



Three-Bureau PreQual

Sample Report

Reference: Uniquely identifies and links your dealership to the consumer.

Requested: Lists the bureaus that were requested and whether the request was for an individual (I) or joint (J).

Applicant/Co-Applicant: Clearly shown at the top of the report.

Bureau Score Information: Lists the bureaus that were requested and the score. New optional features to this section include the ability to order multiple bureau score products (risk, bankruptcy, and custom models).

Factor Descriptions: Lists the description for each factor code.

Original Transaction Date: The date of the original request for credit report.

TID: Transaction Identification: Uniquely identifies every interaction the customer has with the system.

Number: An 11-digit number automatically generated to uniquely identify individual transactions.

Date/Time Stamp: The date and time the transaction took place.

Delivered: Lists the bureaus that returned data for this report. A missing bureau indicates the bureau is down or an error occurred when an attempt was made to retrieve applicant data.

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REF:1-13323-30945-0000 04/16/2019          TID:1-13323-30945 04/16/2019 12:25:11
Credco Instant Merge Prequal Report      Acct: 4356642
Prepared for: Customer Support Account    Notes:
Requested: EFX, XPN, TUC - I             Delivered: EFX, XPN, TUC

App: COSIGNER, CARL                      Ssn: XXX-XX-XXXX
Curr Addr: 333 BOX, CRAIG, CO 81626 US

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                    INSTANT MERGE PREQUAL SUMMARY
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ACCOUNT DISTRIBUTION                      CURRENT STATUS(tradelines)
Account Type    Count    Balance    Payments Curr Clsd Unrt 30 60 90+
Real Estate     0         $0         $0 - - - - -
Installment    15       $4,234     $213 1 14 - - -
Revolving       28      $28,441    $116 6 17 - - -
Other            4         $0         $0 - 3 - - -
Total           47      $32,675    $329 7 34 - - -

INQUIRIES                                PUBLIC RECORDS    HISTORICAL DELINQUENCIES(count)
4 Month Total    5          EFX            1    Account Type LastDlq 30 60 90+
Elim. same day  - 2          XPN            1    Real Estate - - -
Adjusted Total   3          TUC            1    Installment - - -
New Trades(6 mon) 1      Last 2yrs N    Revolving   03/19  8 7 26
                                                Other      11/17  - - -

Oldest Trd: 01/07    On File: 11/06    Total      8 7 26
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Only Applicant/Co-applicant information included in the Summary.

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                    BUREAU SCORE INFORMATION
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EFX BEACON 5.0          (APP)= 652 Factor: 00038, 00018, 00013, 00008
00038 SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00018 NUMBER OF ACCOUNTS WITH DELINQUENCY
00013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
00008 TOO MANY INQUIRIES LAST 12 MONTHS

XPN FICO-II            (APP)= 625 Factor: 38, 10, 18, 14
38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
10 RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
18 NUMBER OF ACCOUNTS WITH DELINQUENCY
14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

TUC FICO Classic 04    (APP)= 652 Factor: 038, 018, 020, 002
038 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
018 NUMBER OF ACCOUNTS WITH DELINQUENCY
020 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
002 LEVEL OF DELINQUENCY ON ACCOUNTS

***** DEROGATORY ITEMS *****

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Factors: Bureau codes that were factored into Factor score.



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Account Name/Number (Sources)				Past due	Last					
Open	High	Payment	Balance MOP	Status	Rptd	30	60	90+	MR	DLq

Accounts under Applicant (continued):

43. PAL NTL BK (EFX-773BB30091)
I 01-11 1539 0 CLOSED I-1 CURRENT 07-12 00 00 00 18
Hist: 07-12 1----- CLSD APP

44. PAL NTL BK (EFX-773BB30091)
I 07-10 1413 0 CLOSED I-1 CURRENT 06-11 00 00 00 11
Hist: 06-11 1----- CLSD APP

45. PAL NTL BK (EFX-773BB30091)
I 02-10 687 0 CLOSED I-1 CURRENT 06-11 00 00 00 16
Hist: 06-11 1----- CLSD APP

46. PAL NTL BK (EFX-773BB30091)
I 03-09 1008 0 CLOSED I-1 CURRENT 06-10 00 00 00 15
Hist: 06-10 1----- CLSD APP

47. WELLSFARGO (EFX-146BB02105,TUC)
I 03-09 12397 0 CLOSED I-1 CURRENT 11-11 00 00 00 32
Hist: 11-11 1----- CLSD 11-11 APP
Ctgy: AUTO
AUTO LOAN
CLOSED

Identification Information:

Information will include additional information on any discrepancies between the applicant and the listing.

Identification Information:

1. Cosigner, Carl A Ssn: XXX-XX-XXXX Dob: 01-15-70 (EFX)
SSN MATCHES; NAME VARIATION.
2. COSIGNER, CARL A Ssn: XXX-XX-XXXX (XPN)
SSN MATCHES.
3. COSIGNER, CARL A Ssn: XXX-XX-XXXX Dob: 01-15-70 (TUC)
SSN MATCHES.

Inquiries: Now select from 3 months, 6 months, 12 months, or 2 years. This selection also applies to the Summary section.

Inquiries made in the last 120 days:

1. 04-15-19 CREDCO (TUC-208256877) (APP)
2. 02-15-19 TRANSUNION (EFX-6682B05000) (APP)
3. 02-15-19 TRANSUNION :CREDIT GRANTING (XPN-ZC3979035) (APP)
4. 02-15-19 TU RESIDENTI (TUC-200005263) (APP)
5. 01-15-19 USDA (TUC-V00005012) (APP)

Address Information:

1. 109 BLUE ST TRLR 7 _____
CRAIG, CO 816251878 Since 06-08 Rptd 05-18 (EFX,XPN) (APP)

Since and Reported

Dates: Since and reported dates will print for each address if provided by the bureau.

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Address Information (continued):

2. 2222 N BLUE AV #2
CRAIG, CO 81625 Rptd 10-14 (TUC) (APP)
3. 2222 HAPPY AV TRLR 7
CRAIG, CO 816252155 Since 11-14 Rptd 09-18 (EFX, XPN) (APP)
4. PO BOX 333
CRAIG, CO 816260730 Since 01-18 Rptd 01-19 (EFX, XPN) (APP)
5. 333 POB 333
CRAIG, CO 81626 Rptd 01-18 (TUC) (APP)
6. 987 POB 987
CRAIG, CO 81626 (TUC) (APP)

AKA Information:

1. CARL, A (XPN) (APP)
2. COSIGNER, DAN (XPN) (APP)
3. COSIGNER, CAR, A (TUC) (APP)

Employment Information:

1. ARMY FORT ORD, CA
OCCUPATION UNKNOWN Rptd 05-09 (XPN) (APP)
2. COLO UTE
UTILITY MAN (EFX) (APP)
3. HOLIDAY INN
COOK (EFX) (APP)
4. TRI STATE CRAIG, CO
COAL HANDLING OPERATOR (EFX) (APP)
5. TRI STATE GENERATING
OCCUPATION UNKNOWN Rptd 04-13 (XPN) (APP)
6. UNKNOWN
OCCUPATION UNKNOWN Rptd 02-19 (TUC) (APP)
7. UTE
OCCUPATION UNKNOWN Rptd 03-09 (TUC) (APP)

Miscellaneous Information:

1. Variation between Inquiry and Onfile address (XPN) (APP)

Consumer Referral Information:

EFX - EQUIFAX INFORMATION SVCS, PHONE: (800) 685-1111
P.O. BOX 740241, ATLANTA, GA 30374
XPN - EXPERIAN, PHONE: (888) 397-3742
P.O. BOX 2002, ALLEN, TX 75013
TUC - TRANS UNION, PHONE: (800) 888-4213
P.O. BOX 1000, CHESTER, PA 19022

Employment Information:

Employment information can also include a hire date if reported by the bureau.