

# Advantage Credit's ViewFast™ Report is the most readable report format in the industry!



15 West Strong Street  
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Pensacola, FL 32501  
Phone: 850-470-9336  
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Header information concise and organized

Report Date: 10/19/2005  
Report Type: INDIVIDUAL  
Reference Number / Account Name: Test Account  
Date Ordered: 10/19/2005  
Price: \$0.00

RMCR  
Business Report  
Supplemental Report  
Type of Loan: CONVENTIONAL

Borrower Interview:  Completed  Not Completed

1. Name(s): ANDY AMERICA  
2. Present Address: 222 S ELM ST  
3. City, State, Zip: LAS VEGAS, NV 89103

4. Length of Time at Above Address: 4  
5. Former Address: Length of Time: 5 4321 CHILDE SAC / FALL RIVER, MA 02723

6. Social Security Number(s)  
7. Age(s)/DOB:  
8. Marital Status: Dependents

Co-Borrower:  
Co-Borrower:  
Dependents:

Renting  Buying/Owns

Go right to the Middle Score

See what the possible scores could be if certain actions are taken according to the CreditXpert™ scoring model!

Scores enlarged and in bold so you see the information you need at-a-glance

**FOR PRELIMINARY EVALUATION. RESIDENTIAL MORTGAGE**

Report Summary

Experian	Equifax	TrUnion	Recent Inquiries: 6
<b>545</b>	<b>525</b>	<b>+0</b>	Public Records: 2
<b>+19</b>	<b>+6</b>	<b>+0</b>	Collection Accounts: 1

No score reported? Visit [AdvantageCredit.com](http://AdvantageCredit.com) and find out how **ScorMor™** can help you qualify this borrower NOW!

If no score appears on the report, ViewFast™ tells you about ScorMor™, a tool for validating and scoring non-traditional credit!

Open, Closed and Derogatory Summaries are easy to read!

Account Type	Current Balance	Minimum Payment	Open	Current Status	Derogatory	Past Due	Amort	Prepays
Real Estate	\$174,665	\$1,233	1	0	0			
Installment	\$1176	\$1030	1	1	2			
Revolving	\$323	\$25	4	1	0			
Miscellaneous	\$0	\$0	0	0	0			

**OPEN ACCOUNTS**

WASHINGTON MU 11/92A 07/04A \$180,200 IN \$1,233 \$174,665 \$0 0 0 0 56 11 TU 2 B  
43 DLA 06/04A  
Mortgage Loan (MTG)  
Rptd by TRU on ANDY AMERICA  
PO BOX 600 - MANCHESTER, NH 03105 - (800) 792-0927

**CLOSED ACCOUNTS**

08/95A 07/97A \$74 IN \$0 \$0 \$0 0 0 0 23 11 TU 1 B  
DLA 06/97A  
High Credit \$74  
Rptd by TRU on ANDY AMERICA

**DEROGATORY ACCOUNTS**

SOUTHWEST CREDIT 12/96 07/04 \$941 IN \$941 \$941 \$941 0 0 0 10 19 TU 1 B  
SYS DLA 07/04  
532350 Original Amount \$941 Original Creditor: Southern Cable  
Rptd by TRU on ANDY AMERICA

Inquiries and Public Records are included

Footnotes are posted for easy reading

Inquiries: No OFAC information was reported  
ACI-FL 10/19/2005  
INFO1-GA 10/16/2005  
LANDAM CR SV 10/16/2005  
GMAC MTG 10/13/2005  
GMAC 10/13/2005  
CHARTRONE 10/13/2005

Public records: Type: Chapter 7 bankruptcy discharged Court/Decode: 3234/US BKPT CT LAS VEGAS Case:0033516KKB  
Filed:2/10/2000 Paid/Satisfied: 8/23/2001 Reported:8/23/2001 Reported on ANDREW AMERICA  
ANDY AMERICA by TRU, EQU

Footnotes: FOR PRELIMINARY EVALUATION. RESIDENTIAL MORTGAGE REPORT  
Name(s) Reported by Bureau  
EXP - ANDY AMERICA (DOB:1/1/1900)  
TRU - ANDREW AMERICA (DOB:11/11/1911)  
EQU - ANDY AMERICA (DOB:11/11/1911)  
ANDY AMERICA(500-60-3333) Fair Isaac Model Version 2: File not scored because subject does not have sufficient credit.  
ANDREW AMERICA(500-60-3333) Empirica Model 98: 579  
Factors:  
> (38)Serious delinquency, and public record or collection filed  
> (16)Lack of recent revolving account information  
> (15)Lack of recent bank revolving information  
> (08)Too many inquiries last 12 months

Call us today at 866-568-3706 or visit us at [www.advantagecredit.com](http://www.advantagecredit.com)

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**Credit Score Disclosure automatically prints with the credit report**

Lender  
Test Account (LEAVE ACTIVE)

Loan Applicant  
**Andy America**  
222 S. Elm St  
Las Vega, NV 89103

Case #:  
Date Ordered:  
Credit Company: **Advantage Credit International, Inc.**

## Notice To The Home Loan Applicant - Credit Score Disclosure

In connection with your application for a home loan, a lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application. If you have questions concerning the terms of the loan, contact the lender.

The consumer reporting agencies listed below provided a score that was used in connection with your home loan application.

<b>Consumer Reporting Agency #1</b> Experian Attn: NCAC PO Box 2106 Allen, TX 75002 (P) 888-567-8688  Model Used: <u>Fair Isaac</u> Range of Possible Scores: <u>300 to 850</u>	Borrower Andy America  Score: <u>545</u> Created: <u>04/09/2006</u>  Co-Borrower  Score: _____ Created: _____	Factors: <b>22: Serious delinquency, derogatory public record, or collection filed</b> <b>13: Time since delinquency is too recent or unknown</b> <b>18: Number of accounts with delinquency</b> <b>34: Amount owed on delinquent accounts is too high</b>
<b>Consumer Reporting Agency #2</b> Trans Union Consumer Solutions PO Box 2000 Chester, PA 19022 (P) 800-916-8800  Model Used: <u>Empirica</u> Range of Possible Scores: <u>300 to 850</u>	Borrower Andy America  Score: _____ Created: _____  Co-Borrower  Score: _____ Created: _____	Factors:  Factors:
<b>Consumer Reporting Agency #3</b> Equifax Customer Service PO Box 740241 Atlanta, GA 30374 (P) 800-685-1111  Model Used: <u>Beacon</u> Range of Possible Scores: <u>300 to 850</u>	Borrower Andy America  Score: <u>525</u> Created: _____  Co-Borrower  Score: _____ Created: _____	Factors:  Factors:

I/We have received a copy of this disclosure.

Applicant \_\_\_\_\_ Date \_\_\_\_\_ Applicant \_\_\_\_\_ Date \_\_\_\_\_

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