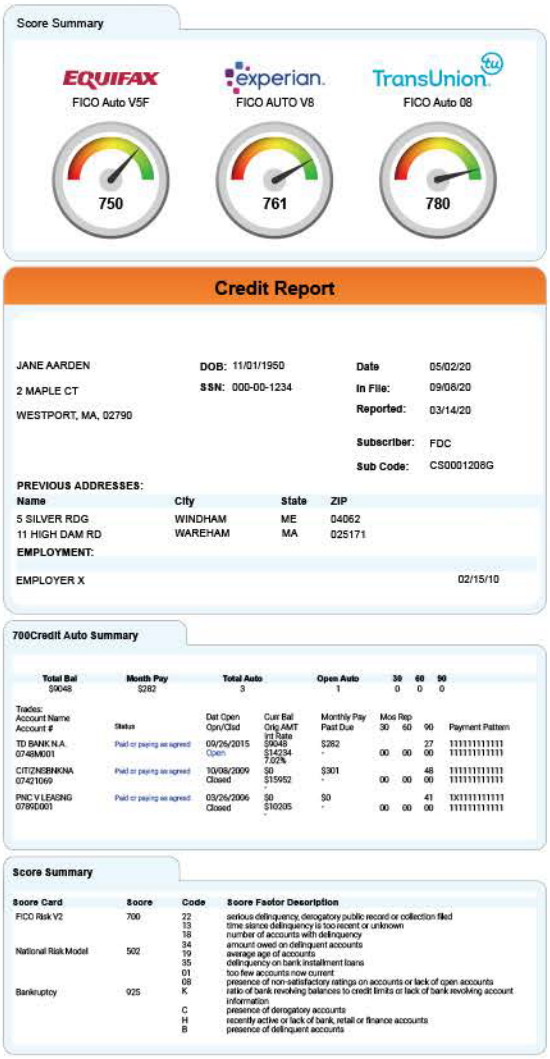
700Credit
CREDIT | COMPLIANCE | SOFT PULLS

700Credit is the industry's largest provider of credit, compliance, identity verification and soft pull solutions.

Ready to see the whole credit picture?

700Credit gives you access to all three credit bureaus from one simple interface.

Credit Report Solutions



Score Summary

EQUIFAX FICO Auto V5F 750
experian. FICO AUTO V8 761
TransUnion 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: 09/06/20
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 X 02/15/10

700Credit Auto Summary

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

Trades:

Account Name / Account #	Status	Dat Open / Cpn/Clsd	Curr Bal / Orig AMT / Int Rate	Monthly Pay / Past Due	Mos Rep 30	60	90	Payment Pattern
TD BANK N.A. 0748M001	Paid or paying as agreed	09/26/2015 Open	$9048 $14254 7.02%	$282 -	00	00	27 00	111111111111 111111111111
CITIZNSBNKNA 07421069	Paid or paying as agreed	10/08/2009 Closed	$0 $15952 -	$301 -	00	00	48 00	111111111111 111111111111
PNC V LEASING 0789D001	Paid or paying as agreed	03/26/2006 Closed	$0 $10205 -	$0 -	00	00	41 00	1X111111111 111111111111

Score Summary

Score Card	Score	Code	Score Factor Description
FICO Risk V2	700	22	serious delinquency, derogatory public record or collection filed
		13	time since delinquency is too recent 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
		C	presence of derogatory accounts
		H	recently active or lack of bank, retail or finance accounts
		B	presence of delinquent accounts

EQUIFAX experian. TransUnion

700Credit is the largest authorized reseller of credit reports from Equifax, Experian and TransUnion.

Our HTML Credit Report is the first step toward helping your dealership better understand the customers you work with. It provides a clear, easy to understand look at valuable credit file information that can identify open trade lines, confirm identification information and provide a FICO® score.

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-read format.

To quickly compare scores between the credit bureaus, we've added the Score Summary Dashboard. This feature 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 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**

LIGHTSPEED

700Credit is Available Within the Lightspeed DMS!

For more information: www.700credit.com | sales@700credit.com