

Prepared for:
WE HELP BROKERAGE CORPORATION
 7775 RAMONA BLVD WEST, JACKSONVILLE, FL 32221

File #: 37536330
 Applicant: REBECCA TIMMONS
 Co-Applicant:
 Date Ordered: 2/14/2017



Qualifications	Applicant		Co-applicant not ordered
	Current (from bureaus*)	Potential	
Credit score on Equifax	546	+39 → 585 <small>more</small>	
on Experian	<small>Mid</small> 563	+58 → 621 <small>more</small>	
on TransUnion	575	+50 → 625 <small>more</small>	
Negative mortgage history			
In last 12 months		none	
All time		none	
Installation loans 10 months left		none	
Key Indicators			
Mid-score forecast, in 30 days <small>?</small>		↗ 569	
Collection accounts		!	
Public records		none	
In dispute		none	
In credit counseling		none	
Authorized user		!	
Mortgage shopping (recent inquiries)		none	
Alerts reported by bureaus <small>?</small>		!	
Mid-Score Risk			
If revolving balances rise, in 30 days <small>?</small>		+\$250 exceeds limit	
		+\$1,000 exceeds limit	

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



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MERGED INFILE CREDIT REPORT

Reporting Bureau certifies compliance contractual requirements governing check of public records with these results.
 Public Records Found For: Applicant Spouse

FILE #	37536330 FNMA #	DATE COMPLETED	2/14/2017	RQD' BY	TAMMY ROBERTS
SEND TO	WE HELP BROKERAGE CORPORATION	DATE ORDERED	2/14/2017		
	CUST. # 10031938	REPOSITORIES	XP/TU/EF	PRPD' BY	
	7775 RAMONA BLVD WEST	PRICE	\$18.64	LOAN TYPE	
	JACKSONVILLE, FL 32221	REF. #			

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TIMMONS, REBECCA			CO-APPLICANT			
SOC SEC #	589-40-8452	DOB	07/16/1963	SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			
CURRENT ADDRESS	3551 HAVENWOOD RD, MIDDLEBURG, FL 32068*			LENGTH			
PREVIOUS ADDRESS				LENGTH			

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - REBECCA L TIMMONS - 589408452
 SCORE: **546**
 00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

TRANSUNION/FICO CLASSIC (04) - REBECCA L TIMMONS - 589408452
 SCORE: **575**
 038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - REBECCA TIMMONS - 589408452
 SCORE: **563**
 38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
 18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
 13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

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CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS		
				DLA	ACCT TYPE	TERMS						SOURCE		
A	B	MERRICK BANK 412061*****2278	02/17	10/16 02/17	\$800 REV	\$800 MIN \$49	\$0	5	0	0	0	AS AGREED XP/TU/EF		
AUTHORIZED USER														
		Trended	01/17	12/16	11/16	10/16	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16
		Scheduled (\$)	35	35	35	-	-	-	-	-	-	-	-	-

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER

CREDIT PLUS: 31550 WINTERPLACE PKWY, SALISBURY, MD 21804 (P) (800) 258-3488 (F) (800) 258-3287

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MARITAL STATUS				DEPENDENTS			

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS		
				DLA	ACCT TYPE	TERMS						03/16	02/16	
		Trended	01/17	12/16	11/16	10/16	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16
		Actual (\$)	35	35	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	742	762	665	0	-	-	-	-	-	-	-	-

A B [CAPITAL ONE BANK USA](#) 02/17 07/14 \$750 \$772 \$0 31 0 0 0 AS AGREED
517805***** 01/17 REV MIN \$47 [XP/TU/EF](#)

AUTHORIZED USER

	01/17	12/16	11/16	10/16	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16
Trended												
Scheduled (\$)	25	25	25	25	25	25	-	-	-	-	-	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	716	723	734	530	361	615	-	-	-	-	-	-

B B [SYNCB/MERVYN](#) 04/15 11/96 \$200 \$0 \$0 82 0 0 0 PAID
604589***** --/-- REV \$0 [XP/TU/EF](#)

CLOSED

A B [SYNCB/SAMS](#) 01/17 10/07 \$300 \$0 \$0 81 0 0 0 PAID
604599***** 02/12 REV \$0 [TU](#)

ACCOUNT CLOSED BY CREDIT GRANTOR; AUTHORIZED USER

COLLECTION ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS	
				DLA	ACCT TYPE	TERMS						03/16	02/16

B B [MG CREDIT](#) 01/17 03/15 \$1853 \$1853 \$1853 - - - COLLECTION
837310 09/14 COLL 001 - [XP/TU/EF](#)

PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL; MEDICAL

B B [MG CREDIT](#) 01/17 03/15 \$1197 \$1197 \$1197 - - - COLLECTION
837763 10/14 COLL 001 - [XP/TU/EF](#)

PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL; MEDICAL

B B [COLLECT ASSO](#) 01/17 02/15 \$792 \$792 \$792 - - - COLLECTION
CA1670** 09/14 COLL - [TU/EF](#)

PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL; MEDICAL

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 7775 RAMONA BLVD WEST PRICE \$18.64 LOAN TYPE
 JACKSONVILLE, FL 32221 REF. #

PROPERTY ADDRESS

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COLLECTION ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE

B B [CAPIO PARTNERS LLC](#) 08/16 06/16 \$438 \$438 \$438 1 0 0 0 COLLECTION
 372610* --/-- COLL 001 - XP/TU
 ORIGINAL CREDITOR: MEDICAL PAYMENT DATA

B B [CHOICE RECOVERY](#) 02/17 10/15 \$373 \$373 \$373 14 0 0 0 COLLECTION
 185786** 06/15 COLL 001 - XP/TU/EF
 ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; MEDICAL

B B [CAPIO PARTNERS LLC](#) 11/16 09/16 \$319 \$319 \$319 1 0 0 0 COLLECTION
 398246* --/-- COLL 001 - XP/TU
 ORIGINAL CREDITOR: MEDICAL PAYMENT DATA

B B [CAPIO PARTNERS LLC](#) 10/16 08/16 \$319 \$319 \$319 1 0 0 0 COLLECTION
 387081* --/-- COLL 001 - XP/TU
 ORIGINAL CREDITOR: MEDICAL PAYMENT DATA

B B [CHOICE RECOVERY](#) 02/17 01/15 \$248 \$248 \$248 23 0 0 0 COLLECTION
 180913** 09/14 COLL 001 - XP/TU/EF
 ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; MEDICAL

B B [ONLINE COLLECTIONS](#) 02/17 02/15 \$226 \$226 \$226 24 0 0 0 COLLECTION
 920146*****2346 09/14 COLL 001 - XP/TU/EF
 ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; MEDICAL

B B [SEVENTH AVENUE](#) 05/16 11/14 \$293 \$223 \$100 4 0 0 0 CHARGE OFF
 585647*****O 09/15 REV \$25 XP/TU/EF

Trended	05/16	04/16	03/16	02/16	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15
Scheduled (\$)	25	25	25	25	-	-	-	-	-	-	-	-
Actual (\$)	-	-	-	200	-	-	-	-	-	-	-	-
Balance (\$)	223	223	223	223	-	-	-	-	-	-	-	-

B B [JAX ELECT](#) 01/13 06/09 \$552 \$195 \$195 04 0 0 1 CHARGE OFF
 7031078979 07/12 INST 001 - XP/EF
Late Dates: 7/12-120
 CHARGED OFF ACCOUNT; AMOUNT IN HIGH CREDIT IS ORIGINAL CHARGE-OFF AMOUNT

B B [ONLINE COLLECTIONS](#) 02/17 02/15 \$75 \$75 \$75 24 0 0 0 COLLECTION
 920146*****2340 09/14 COLL 001 - XP/TU/EF

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				DLA	ACCT TYPE	TERMS						SOURCE
		920146*****2340		09/14	COLL	001 -						XP/TU/EF
		ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; MEDICAL										

OTHER CREDIT HISTORY

*** NONE ***

TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	0	0	0	0	0
AUTO	0	0	0	0	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	1	195	552	0	195
OPEN	0	0	0	0	0
REVOLVING	5	1795	1843	121	100
OTHER	10	5840	5840	0	5840
TOTAL	16	7830	8235	121	6135

SECURED DEBT	0	OLDEST TRADELINE	11/96
UNSECURED DEBT	7830	DEBT/HIGH CREDIT	505%

DEROGATORY SUMMARY

CHARGE OFFS:	2	30 DAYS:	0	INQUIRIES:	0
COLLECTIONS:	10	60 DAYS:	0	MOST RECENT LATE:	undetermined
BANKRUPTCY:	0	90 DAYS:	1	DISPUTES:	0
PUBLIC RECORDS:	0	OTHER:	0		

PUBLIC RECORDS

*** NONE ***

INQUIRIES (LAST 120 DAYS)

*** NONE ***

SOURCE OF INFORMATION

- EXPERIAN - PULLED ON: 02/14/17
 NAME: REBECCA TIMMONS 589408452 DOB: 07/16/63
 SSN: 589408452
 ADDRESS: 3551 HAVENWOOD RD, MIDDLEBURG, FL 32068-3331 - REPORTED 12/08 - 08/16
 ADDRESS: 9416 CRYSTAL SPRINGS RD, JACKSONVILLE, FL 32221-1364 - REPORTED 10/08 - 03/16
 ADDRESS: 7915 103RD ST, JACKSONVILLE, FL 32210-6138 - REPORTED 09/00 - 11/08
 EMPLOYER: WINN DIXIE// - REPORTED 04/96
- TRANSUNION - PULLED ON: 02/14/17 - INFILE DATE: 09/01/95
 NAME: REBECCA L TIMMONS
 NAME: LTIMMONS,REBECCA
 NAME: DOB: 07/16/63
 SSN: 589408452

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