



Certified Credit Reporting
"A Nationwide Credit Reporting Firm"

BUSINESS CREDIT REPORT

REPORT #: 1
PROVIDED FOR: ABC MORTGAGE TEST - 1600
BUSINESS NAME: CROCKER INDUSTRIES
BUSINESS ADDRESS: 123 MAIN STREET, PHOENIX, AZ 85004
TELEPHONE:

REPORT DATE: 12/21/2007
REFERENCE: TEST
TAX ID:

BUSINESS			KEY FACTS	
NAME:	CROCKER INDUSTRIES	AKA / DIVISION:	/	
BUSINESS TYPE:		STATUS:		
STREET ADDRESS:	100 MAIN ST	# OF EMPLOYEES:		
CITY, STATE, ZIP:	PHOENIX, AZ 85032	INCORPORATED:		STATE:
TELEPHONE:	602-555-1234	SALES:	\$-	
SIC CODE:	2043	KEY PERSONNEL:		
DESCRIPTION:	CEREAL BREAKFAST FOODS			

NON-CURRENT TRADES											
SUPPLIER CATEGORY	REPORTED DATE	ACTIVITY DATE	TERMS	HIGH CREDIT	BALANCE	CURR	1-30 DBT	31-60 DBT	61-90 DBT	90+ DBT	INDUSTRY COMP. RATING
AIR TRANS COMMENT: PROMPT	1/07	1/04	NET EOM	\$15,000	\$15,000	100%					FAST
BANK COMMENT: 30 DYS SLO	1/07	11/03	NET 30	\$25,000	\$22,000			9%	91%		SLOW
COMMUN EOP COMMENT: PAYING DEL	1/07	1/04	NET10TH	\$5,000	\$3,500	14%	29%	57%			SAME
GENERAL COMMENT: NOT PAY AA	4/06	4/02	NET PRX	\$11,000	\$4,500	89%		11%			SAME
PRNTG&PUBL COMMENT: PAYS-SLOW	1/07	10/03	NET PRX	\$4,000	\$4,000					100%	SLOW

BANKRUPTCIES						
1)	Filed:	4/4/2006	Doc #:	0000000009803629	Liability:	\$-
	Type:	BANKRUPTCY	Location:		Assets:	\$123,123
	Action:	CHAPTER 7 DISMISSED	Owner:		Exempt:	\$-
2)	Filed:	10/30/2000	Doc #:	0000000009803629	Liability:	\$-
	Type:	BANKRUPTCY	Location:		Assets:	\$-
	Action:	CHAPTER 7 DISMISSED	Owner:		Exempt:	\$-

TAX LIENS						
1)	Filed:	8/1/2006	Location:	FRANKLIN COUNTY COMM	Doc #:	01JK7182
	Type:	STATE TAX	Owner:		Liability:	\$1,058
	Action:	LIEN	Description:			

JUDGEMENTS						
1)	Filed:	3/2/2006	Location:	WAUKESHA COUNTY RECO	Doc #:	55555555
	Type:	JUDGMENT	Owner:		Liability:	\$10
	Action:	SATISFIED	Plaintiff:			
2)	Filed:	3/2/2006	Location:	WAUKESHA COUNTY RECO	Doc #:	55555555
	Type:	JUDGMENT	Owner:		Liability:	\$10

The information is furnished in response to an inquiry for the purpose of evaluating credit-risk. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify and hold reporting bureau(s) harmless from any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and comply with the provisions of Public Law 95-632, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FRMA, FRMC, FIMA, FIA, and the Farmers Home Administration.

Obtaining Credit Report And Score

Michael Kempster



Obtaining Credit Report And Score:

An Overview of the Credit Reporting System United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit, 2015 *Complete Credit Repair Kit* Brette McWhorter Sember, 2011-11 The Complete Credit Repair Kit was written for the more than three million consumers who are refused credit each year due to inaccurate incomplete or out of date information in their credit files With total bankruptcy filings reaching 1 4 million in 2009 this book is a must have in today s tumultuous economy This updated edition covers the Credit Card Accountability and Responsibility and Disclosure Act of 2009 a piece of legislation that offers benefits for credit card users and features blank forms and letters on SphinxLegal.com that readers can use to boost their credit scores **The Complete Credit Repair Kit** Brette McWhorter Sember, 2011 Money for Life Michael Kempster, 2024-04-25 This book is your secret weapon in unlocking the secrets of your own financial management Money for Life Your Essential Guide to Money Finance and Budgeting is a comprehensive guide tailored for anyone who wants to demystify the complex world of finance making it accessible and manageable for everyone who has felt overwhelmed by financial jargon or unsure where to start with their own personal finances Money for Life begins with a friendly introduction to the fundamentals of money management walking readers through essential concepts and strategies to help them gain confidence in handling their finances From there each chapter builds on knowledge covering crucial topics such as banking saving investing credit debt and understanding credit scores It also dives deeper into specific areas like the stock market real estate mortgages and even cryptocurrency Key features of the book include Simplified explanations of complex financial topics to make learning easy for beginners Practical advice on saving investing and debt management to help readers make informed decisions Essential tips on understanding and improving credit scores Comprehensive overviews of investment opportunities including stocks and real estate Strategic guides to asset protection through insurance and estate planning Insights into the psychological aspects of money to help shape a healthy financial mindset Step by step instructions for creating your own personal budget with a dedicated workbook section to practice what you ve learned A comprehensive glossary of financial terms to empower readers with the vocabulary they need to decode and navigate the financial world confidently Money for Life is more than just a financial advice book it s a roadmap for achieving financial literacy and independence designed specifically for those who are starting to consider their financial futures Whether you re planning your budget for the first time or looking to deepen your understanding of financial concepts this book offers the tools and insights you need to create a secure and prosperous financial life Perfect for anyone intimidated by finances or tired of feeling left out of the conversation when it comes to money Money for Life ensures that you re equipped to handle your financial future with knowledge and confidence Start your journey to financial empowerment today with Money for Life Your Essential Guide to Money Finance and Budgeting **Your Faith , Your Finance, Your New Beginning** Shannon L. Porter, 2012-04-24 Your Faith Your Finance Your New Beginning is

a book that will inspire and encourage you to get on the path to financial freedom It takes practical teachings and intertwines them with the word of God to help you achieve your financial goals This book is designed for people who feel that they are at a crossroads when it pertains to their finances and need that push in the right direction to get back on track It s never too late for a new beginning even if you have started and failed before you still have what it takes to reach your financial goals God never gives up on you so you should never give up on yourself You can achieve financial healing and reach your financial goals and this book will help steer you in the right direction Applying the simple principles outlined in this book will have you feeling better about your financial path your faith and your financial future *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 **Amending Fair Credit Reporting Act** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,2003 **How to Get Credit After Filing Bankruptcy** Mitch Wakem,2007 According to the United States Bankruptcy Courts the number of bankruptcies filed each year is on the rise People file bankruptcy for a variety of reasons such as preventing foreclosure on their homes preventing repossession of property loss of employment or reducing or eliminating debts The most common types of bankruptcy for which individuals file are Chapter 7 and Chapter 13 Chapter 7 involves the surrender of property to pay debts while a Chapter 13 bankruptcy allows for the retention of property but requires payments over the next three to five years A person who finds himself or herself in this undesirable situation may wonder how they are ever going to repair their credit How to Get Credit after Filing Bankruptcy The Complete Guide to Getting and Keeping Your Credit under Control provides the answers in a clear cut easy to read manner The author tells you how to take charge of your credit so you can apply for loans and mortgages and obtain low interest rates In addition you will learn how to order a copy of your credit report how to check your credit report for accuracy how to read it how to avoid discrimination and credit repair scams how to apply for an unsecured credit card how to report your good work to bureaus if creditors do not how to maintain good relationships with your bank and creditors how to consolidate all your debt how to lessen your reliance on credit cards and how to decide if lawyer assisted credit repair is right for you You will also learn simple strategies for making payments on time and for

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