

Company Credit Report (Company)

Current Date: 4/11/2011 6:08:43 PM

Company Name: HAPPY JACK MARINE CHARTERS P/L
ACN: 000747786
ABN:
Company Status: Registered

Trading Addresses

272 MORRISON RD, PUTNEY, NSW, 2112

Bureau Score Details

Bureau scores use available Veda Advantage bureau data to calculate a risk estimate. The primary purpose of the scores is to predict the likelihood of a future adverse event being recorded in the Company's Veda Advantage bureau file.

A score is a statistical rank ordering tool only and as such should always be used in conjunction with your organisation's credit policies and procedures and other relevant information you may have about the company or business. A score should not be and is not intended to be the sole basis for making a decision about whether or not to deal with a particular company or business.

Bureau Score Result

Relative Risk: 2.16 times better than Veda Advantage average.



About The Credit Score

The credit score for this company has been calculated using Veda Advantage's Company/Business scorecard. The relative Risk position indicated is based on a comparison with the Veda Advantage population. The odds of recording adverse credit information within 24 months of an enquiry are 16:1

Key Contributing Factors impacting this assessment are:

History of type of Credit sought
Time Since Incorporation
Number of Enquiries
Shopping Pattern

Impact on Risk

Moderately Increases Risk
Marginally Decreases Risk
Marginally Decreases Risk
Marginally Decreases Risk

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Explanation of Key Contribution Factors

New Mortgage Company Credit Report

Rhode Island. Treasury Dept



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Annual Report of the Superintendent of the Banking Department Relative to Savings Banks New York (State). Banking Department,1929 Credit reports United States. Congress. House. Committee on Financial Services,2007

Annual Report of the Superintendent of Insurance of the State of New York New York (State). Insurance Department,1919 *Annual Report of the Superintendent of Banks Relative to Savings Banks, Industrial Banking Companies, Investment Companies, Safe Deposit Companies, Personal Loan Companies and Personal Loan Brokers, 1857-1914* *The Pocket Idiot's Guide to Repairing Your Credit, 2nd Edition* Edie Milligan Driskill CFP, CLU,2009-08-19 Good news for hard economic times During this recession even people once considered prime customers have watched their credit ratings decline This guide shows these readers how to reestablish their credit and increase their credit scores Topics include the ins and outs of credit scores where to get credit reports and how to identify mistakes how to take advantage of consumer protection laws telephone scripts and a letter to use when communicating with creditors and bureaus In 2008 over two million Americans lost jobs and one out of every 10 mortgages were one month or more behind in payments Author is a sought after expert on personal financial planning featured in Money Magazine Family Circle Women s Day and on CNBC and CNN **Complete Book of Dirty Little Secrets From the Credit Bureaus** Jason Rich,2009-04-01 Bestselling author Jason R Rich joins forces with top credit experts to bring you this insider s guide to credit Revealing jaw dropping secrets strategies and tools Rich and his team of industry insiders show you how to get out from under any credit crunch and get back in control of your financial future in less than 12 months Discover how to increase your credit score remove incorrect and negative information from your credit reports rebuild destroyed credit and ultimately save hundreds possibly thousands of dollars every month Boost your credit scores and overall rating Work with collection agencies creditors and lenders to pay off debts and overcome past mistakes Get the best rates on credit cards auto loans and mortgages and start saving Avoid the most common financial and credit related mistakes made by millions Learn how to identify and avoid credit repair and credit score boosting scams And more Includes worksheets exclusive interviews with credit experts and supplemental resources

The Pocket Idiot's Guide to Repairing Your Credit Edie Milligan,2004 When bad credit happens to good people Once someone s personal financial credit goes bad it can be a difficult process to bring it back into good standing This guide shows consumers how to repair their credit increase their credit score and avoid falling victim to the instant credit repair industry and its fraudulent claims and scams Research by the Federal Reserve indicates that household debt and personal bankruptcy filings are at record high levels Only book on the shelves to include coverage of the The Fair and Accurate Credit Transaction Act which goes into effect 12 1 2004 Author has been featured in Money Family Circle and Women s Day and has appeared on CNBC and CNN **RESPA reform and the economic effects on small business** United States. Congress. House.

Committee on Small Business,2003 *Reverse Mortgages for Senior Homeowners* Bob LaFay,Doris Barrell,2003 From

Here To The Streets Joseph L. Chiappetta Jr.,2012-11-27 The corrections employee who inspired me to design this book knew what most of you reading this already know that the only hope that more than 90 percent of incarcerated inmates nationwide have for not returning to prison is steady employment There are numerous books on this subject already and most of them say the same things It s also fair to say that most are accurate This course doesn t try to reinvent the wheel so to speak but instead gives a step by step guide for preparing and facilitating a prerelease employability class in a corrections environment Prison inmates are for the most part challenged with a wide variety of social dysfunctions Educational backgrounds vary as well It is critical to make the prerelease employability class both user friendly and student specific for the challenges presented by the prison itself Ultimately it s up to an individual whether or not he or she chooses to succeed or improve the quality of their life The key is to make this goal in life attainable and realistic to the students thus encouraging them to make that choice Remember that even the best plans in the world are nothing without good people to carry them out If you re planning to teach or assist in a corrections prerelease employability course you must understand and believe in its benefits Not only believe but also participate by sharing your own personal experiences and opinions to the extent that policy allows Only by interacting with the class on a more personal level will you get the respect and trust of your students By operating in this capacity you become as important an asset to the course as the written material itself The results of your efforts will be reflected in the future success stories from your students

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Getting the Real Out of Real Estate 2nd Edition Carl Agard,2007-10

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The Fair Credit Reporting Act and Issues Presented by Reauthorization of the Expiring Preemption Provisions United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,2004

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