

Credit Report After Short Pay/Sale

NAME: [REDACTED] BOYD
S.S.N: [REDACTED]

NAME: [REDACTED] BOYD
S.S.N: [REDACTED] Date Received: 03/11/10

FILE IDENTIFICATIONS

[REDACTED] BOYD	[REDACTED]	[REDACTED] POLLOCK PINES CA 95726	TRU01
[REDACTED] BOYD	[REDACTED]	[REDACTED] POLLOCK PINES CA 95726-9430	XPR01
[REDACTED] BOYD			CBC01
[REDACTED] BOYD	[REDACTED]	[REDACTED] POLLOCK PINES CA 95726	EPX01
[REDACTED] BOYD	[REDACTED]	[REDACTED] POLLOCK PINES CA 95726	TRU01
[REDACTED] BOYD	[REDACTED]	[REDACTED] POLLOCK PINES CA 95726-9430	XPR01

CREDIT SUMMARY

REVOLVING	PAYMENTS	BALANCES	LIMITS	TRADES	30	60	90
	15	55	41000	21	0	0	0
INSTALLMENT	0	0	0	7	0	0	0
REAL ESTATE	1640	213484	213724	9	0	0	0
OPEN/OTHER	0	0	0	0	0	0	0
TOTAL	1655	213539	254724	37	0	0	0

#INQUIRIES	4	#PUBLIC RECORDS	0	#BANKRUPTCIES	0
WORST TRADE	9	OLDEST DATE	04/01/78	#SATISFACTORIES:	36
				PAST DUES:	0

SCORING

1	BEACON 5.0 SCORE SERIOUS DELINQUENCY TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN TOO MANY INQUIRIES IN THE LAST 12 MONTHS 39 13 8	-709		EPX01
1	CLASSIC SCORE TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT TOO MANY INQUIRIES IN THE LAST 12 MONTHS LACK OF RECENT INSTALLMENT LOAN INFORMATION NO ADVERSE FACTORS 30 8 4	-812		TRU01
1	FAIR ISAAC SCORE 2 SERIOUS DELINQUENCY LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED LEVEL OF DELINQUENCY ON ACCOUNTS LACK OF RECENT INSTALLMENT LOAN INFORMATION 18 10 1 11	-730		XPR01

His Mid Score
After

Short Sale Credit Report

Melanie Williamson

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

Short Sale Credit Report:

An Overview of the Credit Reporting System United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit, 2015 **Credit Reports** United States. Congress. Senate. Committee on Commerce, Science, and Transportation. Subcommittee on Consumer Protection, Product Safety, and Insurance, 2013 Credit Repair Amy Loftsgordon, Cara O'Neill, 2022-10-25 Bad credit can get better A bad credit report can prevent you from getting a mortgage car loan credit card apartment or even a job The sensible strategies in Credit Repair help you take control of your finances clean up your credit report and rebuild your credit Learn how to prioritize debts and create a budget reduce debts and cut expenses negotiate with creditors correct credit report errors and remove old information add positive information to your credit report adopt strategies to rebuild your credit and avoid identity theft and credit repair scams Updates to the 15th edition of Credit Repair include new credit reporting standards for medical debts and revised rules about what debt collectors must include in collection notices **Credit Score Power** Tracy Becker, 2011-06-22 Credit scores are a mystery to many American consumers Even the most seasoned professionals are shocked to learn how easily their credit can be destroyed In CREDIT SCORE POWER author Tracy Becker offers insight into navigating the scoring system and focuses on how to help consumers keep their credit scores high With more than twenty years of experience in the industry Becker gives a simple and clear view of what makes and breaks fantastic credit scores CREDIT SCORE POWER discusses the following The credit bureaus and what they do Credit scores and the credit score process Methods for shopping for a mortgage Financial distress The secret to having the best credit Credit monitoring and identity protection Credit scores are an important aspect of consumers lives and can greatly affect the interest paid on loans and credit cards The information presented by Becker helps people understand the system in order to have the best opportunity and highest savings in interest a credit score can offer *Finance 101: the Whiz Kid's Perfect Credit Guide* Danny Singh, 2012-11-14 No Credit Bad Credit Average Credit Just Want To Learn About Finance Well congratulations because you have found the right book Not even the table of contents can show all the lessons contained within this book meant to help consumers fight all types of financial problems just as Danny Singh fights for his mother including avoiding a foreclosure reclaiming a repossessed car fixing credit avoiding deceptive loans as well as checking accounts filled with fees and getting denied credit applications approved In response to the student loans crisis looming in America and as a community college student himself Danny advocates going to a community or state college and doing the maximum number of classes is the best financial decision that can be made versus getting into 100 000 of debt Without needing bogus and expensive credit repair agencies Danny will emphasize the most effective debt repayment plans and methods to save money on everyday purchases allowing for consumers to be debt free in months instead of years Besides student loan debt Danny expresses credit unions are the solution for consumers to effectively pay off any type of debt such as credit cards auto loans

and mortgages Being free of debt will cause their insurance premiums to decrease and increase their chances of better employment In addition consumers will be able to enjoy lives free of bankruptcy Saving for retirement and other financial goals will be a breeze Despite the financial conditions of a consumer or the economy perfect credit is never impossible and Danny proves this in Finance 101 The Whiz Kids Perfect Credit Guide If the knowledge in this book does not boost your credit scores and bank account balances then feel free to return or sell it The purchase of this book is the only investment that is risk free but makes the most earnings

Congressional Record United States. Congress,2010 The Congressional Record is the official record of the proceedings and debates of the United States Congress It is published daily when Congress is in session The Congressional Record began publication in 1873 Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States 1789 1824 the Register of Debates in Congress 1824 1837 and the Congressional Globe 1833 1873

Getting Out of Debt For Dummies Steven Bucci,2024-03-27 Get out and stay out of debt the smart and easy way This is a clear and simple guide to getting out from under credit card debt student loan debt and all other forms of owing people money With simple changes and smart decisions you can start today and enjoy financial stability moving forward This book covers everything you need to know to take the sting out of those monthly repayments offering strategies for coping with personal loans car loans mortgages home equity loans and beyond Getting Out of Debt For Dummies will help you prioritize and consolidate debt so you can pay off the most pressing bills first and reduce the number of debtors coming after you You ll also get pro tips for using credit cards responsibly building up your credit score and avoiding debt generating traps when you make purchases Getting out of debt doesn t have to be overwhelming Let this Dummies guide help you quickly and easily repair your finances Understand the different types of debt including good and bad debt Develop a strategy for managing student loans and getting on a repayment plan Know what you re signing up for when you use credit cards and pay later platforms Negotiate with collection agencies the IRS and angry creditors Design a realistic and painless payback schedule even for serious debt For the millions who have substantial debt and want to turn their financial situation around Getting Out of Debt For Dummies offers hope and a straightforward way forward

How to Sell a House When It's Worth Less Than the Mortgage Dwan Bent-Twyford,2009-03-03 Due to the wave of refinancing in recent years and the fall in home values in 2009 about 12 million homeowners and investors will be underwater owing more than their property is worth This book explains all the options for these homeowners who are trapped with houses they want to get free from people whose property value has dropped so low that they can t sell the property people whose mortgage payment has adjusted and now they can t afford the property In addition to offering advice on subject to s rentals leases loan modifications and more the book will teach America how to short sale their own home

The ABCs of Getting Out of Debt Garrett Sutton,2013-02-28 In difficult times debt can be a matter of life and death happiness and despair Controlling your debt can bring order and calm Mastering debt can bring wealth and success As bestselling Rich Dad Poor

Dad author Robert Kiyosaki says Good debt makes you rich and bad debt makes you poor The ABCs of Getting Out of Debt provides the necessary knowledge to navigate through a very challenging credit environment A Rich Dad s Advisor and best selling author of numerous business books Garrett Sutton Esq clearly writes on the key strategies readers must follow to get out of debt Unlike other superficial offerings Sutton explores the psychology and health effects of debt From there the reader learns how to beat the lenders at their own game and how to understand and repair your own credit Using real life illustrative stories Sutton shares how to deal with debt collectors avoid credit scams and win with good credit The reason Garrett Sutton s book is so important is that like it or not debt is a powerful force in our world today The financially intelligent are using debt to enrich themselves while the financially uneducated are using debt to destroy their lives Robert Kiyosaki The times call for a book that offers hope and education on mastering credit and getting out of debt The Complete Idiot's Guide to Buying Foreclosures, Second Edition Bobbi Dempsey, Todd Beitler, 2008-02-05 One person s loss is another person s gain This invaluable guide explains everything readers need to know about finding and financing foreclosed and soon to be foreclosed residential properties with the highest potential return Completely updated this new edition reflects recent changes in the way banks and the government dispose of foreclosed properties covers new laws and advises how to steer clear of scams First edition sold more than 30 000 copies in a year and a half The national residential foreclosure rate rose to from 75% to 1 16% of all mortgages by the end of 2006 the biggest jump in 30 years Foreclosures are expected to continue to increase as interest rates rise and monthly payments on short term variable rate and interest only loans make homes unaffordable The Money Class Suze Orman, 2011-03-08 What does it take to create your New American Dream Suze Orman the woman millions of Americans have turned to for financial advice says it s time for a serious reconsideration of the American Dream what promise it still holds what aspects are in need of revision and how it must be refashioned to fit our lives so that we can once again have faith that our hard work will pay off and that a secure and hopeful future is within our reach In nine electrifying chapters Orman delivers a master class on personal finance for this pivotal moment in time She addresses every aspect of the American Dream home family career retirement She teaches us that in order to create lasting security we must learn to stand in our truth We must recognize embrace and be honest about what is real for us today and allow that understanding to inform the choices we make The New American Dream is not the things we accumulate says Orman but the confidence that comes from knowing that which we ve worked so hard for cannot be taken away from us In The Money Class Orman teaches us how to take control over our present right here right now in order to build the future of our dreams Whether navigating the complicated mix of money and family offering the most comprehensive retirement resource available today or delivering a bracing dose of reality when it comes to recalibrating our expectations and our goals Orman educates us with her signature no nonsense approach and laser like clarity She empowers us to live a life of integrity and honesty that will create an enduring legacy for future generations a New American Dream that lies in

truth security financial freedom and peace of mind Living in Limbo: The Beginning of the End Gini Graham Scott,2013-05-02 The book combines a personal narrative about experiencing the foreclosure process with stories of middle income people faced with underwater homes and mortgages they can't pay It describes the author's experiences with real estate professionals bankruptcy attorneys activist groups seeking to stop foreclosures and others involved with the housing crisis It describes her lessons learned from finally selling her home renting in San Francisco and turning her life around to gain success again The book has gained growing support from individuals and groups active in this arena **The Everything Guide To Flipping Houses** Melanie Williamson,2015-01-09 Includes step by step legal and tax guidance Cover Legislative Solutions for Preventing Loan Modification and Foreclosure Rescue Fraud United States. Congress. House. Committee on Financial Services. Subcommittee on Housing and Community Opportunity,2009 **Credit Management Kit For Dummies®** Stephen R. Bucci,2011-08-26 The painless way to manage credit in today's financial landscape People with great credit scores are getting turned down for credit cards and loans for homes and cars What do they need besides a good score What are lenders looking for now that they are extremely risk averse Repairing broken or damaged credit is one thing but having to meet today's much stiffer credit standards requiring that consumers consistently manage their credit is another thing all together Credit Management Kit For Dummies gives you answers to these questions and insight into these concerns and also walks you down the correct path to credit application approval You'll discover major changes with the Credit CARD Credit Accountability Responsibility and Disclosure Act provisions and the new Consumer Financial Protection Legislation Agency the effect of tightened credit markets on those with good marginal or bad credit new rules and programs including Hope and Government options via the Obama Administration the best ways to recover from mortgage related credit score hits tips for minimizing damage after walking away from a home credit score examples with new ranges and much more The pros and cons of credit counselors The quickest and most effective way to undo damage from identity theft Advice and tips about adding information to a credit report and beefing up thin credit Guidance for evaluating your Credit Score in today's economy Fannie Mae's revised guidelines for purchasing mortgages Information on significant others boyfriend girlfriend spouse and credit and debt sharing IRS exceptions to the Mortgage Forgiveness Debt Relief Act in a mortgage meltdown situation Not just for those who have bad credit and need to repair it Credit Management Kit For Dummies also serves as an invaluable resource for those with average credit who want or need to manage it to get a job reduce insurance costs qualify for banking products and more Security Analysis with Investment [i.e. Investment] and Portfolio [i.e. Portfolio] Management Dr. Mahipal Singh,2011 **Put Your Money Where Your House Is** Fred Solomon,2008-10 *Saving Your American Dream* Jason Biro,Carolyn Rodi,2009-09-08 Are you worried about your mortgage or facing foreclosure Starting over after losing your home Buying a home or looking to refinance and just don't know where to start In *Saving Your American Dream* industry veteran Jason Biro shows you step by step how to make it through these tough economic times

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