

UNIVERSAL CREDIT SERVICES -  
CORPORATE

201 MARPLE AVE. - P.O. BOX 187 | CLIFTON  
HEIGHTS, PA 19018  
610-284-1000

Prepared for: <b>Universal Credit</b> 370 REED RD, BROOMALL, PA 19008	File #: 9792776 Applicant: JOSEPH TESTCASE Co-Applicant: Date Ordered: 1/4/2016
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Qualifications	Applicant		Co-applicant not ordered
	Current <small>(from bureaus*)</small>	Potential	
Credit score			
on Equifax	743	+0 → 743	
on Experian	745	+0 → 745	
on TransUnion	741	+2 → 743	
Negative mortgage history			
In last 12 months		none	
All time		none	
Installment loans ≤ 10 months left		none	
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<b>Key Indicators</b>			
Mid-score forecast, in 30 days		752	
Collection accounts		none	
Public records		none	
In dispute		none	
In credit counseling		none	
Authorized user		none	
Mortgage shopping (recent inquiries)			
Alerts reported by bureaus			
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<b>Mid-Score Risk</b>			
If revolving balances rise, in 30 days	+\$250	no decrease	
	+\$1,000	734	

\* "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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