



Credit Example



John Doe

Credit

Criminal

Eviction

766

No Record Found

No Record Found



Credit Summary

Report created 08/05/2015 05:14:44 PM CT

Calculated with the Vantage Score 3.0 risk model that has a range of 300-850

The factors that adversely affected your credit score are listed in order of their importance based on their influence.

- Number of inquiries impacted your score, but effect was not significant
- Lack of sufficient credit history
- The total of all balances on your open accounts is too high
- Lack of sufficient relevant real estate account information
- The date that you opened your oldest account is too recent

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Recent Addresses

Reported Date	Address	Type
10/29/2010	123 America Rd, Los Angeles Ca 90049	Single-Family Dwelling

Employment Information

Reported Date	Updated Date	Employer Name	Address
08/2015	-	John Smith	123 Victory Ln, Los Angeles, Ca

Public Record

No public record information

Credit Inquiries

Date	Name	Business Type	Description	Amount
05/22/2014	America Bank	All Banks -- Non-Specific	Unknown - Credit Extension, Review, Or Collection	UNK
03/24/2014	America Bank	Bank Credit Cards	Unknown - Credit Extension, Review, Or Collection	UNK
10/17/2013	America Bank	Bank Credit Cards	Unknown - Credit Extension, Review, Or Collection	UNK