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# MFI CREDIT SOLUTIONS

PREPARED FOR:

**Sean's Testclient**

1885 NORTH SAMPLE WAY BOBTOWN, WA 99221

Reference #: XKJOO-0702462

Request Date: 10/15/2010

AUS Reference #:

Completed Date: 10/15/2010

## Applicant Information

Applicant: DTESTFILE, CHARLES

SSN#: \*\*\*-\*\*-7777

Street Address: 4444 W MAIN

City, State, Zip: LTESTCITY, CA 99000

### What you should know about credit scores

Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.

### How we use your credit score

Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.

### The range of scores

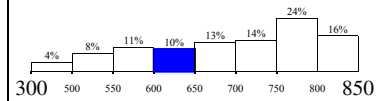
Score ranges vary by model. The score ranges applicable to your scores are shown in graphs below. Generally, the higher your score, the more likely you are to be offered better credit terms.

The following boxes contain information about your credit. You will see your credit score and the name of the credit bureau. You will also see a list of key factors that adversely affected your credit score, as well as a graph that displays where your score ranks in relation to other U.S. Consumers.

**EQUIFAX** BEACON 5.0 (10/15/2010)

**629**

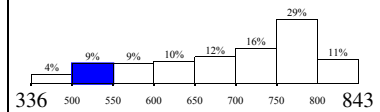
SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS  
 LEVEL OF DELINQUENCY ON ACCOUNTS



**TRANSUNION** EMPIRICA (FICO CLASSIC 98) (10/15/2010)

**549**

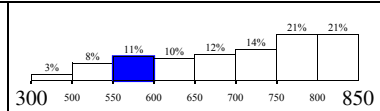
SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED  
 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
 LEVEL OF DELINQUENCY ON ACCOUNTS  
 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS  
 ALERT INFORMATION IS FOUND IN THE FILE



**EXPERIAN** FAIR, ISAAC MODEL II (10/15/2010)

**566**

SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED  
 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
 RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH  
 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED



### What if there are mistakes in your credit report?

You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.

### How can you obtain a copy of your credit report?

Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.

To order your free annual credit report---

By telephone:

Call toll-free: 1-877-322-8228

On the web:

Visit [www.annualcreditreport.com](http://www.annualcreditreport.com)

By mail:

Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at [www.ftc.gov/bcp/conline/annualcreditreport/requestformfinal.pdf](http://www.ftc.gov/bcp/conline/annualcreditreport/requestformfinal.pdf)) to:

Annual Credit Report Request Service  
 P.O. Box 105281  
 Atlanta, GA 30348-5281

### How can you get more information?

For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at [www.federalreserve.gov](http://www.federalreserve.gov), or the Federal Trade Commission's web site at [www.ftc.gov](http://www.ftc.gov)