

These reports will be available for 30 days from the time they were shared.

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| Credit Report | Background Report |
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APPLICANT

**WHALEN, ANABEL
ZAJAC, ANABIL
ZAJOE, ANNABELLE
ZAJAC, SAENZ
ZAJAC, ANGELICA**

REPORT DATE

04/18/2016

VANTAGE SCORE 3.0: 408

REASONS:

THERE IS A BANKRUPTCY ON YOUR CREDIT REPORT
NEWEST DELINQUENT/DEROGATORY PAYMENT STATUS ON YOUR ACCTS IS TOO RECENT
YOU HAVE EITHER TOO FEW LOANS OR TOO MANY LOANS WITH RECENT DELINQUENCIES
YOU HAVE TOO MANY DELINQUENT OR DEROGATORY ACCOUNTS

FINANCIAL SUMMARY

| | # | PAYMENT | TOTAL BALANCE | PAST DUE |
|-------------|---|---------|---------------|----------|
| MORTGAGE | 0 | \$0 | \$0 | \$0 |
| INSTALLMENT | 8 | \$0 | \$804 | \$674 |
| REVOLVING | 1 | \$45 | \$567 | \$270 |
| OTHER | 0 | \$0 | \$0 | \$0 |
| TOTAL | 9 | \$45 | \$1371 | \$944 |

CREDIT HISTORY

| | | | |
|--|---|--|------------------------------------|
| SUN LOAN COMPANY BALANCE: \$557 PAST DUE: \$640 EQUAL CREDIT OPPORTUNITY ACT: INDIVIDUAL | CLOSED - INSTALLMENT ORIGINAL: \$688 30 DAYS: 0 | OPENED: 09/28/2014 CHARGE OFF AMOUNT: \$557 60 DAYS: 1 | MONTHS REVIEWED: 14 90+ DAYS: 1 |
| WORLD FINANCE CORP BALANCE: 0 PAST DUE: \$0 EQUAL CREDIT OPPORTUNITY ACT: INDIVIDUAL | CLOSED - INSTALLMENT ORIGINAL: \$546 30 DAYS: 0 | OPENED: 10/17/2014 60 DAYS: 1 | MONTHS REVIEWED: 7 90+ DAYS: 0 |
| WORLD FINANCE CORP BALANCE: PAST DUE: \$0 EQUAL CREDIT OPPORTUNITY ACT: INDIVIDUAL | CLOSED - INSTALLMENT ORIGINAL: \$546 30 DAYS: 0 | OPENED: 06/06/2014 60 DAYS: 0 | MONTHS REVIEWED: 5 90+ DAYS: 0 |
| WORLD FINANCE CORP BALANCE: PAST DUE: \$0 EQUAL CREDIT OPPORTUNITY ACT: INDIVIDUAL | CLOSED - INSTALLMENT ORIGINAL: \$414 30 DAYS: 0 | OPENED: 03/06/2014 60 DAYS: 0 | MONTHS REVIEWED: 4 90+ DAYS: 0 |
| HEILIG MEYERS BALANCE: PAST DUE: \$0 EQUAL CREDIT OPPORTUNITY ACT: INDIVIDUAL | CLOSED - INSTALLMENT ORIGINAL: \$991 30 DAYS: 0 | OPENED: 04/12/2009 60 DAYS: 0 | MONTHS REVIEWED: 19 90+ DAYS: 0 |
| CREDIT MANAGEMENT LP BALANCE: PAST DUE: \$0 EQUAL CREDIT OPPORTUNITY ACT: INDIVIDUAL | CLOSED - INSTALLMENT ORIGINAL: \$597 30 DAYS: 0 | OPENED: 05/28/2010 60 DAYS: 0 | MONTHS REVIEWED: 7 90+ DAYS: 0 |
| NCO FIN/NA BALANCE: \$213 PAST DUE: \$0 EQUAL CREDIT OPPORTUNITY ACT: INDIVIDUAL | CLOSED - INSTALLMENT ORIGINAL: \$213 30 DAYS: 0 | OPENED: 08/01/2015 60 DAYS: 0 | MONTHS REVIEWED: 1 90+ DAYS: 0 |
| MEDICREDIT, INC BALANCE: \$34 PAST DUE: \$34 EQUAL CREDIT OPPORTUNITY ACT: INDIVIDUAL | CLOSED - INSTALLMENT ORIGINAL: \$49 30 DAYS: 0 | OPENED: 10/21/2012 60 DAYS: 0 | MONTHS REVIEWED: 13 90+ DAYS: 0 |

HEILIG MEYERS MASTERS

OPEN - REVOLVING

OPENED: 04/12/2009

MONTHS REVIEWED: 47

BALANCE: \$567

HIGH BALANCE: \$677

PAST DUE: \$270

30 DAYS: 0

60 DAYS: 0

90+ DAYS: 36

EQUAL CREDIT OPPORTUNITY ACT: INDIVIDUAL

ADDRESS HISTORY

| | REPORTED | UPDATED | ORIGINATION |
|---|------------|------------|-------------|
| 1461 LAKE CHRISTOPHER DR VIRGINIA BEACH, VA 23464 | 10/27/2006 | 11/02/2015 | UPDATE |
| 8352 STREAMWOOD DR BALTIMORE, MD 21208 | 05/20/2014 | 05/22/2015 | UPDATE |
| PO BOX 5141 WILLIAMSBURG, VA 23188 | 06/19/2013 | 11/04/2013 | UPDATE |

EMPLOYMENT HISTORY

| | REPORTED | UPDATED | ORIGINATION |
|-------------------------|----------|---------|-------------|
| SAINT BARNABAS HOSPITAL | 11/2015 | | INQUIRY |
| SHORELINE BEH HLTH | 10/2009 | | INQUIRY |

PRIOR INQUIRIES

| | | |
|--|------------------|--|
| WEBBANK/DFS TYPE: UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION | DATE: 02/05/2016 | AMOUNT: -- INDUSTRY: ALL BANKS -- NON-SPECIFIC |
| MEDICAL PAYMENT DATA TYPE: UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION | DATE: 12/28/2015 | AMOUNT: -- INDUSTRY: MEDICAL GROUP |
| WEBBANK/DFS TYPE: UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION | DATE: 11/05/2015 | AMOUNT: -- INDUSTRY: ALL BANKS -- NON-SPECIFIC |
| SYNCB/OLDNAVY TYPE: UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION | DATE: 08/15/2015 | AMOUNT: -- INDUSTRY: SALES FINANCING COMPANY |
| SYNCB/JC PENNEY TYPE: UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION | DATE: 06/12/2015 | AMOUNT: -- INDUSTRY: COMPLETE DEPARTMENT STORES |
| CAP ONE TYPE: UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION | DATE: 06/03/2015 | AMOUNT: -- INDUSTRY: BANK CREDIT CARDS |
| SYNCB/OLDNAVY TYPE: UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION | DATE: 05/15/2015 | AMOUNT: -- INDUSTRY: SALES FINANCING COMPANY |
| SYNCB/AMERICAN EAGLE TYPE: UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION | DATE: 03/14/2015 | AMOUNT: -- INDUSTRY: SALES FINANCING COMPANY |
| SYNCB/JC PENNEY TYPE: UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION | DATE: 03/12/2015 | AMOUNT: -- INDUSTRY: COMPLETE DEPARTMENT STORES |
| CAP ONE TYPE: UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION | DATE: 03/03/2015 | AMOUNT: -- INDUSTRY: BANK CREDIT CARDS |
| SYNCB/AMERICAN EAGLE TYPE: UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION | DATE: 12/14/2014 | AMOUNT: -- INDUSTRY: SALES FINANCING COMPANY |
| NORTHLAND GROUP, INC TYPE: COLLECTION DEPARTMENT/AGENCY/ATTORNEY | DATE: 09/11/2014 | AMOUNT: -- INDUSTRY: OTHER COLLECTION AGENCIES |
| NORTHLAND GROUP, INC TYPE: COLLECTION DEPARTMENT/AGENCY/ATTORNEY | DATE: 06/11/2014 | AMOUNT: -- INDUSTRY: OTHER COLLECTION AGENCIES |
| COMENITY BANK/LNBRYANT TYPE: UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION | DATE: 04/10/2014 | AMOUNT: -- INDUSTRY: SPECIALTY CLOTHING STORE |
| CREDIT ACCEPTANCE TYPE: UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION | DATE: 03/06/2014 | AMOUNT: -- INDUSTRY: SALES FINANCING COMPANY |
| DISCOVER FINANCIAL SER TYPE: UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION | DATE: 01/03/2014 | AMOUNT: -- INDUSTRY: BANK CREDIT CARDS |

PUBLIC RECORDS

| STATUS DATE | TYPE (STATUS) | AMOUNT | LIABILITY | ASSESTS | PLAINTIFF | COURT | FILING |
|-------------|-------------------------------------|--------|-----------|---------|-----------|---------------------------|---------|
| 07/12/2015 | BANKRUPTCY CHAPTER 7- DISCHARGED | \$0 | \$0 | -- | -- | US BKPT CT MO KANSAS C | 04/01/2 |
| 04/12/2015 | BANKRUPTCY CHAPTER 7- DISCHARGED | \$0 | \$0 | -- | -- | US BKPT CT MO KANSAS C | 01/01/2 |

