

- BEFORE -



BlackDiamond|Consultants

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Credit Repair Services - PH 1 (866) 969-7372 / FAX: 1 (888) 443-7973
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Kroll Factual Data

BUREAU
EXPRESS

Residential Merged Credit Report

NACM INTERMOUNTAIN, 7410 S CREEK ROAD SUITE 301 SANDY, UT 84093 800-275-7398 800-275-7397

[REDACTED]	Client Tracking	Requested by	Report ID
	Client Code	BX Date requested 02/19/2010 17:02:39	Charges

Identification (as requested)

Applicant's last name	First name	Middle	Suffix	DOB	Social Security
[REDACTED]	Nathalia	[REDACTED]		[REDACTED]	[REDACTED]

Residence Information (as requested)

Present	[REDACTED]	[REDACTED]	FL	[REDACTED]	Telephone
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File Variations

Equifax	BQ1	[REDACTED]	[REDACTED] NATHALIA	[REDACTED]	02/19/10 17:02
Experian	BX1	[REDACTED]	[REDACTED] NATHALIA	[REDACTED]	02/19/10 17:02
Trans Union	BU1	[REDACTED]	[REDACTED] NATHALIA	[REDACTED]	02/19/10 17:02

Credit Score Information

659	Repository	Brand	Type	[REDACTED] NATHALIA		BU1
	TransUnion	Classic 04	FICO			
038 - Serious delinquency, and public record or collection filed 013 - Time since delinquency is too recent or unknown 018 - Number of accounts with delinquency 016 - Lack of recent revolving account information						
FACTA: Inquiries impacted the credit score.						
628	Repository	Brand	Type	[REDACTED] NATHALIA		BQ1
	Equifax	BEACON 5	FICO			
38 - Serious delinquency, and derogatory public record or collection filed 18 - Number of accounts with delinquency 14 - Length of time accounts have been established 16 - Lack of recent revolving account information						
FACTA: Inquiries impacted this score.						
627	Repository	Brand	Type	[REDACTED] NATHALIA		BX1
	Experian	Fair Isaac V2	FICO			
38 - Serious delinquency and public record or collection 18 - Number of accounts with delinquency 13 - Time since delinquency is too recent or unknown 16 - Lack of recent revolving account information						
FACTA: TOO MANY INQUIRIES LAST 12 MONTHS						

Credit History

							Payment	Balance
PALISADES COLLECTION L [REDACTED]	Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue
	10/06	02/10	910	---	0	0	0	
	Last active	*BX1 *BU1	High limit	Install (I9)				910
	02/10	*BQ1 [Ind]	---	Unknown				Collection 02/10
Verizon Wireless; VERIZON WIRELESS; Placed for collection; Closed 10/09								910
SECURITY CREDIT SERVIC [REDACTED]	Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue
	09/07	10/09	---	---	0	0	1	
	Last active	*BX1 *BU1	High limit	Install (I9)				78
	10/09	*BQ1 [Ind]	---	Unknown				Collection 10/09
Closed 10/09								78

Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue	Payment	Balance
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- AFTER -



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Present			FL		Telephone

File Variations					
Equifax	BQ1		NATHALIA		04/10/10 10:45
Experian	BX1		NATHALIA		04/10/10 10:45
Trans Union	BU1		NATHALIA		04/10/10 10:45

Credit Score Information					
695	Repository	Brand	Type		
	Equifax	BEACON 5	FICO		NATHALIA BQ1
38 - Serious delinquency, and derogatory public record or collection filed					
18 - Number of accounts with delinquency					
14 - Length of time accounts have been established					
16 - Lack of recent revolving account information					
692	Repository	Brand	Type		
	TransUnion	Classic 04	FICO		NATHALIA BU1
038 - Serious delinquency, and public record or collection filed					
013 - Time since delinquency is too recent or unknown					
018 - Number of accounts with delinquency					
016 - Lack of recent revolving account information					
687	Repository	Brand	Type		
	Experian	Fair Isaac V2	FICO		NATHALIA BX1
38 - Serious delinquency and public record or collection					
18 - Number of accounts with delinquency					
13 - Time since delinquency is too recent or unknown					
16 - Lack of recent revolving account information					
FACTA: TOO MANY INQUIRIES LAST 12 MONTHS					

Credit History					
				Payment	Balance

BANK OF AMERICA	Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue	Payment	Balance
	10/02	03/10	1,500	89 mos	1	0	0			
	Last active	*BX1 *BU1	High limit	Revol (R1)	03/03			-0-	Paid	-0-

Account closed by consumer 03/08; Account closed at consumers request

BANK OF AMERICA	Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue	Payment	Balance
	10/01	07/08	2,200	81 mos	0	0	0			
	Last active	*BU1 [Ind]	High limit	Revol (R9)				-0-	Paid	-0-

Account closed by consumer 06/08

CAP ONE	Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue	Payment	Balance
	05/08	09/09	558	16 mos	0	0	0			
	Last active	*BX1 *BU1	High limit	Revol (R9)				-0-	Paid	-0-

*BQ1 [Ind] 500 Credit card