



TRANSUNION CONSUMER CREDIT REPORT

Subscriber Name: THE CAPITAL
Subscriber Code/Market: [REDACTED]
Results Issued: [REDACTED]

INPUT PARAMETERS FOR PRIMARY SUBJECT
Reference ID: [REDACTED]
DOB: [REDACTED]

[REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED]

[REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED]

Reported 11/10
EMPLOYMENT

Reported 3/08

Position:	Start:	In File Since:
End:	Effective:	
Position:	Start:	In File Since:
NOT GIVEN	End:	Effective:

ALERTS AND SPECIAL MESSAGES

Type	Explanation
ID MISMATCH ALERT	CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

SCORING

Type	Score	Explanation
FICO CLASSIC 84	+542	038 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED 013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 020 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT 016 LACK OF RECENT REVOLVING ACCOUNT INFORMATION Note: In addition to the factors listed above, the number of inquiries on the consumer's credit file has adversely impacted the credit score.

CREDIT INFORMATION Summary (Total History)

Public Records:	3	Collections:	10	Trades:	10	Inquiries:	12
Negative Trade Accounts:	4	Trade Accounts with Any Historical Negatives:	2	Occurrence of Historical Negatives:	9		
	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	5	\$0	\$1,000	\$0	\$0	\$0	100%
Closed w/Balance		n/a	n/a	\$5,008	\$5,008	\$0	n/a
Total	10	\$0	\$1,000	\$5,008	\$5,008	\$0	

COLLECTIONS

GRAGIL ASSOC (Y 33WU001)	Account#	Account Rating
Original Creditor: MEDICAL	Remarks: PLACED FOR COLLECTION	Opened: 11/10
Account Type: OPEN	Amount Placed: \$115	Paid:
Responsibility: 1	Balance: \$115	Closed:
	Past Due: \$115	Verified: 8/12
	Last Payment:	

Transunion Credit Report Review

Joe Lance Letizia

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the name bar.

Transunion Credit Report Review:

Credit Medicine: A How-To Guide to Credit Repair Michael Barone, 2016-12-09 Credit Medicine is a how to guide in helping you repair your credit This amazing book will walk you step by step through the credit restoration process and will show you how to fix your credit the right way There are real solutions to the problem of poor credit and we can help restore your credit rating to good health Comprehensive and easy to understand Credit Medicine puts everything you need to know in laymen s terms so you can complete the credit restoration process on your own It includes not only detailed proven strategies for credit repair but also step by step instructions This is the same process I use to help my clients achieve a credit score that allows them to move forward and enjoy the feeling of credit worthiness Don t delay Get started right now and begin the process of restoring your financial health You ll feel so much better **Fair Credit Reporting Act** United States.

Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Consumer Affairs and Coinage, 1991

Clearinghouse Review, 2005 *Credit Data and Scoring* Eric Rosenblatt, 2020-01-07 Credit Data and Scoring The First Triumph of Big Data and Big Algorithms illuminates the often hidden practice of predicting an individual s economic responsibility Written by a leading practitioner it examines the international implications of US leadership in credit scoring and what other countries have learned from it in building their own systems Through its comprehensive contemporary perspective the book also explores how algorithms and big data are driving the future of credit scoring By revealing a new big picture and data comparisons it delivers useful insights into legal regulatory and data manipulation Provides insights into credit scoring goals and methods Examines U S leadership in developing credit data and algorithms and how other countries depart from it Analyzes the growing influence of algorithms in data scoring **The Ultimate Guide to Credit Repair**

Pasquale De Marco, 2025-08-11 The Ultimate Guide to Credit Repair is the ultimate guide to repairing your credit and improving your financial health This comprehensive book covers everything you need to know about credit from how to build it to how to repair it if it s damaged In this book you ll learn What credit is and how it works How to check your credit report and score How to improve your credit score How to repair damaged credit How to avoid credit scams And much more Whether you re just starting out on your credit journey or you re looking to improve your score The Ultimate Guide to Credit Repair has everything you need to know With clear concise language and step by step instructions this book will help you take control of your credit and achieve your financial goals Don t wait any longer to improve your credit Order your copy of The Ultimate Guide to Credit Repair today Pasquale De Marco If you like this book write a review **Make Your Money**

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and tools to conquer your financial challenges once and for all In this book you ll learn to Manage Money Elevating your banking relationships and going beyond budgeting to cash flow mastery Earn Money Optimizing your paycheck and discovering the many ways to multiply and diversify your income streams Grow Money Making money work for you contributing to retirement accounts and investing for financial independence Borrow Money Using credit to build wealth enhancing your credit report and score and eliminating debt once and for all Protect Money Safeguarding your identity insuring your most valuable assets and protecting your wealth through tax strategy and estate planning Don t let financial uncertainty hold you back any longer Take a step toward a happier future With insightful commentary and practical exercises Make Your Money Smile is your indispensable companion on your journey to financial success This book will empower you to take control of your finances and chart your course to your dream lifestyle

The Complete Idiot's Guide to Improving Your Credit Score Lita Epstein,Lita, MBA Epstein,2007 Consumers have known about credit reports for a long time we re well aware that lenders rely on them to determine whether they want to do business with us Any time we want to buy a house rent an apartment or take out a loan it s a safe assumption that one or several reporting agencies are going to be contacted to provide our credit history But we don t always realize that there s a single element on that report that determines success or failure and that s a three digit number called a credit score Created by Fair Isaac and Company this formerly secret FICO number was until fairly recently available only to lenders and businesses and although it s hush hush no longer many of us still don t understand it because there hasn t been enough information on what it is and what exactly lenders are looking for And we certainly haven t known how to make it work for us rather than against us In The Complete Idiot s Guide to Improving Your Credit Score author Lita Epstein clearly explains what your credit score is and how it impacts your life Rather than putting the focus squarely on credit emergencies it provides everything readers need to know to raise their score and keep it high now and in the future

The Complete Guide to a Higher Credit Score Joe Lance Letizia,2005-05 Annotation How would you like to buy your dream home and improve your credit at the same time Now you can Get the inside scoop on what the experts already know the top secrets to improving your credit score with the best mortgage and no closing costs When it comes to getting the best real estate mortgages your credit score is everything That means you need a plan of action that will provide you with the right mortgage and the best possible credit score within the shortest period of time

Strategies to Master Credit Darnell R. Mckinnon,2019-12-31 There is a good possibility you did not take a course on personal debt management or credit scoring during your years in school We live in a fast solution based society where the desire for instant gratification often snatches away the opportunity to educate oneself on subject matters that can have a positive impact on lives Credit is often times one of those subject matters The instant gratification of having someone repair your credit often takes away the ability for you to learn the necessary skill set of achieving a good credit score This book will teach you the skill set to develop grow and maintain good to excellent credit

My Life Story: The Way It Wus Pastor Julia

Easley-Dunn,2021-07-28 My Life Story The Way It Wus By Pastor Julia Easley Dunn My Life Story contains most of Pastor Julia Dunn s life story starting from a newborn baby until 2021 You will read about the many miracles that God unfolded in her life how she endured surviving from living from pillow to post overcame sickness that was detrimental from a month s stay in the hospital and moving from one apartment to another survived the rejection of most of her immediate family members Her story will provide encouragement as you read some of the many stories of how she never lost sight or gave up on God and provide insight into who Pastor Dunn is and who she represents without hearsay or meeting her in person The Reader will see how endurance paid off for her not giving up God brought her from living from day to day from check to check to becoming a millionaire

Everyday Law for Consumers Michael L. Rustad,2015-12-03 Your toolkit for prevention redemption and occasionally retribution Ralph Nader Whenever you purchase goods or services in a personal household or family capacity you are entitled to the rights and remedies of state and federal consumer law Realistically only a very small percentage of consumer problems can be addressed by hiring a private attorney Everyday Law for Consumers teaches practical self help remedies that ordinary Americans can use to protect their consumer rights Michael L Rustad a nationally known practicing attorney and legal scholar translates into plain English the legalese that forms the basis for many common transactions including consumer loans credit repair credit consumer leases usury interest rates Internet transactions identity theft distance contracts home shopping television advertisements door to door sales and telephone solicitations Using real life examples sample complaint letters and an appendix of further examples this easy to read book empowers everyday people to become effective self advocates in an increasingly consumer driven society

Real World Credit Repair Diane Rodgers,2013-12-05 If you have been looking for a way to repair your credit that is both quick and efficient You need this report The information contains proven methods to repair credit quickly and can show you how to effectively emove inquiries yourself without having to pay an outsider to do this for you This technique is powerful fast and effective

Amendments to the Fair Credit Reporting Act United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Consumer Affairs and Coinage,1990 [PDF - Steps for Credit Repair & Debt Statute of Limitations](#) Paul M. Paquette,2022-12-01 File Type PDF Steps for Credit Repair Debt Statute of Limitations is a part of the Estate Planning Series offered by Paquette Publications The appendix provides information regarding Credit Repair Debt Statute of Limitations This E Book has a page titled Downloadable Digital Files which contains internet links to download uncensored forms and documents in the following digital formats PDF DOCX DOC and ODT These digital files are fillable and editable with the appropriate computer software This Appendix can serve as an Addendum to any Power of Attorney POA Complex Power of Attorney CPOA Simple Power of Attorney SPOA Durable Power of Attorney DPOA Special Power of Attorney SPOA Enduring Power of Attorney EPA Lasting Power of Attorney LPA or any relevant Legal Document or Form The Appendix has a Legal Estate Planning focus with a Practical Guide Legal Education for Individuals that like to Do It

Yourself DIY for Legal Self Help *Namibian Financial Sector Review* ,2007 **Roskey's Guide to Smart Housing**

Choices Carol B. Roskey,2012-02-22 For generations it has been an axiom that the purchase of a home is the greatest single investment the average person makes The corollary has always been that if you take good care of that home it will inevitably be a good investment permitting you to sell your home at a profit or allowing you to take out a large loan on the equity you've built up While the axiom is still true the corollary is no longer true Many Americans have lost their homes due to the Great Recession and still more owe more on their homes than the homes are worth People once made a lot of money on flipping homes now many wonder if they should buy homes at all There are unmistakable signs that we are headed into an even worse recession making any housing decisions more important than ever An acknowledged expert Dr Carol Roskey has spent a lifetime in studying all aspects of the housing field from financing to the best kinds of insulation With her help you can make well informed decisions

Personal Finance in Your 20s & 30s For Dummies Eric Tyson,2025-07-22 Learn to make the simple and sound financial decisions that set you up for long term success When you've officially begun adulthood and it's time to make big financial decisions *Personal Finance In Your 20s 30s For Dummies* offers step by step advice on building a foundation for your financial futures Bestselling author and money management guru Eric Tyson shares simple guidance on budgeting investing insurance housing and more walking you through how to make the decisions you'll need to make to set yourself up for the rest of your life You'll learn how to manage debt co manage your finances with a partner and distinguish sound information and advice from meaningless noise and trends The book is a roadmap to financial health and security that's straightforward enough for anyone to follow and applies to people at almost any income level Inside the book Conduct a complete financial checkup on your personal accounts Discover how to save for major life events future goals and unanticipated setbacks Identify trustworthy advisors and learn the difference between good advice and bad Perfect for young adults just beginning their financial journeys *Personal Finance In Your 20s 30s For Dummies* is your simple friendly guide to creating a prosperous financial future

The Impact of Credit-based Insurance Scoring on the Availability and Affordability of Insurance United States. Congress. House. Committee on Financial Services. Subcommittee on Oversight and Investigations,2008

Credit Repair and Personal Finance Optimization: The Practical Guide. How to Dispute, Remove Negative Items, and Build Strong Credit Score for Financial Freedom Sergey Mazol, Your credit score is more than just a number it's the key to unlocking financial freedom Whether you're looking to buy a home secure a loan start a business or simply improve your financial health *Credit Repair and Personal Finance Optimization The Practical Guide How to Dispute Remove Negative Items and Build Strong Credit Score for Financial Freedom* provides the essential knowledge and proven strategies to help you take control of your credit and build a solid financial future Written by Sergey Mazol a seasoned economist and policy analyst with extensive experience in financial regulations and public governance this comprehensive guide breaks down the complexities of credit repair into simple steps What You'll Discover in This Book The Truth About

Credit Scores Understand the FICO and VantageScore models how they re calculated and what impacts your creditworthiness Credit Bureaus Reporting Agencies Learn how Experian Equifax and TransUnion handle your credit data and how to work with them to fix errors How to Get Your Credit Reports for Free Step by step instructions on accessing and analyzing your credit report through AnnualCreditReport com and other monitoring services Identifying Removing Errors on Your Report Discover how to spot inaccuracies outdated accounts and fraudulent charges and get them removed legally Mastering the Credit Dispute Process Learn how to write powerful dispute letters handle online vs mail disputes and escalate unresolved issues Removing Negative Items That Hurt Your Score Strategies for eliminating late payments charge offs collections repossessions foreclosures and bankruptcies the right way Dealing with Collection Agencies Understand your rights under the Fair Credit Reporting Act FCRA and Fair Debt Collection Practices Act FDCPA to stop harassment and unfair reporting How to Rebuild Credit from Scratch Whether you have bad credit or no credit this book walks you through using secured credit cards credit builder loans and smart financial habits to establish strong credit history Piggybacking Authorized User Strategies Discover how adding yourself to a trusted family member s account can give your credit a fast boost Bank Specific Approval Strategies Learn how major banks Chase Amex Capital One etc evaluate applications their minimum score requirements and how to increase your approval odds How to Leverage Personal Credit for Business Credit If you re an entrepreneur this book teaches you how to build business credit separate from your personal credit and qualify for higher credit limits Protecting Your Credit from Identity Theft Fraud Essential tips on freezing your credit setting up fraud alerts and monitoring your credit activity to prevent financial disasters Bonus Resources Templates This book provides ready to use dispute letters goodwill request templates contact details for credit bureaus and a list of recommended credit monitoring services Who Is This Book For Anyone Struggling with Bad Credit If your credit score is stopping you from getting approved for loans credit cards or a mortgage this book will help you turn things around Individuals Looking to Buy a Home or Car Credit score matters when securing low interest loans learn how to position yourself for the best financing options Students Young Professionals Get a head start on building strong credit from the beginning and avoid common pitfalls Entrepreneurs Business Owners Learn how to build business credit and leverage your personal credit for business growth

Financial Fitness for Beginners - A 12-Week Training Program (Canadian Edition) Diana E. Young,2010-12-13

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