



INFILE CREDIT REPORT

FILE # 20530981-f254-45b9-a77c-f593b77b60fd
SEND TO CREDIT REPORTING SERVICES, INC
1024 IRON POINT ROAD
FOLSOM, CA 95630

DATE COMPLETED 12/23/24
DATE ORDERED 12/23/24
REPOSITORIES XP
REF. #

RQD BY CRS DEMO

PROPERTY ADDRESS

APPLICANT

APPLICANT ANDERSON LAURIE
SOC SEC # 666-45-5730 DOB
CURRENT ADDRESS 9817 LOOP BLVD, CALIFORNIA CITY, CA 93505-1352
PREVIOUS ADDRESS

CO-APPLICANT

CO-APPLICANT
SOC SEC # DOB

SCORE MODELS

SCORE **644** EXPERIAN/Experian/Fair Isaac Risk Model V9 - ANDERSON LAURIE - 666-45-5730

- 40 DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- 33 PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH
- 15 LACK OF RECENT BANK/NATIONAL REVOLVING INFORMATION
- 24 NO RECENT REVOLVING BALANCES
- 08 TOO MANY INQUIRIES LAST 12 MONTHS

DEROGATORY SUMMARY

CHARGE OFFS	0	30 DAYS	0	INQUIRIES	3
COLLECTIONS	0	60 DAYS	0	MOST RECENT LATE	
BANKRUPTCY	0	90 DAYS	0	DISPUTES	0
PUBLIC RECORDS	1	OTHER	0		

TRADE SUMMARY

The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to CREDIT REPORTING SERVICES, INC customer service.

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	0	0	0	0	0
AUTO	0	0	0	0	0
EDUCATION	7	18514	18708	52	0
OTHER INSTALLMENT	0	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	6	5668	8500	130	0
OTHER	4	0	73526	0	0
TOTAL	17	24182	100734	182	0

SECURED DEBT	0	OLDEST TRADELINE	11/11/09
UNSECURED DEBT	24182	REVOLVING CREDIT UTILIZATION	67%
		TOTAL DEBT/HIGH CREDIT	24%

ECOA KEY B BORROWER J JOINT A AUTHORIZED USER S CO-SIGNER X DECEASED T TERMINATED
C CO-BORROWER U UNDESIGNATED P PARTICIPANT M MAKER I INDIVIDUAL

CREDIT REPORTING SERVICES, INC: 1024 IRON POINT ROAD, FOLSOM, CA 95630 (P) (707) 773-7750 (F) (707) 676-9105

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act.

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
I	B	MOHELA 46725120705556	05/24	06/23 04/24	\$9666 EDU	\$9566 179 \$27	-	11	00	00	00	AS AGREED XP
I	B	MOHELA 46725120705557	05/24	06/23 04/24	\$9042 EDU	\$8948 179 \$25	-	11	00	00	00	AS AGREED XP
A	B	JPMCB CARD 4266841056723057	10/24	06/24 10/24	\$6500 REV	\$4066 \$81	-	04	00	00	00	AS AGREED XP
A	B	EDC/REALPAGE/THE WORLA 7088777827	10/24	05/24 10/24	\$2000 REV	\$1602 \$49	-	05	00	00	00	AS AGREED XP
I	B	MOHELA 46725120705550	06/23	06/22 --/--	\$3244 EDU	- 117 \$-	-	09	00	00	00	CLOSED XP
ACCOUNT CLOSED DUE TO TRANSFER OR REFINANCE;												
I	B	MOHELA 46725120705559	06/23	06/22 --/--	\$1506 EDU	- 117 \$-	-	09	00	00	00	CLOSED XP
ACCOUNT CLOSED DUE TO TRANSFER OR REFINANCE;												
I	B	MOHELA 46725120705557	06/23	06/21 --/--	\$2369 EDU	- 117 \$-	-	15	00	00	00	CLOSED XP
ACCOUNT CLOSED DUE TO TRANSFER OR REFINANCE;												
I	B	MOHELA 46725120705556	06/23	07/20 --/--	\$5304 EDU	- 117 \$-	-	27	00	00	00	CLOSED XP
ACCOUNT CLOSED DUE TO TRANSFER OR REFINANCE;												
I	B	MOHELA 46725120705558	06/23	06/21 --/--	\$6323 EDU	- 117 \$-	-	15	00	00	00	CLOSED XP
ACCOUNT CLOSED DUE TO TRANSFER OR REFINANCE;												
I	B	MACYS/FDSB 4760947509985	07/16	11/09 --/--	\$1000 CHARGE	- -	-	81	00	00	00	AS AGREED XP
A	B	CAPITAL ONE 0018610978	08/24	06/22 07/24	\$500 REV	- -	-	27	00	00	00	CLOSED XP
ACCOUNT CLOSED AT CONSUMER'S REQUEST;												
A	B	CITI/CBNA 302490966	07/24	07/20 05/24	\$850 REV	- -	-	49	00	00	00	CLOSED XP
ACCOUNT CLOSED AT CONSUMER'S REQUEST;												
A	B	CAPITAL ONE 529115167349	12/21	01/19 --/--	\$1224 REV	- -	-	36	00	00	00	CLOSED XP
ACCOUNT CLOSED AT CONSUMER'S REQUEST;												
A	B	JPMCB CARD 4417122374688936	10/20	04/14 --/--	\$10000 REV	- -	-	70	00	00	00	CLOSED XP
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST;												
I	B	JPMCB AUTO 4111427308	06/15	01/15 --/--	\$70807 LEASE	- 048 \$-	-	06	00	00	00	PAID XP

ECOA KEY

B BORROWER
C CO-BORROWERJ JOINT
U UNDESIGNATEDA AUTHORIZED USER
P PARTICIPANTS CO-SIGNER
M MAKERX DECEASED
I INDIVIDUAL

T TERMINATED

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U	B	THD/CBNA 6035320150871529	10/24	02/23 07/24	\$500 CHARGE	\$0 -	20	00	00	00	AS AGREED XP
I	B	NOWCOM/AUTOLINK LLC 5411853424	09/16	09/14 08/15	\$1219 CHARGE	\$0 -	26	00	00	00	AS AGREED XP

DEROGATORY

PUBLIC RECORDS

I	B	Id: US BKPT CT MS GULFPORT	File Date: 03/22	Plaintiff:
		Docket #: 0352321ERG	Amount: \$-	Action Type: BANKRUPTCY CHAPTER 7
		Source: XP	Status Date: 06/22	Status: DISCHARGED

SOURCE OF INFORMATION

EXPERIAN - PULLED ON: 12/23/24
NAME: LAURIE ANDERSON
NAME: LAURIE ANDERSON
NAME: LAURIE ANNE BERTHA
NAME: LAURIE FULLER
ADDRESS: 9817 LOOP BLVD, 9817 LOOP BLVD, CALIFORNIA CITY, CA 93505-1352 - DATE REPORTED: 09/17/23
ADDRESS: 450 E OLIVE AVE, 450 E OLIVE AVE, BURBANK, CA 91501-3320 - DATE REPORTED: 06/18/22
ADDRESS: 4427 CIMARRON ST, 4427 CIMARRON ST, LOS ANGELES, CA 90062-1916 - DATE REPORTED: 09/01/07
EMPLOYER: PANARAM INTERNATIONAL - INFILE DATE: 11/28/21
EMPLOYER: RETIRED - INFILE DATE: 01/05/17

INQUIRIES

XP	07/28/24	SERVICE & PROF	
XP	11/13/22	SETTLEMENTONE/MORTGAGE	INTERNET PREQUALIFICATION SERVICES
XP	11/13/22	OTHER COLLECTION AGENC	OTHER COLLECTION AGENCIES

DISCLAIMER

- An asterisk (*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.
- This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

EXPERIAN

PO BOX 2002
ALLEN, TX 75013
888-397-3742
www.experian.com/reportaccess

TRANSUNION

PO BOX 2000
CHESTER, PA 19016
800-916-8800
transunion.com/myoptions

EQUIFAX

PO BOX 740256
ATLANTA, GA 30374-0256
866-349-5191
www.equifax.com/fcra

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