

BEFORE



BlackDiamond|Consultants

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CREDIT SERVICES, INC.

CREDIT REPORT

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FILE #	██████████	FNMA #	██████████	DATE COMPLETED	12/01/2014	RQD* BY	██████████
SEND TO	MORTGAGE	██████████	██████████	DATE ORDERED	12/01/2014		
	██████████	██████████	██████████	REPOSITORIES	XP/TU/EF	PRPD* BY	
	██████████	██████████	██████████	PRICE		LOAN TYPE	
	██████████	██████████	██████████	REF. #	██████████		

PROPERTY ADDRESS

	APPLICANT	CO-APPLICANT
APPLICANT	EDWARD, ██████████	
SOC SEC #	██████████ DOB ██████████	SOC SEC # DOB
MARITAL STATUS	NOT DISCLOSED	DEPENDENTS
CURRENT ADDRESS	██	
PREVIOUS ADDRESS		LENGTH
		LENGTH

PUBLIC RECORDS

B B ██████████	File Date: 08/10	Plaintiff: METROHEALTH SYSTEM
Docket #: ██████████	Amount: \$1,327	Action Type: JUDGMENT
Source: XP/TU/EF	Status Date: 05/11	Status: SATISFIED
B B MEMBER	File Date: 03/07	Plaintiff:
Docket #: ██████████	Amount: -	Action Type: CHAPTER 13 BANKRUPTCY
Source: EF	Status Date: 08/10	Status: DISMISSED
*** -DSP-08/10		
B B ██████████	File Date: 01/08	Plaintiff: KAMCO FINANCIAL
Docket #: ██████████	Amount: \$230	Action Type: JUDGMENT
Source: TU	Status Date: --/--	Status: JUDGMENT

INQUIRIES (LAST 120 DAYS)

XP	B	08/22/14	AXCESS FINANCIAL SERVI	FINANCE
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SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - ██████████ EDWARDS - ██████████
SCORE: 576
00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
00016 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION

EXPERIAN/FAIR, ISAAC (VER. 2) ██████████ EDWARDS ██████████
SCORE: 513
38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
16 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION
08 - TOO MANY INQUIRIES LAST 12 MONTHS

TRANSUNION/FICO CLASSIC (04) ██████████ EDWARDS ██████████
SCORE: 513
038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
016 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION
FA - INQUIRIES IMPACTED THE CREDIT SCORE

EOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER

CREDIT SERVICES, INC.

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. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.

AFTER



BIRCHWOOD CREDIT SERVICES, INC.

CREDIT REPORT

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FILE #	[REDACTED]	FNMA #	[REDACTED]	DATE COMPLETED	01/10/2015	RQD' BY	[REDACTED]
SEND TO	MORTGAGE	[REDACTED]	[REDACTED]	DATE ORDERED	01/10/2015		
	[REDACTED]	[REDACTED]	[REDACTED]	REPOSITORIES	XP/TU/EF	PRPD' BY	[REDACTED]
	[REDACTED]	[REDACTED]	[REDACTED]	PRICE	[REDACTED]	LOAN TYPE	[REDACTED]
	[REDACTED]	[REDACTED]	[REDACTED]	REF. #	[REDACTED]		

PROPERTY ADDRESS

APPLICANT		CO-APPLICANT	
APPLICANT	BOONE [REDACTED]	CO-APPLICANT	[REDACTED]
SOC SEC #	[REDACTED] DOB [REDACTED]	SOC SEC #	DOB
MARITAL STATUS	NOT DISCLOSED	DEPENDENTS	
CURRENT ADDRESS	[REDACTED]	LENGTH	
PREVIOUS ADDRESS	[REDACTED]	LENGTH	

PUBLIC RECORDS

*** NONE ***

INQUIRIES (LAST 120 DAYS)

*** NONE ***

SCORE MODELS

EXPERIAN/FAIR, ISAAC (VER. 2) - [REDACTED] BOONE - [REDACTED]
SCORE: 690

- 38 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
- 18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
- 02 - LEVEL OF DELINQUENCY ON ACCOUNTS
- 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS

TRANSUNION/ICO CLASSIC (04) - [REDACTED] BOONE - [REDACTED]
SCORE: 688

- 038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
- 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

EQUIFAX/FICO CLASSIC V5 FACTA - [REDACTED] BOONE - [REDACTED]
SCORE: 626

- 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
- 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

TU HIGH RISK FRAUD ALERT

*** HIGH RISK FRAUD ALERT ***

[REDACTED]
AVAILABLE AND CLEAR

EQUIFAX IDENTITY SCAN

*** IDENTITY SCAN ***

[REDACTED]
IDENTITY SCAN DID NOT DETECT ANY ALERTS

TRADELINES

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER

[REDACTED] CREDIT SERVICES, INC. [REDACTED]

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