

INFORMATIVE RESEARCH * 13030 EUCLID STREET ** GARDEN GROVE, CA * 92843 * 800-606-4593			
IR Client Test Account 27349 Agoura Road Agoura Hills CA 91301 8189951700	Client ID 2100035	Date Requested 02/07/2018	Order Number 1010878805PQ
	Requested By Smith, John	Sources XPN TU	Charges \$10.30

Identification (as requested)					
Applicant's Last Name LAMBERT	Applicant's First Name ERICA	Middle E	Suffix	DOB 05/27/1980	Social Security 666-01-2955
Co-Applicant's Last Name	Co-Applicant's First Name	Middle	Suffix	DOB	Social Security

Credit Assure™			
Borrower Name: ERICA E LAMBERT			
Current Score Potential Improvement Potential Score View CreditXpert Solutions	TransUnion	Experian 825 OK 825 ®More...	Equifax
Available Cash is set at \$5000. Timeframe: Immediate <p>Order a detailed report to try different settings, which may yield better results. Potential score improvements include the impact of actions identified by CreditAssure™ and the effect of time. Time may account for none, some, or all of a potential improvement and decrease it even cause it to be negative.</p> <p>Current scores (called bureau scores) are provided by the credit bureaus. Predicted scores (called potential scores) and score changes (called potential improvements or score improvements) are provided by CreditXpert Inc. ("CXI") and are not bureau or FICO scores or changes. Predicted scores and score changes simulated by CreditXpert® products are only estimates. CXI does not guarantee that scores from any other company will change by the same amount, in the same way, or at all, or that correcting credit report information will result in a score improvement. CreditXpert products are based on credit reports from the bureaus. CXI is not responsible for inaccurate results, including any due to incorrect, incomplete, or outdated credit report information or incorrect assumptions about the future. CXI is not a credit counseling or credit repair organization. CXI is not endorsed by Equifax, Experian, TransUnion or FICO.</p> <p>THE FOREGOING IS NOT INTENDED TO PROVIDE OR IMPLY WARRANTIES OF ANY KIND. CREDITXPRT PRODUCTS ARE PROVIDED ON AN "AS IS" BASIS, AND CREDITXPRT INC. AND ITS DISTRIBUTORS DISCLAIM ANY AND ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, SYSTEM INTEGRATION, NON-INTERFERENCE AND/OR ACCURACY OF INFORMATIONAL CONTENT.</p> <p>Copyright © 2000-2018 CreditXpert Inc. All rights reserved. CreditXpert® is a registered trademark of CreditXpert Inc.</p>			

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	2100035	02/07/2018	1010878805PQ
	Requested By	Sources	Charges
	Smith, John	XPB TU	\$10.30

Identification (as requested)					
Applicant's Last Name	Applicant's First Name	Middle	Suffix	DOB	Social Security
LAMBERT	ERICA	E		05/27/1980	666-01-2955
Co-Applicant's Last Name	Co-Applicant's First Name	Middle	Suffix	DOB	Social Security

Residence Information (as requested)					
Present	Street Address	City	State	ZipCode	Telephone
	409 GLENWOOD	MENLO PARK	CA	94025	
Previous	Street Address	City	State	ZipCode	Telephone

Credit Score Information						
	ECOA	Repository	Brand	Type	SSN	Name
	B	Experian	ExperianFairIsaac (V2)		666-01-2955	LAMBERT, ERICA E
825	15 - Insufficient or lack of bank revolving account information 01 - Current balances on accounts - This factor has no description - This factor has no description					

Credit History - Derogatory Tradelines
None reported

Public Records
None Reported

Credit History - Open/Closed Tradelines											
EQUITABLE GAS CO	Opened 06/89	Reported 12/17	High Balance 92	Reviewed 99 mo	30 0	60 0	90 0	Past Due	Payment	Balance	Status
	Last Active 12/17	XPN1 B	High Limit	Installment INST				0	92	92	I-01
	XPN1: OPEN ACCOUNT XPN1: THIS IS AN ACCOUNT IN GOOD STANDING										
ALLEGHENY ENERGY	Opened 06/94	Reported 11/17	High Balance	Reviewed 99 mo	30 0	60 0	90 0	Past Due	Payment	Balance	Status
	Last Active 11/17	XPN1 B	High Limit	Installment 1 MO				0		29	I-01
	XPN1: OPEN ACCOUNT XPN1: THIS IS AN ACCOUNT IN GOOD STANDING										
KAUFMANN'S	Opened 01/87	Reported 12/17	High Balance 669	Reviewed 99 mo	30 0	60 0	90 0	Past Due	Payment	Balance	Status
	Last Active 12/17	XPN1 B	High Limit 3000	Revolving REV				0	11	11	R-01
	XPN1: OPEN ACCOUNT XPN1: THIS IS AN ACCOUNT IN GOOD STANDING										
BANK CR CARD	Opened 10/14	Reported 12/17	High Balance	Reviewed 35 mo	30 0	60 0	90 0	Past Due	Payment	Balance	Status
	Last Active 12/17	XPN1 B	High Limit	Revolving REV				0		0	R-01
	XPN1: OPEN ACCOUNT XPN1: THIS IS AN ACCOUNT IN GOOD STANDING										
JC PENNEY/MCCBG	Opened 04/07	Reported 01/16	High Balance 99	Reviewed 99 mo	30 0	60 0	90 0	Past Due	Payment	Balance	Status
	Last Active 01/16	XPN1 J	High Limit	Revolving REV				0		0	R-01
	XPN1: OPEN ACCOUNT XPN1: THIS IS AN ACCOUNT IN GOOD STANDING										
MACYS/FDSB	Opened 01/72	Reported 02/16	High Balance 468	Reviewed 99 mo	30 0	60 0	90 0	Past Due	Payment	Balance	Status
	Last Active 02/16	XPN1 J	High Limit 3500	Revolving REV				0		0	R-01
	XPN1: OPEN ACCOUNT XPN1: THIS IS AN ACCOUNT IN GOOD STANDING										
MACYS/FDSB	Opened 01/72	Reported 11/17	High Balance 468	Reviewed 99 mo	30 0	60 0	90 0	Past Due	Payment	Balance	Status
	Last Active 11/17	XPN1 J	High Limit 3500	Revolving REV				0		0	R-01
	XPN1: OPEN ACCOUNT XPN1: THIS IS AN ACCOUNT IN GOOD STANDING										

Credit History - Open/Closed Tradelines											
PNC	Opened 07/92	Reported 03/16	High Balance	Reviewed 12 mo	30 0	60 0	90 0	Past Due	Payment	Balance	Status
	Last Active 03/16	XPNI B	High Limit 7600	Revolving REV				0		0	R-01
	XPNI: PAID ACCOUNT. ZERO BALANCE XPNI: THIS IS AN ACCOUNT IN GOOD STANDING XPNI: ACCOUNT CLOSED BY CREDIT GRANTOR XPNI: ACCOUNT/PAID SATISFACTORILY										
PNC NATIONAL BANK	Opened 07/92	Reported 12/14	High Balance	Reviewed 99 mo	30 0	60 0	90 0	Past Due	Payment	Balance	Status
	Last Active 12/14	XPNI B	High Limit 7600	Revolving REV				0		0	R-01
	XPNI: PAID ACCOUNT. ZERO BALANCE XPNI: THIS IS AN ACCOUNT IN GOOD STANDING XPNI: ACCOUNT/PAID SATISFACTORILY										

Totals - Credit History				
High Credit	High Balance	Past Due	Payment	Balance
25200	1796	0	103	132

File Variations				
Experian	B		LAMBERT ERICA, ELIZABETH	
TransUnion			,	

Inquiry Information
None Reported

Database Residence Information							
ECOA	Street Address	City	State	ZipCode	Status	Reported	Repository
B	409 GLENWOOD	MENLO PARK	CA	94025	Current		
B	409 GLENWOOD AVE	MENLO PARK	CA	940253115	Current	09/16	XPNI

Database Employment Information				
ECOA	Company Name	Employer Position	Status	Repository
None Reported				

SSN Validation
None Reported

AKA Records
None Reported

Comments
Bureau submarket missing or invalid (TU1)

Fraud
None Reported

Creditor Information		
Name	Phone	Address
KAUFMANN'S	4122322000	FIFTH & SMITHFIELD, PITTSBURGH, PA, 15219

Summary Information - Borrower					
General Summations	01/72	Oldest Trade Line	Payment Summaries	11	Open revolving payments
	0	Public Records		92	Open installment payments
	0	Number of Inquiries (120 days)		103	Total open payments
Trades with Late Payments	0	with Payments 30 to 59 days late	Balance Owed	0	Balance monthly owed
	0	with Payments 60 to 89 days late		11	Revolving balance owed
	0	with Payments 90 and over days late		121	Installment balance owed
				132	Total balance owed
Trade Numbers	5	Number of open revolving trades	Amount Past Due	0	Revolving amount past due
	2	Number of open installment trades		0	Installment amount past due
	0	Number of balance monthly trades		0	Balance monthly amount past due
	9	Total number of trades		0	Total amount past due
Adverse Trade Lines	0	Number of collection tradelines	High Credit/Balance	25200	Revolving Credit Limit
	0	Number of bankruptcy trade lines		1704	Revolving High Balance
	0	Number of foreclosed tradelines		92	Installment High Balance
	0	Number of profit and loss trade lines		0	Balance Monthly High Balance
	0	Number of repossession tradelines			
	0	Number of adverse trade lines			
Mortgage Delinquencies Late Payments	0	Number of 30 Day Delinquencies	Mortgage Trades	0	Mortgage Balance Owed
	0	Number of 60 Day Delinquencies		0	Mortgage Monthly Payment
	0	Number of 90 Day Delinquencies			

Trend Total Addendum
To view the Trend Total Report, Click Here .

Information Sources		
This report includes information from the following repository(ies):		
Experian P.O. Box 9701 Allen, TX 75013 (800) 509-8495 www.experian.com	TransUnion P.O. Box 1000 2 Baldwin Place Chester, PA 19022 (800) 888-4213 www.transunion.com	Equifax Credit Information P.O. Box 740256 Atlanta, GA 30374 (800) 685-1111 www.equifax.com
*Payment Note		
The monthly payment amount(s) are calculated at 5 percent of the balance or at the pre-determined minimum amount of \$10, whichever is greater. For AMEX Accounts, the monthly payment amount(s) are calculated at 5 percent of the balance or at the pre-determined minimum amount of \$10, whichever is greater.		
Disclaimer		
This credit report contains data from the identified repositories. The contents have not been verified and the report may contain duplicate information. The credit report may be used for real estate lending purposes; however, it is not a residential mortgage credit report (RMCR) as currently defined by FHA, FMHA, VA, Fannie Mae and Freddie Mac guidelines. IR merge version(s) may impact your Pre-Close Credit Report values. Contact Informative Research HelpDesk with questions. IR Blend V 2.2.43.1r		
Glossary		
Charges - Amount charged for acquisition, combination or release of data. Date Requested - Date that the borrower(s) credit file(s) was requested to the bureau(s), merged and delivered to the client. Order Number - Current document's order number. For tracking purposes every time a report is reissued the order number will be appended with an unique suffix ("R", "R1", "R2", etc). The information on the reissued report does not contain any changes from the information on the original credit report. Orig Order Number - Initial order number assigned to the credit report when first issued. Released Date - Last date that the credit report was retransmitted or reissued. When a new report is generated for the first time this date will match the Date Requested. Requested By - Name or user ID of the requester of the credit report.		
*** END OF REPORT 02/07/2018 11:09:23 PM - 1010878805PQ ***		

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Credit History

EQUITABLE GAS CO	Opened 06/89	Reported 12/17	High Balance 92	Reviewed 99 mo	30 0	60 0	90 0	Past Due 0	Payment 92	Balance 92	Status I-01
	Last Active 12/17	XPNI B	High Limit	Installment INST							

ERICA LAMBERT	Balance			Sch Payment Amount			Act Payment Amount			Past Due Amount			High Credit			Credit Limit		
Back to Tradeline	EFX	TU	XPNI	EFX	TU	XPNI	EFX	TU	XPNI	EFX	TU	XPNI	EFX	TU	XPNI	EFX	TU	XPNI
No trend data available																		

ALLEGHENY ENERGY	Opened 06/94	Reported 11/17	High Balance	Reviewed 99 mo	30 0	60 0	90 0	Past Due 0	Payment	Balance 29	Status I-01
	Last Active 11/17	XPNI B	High Limit	Installment 1 MO							

ERICA LAMBERT	Balance			Sch Payment Amount			Act Payment Amount			Past Due Amount			High Credit			Credit Limit		
Back to Tradeline	EFX	TU	XPNI	EFX	TU	XPNI	EFX	TU	XPNI	EFX	TU	XPNI	EFX	TU	XPNI	EFX	TU	XPNI
No trend data available																		

KAUFMANN'S	Opened 01/87	Reported 12/17	High Balance 669	Reviewed 99 mo	30 0	60 0	90 0	Past Due 0	Payment 11	Balance 11	Status R-01
	Last Active 12/17	XPN1 B	High Limit 3000	Revolving REV							

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Back to Tradeline	EFX	TU	XPX	EFX	TU	XPX	EFX	TU	XPX	EFX	TU	XPX	EFX	TU	XPX	EFX	TU	XPX
No trend data available																		

BANK CR CARD	Opened 10/14	Reported 12/17	High Balance	Reviewed 35 mo	30 0	60 0	90 0	Past Due 0	Payment	Balance 0	Status R-01
	Last Active 12/17	XPN1 B	High Limit	Revolving REV							

ERICA LAMBERT	Balance			Sch Payment Amount			Act Payment Amount			Past Due Amount			High Credit			Credit Limit		
Back to Tradeline	EFX	TU	XPX	EFX	TU	XPX	EFX	TU	XPX	EFX	TU	XPX	EFX	TU	XPX	EFX	TU	XPX
No trend data available																		

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	Last Active 01/16	XPNI J	High Limit	Revolving REV							

ERICA LAMBERT	Balance			Sch Payment Amount			Act Payment Amount			Past Due Amount			High Credit			Credit Limit		
Back to Tradeline	EFX	TU	XPNI	EFX	TU	XPNI	EFX	TU	XPNI	EFX	TU	XPNI	EFX	TU	XPNI	EFX	TU	XPNI
No trend data available																		

PNC	Opened 07/92	Reported 03/16	High Balance	Reviewed 12 mo	30 0	60 0	90 0	Past Due 0	Payment	Balance 0	Status R-01
	Last Active 03/16	XPNI B	High Limit 7600	Revolving REV							

ERICA LAMBERT	Balance			Sch Payment Amount			Act Payment Amount			Past Due Amount			High Credit			Credit Limit		
Back to Tradeline	EFX	TU	XPNI	EFX	TU	XPNI	EFX	TU	XPNI	EFX	TU	XPNI	EFX	TU	XPNI	EFX	TU	XPNI
No trend data available																		

Disclaimer

This credit report addendum contains data from the identified repositories. The contents have not been verified and the report may contain duplicate information.