

# Credit Report Solutions

Easy-to-read credit reports from all three bureaus designed with your dealership in mind.

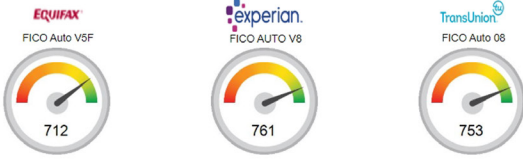


700Credit is the largest reseller of credit reports from Experian, Equifax and TransUnion. Dealers have their choice of credit report format and score (FICO or Vantage). Exclusive to 700Credit is our HTML credit report format which makes the information easy to read in a standardized format with a profile summary.

Our solution includes an exclusive Auto Summary, providing a "snapshot" of important activity including the consumer's monthly auto payments, interest rate, loan termination date and outstanding balance in an easy to locate and read format.

For a quick score comparison between the credit bureaus, we've added the Score Summary Dashboard which provides a graphical view of each credit bureau score without having to scroll through each report.

Score Summary - Jon Consumer



CREDIT REPORT

experian

JONATHAN QUINCY CONSUMER DOB: 1951 Date: 03/30/2010 37:16  
10655 N BIRCH ST SSN: XXX-XX-9990  
BURBANK, CA 91502-1234

PREVIOUS ADDRESSES

Name	City	State	Zip	Date Reported
1214 SOPHIA LN APT 3	SANTA ANA	CA	92708-5678	
2600 BOWSER ST #912	LOS ANGELES	CA	90017-9876	

ALIASES

Name	Date Of Birth	On File Since
JACK CONSUMER		
JOSEY SMITH		
JONATHAN SMITH JONES		

EMPLOYMENT

Current	Employer	Occupation	Date Hired	End Date	Date Rpt
	ALAN HARDWARE			12/95	
	2035 BROADWAY SUITE 300 LOS ANGELES CA				
Previous	BELL AUTOMOTIVE		09/91	05/91	
	111 MAIN STREETS BURBANK CA				

Fraud Shield / FACS

Message  
PHONE ANSWERING SERVICE: ABC ANSWER-ALL 10655 N BIRCH ST BURBANK CA 91502 818 555 1212  
Record Type: Inquiry address message  
Number of times social used in the last 90-120 days: 3  
Social Issued: 1965-1966  
COMMERCIAL BUSINESS ADDRESS: J&J INVESTMENTS 2600 BOWSER ST #912 LOS ANGELES CA 90017 213 111 2222  
Record Type: Credit address message  
DEPT. INPUT SIN RECORDED AS DECEASED  
Record Type: Retired Social  
Birth Date: 01-10-1951

Score Summary

ScoreCard	Score	Code	Score Factor Description
FICO Risk V2	700	22	serious delinquency, derogatory public record or collection filed
		15	time since delinquency is 90 percent or unknown
		18	number of accounts with delinquency
		34	amount owed on delinquent accounts
National Risk Model	502	19	average age of accounts
		35	delinquency on bank installment loans
		01	too few accounts now current
		08	presence of non-satisfactory ratings on accounts or lack of open accounts
Bankruptcy	925	K	ratio of bank revolving balances to credit limits or lack of bank revolving account information
		H	presence of derogatory accounts
		C	recently active or lack of bank, retail or finance accounts
		B	presence of delinquent accounts

Partnership with all three bureaus = **best price possible** for credit report pulls

Integrated workflow with most industry DMS and CRM systems **saves time + money**

Get the help you need when you need it with our **24/7/365 support desk**