



Premium Credit Bureau
 9594 NW 41ST Street 205
 Doral, FL 33178
 Phone: 305-468-1656 / 800-322-8825
 Fax: 305-470-9358 / 800-328-8122

FILE NUMBER	1001	REPORT DATE	12-28-2009
REPORT TO	PREMIUM CREDIT BUREAU (68) 8051 NW 36TH ST STE 600 MIAMI, FL 33166 Phone: 305-468-1560 Fax: 305-468-1565	ORDER DATE	12-28-2009 MONIQUE LAW
		TYPE	credit, instan-state, insta-eviction, mvr

Application Information

APPLICANT	TESTCASE, MARISOL	SSN	000-00-0001	DOB	01-01-1983
ADDRESS(ES)	220 LOCUST AV	CITY / STATE / ZIP	MIAMI, FL 33178		

Credit

Credit Summary

TOTAL TRADELINES	14	30 DAYS LATE	0
CURRENTLY SATISFACTORY	14	60 DAYS LATE	0
CURRENTLY DELINQUENT	0	90 DAYS LATE	0
PREVIOUSLY DELINQUENT	0	NEWEST TRADE	12/01/09
COLLECTION/CHR OFFS	0/0	OLDEST TRADE	03/01/05
PUBLIC RECORDS	0	INQUIRIES	13

Financial Summary

	#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION		
MORTGAGE	0	\$0	\$0	\$0	0%	PROPOSED RENT	
INSTALLMENT	3	\$533	\$28626	\$0	31%	STATED MONTHLY INCOME	
OPEN	0	\$0	\$0	\$0	0%	INCOME TO RENT RATIO	-
REVOLVING	11	\$10	\$228	\$0	0%	INCOME TO DEBT RATIO	-
OTHER	0	\$0	\$0	\$0	0%	INCOME TO DEBT INCL. RENT RATIO	-
	14	\$543	\$28854	\$0	32%		

Warning; Use careful judgment the past due column of this financial summary may possibly combine amounts of an original creditor with amounts from a collection agency collecting for the original creditor. A single debt could be included as a trade amount and with the collection agency. In a few cases, this single debt can appear as a judgment in the public records section, as well.

Variations

Personal Information Comparison

	NAME	SOC SEC	DOB	AKA
APPLICANT	TESTCASE, MARISOL	000-00-0001	01/01/1983	
TU/EF	TESTCASE, MARISOL		01/01/83	MARISOL L TESTCASE TESTCASE,LEMUS,M DOB: 05/27/80 MARISOL LEMUS TESTCASE DOB: 05/27/80 LEMUS TESTCASE

Address Comparison

	ADDRESS	REPORTED
APPLICANT	TU 220 LOCUST AVENUE MIAMI, FL 33178	12/28/09
APPLICANT	TU 220 LOCUST AV , ANTHILL, MO 65488	09-2009
APPLICANT	TU 7144 S JAMACHA RD , ANTHILL, MO 65488	08-2009
APPLICANT	EF 220 LOCUST AVE , ANTHILL, MO 65488	06-2009

APPLICANT EF 7144 S JAMACHA RD , ANTHILL, MO 65488

03-2005

Employment Comparison

APPLICANT	COMPANY	POSITION	REPORTED
TU	FLETCHER MOTORCARS	CAR SALES	

Credit Bureau Report**Scores****741 - TRANSUNION/FICO CLASSIC (98)** MARISOL TESTCASE 000-00-0001

- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED (CODE 014)
- LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED (CODE 012)
- TOO MANY INQUIRIES LAST 12 MONTHS (CODE 008)
- TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT (CODE 030)
- INQUIRIES IMPACTED THE CREDIT SCORE (CODE FA)

743 - EQUIFAX/FACTA BEACON 5.0 MARISOL TESTCASE 000-00-0001

- TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT (CODE 00030)
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED (CODE 00014)
- TOO MANY INQUIRIES LAST 12 MONTHS (CODE 00008)
- LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED (CODE 00012)

Credit History

CREDITOR	OPENING DATE MONTHS REVIEWED	REPORTED DATE DLA	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE			TYPE TERMS	PRESENT STATUS	E C O A
						30	60	90+			
USAA FED SVG	03/01/09 08	11/01/09 11-2009	\$31206	\$28626	\$0	0	0	0	AUTO \$533	AS AGREED	B
Remarks: COLLATERAL: 2005 TOYOTA 4RUNNER											
CHASE	05/01/09 06	12/01/09 12-2009	\$4000	\$228	\$0	0	0	0	REV MIN \$10	AS AGREED	B
ASSOC/CITI	03/01/05 48	11/01/09 11-2009	\$1800	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
BEALLS	07/01/09 01	07/01/09 07-2009	\$1000	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
CATO	12/01/05 28	06/01/08 04-2006	\$200	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
Remarks: CLOSED											
CITI	12/01/09	12/01/09	\$2300	\$0	\$0	--	--	--	REV \$0	AS AGREED	B
DISCOVER FIN	01/01/07 34	12/01/09 12-2008	\$7500	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
Remarks: ACCOUNT CLOSED BY CONSUMER											
GEMB/JCP	09/01/06 38	12/01/09 05-2008	\$500	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
GEMB/OLDNAVY	10/01/08 14	12/01/09 05-2009	\$1200	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
HSBC/MCRAES	03/01/06 33	10/01/09 08-2009	\$900	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
MBNA AMERICA	12/01/09	12/01/09 12-2009	\$7500	\$0	\$0	--	--	--	REV \$0	AS AGREED	B
NBGL-MCRAES	03/01/06 09	01/01/07 10-2006	\$900	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
Remarks: PURCHASED BY ANOTHER LENDER											

12/28/2009

CREDITOR	OPENING DATE MONTHS REVIEWED	REPORTED DATE DLA	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE			TYPE TERMS	PRESENT STATUS	E C O A	
						30	60	90+				
TOYOTA MTR	03/01/09 01	04/01/09 04-2009		\$30973	\$0	\$0	0	0	0	AUTO 72 \$0	AS AGREED	B
Remarks: CLOSED												
VERIZON SW	05/01/09	11/01/09 11-2009		\$0	\$0	\$0	--	--	--	INST \$0	AS AGREED	B
Remarks: UTILITY COMPANY												

ECO KEY: B = BORROWER; C = CO-BORROWER; S = SHARED; J = JOINT; U = UNDESIGNATED; A = AUTHORIZED USER

Public Records

NO PUBLIC RECORDS DEVELOPED

Prior Inquiries

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECO A
CHASE CREDIT	ALL	12/23/09	TU		
CREDSTAR	ALL	12/23/09	EF		
CITI	ALL	11/17/09	TU		
FIRST USA NA	ALL	05/27/09	TU		
ANDELER	ALL	05/06/09	EF		
USAA	ALL	03/10/09	EF		
CARLOCK TOYO	ALL	03/09/09	TU		
CTUPELO	ALL	03/09/09	EF		
TOYOTA CRE	ALL	03/09/09	EF		
CINGULR-MS	ALL	01/21/09	EF		
CINGULR-MS	ALL	01/17/09	EF		
FED GOVT	ALL	11/26/08	EF		
GEMB/OLDNY	ALL	10/24/08	EF		

Repository Remarks

NO REPOSITORY REMARKS DEVELOPED

Source Information

Creditors

CREDITOR	SUB CODE	ADDRESS	PHONE
ASSOC/CITI	B 0282E001	P O BOX 15687, WILMINGTON, DE 19850	800-533-5600
CATO	D 0479N007	P O BOX 34216 8100 DENMARK RD, CHARLOTTE, NC 28234	704-5567018
CATO'S	906CG02874	8100 DEMARK ROAD, CHARLOTTE NC 28210	
CHASE CREDIT	R 06482329	6350 LAUREL CANYON 4TH FLR SUITE 450, NORTH HOLLYWOOD, CA 91606	818-7626262
CITI	B 064DB002	POB 6241, SIOUX FALLS, SD 57117	800-8430777
DISCOVER FINANCIAL SERVI	B 09616003	POB 15316, WILMINGTON, DE 19850	
DISCOVER CD	155BB03747	PO BOX15316, WILMINGTON DE 19850	800-347-2683
FEDERAL GOVERNMENT A	497VF00148	OFFICE OF PERSONAL MANAGE, BOYERS, PA 16018	412-794-6733
FUSA	B 00006675	THREE CHRISTINA 201 N. WALNUT ST, WILMINGTON, DE 19801	000-0000000
JCP/MCCBG	404FF03555	PO BOX 27570, ALBUQUERQUE NM 87125	MAIL ONLY
MBNA AMER	801ON00630	400 CHRISTIANIA ROAD, NEWARK DE 19713	800-421-2110
MBNA AMERICA	B 01597029	POB 15026, WILMINGTON DE 19801	
MCCBG/ONAV	404FF03662	BRANCH C11A, ROSWELL GA 30076	877-222-6868
NBGL-MCRAES	D 01429002	P O BOX 10327, JACKSON, MS 39289	601-9684293
NBGL-MCRAE'S	433DC00026	3455 HWY 80 W, JACKSON, MS 39209	601-968-4293
OLD NAVY	C 0235058G	P.O. BOX 29116, SHAWNEE MISSIO, KS 66201	877-222-6868
TOYOTA MTR	Q 04176175	8550 UNITED PLAZA, BATON ROUGE, LA 70809	504-9296600

USAA FED SVG	B 0100A001	POB 47504, SAN ANTONIO, TX 78265	210-4982265
USAA FSB	905BB02443	10750 INTERSTATE HWY. 10, SAN ANTONIO TX 78265	MAIL ONLY

Submission Results

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	EQUIFAX	12/28/09 08:57:33 AM	RECORD FOUND
APPLICANT	TRANSUNION	12/28/09 08:57:33 AM	RECORD FOUND

Repository Referral

Trans Union P.O. Box 1000 Chester, PA 19022 800-888-4213	Equifax Credit Information Services P.O. Box 740241 Atlanta, GA 800-685-1111
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Comments

*** End of Credit Report ***

Investigative

InstaEviction Single State Search

RESULTS	No Reportable Records Found		
NAME SEARCHED	TESTCASE, MARISOL	SEARCH DATE	12-28-2009 9:59 AM
DOB SEARCHED	01-01-1983	SEARCH SCOPE	
JURISDICTION	FLORIDA		

CAUTION: Based On The Information Provided, Premium Credit Bureau Searched Our Database For The Above Mentioned Jurisdictions(s) For Evictions And Found No Individual By This Identification. This Means That No One By This Identification Is Within Our Database As Evicted In For These State(s). Therefore It Cannot Be Confirmed That The Applicant Has Not Ever Been Evicted. Further Investigation Into Additional Jurisdictions, Or Utilization Of Additional Identifying Information, May Be Warranted. Please Call For Assistance!

Credentials

Instant Driving Records

RESULTS	License Not Found		
STATE OF ISSUE	Florida	SEARCH DATE	12-28-2009 10:02 AM
LICENSE NUMBER	T123456837890		

CAUTION: Based On The Information Provided We Searched The Above Mentioned States(s) For Driving Records And Found No Individual By This Identification. Further Investigation May Be Warranted. Call For Assistance!

Disclaimer

This report is furnished to you pursuant to the Agreement for Service between the parties and in compliance with the Fair Credit Reporting Act. This report is furnished based upon your certification that you have a permissible purpose to obtain the report. The information contained herein was obtained in good faith from sources deemed reliable, but the completeness or accuracy is not guaranteed.

*** End Of Report ***
