

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

File #: 38095979
 Applicant: ELIZABETH JANE TORRES
 Co-Applicant:
 Date Ordered: 3/23/2017



Qualifications	Applicant		Co-applicant not ordered
	Current (from bureaus*)	Potential	
Credit score on Equifax	516	+0 → 516	
on Experian	576	+0 → 576	
on TransUnion	Mid 543	+0 → 543	
Negative mortgage history			
In last 12 months		none	
All time		none	
Installation loans 10 months left		none	
<hr/>			
Key Indicators			
Mid-score forecast, in 30 days ?	543		
Collection accounts	!		
Public records	none		
In dispute	none		
In credit counseling	none		
Authorized user	none		
Mortgage shopping (recent inquiries)	none		
Alerts reported by bureaus ?	!		
<hr/>			
Mid-Score Risk			
If revolving balances rise, in 30 days ?	+\$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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 Phone: (800) 258-3488
 Fax: (800) 258-3287

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 #	38095979 FNMA #	DATE COMPLETED	3/23/2017	RQD' BY	TAMMY ROBERTS
SEND TO	WE HELP BROKERAGE CORPORATION	DATE ORDERED	3/23/2017		
	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	TORRES, ELIZABETH JANE			CO-APPLICANT			
SOC SEC #	148-92-7297	DOB	11/04/1987	SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			
CURRENT ADDRESS	1584 SLASH PINE CT, ORANGE PARK, FL 32073			LENGTH	4yrs		
PREVIOUS ADDRESS				LENGTH			

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - ELIZABETH JANE TORRES - 148927297
SCORE: 516
 00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

TRANSUNION/FICO CLASSIC (04) - ELIZABETH TORRES - 148927297
SCORE: 543
 040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 016 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION
 015 - LACK OF RECENT BANK REVOLVING INFORMATION
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - ELIZABETH TORRES - 148927297
SCORE: 576
 40 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 16 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION
 20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

[Request New Tradeline](#)

[Hide Trended Data](#)

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		
J	B	BRIDGECREST CREDIT 106014878001	02/17	07/16 02/17	\$18895 AUTO	\$18199 069 \$510	\$0	8	0	0	0	AS AGREED XP/TU/EF		
		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 (\$)	510	510	510	510	510	510	-	-	-	-	-	-
		Actual (\$)	473	709	473	470	236	475	1000	-	-	-	-	-

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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	7775 RAMONA BLVD WEST	REF. #		LOAN TYPE	
	JACKSONVILLE, FL 32221				

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SOC SEC #	148-92-7297	DOB	11/04/1987	SOC SEC #	DOB		
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
		Balance (\$)		18336	18434	18767	18872	18961	18828	18920	-	-	-	-	-

B B	MONTEREY FINANCIAL S	02/17	07/16	\$2234	\$1553	\$0	8	0	0	0	AS AGREED
	302498008		02/17	LEAS	024 \$97						XP/TU/EF

	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 (\$)	97	97	97	97	97	97	97	-	-	-	-	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	1650	1747	1845	1942	2039	2136	2233	-	-	-	-	-

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		PROFESSIONAL DEBT	03/17	01/13	\$2922	\$2922	\$2922	49	0	0	0	COLLECTION		
		633100***		10/12	COLL	001 -						XP/TU/EF		
		ORIGINAL CREDITOR: BRADFORD PLACE TOWNHOMES												
B B		MG CREDIT	03/17	12/14	\$1044	\$1044	\$1044	-	-	-	-	COLLECTION		
		831388		05/14	COLL	001 -						XP/TU/EF		
		PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL; MEDICAL												
B B		CREDMGMTCNTL	02/17	02/17	\$1024	\$1024	\$1024	-	-	-	-	COLLECTION		
		F10340		06/14	COLL	-						TU/EF		
		PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL; MEDICAL												
B B		AR RESOURCES INC	03/17	09/14	\$950	\$950	\$950	29	0	0	0	COLLECTION		
		640024*		05/14	COLL	001 -						XP/TU/EF		
		ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; MEDICAL												
B B		DEBT REC SOL	03/17	09/16	\$687	\$687	\$687	-	-	-	-	COLLECTION		
		901146*****1750		--/--	COLL	-						TU		
		PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL												
B B		AR RESOURCES INC	03/17	09/14	\$650	\$650	\$650	29	0	0	0	COLLECTION		
		640024*		04/14	COLL	001 -						XP/TU/EF		

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SEND TO WE HELP BROKERAGE CORPORATION **DATE ORDERED** 3/23/2017
 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 TORRES, ELIZABETH JANE **CO-APPLICANT**
SOC SEC # 148-92-7297 **DOB** 11/04/1987 **SOC SEC #** **DOB**
MARITAL STATUS **DEPENDENTS**

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

ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; MEDICAL

B B [AR RESOURCES INC](#) 03/17 06/14 \$595 \$595 \$595 32 0 0 0 COLLECTION
611527* 02/14 COLL 001 - XP/TU/EF

ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; MEDICAL

B B [AR RESOURCES INC](#) 03/17 07/14 \$595 \$595 \$595 31 0 0 0 COLLECTION
621323* 03/14 COLL 001 - XP/TU/EF

ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; MEDICAL

B B [CREDIT COLL/USA](#) 03/17 07/13 \$576 \$576 \$576 44 0 0 0 COLLECTION
325161*** 12/12 COLL 001 - XP/TU/EF

ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; MEDICAL

B B [COMNWLTH FIN](#) 03/17 09/16 \$570 \$570 \$570 - - - COLLECTION
D85461***** 02/11 COLL 001 - XP/TU/EF

PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL; MEDICAL

B B [CHOICE RECOVERY](#) 03/17 12/12 \$520 \$520 \$520 50 0 0 0 COLLECTION
155224** --/-- COLL 001 - XP/TU

ORIGINAL CREDITOR: MEDICAL PAYMENT DATA

B B [AR RESOURCES INC](#) 03/17 11/14 \$395 \$395 \$395 27 0 0 0 COLLECTION
658118* 07/14 COLL 001 - XP/TU/EF

ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; MEDICAL

B B [CHOICERECOV](#) 03/17 10/12 \$306 \$306 \$306 - - - COLLECTION
152192** 04/12 COLL - TU/EF

PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL; MEDICAL

B B [CHOICERECOV](#) 03/17 08/12 \$306 \$306 \$306 - - - COLLECTION
149332** 04/12 COLL - TU/EF

PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL; MEDICAL

B B [CREDIT COLL/USA](#) 03/17 11/13 \$195 \$195 \$195 39 0 0 0 COLLECTION
332106*** 03/13 COLL 001 - XP/TU/EF

ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; MEDICAL

B B [AMERICOLLECT INC](#) 03/17 09/14 \$178 \$178 \$178 29 0 0 0 COLLECTION
269537* 06/14 COLL 001 - XP/TU/EF

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				DLA	ACCT TYPE	TERMS						SOURCE

269537* 06/14 COLL 001 - [XP/TU/EF](#)
 ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; MEDICAL

B B [AMERICOLLECT INC](#) 03/17 06/14 \$133 \$133 \$133 31 0 0 0 COLLECTION
 253852** 03/14 COLL 001 - [XP/TU/EF](#)
 ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; MEDICAL

B B [AMERICOLLECT INC](#) 03/17 06/14 \$133 \$133 \$133 31 0 0 0 COLLECTION
 253852* 03/14 COLL 001 - [XP/TU/EF](#)
 ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; MEDICAL

B B [CHOICE RECOVERY](#) 03/17 12/12 \$126 \$126 \$126 50 0 0 0 COLLECTION
 155224** --/-- COLL 001 - [XP/TU](#)
 ORIGINAL CREDITOR: MEDICAL PAYMENT DATA

B B [AMERICOLLECT INC](#) 03/17 09/14 \$113 \$113 \$113 29 0 0 0 COLLECTION
 268073* 05/14 COLL 001 - [XP/TU/EF](#)
 ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; MEDICAL

B B [AMERICOLLECT INC](#) 03/17 09/14 \$113 \$113 \$113 29 0 0 0 COLLECTION
 268704* 05/14 COLL 001 - [XP/TU/EF](#)
 ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; MEDICAL

B B [LVNV FUNDING](#) 03/17 06/14 \$107 \$110 \$110 - - - COLLECTION
 126447*** 08/11 COLL \$10* [TU/EF](#)
 PLACED FOR COLLECTION; ORIGINAL CREDITOR: 12 WINDSTREAM COMMUNICATIONS INC

Trended	02/17	01/17	12/16	11/16	10/16	09/16	08/16	07/16	06/16	05/16	04/16	03/16
Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	110	110	110	-	110	110	110	-	110	110	-	110

B B [CHOICERECOV](#) 03/17 10/12 \$92 \$92 \$92 - - - COLLECTION
 152192** 07/12 COLL - [TU/EF](#)
 PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL; MEDICAL

B B [AMERICOLLECT INC](#) 03/17 09/14 \$62 \$62 \$62 29 0 0 0 COLLECTION
 268703* 05/14 COLL 001 - [XP/TU/EF](#)

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				DLA	ACCT TYPE	TERMS						

ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; MEDICAL

B	B	AMERICOLLECT INC 259578*	03/17	06/14 04/14	\$59 COLL	\$59 001 -	\$59	31	0	0	0	COLLECTION XP/TU/EF
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ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; MEDICAL

B	B	AMERICOLLECT INC 283220*	03/17	09/14 07/14	\$43 COLL	\$43 001 -	\$43	29	0	0	0	COLLECTION XP/EF
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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	1	18199	18895	510	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	1	1553	2234	97	0
OPEN	0	0	0	0	0
REVOLVING	0	0	0	0	0
OTHER	26	12497	12494	10	12497
TOTAL	28	32249	33623	617	12497

SECURED DEBT	19752	OLDEST TRADELINE	08/12
UNSECURED DEBT	12497	DEBT/HIGH CREDIT	153%

DEROGATORY SUMMARY

CHARGE OFFS:	0	30 DAYS:	0	INQUIRIES:	9
COLLECTIONS:	26	60 DAYS:	0	MOST RECENT LATE:	undetermined
BANKRUPTCY:	0	90 DAYS:	0	DISPUTES:	0
PUBLIC RECORDS:	0	OTHER:	0		

PUBLIC RECORDS

*** NONE ***

INQUIRIES (LAST 120 DAYS)

EF	B	01/31/17	MONT WARDS	DEPT/VARIETY STORES
XP	B	01/19/17	COMENITYCAPITAL/PRCPGD	JEWELRY/ELECTRONICS
TU	B	01/12/17	SYNCB/TOYSDC	BANKING
EF	B	01/06/17	DIRECTV	UTILITIES/FUEL

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