

Prepared for:
WE HELP BROKERAGE CORPORATION
 7775 RAMONA BLVD WEST, JACKSONVILLE, FL 32221

File #: 36649815
 Applicant: MARALYN MONROE
 Co-Applicant:
 Date Ordered: 11/27/2016



Qualifications	Applicant		Co-applicant not ordered
	Current (from bureaus*)	Potential	
Credit score on Equifax	Mid 650	+6 → 656 <small>more</small>	
on Experian	658	+32 → 690 <small>more</small>	
on TransUnion	636	+53 → 689 <small>more</small>	
Negative mortgage history			
In last 12 months		none	
All time		none	
Installation loans 10 months left		none	
<hr/>			
Key Indicators			
Mid-score forecast, in 30 days <small>?</small>		↘ 643	
Collection accounts		!	
Public records		none	
In dispute		!	
In credit counseling		none	
Authorized user		none	
Mortgage shopping (recent inquiries)		none	
Alerts reported by bureaus <small>?</small>		!	
<hr/>			
Mid-Score Risk			
If revolving balances rise, in 30 days <small>?</small>	+\$250	↘ 643	
	+\$1,000	↘ 643	

*"Current" scores are provided by the credit bureaus (see credit scoring section of credit report for details). "Potential" scores and score changes, score "forecast" and score "risk" are provided by CreditXpert Inc. and are not bureau or FICO scores or changes.



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31550 WINTERPLACE PKWY, SALISBURY, MD 21804
 Phone: (800) 258-3488
 Fax: (800) 258-3287

MERGED INFILE CREDIT REPORT

Reporting Bureau certifies compliance contractual requirements governing check of public records with these results.
 Public Records Found For: Applicant Spouse

FILE #	36649815 FNMA #	DATE COMPLETED	11/27/2016	RQD' BY	TAMMY ROBERTS
SEND TO	WE HELP BROKERAGE CORPORATION	DATE ORDERED	11/27/2016		
	CUST. # 10031938	REPOSITORIES	XP/TU/EF	PRPD' BY	
	7775 RAMONA BLVD WEST	PRICE	\$17.89	LOAN TYPE	
	JACKSONVILLE, FL 32221	REF. #			

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	MONROE, MARALYN			CO-APPLICANT			
SOC SEC #	342-66-3235	DOB	11211977	SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			
CURRENT ADDRESS	8167 FORT CHISWELL TRL, JACKSONVILLE, FL 32244			LENGTH			
PREVIOUS ADDRESS				LENGTH			

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - MARALYN MONROE - 342663235
 SCORE: **650**
 00039 - SERIOUS DELINQUENCY
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

TRANSUNION/FICO CLASSIC (04) - MARALYN E MONROE - 342663235
 SCORE: **636**
 038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - MARALYN MONROE - 342663235
 SCORE: **658**
 39 - SERIOUS DELINQUENCY
 18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 21 - AMOUNT PAST DUE ON ACCOUNTS
 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

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[Hide Trended Data](#)

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
B	B	CAPITAL ONE 400344*****	11/16	06/10 10/16	\$9000 REV	\$2114 MIN \$54	\$0	76	1	1	3	CUR WAS 120+ XP/TU/EF
Late Dates: 2/13-120, 1/13-120, 12/12-90, 11/12-60 DISPUTE RESOLVED REPORTED BY GRANTOR												

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER

CREDIT PLUS: 31550 WINTERPLACE PKWY, SALISBURY, MD 21804 (P) (800) 258-3488 (F) (800) 258-3287

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SEND TO WE HELP BROKERAGE CORPORATION **DATE ORDERED** 11/27/2016
 CUST. # 10031938 **REPOSITORIES** XP/TU/EF **PRPD' BY**
 7775 RAMONA BLVD WEST **PRICE** \$17.89 **LOAN TYPE**
 JACKSONVILLE, FL 32221 **REF. #**

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	MONROE, MARALYN			CO-APPLICANT			
SOC SEC #	342-66-3235	DOB	11211977	SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED		HIGH CREDIT OR LIMIT		BALANCE		PAST DUE	MO REV	30	60	90+	STATUS	
				DLA	ACCT TYPE	TERMS									SOURCE	
		Trended	10/16	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16	01/16	12/15	11/15		
		Scheduled (\$)	61	-	-	-	-	-	-	-	-	-	-	-	-	-
		Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	1537	-	-	-	-	-	-	-	-	-	-	-	-	-
			10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15	02/15	01/15	12/14	11/14		
		Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	-	-	-	-	-	-	-	-	-	-	-	-	-	-

B B [CONSUMER PORTFOLIO S](#) 01/07 10/04 \$14639 \$0 \$0 28 0 0 0 PAID
 40009612961 01/07 AUTO 060 \$0 [XP/TU/EF](#)

B B [KAY JEWELERS](#) 11/16 07/15 \$400 \$0 \$0 17 0 0 0 AS AGREED
 316931**** 11/15 REV \$0 [XP/TU/EF](#)

		Trended	10/16	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16	01/16	12/15	11/15		
		Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	25	25		
		Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	29		
		Balance (\$)	0	0	0	0	0	0	0	0	0	0	0	0		
			10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15	02/15	01/15	12/14	11/14		
		Scheduled (\$)	25	25	25	25	-	-	-	-	-	-	-	-		
		Actual (\$)	25	25	25	0	-	-	-	-	-	-	-	-		
		Balance (\$)	29	53	76	100	-	-	-	-	-	-	-	-		

B B [MCYDSNB](#) 10/16 12/15 \$100 \$0 \$0 11 0 0 0 AS AGREED
 603534*****7197 01/16 REV \$0 [XP/TU/EF](#)

		Trended	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16	01/16	12/15	11/15	10/15		
		Scheduled (\$)	-	-	-	-	-	-	-	27	27	-	-	-		
		Actual (\$)	0	0	0	0	0	0	0	0	0	0	-	-		
		Balance (\$)	0	0	0	0	0	0	0	0	50	0	-	-		

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SEND TO WE HELP BROKERAGE CORPORATION **DATE ORDERED** 11/27/2016
 CUST. # 10031938 **REPOSITORIES** XP/TU/EF **PRPD' BY**
 7775 RAMONA BLVD WEST **PRICE** \$17.89 **LOAN TYPE**
 JACKSONVILLE, FL 32221 **REF. #**

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	MONROE, MARALYN			CO-APPLICANT			
SOC SEC #	342-66-3235	DOB	11211977	SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS		
				DLA	ACCT TYPE	TERMS						11/15	10/15	
		Trended	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16	01/16	12/15	11/15	10/15
		Balance (\$)	0	0	0	0	0	0	0	50	0	-	-	

B B [NUVELL](#) 10/16 09/06 \$23110 \$0 \$0 85 **5 3** 0 PD WAS 60
 220914548789 03/13 AUTO 72 \$0 [XP/TU/EF](#)

Late Dates: 8/13-60, 7/13-60, 6/13-60, 5/13-30, 4/13-30, 1/13-30, 12/12-30, 9/12-30

CONSUMER DISPUTES - REINVESTIGATION IN PROGRESS; SUBSCRIBER REPORTS DISPUTE RESOLVED-CONSUMER DISAGREES

COLLECTION ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS	
				DLA	ACCT TYPE	TERMS						11/15	10/15
B B		MIDLANDMCM 855735****	11/16	01/13 06/12	\$449 OPEN	\$584 001 \$584	\$584	39	0	0	3	COLLECTION	XP/TU/EF

CONSUMER DISPUTES - REINVESTIGATION IN PROGRESS; COLLECTION ACCOUNT

Trended	10/16	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16	01/16	12/15	11/15
Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	-	584	584	584	584	-	-	-	-	-	-	-

B B [TD BANK USA/TARGETCR](#) 11/16 04/08 \$200 \$465 \$465 46 0 0 **1** CHARGE OFF
 436897*** 07/12 REV \$14* [XP/TU/EF](#)

B B [WEBBANK/FHUT](#) 12/12 11/10 \$415 \$0 \$0 24 0 0 0 CHARGE OFF
 627645*****7070 05/12 REV \$0 [TU/EF](#)

DISPUTE RESOLVED - CUSTOMER DISAGREES; CONSUMER DISPUTES - REINVESTIGATION IN PROGRESS

OTHER CREDIT HISTORY

*** NONE ***

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	JACKSONVILLE, FL 32221				

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TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	0	0	0	0	0
AUTO	2	0	0	0	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	0	0	0	0	0
OPEN	1	584	449	584	584
REVOLVING	5	2579	9700	68	465
OTHER	0	0	0	0	0
TOTAL	8	3163	10149	652	1049

SECURED DEBT	0	OLDEST TRADELINE	10/04
UNSECURED DEBT	3163	DEBT/HIGH CREDIT	33%

DEROGATORY SUMMARY

CHARGE OFFS:	2	30 DAYS:	2	INQUIRIES:	0
COLLECTIONS:	1	60 DAYS:	2	MOST RECENT LATE:	undetermined
BANKRUPTCY:	0	90 DAYS:	3	DISPUTES:	3
PUBLIC RECORDS:	0	OTHER:	0		

PUBLIC RECORDS

*** NONE ***

INQUIRIES (LAST 120 DAYS)

*** NONE ***

SOURCE OF INFORMATION

- 1 EXPERIAN - PULLED ON: 11/27/16
NAME: MARALYN MONROE 342663235 DOB: 11/21/77
NAME: MONROE MARAYLN 342663235 DOB: N/A
SSN: 342663235
ADDRESS: 8167 FORT CHISWELL TRL, JACKSONVILLE, FL 32244-4886 - REPORTED 08/10 - 06/16
ADDRESS: 3621 GREEN ST, JACKSONVILLE, FL 32205-5401 - REPORTED 03/09 - 12/09
ADDRESS: 7061 N RAVENSWOOD AVE, CHICAGO, IL 60626-2362 - REPORTED 10/08 - 01/09
EMPLOYER: BANKOFAMERICA// - REPORTED 05/13
EMPLOYER: BANK OF AMERICA// - REPORTED 05/13
- 2 TRANSUNION - PULLED ON: 11/27/16 - INFILE DATE: 02/01/96
NAME: MARALYN E MONROE
NAME: MONROE, MARYL, E
NAME: DOB: 11/21/77
SSN: 342663235
ADDRESS: 8167 FORT CHISWELL TR, JACKSONVILLE, FL 32244-4886 - REPORTED 08/10
ADDRESS: 3621 GREEN ST, JACKSONVILLE, FL 32205-5401 - REPORTED 03/09
ADDRESS: 7061 N RAVENSWOOD AV #1, CHICAGO, IL 60626-2362 - REPORTED 09/08
ADDRESS: CHICAGO, IL - REPORTED 12/02
EMPLOYER: LASALLE BANK//
EMPLOYER: ABM ADMIRAL//
- 3 EQUIFAX - PULLED ON: 11/27/16 - INFILE DATE: 03/12/96
NAME: MARALYN MONROE DOB: 11/21/77
NAME: MARILYN MONROE
SSN: 342663235
ADDRESS: 8167 FORT CHISWELL TRL, JACKSONVILLE, FL 32244 - REPORTED 08/10 - 11/16

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