



CREDIT | COMPLIANCE | SOFT-PULLS

iSoftpull

Credit Report Solutions

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



Score Summary

FICO Auto V5F

750

FICO AUTO V8

761

FICO Auto 08

780

Credit Report

JANE AARDEN
2 MAPLE CT
WESTPORT, MA, 02790

DOB: 11/01/1950
SSN: 000-00-1234

Date: 05/02/20
In File: 09/08/20
Reported: 03/14/20
Subscriber: FDC
Sub Code: CS0001208G

PREVIOUS ADDRESSES:

Name	City	State	ZIP
5 SILVER RDG	WINDHAM	ME	04062
11 HIGH DAM RD	WAREHAM	MA	025171

EMPLOYMENT:

EMPLOYER X02/15/10

700Credit Auto Summary

Total Bal	Month Pay	Total Auto	Open Auto	30	60	90
\$9048	\$282	3	1	0	0	0

Trades:

Account Name	Status	Det Open	Orig Bal	Monthly Pay	Mos Rep	90	Payment Pattern
TD BANK N.A.	Paid or paying as agreed	09/26/2015	\$9048	\$282	00	27	111111111111
CITIZENSBANKNA	Paid or paying as agreed	10/08/2009	\$14234	\$301	00	48	111111111111
PNC V LEASING	Paid or paying as agreed	03/26/2006	\$15952	\$0	00	41	111111111111

Score Summary

Score Card	Score	Code	Score Factor Description
FICO Risk V2	700	22	serious delinquency, derogatory public record or collection filed
National Risk Model	502	13	time since delinquency is too recent or unknown
Bankruptcy	925	18	number of accounts with delinquency
		34	amount owed on delinquent accounts
		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
		K	ratio of bank revolving balances to credit limits or lack of bank revolving account information
		C	presence of derogatory accounts
		H	recently active or lack of bank, retail or finance accounts
		B	presence of delinquent accounts

700Credit is the largest aggregator 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.

Our solution includes an exclusive Auto Summary, providing a “snapshot” of important activity including the consumer’s debt, monthly obligations and payment history in an easy to locate and read format.

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

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

Integrated workflow with dozens of DMS and CRM systems **saves time + money**

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

GET STARTED WITH 700CREDIT TODAY! <https://www.700credit.com/acs/>