

# Credit Assurance™



Includes a Credit Assurance Report—a comprehensive post-bankruptcy credit analysis, a credit advocate to dispute any issues with the bureaus and one year of credit monitoring.

## How to read this report:

The report is divided into eleven (11) sections. Use the key below to identify each section and assist you through the report.

- 1 Overview**  
Overview shows your personal information, date of the report, and the report number.
- 2 Summary of Accounts**  
This section provides a quick glance of all the accounts associated with your bankruptcy.
- 3 Credit Score Analysis**  
Credit Score Analysis provides your credit score from TransUnion, Equifax, and Experian.
- 4 Credit Monitoring**  
Credit Monitoring reports newly opened accounts and any noteworthy changes to your credit report.
- 5 Accounts with Balances**  
Displays detailed information about accounts with a current balance remaining.
- 6 Accounts without Balances**  
Displays detailed information about accounts that have a zero balance. The columns in sections 5 and 6 are described below:

A XX Reported Accounts							
Account Information	Current Balance	High Credit	Open/Last Reported	Account Status	Payment Information	Payment Pattern	Reporting Bureau
B TriStar Mortgage, LLC Undesignated / Applicant XXXXXXXX4526	C \$X,XXX.XX	D \$X,XXX.XX	E 07/2008 03/31/2011	F Open Reaffirmed	G \$X,XXX.XX Mortgage 03/16/2011	H 1 C 1 2 3 3 2 C C 2 1	I TU, EX, EQ
TriStar Mortgage, LLC Undesignated / Applicant	\$X,XXX.XX	\$X,XXX.XX	07/2008 03/31/2011	Open Reaffirmed	\$X,XXX.XX Mortgage	CC123321111	TU, EX, EQ

**A. Number of Accounts with Balances.** In the next section this will be the number of **Accounts without Balances**.

**B. Account Information** contains the name of the person who owns the account, the creditor, and the account number.

**C. Current Balance** is the amount owed on that account.

**D. High Credit** is the maximum credit allowed on the account. (the "credit limit")

**E. Open/Last Reported** shows when that account was opened followed by the date that account was reported to the bureaus.

**F. Account status** shows the current state of the account. Possible statuses include **Open, Closed, Unknown, Frozen, Paid, Refinanced, or Transferred**.

**G. The Payment Information** column displays your monthly payment, type of account, and the last payment activity recorded.

**H. Payment Pattern** displays the monthly payment history for that account. The number of months may vary from trade line to trade line. Each month is represented by a letter "C" or a number. The far left number represents the most current month. "C" means the payment was made on time that month for at least the minimum payment. (C = current account, 1 = 30 days late, 2 = 60 days late, 3 = 90 days late, 4 = 120 days late, 5 = 150 days late, 6 = 180 days late, N = current account/zero balance, 0 = current with zero balance on tape, - = no payment history, B = account condition change/payment code not applicable)

**I. Reporting Bureaus** consists of TransUnion (TU), Experian (EX), and Equifax (EQ). Initials indicate which bureau reported the account ("trade line"). Not all bureaus report the same information so this will tell you which bureau reported the information.

- 7 Public Records**  
Any public judgments or liens related to you and reported by the bureaus.
- 8 Alerts**  
Identifies inconsistencies and actions taken toward your credit.
- 9 Reported Addresses**  
A list of any previous addresses that have been reported as related to you.
- 10 Reported Employment**  
A list of any prior employment associated with you.
- 11 Fair Credit Reporting Act Summary of Rights**  
The FCRA Summary of Rights is a statement of your rights as a US citizen under the Fair Credit Reporting Act.



## Overview<sup>1</sup>

Prepared for: **John Smith**  
 SSN: XXX-XX-6789  
 Address: 5222 Clear Crescent  
 Fairview, Oh 44784  
 Report Number: 123456789  
 Prepared on: 07/30/2014

## Summary of Accounts<sup>2</sup>

Account Type	Number of Accounts	Included in Bankruptcy	Total Balances Remaining
Collection	2	0	\$739
Installment	3	1	\$8,500
Revolving	9	7	\$989
Unknown	0	0	\$0
<b>Total</b>	<b>14</b>	<b>8</b>	<b>\$10,228</b>

## Credit Score Analysis<sup>3</sup> Powered by creditxpert

Credit score for:			
John Smith	<b>585</b>	<b>578</b>	<b>592</b>

Note: "—" indicates that there was not enough data from that bureau to formulate a score.

## Credit Monitoring<sup>4</sup> Credit monitoring reports newly opened accounts and any noteworthy changes to your credit report.

Activated	Expiration Date	Account Access Information
07/30/2014	07/30/2015	Log into myHorizonToday.com to view your credit status.



### Need assistance?

We have credit advocates standing by to walk you through your report and help dispute any discrepancies.  
 Call us at **866 218 1003** (Monday - Friday, 8am - 9pm ET)



## Accounts with Balances<sup>5</sup>

If you find any discrepancies or inaccurate accounts listed below, please contact our dedicated credit advocates at **866 218 1003** for assistance.

### 6 Reported Accounts

Account Information	Current Balance	High Credit	Open/Last Reported	Account Status	Payment Information	Payment Pattern	Reporting Bureau
Dept Of Education/neln Individual / Applicant XXXXXXXX0794	\$4,500	\$4,500	09/2012 02/18/2013	Open: Student Loan Deferred	\$22 Installment 02/18/2013	CC12332111C1	TU, EX, EQ
Dept Of Education/neln Individual / Applicant XXXXXXXX3874	\$4,000	\$4,000	02/2012 02/18/2013	Open: Student Loan Deferred	\$39 Installment 02/18/2013	1CC211321111	TU, EX, EQ
1st Finl Invstmnt Fund Individual / Applicant XXXXXXXX3722	\$685	\$685	08/2008 08/20/2008	Closed: Closed by Consumer	\$0 Open	C112CC321111	TU, EQ
First Premier Bank Individual / Applicant XXXXXXXX0680	\$572	\$573	08/2007 02/08/2013	Closed: Closed by Consumer	\$18 Revolving 02/10/2008	CC1233212231	TU, EX, EQ
First Premier Bank Individual / Applicant XXXXXXXX7998	\$417	\$418	08/2004 02/10/2013	Closed: Closed by Grantor	\$13 Revolving 02/10/2008	11C123321111	TU, EX, EQ
DTE Energy Individual / Applicant XXXXXXXX0026	\$54	\$143	03/2011 02/04/2013	Open: Current Account	\$0 Open 01/02/2013	CCC123321111	EX

**Payment Pattern:** Displays the monthly payment history for that account. The number of months may vary from trade line to trade line. Each month is represented by a letter "C" or a number. The far left number represents the most current month. "C" means the payment was made on time that month for at least the minimum payment. **(1 = 30 days late, 2 = 60 days late, 3 = 90 days late, 4 = 120 days late, 5 = 150 days late, 6 = 180 days late)**

**Reporting Bureaus:** Represents which bureaus reported the specific account. **(TU = TransUnion, EQ = Equifax, EX = Experian)**



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## Accounts without Balances<sup>6</sup>

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### 8 Reported Accounts

Account Information	Current Balance	High Credit	Open/Last Reported	Account Status	Payment Information	Payment Pattern	Reporting Bureau
Discover Fin Svcs LLC Undesignated / Applicant XXXXX8345	\$0.00	\$11,626	06/2007 09/21/2009	Closed: Closed by Grantor	\$452 Installment 07/21/2009	2332111CC111	TU, EQ
Bk Of Amer Authorized User / Applicant XXXXX960	\$0.00	\$5,000	12/2004 17/07/2011	Closed: Closed by Grantor	\$36 Revolving 12/16/2008	111231321111	TU, EX, EQ
Syncb/sleep Number Individual / Applicant XXXXXX9758	\$0.00	\$5,500	01/2011 07/18/2014	Closed: Account Transferred	\$0 Revolving 08/01/2011	1112C1321111	TU, EX
Thd/cbna Individual / Applicant XXXXXXXX0742	\$0.00	\$2,000	08/2011 03/14/2014	Closed: Closed by Consumer	\$0 Revolving 08/07/2012	1C32211CC112	TU, EX, EQ
Syncb/ashley Homestore Individual / Applicant XXXXXXXX0017	\$0.00	\$4,000	03/2011 02/24/2014	Closed: Closed by Grantor	\$0 Revolving 04/19/2012	111233221123	TU, EX, EQ
Frdf/cbna Individual / Applicant XXXXXX4361	\$0.00	\$3,000	05/2010 10/17/2012	Closed: Closed by Grantor	\$0 Revolving 05/06/2011	2112331211CC	TU, EX, EQ
Syncb/dicks Individual / Applicant XXXXXXXX0095	\$0.00	\$1,416	01/2010 02/17/2013	Closed: Account Transferred	\$0 Revolving 01/10/2011	1C1231121C11	EX, EQ
Barclays Bank Delaware Individual / Applicant XXXXXXXX0738	\$0.00	\$2,750	05/2005 01/12/2009	Open: Current Account	\$0 Revolving 06/22/2007	CC1231321C11	TU, EX

**Payment Pattern:** Displays the monthly payment history for that account. The number of months may vary from trade line to trade line. Each month is represented by a letter "C" or a number. The far left number represents the most current month. "C" means the payment was made on time that month for at least the minimum payment. (1 = 30 days late, 2 = 60 days late, 3 = 90 days late, 4 = 120 days late, 5 = 150 days late, 6 = 180 days late)

**Reporting Bureaus:** Represents which bureaus reported the specific account. (TU = TransUnion, EQ = Equifax, EX = Experian)



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## Public Records <sup>7</sup>

Court	Disposition	Date Filed	Obligation	Judgment	Docket	Plaintiff	Defendent	Reporting Bureau
US BKPT CT OH CINCINNATI	Dismissed	03/16/2014	\$0	Bankruptcy Chapter 7	01234567ABC			TU, EQ, EX
BELMONT CNTY REC OFFC	Unsatisfied	05/07/2013	\$5,256	Judgment	74CC01234	Harper		EQ, EX

**Reporting Bureaus:** Represents which bureaus reported the specific account. (TU = TransUnion, EQ = Equifax, EX = Experian)

## Alerts <sup>8</sup>

Alert Message	Date Reported	Reporting Bureau
SSN MATCH: EXACT MATCH BETWEEN SSN ON INPUT AND SSN ON FILE	07/23/2014	TU
FACTA:FACTA: Adress Discrepancy - (C) Substantial difference between address submitted in credit request and address in credit file. VERIFY IDENTITY OF CONSUMER BEFORE GRANTING CREDIT!	08/08/2014	TU

**Reporting Bureaus:** Represents which bureaus reported the specific account. (TU = TransUnion, EQ = Equifax, EX = Experian)



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## Reported Addresses <sup>9</sup>

Address	Date Reported	Reporting Bureau
7970 Velvet Lagoon Drive, Frink, Oh 45003	02/2013	TU, EX
9292 Jagged Vale, Bountiful, Oh 45492-7778	05/2010	EX, EQ
3846 Cotton Quail Circle, Sizerock, Oh 43117	09/2008	TU
6736 Derby Road, Clarendale, Oh 45289	05/2006	TU, EX, EQ

**Reporting Bureaus:** Represents which bureaus reported the specific account. (TU = TransUnion, EQ = Equifax, EX = Experian)

## Reported Employment <sup>10</sup>

Name	Address	Date Reported	Reporting Bureau
Company A	6377 Harvest Crossing, Topliff, Oh 45664	08/2014	TU, EX
Company B	2747 Iron Common, Caestairs, Oh 45774	06/2012	TU
Company C	9989 Feather Light, Claremont, Oh 45049	02/2011	TU, EX, EQ
Company D	7691 Grand Forest, Cuthland, Ky 40407	08/2008	TU, EQ

**Reporting Bureaus:** Represents which bureaus reported the specific account. (TU = TransUnion, EQ = Equifax, EX = Experian)



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# Fair Credit Reporting Act Summary of Rights<sup>11</sup>

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). The following is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.

You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

You have the right to ask for a credit score. Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.

You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court. Identity theft victims and active duty military personnel have additional rights. For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General.



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