

Prepared for:  
**SANDYS MORTGAGE COMPANY**  
PO BOX 5000 PANTHER VALLEY VILLAGE SQUARE,  
ALLAMUCHY, NJ 07820

File #: 9963479  
Applicant: ABBY C TESTCASE  
Co-Applicant:  
Date Ordered: 10/28/2019



Qualifications	Applicant		Co-applicant not ordered
	Current (from bureaus*)	Potential	
Credit score on Equifax	547	+22 → 569 <small>more</small>	
on Experian	<small>Mid</small> 576	+24 → 600 <small>more</small>	
on TransUnion	585	+14 → 599 <small>more</small>	
Negative mortgage history In last 12 months		!	
All time		!	
Installment loans 10 months left		none	
<b>Key Indicators</b>			
Mid-score forecast, in 30 days <small>?</small>		576	
Collection accounts		none	
Public records		!	
In dispute		none	
In credit counseling		none	
Authorized user		none	
Mortgage shopping (recent inquiries)		!	
Alerts reported by bureaus <small>?</small>		!	
<b>Mid-Score Risk</b>			
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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