



Prepared for: XYZ Home Loans Main Street, Towson, MD 21286	Reference #: Applicant: Smith, John Co-Applicant: Smith, Jane Request Date: 04/01/2010
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credit radar™

Qualifications	Applicant	Co-Applicant
Credit score (from bureaus*)		
on Equifax	Mid 657	655
on Experian	645	Mid 647
on TransUnion	682	610
Negative mortgage history		
In last 12 months	none	none
All time	!	!
Installment loans ≤10 months left	!	none
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Key Indicators		
Mid-score forecast, in 30 days ?	↘ 638	↗ 660
Collection accounts	!	!
Public records	none	none
In dispute	none	none
In credit counseling	none	none
Authorized user	!	none
Mortgage shopping (recent inquiries)	none	none
Alerts reported by bureaus ?	!	none
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Mid-Score Risk		
If revolving balances rise, in 30 days ?	+\$250 ↘ 635 +\$1,000 ↘ 630	+\$250 no decrease +\$1,000 ↘ 635

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



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