0	360 M 3118	MTG M1 XP/TU/EF	3	0/0/0 000
B	B	BANK OF AMERICA *552433*****9917 Directory: 800-669-6650 400 CHRISTIANA RD NEWARK, DE 19713	07/07/23	07/04/23	11/04/19	\$2700	\$1084	0	MIN M 36	REV R1 XP/TU/EF	45	0/0/0 000000000000 000000000000
B	B	CAPITAL ONE *517805***** Directory: 800-955-7070 PO BOX 85520 RICHMOND VA 23285	06/17/23	06/13/22	04/02/16	\$2000	\$577	0	MIN M 25	REV R1 XP/TU/EF	87	2/0/0 000000000000 000000000000 2/21-30, 7/18-30
B	B	AMEX *-34999*****26033 Directory: 800-528-4800 PO BOX 297871 FORT LAUDERDALE, FL 33329	06/22/23	06/--/23	09/24/16	\$1000	\$458	0	MIN M 40	REV R1 XP/TU/EF	81	0/0/0 000000000000 000000000000
B	B	CAPITAL ONE *414709***** Directory: 800-955-7070 PO BOX 85520 RICHMOND VA 23285	06/17/23	06/13/23	01/08/22	\$4000	\$146	0	MIN M 25	REV R1 XP/TU/EF	18	0/0/0 000000000000 000000
J	B	ALLY *611923975508 Directory: 8889252559	12/--/16	11/--/16	12/--/15	\$22164	\$0	0	72 M 0	AUTO I1 XP/TU/EF	12	0/0/0 -000000000000
B	B	ALPHERA FINANCIAL SERV *8000293553 Directory: BYMAILONLY 5550 BRITTON PKWY HILLIARD, OH 43026	09/08/16	09/07/16	07/28/16	\$24451	\$0	0	072 M 0	AUTO I1 XP/TU/EF	2	0/0/0 -0
B	B	BMO HARRIS BANK NA *9907870094	07/31/21	07/08/21	11/05/18	\$51294	\$0	0	072 M 0	AUTO I1	33	0/0/0

Directory: 888-340-2265
PO BOX 94034
PALATINE, IL 60094 *ACCOUNT CLOSED AT CONSUMER'S REQUEST

B B BMO HARRIS BANK NA 07/31/21 07/26/21 06/30/21 \$34162 \$0 0 072 M AUTO 2 0/0/0
*9909504610
Directory: 888-340-2265
PO BOX 94034
PALATINE, IL 60094 *ACCOUNT CLOSED AT CONSUMER'S REQUEST

B B CB/CARSONS 09/--/18 08/--/18 11/--/16 \$650 \$0 0 0 REV 22 2/0/0
*211712*****2438
R1 --1-----
XP/EF 1-----
7/18-30, 9/17-30

B B CBNA 12/03/19 07/12/18 10/14/16 \$1350 \$0 0 0 REV 37 1/0/0
*426938*****2764
Directory: 888-574-1301
PO BOX 6497
SIOUX FALLS, SD 57117 *ACCOUNT CLOSED BY CREDIT GRANTOR

B B CITI 09/17/20 02/16/19 07/07/17 \$1000 \$0 0 0 REV 38 0/0/0
*542418*****
Directory: 800-843-0777
POB 6241
SIOUX FALLS, SD 57117 *INACTIVE ACCOUNT

B B DISCOVER BANK 04/11/21 08/06/20 06/29/17 \$500 \$0 0 0 REV 46 0/0/0
*601120*****
Directory: 800-347-2683
PO BOX 15316
WILMINGTON, DE 19850

B B GM FINANCIAL 11/09/18 11/09/18 11/10/16 \$20285 \$0 0 073 M AUTO 25 0/0/0
*462803206
Directory: 800-284-2271
PO BOX 181145
ARLINGTON, TX 76096

B B JPMCB CARD 07/07/23 07/05/23 11/11/19 \$5000 \$0 0 0 REV 44 0/0/0
*414720*****
Directory: 800-955-9900
201 N WALNUT ST
WILMINGTON, DE 19801 *FLEXIBLE SPENDING CREDIT CARD

B B PNCBANK 12/23/22 12/23/22 07/06/21 \$46286 \$0 0 075 M AUTO 18 0/0/0
*3302008134636285
Directory: 888-762-2265
2730 LIBERTY AVE
PITTSBURGH, PA 15222

B B SYNCB/NETWRK 09/21/20 06/08/20 10/05/17 \$1500 \$0 0 0 REV 35 4/1/0
*650172*****
Directory: 866-396-8254
C/O PO BOX 965036
ORLANDO, FL 32896

*ACCOUNT CLOSED BY CREDIT GRANTOR

B B SYNCB/VALUEC 01/30/20 --/-- 09/06/17 \$3500 \$0 0 0 REV 28 0/0/0
*601919*****7996
Directory: 866-396-8254
PO BOX 71757
PHILADELPHIA, PA 19176 *INACTIVE ACCOUNT

B B WF/BOBS FN 04/06/18 12/10/17 09/06/17 \$12200 \$0 0 0 REV 07 1/0/0
*577442*****2618
Directory: 800-462-4720
PO BOX 14517
DES MOINES, IA 50306 *ACCOUNT CLOSED BY CONSUMER

COLLECTION ACCOUNTS

W E H C O S A E	CREDITOR	PRESENT STATUS	#MONTHS 30/60/90						
ACCT#	RPTD	LAST ACT	OPEN	LIMIT/MC	BALANCE	PAST-DUE	TERMS	TYPE	HISTORY
B B PROFESSIONAL PLACEMENT	07/14/23	08/27/21	12/09/22	\$949	\$949	\$949	001 M	COLL 6	0/0/0
								O9	



Potential Score Improvement

File #: [REDACTED] 5506

Date: 8/10/2023

Company: [REDACTED]



Applicant: MOH [REDACTED] AHA

	Experian	TransUnion	Equifax
Bureau Scores	706	717	728
Potential Score Improvement	+23 more »	+8 more »	0 more »

Credit Assure™

Credit Assure™ looks for opportunities to help a borrower improve their credit score, typically by paying down balances.

CREDIT ASSURE BENEFITS:

-  Alerts you to opportunities you might have overlooked
-  Helps you approve more applicants
-  Helps you make better offers and close more loans

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*677968750 Directory: 866-637-0744		*CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST					3118	M1 XP/TU/EF	0000	
B B AMEX	07/23/23	07/1/23	09/24/16	\$1000	\$429	0	MIN M 40	REV R1 XP/TU/EF	82	0/0/0 000000000000 000000000000
*34999*****26033 Directory: 800-528-4800 PO BOX 297871 FORT LAUDERDALE, FL 33329										
B B CAPITAL ONE	07/19/23	07/13/23	01/08/22	\$4000	\$336	0	MIN M 25	REV R1 XP/TU/EF	19	0/0/0 000000000000 00000000
*414709***** Directory: 800-955-7070 PO BOX 85520 RICHMOND VA 23285		*FLEXIBLE SPENDING CREDIT CARD								
B B CAPITAL ONE	08/03/23	07/07/23	04/02/16	\$2000	\$25	0	MIN M 25	REV R1 XP/TU/EF	88	2/0/0 000000000000 000000000000 3/21-30, 8/18-30
*517805***** Directory: 800-955-7070 PO BOX 85520 RICHMOND VA 23285		*ACCOUNT PREVIOUSLY IN DISPUTE-NOW RESOLVED-REPORTED BY SUBSCRIBER								
J B ALLY	12/1/16	11/1/16	12/1/15	\$22164	\$0	0	72 M 0	AUTO I1 XP/TU/EF	12	0/0/0 -000000000000
*611923975508 Directory: 8889252559										
B B ALPHERA FINANCIAL SERV	09/08/16	09/07/16	07/28/16	\$24451	\$0	0	072 M 0	AUTO I1 XP/TU/EF	2	0/0/0 -0
*8000293553 Directory: BYMAIL ONLY 5550 BRITTON PKWY HILLIARD, OH 43026										
B B BK OF AMER	08/1/23	08/1/23	11/1/19	\$2700	\$0	0	MIN M 0	REV R1 XP/TU/EF	45	0/0/0 000000000000 000000000000
*552433*****9917 Directory: 800-759-6262 400 CHRISTIANA RD NEWARK, DE 19713										
B B BMO HARRIS BANK NA	07/31/21	07/08/21	11/05/18	\$51294	\$0	0	072 M 0	AUTO I1 XP/TU/EF	33	0/0/0 -000000000000 000000000000
*9907870094 Directory: 888-340-2265 PO BOX 94034 PALATINE, IL 60094		*ACCOUNT CLOSED AT CONSUMER'S REQUEST								
B B BMO HARRIS BANK NA	07/31/21	07/26/21	06/30/21	\$34162	\$0	0	072 M 0	AUTO I1 XP/TU/EF	2	0/0/0 -0
*9909504610 Directory: 888-340-2265 PO BOX 94034 PALATINE, IL 60094		*ACCOUNT CLOSED AT CONSUMER'S REQUEST								
B B CB CARSONS	09/1/18	08/1/18	11/1/16	\$650	\$0	0	0	REV R1 XP/TU/EF	22	2/0/0 -1----- 1----- 7/18-30, 9/17-30
*211712*****2438		*ACCOUNT CLOSED BY CREDIT GRANTOR								
B B CBNA	12/03/19	07/12/18	10/14/16	\$1350	\$0	0	0	REV R1 XP/TU/EF	37	1/0/0 -000000000000 000001000000 7/18-30
*426938*****2764 Directory: 888-574-1301 PO BOX 6497 SIOUX FALLS, SD 57117		*ACCOUNT CLOSED BY CREDIT GRANTOR								
B B CIT	09/17/20	02/16/19	07/07/17	\$1000	\$0	0	0	REV INACTIVE XP/TU/EF	38	0/0/0 -000000000000 000000000000
*542418***** Directory: 800-843-0777 POB 6241 SIOUX FALLS, SD 57117		*INACTIVE ACCOUNT								
B B DISCOVER BANK	04/11/21	08/06/20	06/29/17	\$500	\$0	0	0	REV R1 XP/TU/EF	46	0/0/0 -000000000000 000000000000
*601120***** Directory: 800-347-2683 PO BOX 15316 WILMINGTON, DE 19850										
B B GM FINANCIAL	11/09/18	11/09/18	11/10/16	\$20285	\$0	0	073 M 0	AUTO I1 XP/TU/EF	25	0/0/0 -000000000000 000000000000
*462803206 Directory: 800-284-2271 PO BOX 181145 ARLINGTON, TX 76096										
B B JPMCB CARD	08/08/23	07/05/23	11/11/19	\$5000	\$0	0	0	REV R1 XP/TU/EF	44	0/0/0 -000000000000 000000000000
*414720***** Directory: 800-955-9900 P.O. BOX 15298 WILMINGTON, DE 19850		*FLEXIBLE SPENDING CREDIT CARD								
B B PNCBANK	12/23/22	12/23/22	07/06/21	\$46286	\$0	0	075 M 0	AUTO I1 XP/TU/EF	18	0/0/0 -000000000000 000000
*3302008134636285 Directory: 888-762-2265 2730 LIBERTY AVE PITTSBURGH, PA 15222										
B B SYNCFINETWORK	09/21/20	06/08/20	10/05/17	\$1500	\$0	0	0	REV R1 XP/TU/EF	35	4/1/8 -00001000000 000001002100 4/20-30 (See status), 4/19-30, 1/19-60, 12/18-30, 5/18-30
*650172***** Directory: 866-396-8254 C/O PO BOX 965036 ORLANDO, FL 32896		*ACCOUNT CLOSED BY CREDIT GRANTOR								
B B SYNCFIN/ALUEC	01/30/20	1/1/20	09/06/17	\$3500	\$0	0	0	REV INACTIVE XP/TU/EF	28	0/0/0 -000000000000 000000000000
*601919*****7996 Directory: 866-396-8254 PO BOX 71757 PHILADELPHIA, PA 19176		*INACTIVE ACCOUNT								
B B WFBOS FN	04/06/18	12/10/17	09/06/17	\$12200	\$0	0	0	REV R1 XP/TU/EF	07	1/0/0 -0001000 12/17-30
*577442*****2618 Directory: 800-462-4720 PO BOX 14517 DES MOINES, IA 50306		*ACCOUNT CLOSED BY CONSUMER								

COLLECTION ACCOUNTS

*** NONE ***

OTHER CREDIT HISTORY

*** NONE ***

INQUIRIES (LAST 120 DAYS)

XP	B	07/19/23	<u>CIC CREDIT/CENTRAL MTG</u>	FINANCE
TU	B	07/19/23	<u>CENTRAL MORTGAGE FUN</u>	MISC
EF	B	07/19/23	<u>CIC MORTGAGE CREDIT,</u>	MISC
XP	B	07/17/23	<u>XACTUS-CP</u>	FINANCE
TU	B	07/17/23	<u>ILOAN LLC</u>	MISC
EF	B	07/17/23	<u>XACTUS, LLC</u>	MISC

SOURCE OF INFORMATION