



Certified Credit Reporting
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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

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The Complete Idiot's Guide to Improving Your Credit Score Lita Epstein, Lita, MBA Epstein, 2007. Consumers have known about credit reports for a long time; we're well aware that lenders rely on them to determine whether they want to do business with us. Any time we want to buy a house, rent an apartment, or take out a loan, it's a safe assumption that one or several reporting agencies are going to be contacted to provide our credit history. But we don't always realize that there's a single element on that report that determines success or failure, and that's a three-digit number called a credit score. Created by Fair Isaac and Company, this formerly secret FICO number was until fairly recently available only to lenders and businesses, and although it's hush-hush no longer, many of us still don't understand it because there hasn't been enough information on what it is and what exactly lenders are looking for. And we certainly haven't known how to make it work for us rather than against us. In *The Complete Idiot's Guide to Improving Your Credit Score*, author Lita Epstein clearly explains what your credit score is and how it impacts your life. Rather than putting the focus squarely on credit emergencies, it provides everything readers need to know to raise their score and keep it high now and in the future.

Self Improvement Credit Repair Manual Valerie Johnson, 2023-06-19. My name is Valerie Wilson Johnson. The title of this best seller is *Self Improvement Credit Repair Manual and You are Not Alone: The American Dream is Attainable Just Start Self Improving. It is Up to God and You*.

Credit Management Kit For Dummies® Stephen R. Bucci, 2011-08-26. The painless way to manage credit in today's financial landscape. People with great credit scores are getting turned down for credit cards and loans for homes and cars. What do they need besides a good score? What are lenders looking for now that they are extremely risk averse? Repairing broken or damaged credit is one thing, but having to meet today's much stiffer credit standards requiring that consumers consistently manage their credit is another thing altogether. *Credit Management Kit For Dummies* gives you answers to these questions and insight into these concerns and also walks you down the correct path to credit application approval. You'll discover major changes with the Credit CARD Act, Credit Accountability Responsibility and Disclosure Act provisions, and the new Consumer Financial Protection Legislation. Agency the effect of tightened credit markets on those with good, marginal, or bad credit, new rules and programs including Hope and Government options via the Obama Administration, the best ways to recover from mortgage-related credit score hits, tips for minimizing damage after walking away from a home, credit score examples with new ranges, and much more. The pros and cons of credit counselors. The quickest and most effective way to undo damage from identity theft. Advice and tips about

adding information to a credit report and beefing up thin credit Guidance for evaluating your Credit Score in today s economy Fannie Mae s revised guidelines for purchasing mortgages Information on significant others boyfriend girlfriend spouse and credit and debt sharing IRS exceptions to the Mortgage Forgiveness Debt Relief Act in a mortgage meltdown situation Not just for those who have bad credit and need to repair it Credit Management Kit For Dummies also serves as an invaluable resource for those with average credit who want or need to manage it to get a job reduce insurance costs qualify for banking products and more *Credit Repair Kit For Dummies* Stephen R. Bucci,2005-11-14 Don t let your credit suffer needlessly from errors or outdated information With tools and tips for fixing a bad credit report A bad credit report can hurt your chances at qualifying for loans and credit cards and it can even get in the way when you want to rent an apartment or land a job Credit Repair Kit For Dummies is your essential guide to managing your credit from fixing mistakes on your credit report to improving your credit going forward to establishing manageable payment plans with creditors Discover how to Protect yourself from identity theft Improve your credit score Assert your rights under the FACT Act Maintain great credit Investigate your legal options *Wealth Builders* Amelia Scott,AI,2025-03-04 Wealth Builders provides women with a comprehensive guide to achieving financial independence through strategic investing entrepreneurial empowerment and proactive financial management The book highlights the unique challenges women face such as the gender pay gap and caregiving responsibilities offering actionable strategies to overcome these barriers It emphasizes that financial independence is attainable for all women regardless of their current financial situation by fostering early financial literacy and an entrepreneurial mindset The book progresses from foundational concepts like budgeting and debt management to exploring diverse investment options and providing guidance on starting and scaling businesses It also delves into long term financial planning including retirement and wealth preservation What sets Wealth Builders apart is its specific focus on the needs of women addressing issues like career breaks and securing funding for female led ventures The strategies presented are supported by financial data case studies and expert advice all delivered in an accessible tone By blending practical advice with real world examples Wealth Builders empowers women to take control of their financial future and build lasting wealth by offering a holistic approach to financial planning strategic investing and entrepreneurial ventures **How to Boost Your Credit Score to Unlock Better Loans** Margaret Light,2024-12-10 How to Boost Your Credit Score to Unlock Better Loans is a comprehensive guide designed to help readers achieve financial empowerment through a healthier credit score Packed with actionable strategies this book demystifies the factors that influence credit from understanding credit reports to mastering payment consistency and managing debt Whether you re building credit from scratch or recovering from a score setback this guide offers clear practical advice to navigate the complexities of credit management Unlock opportunities for better loans lower interest rates and greater financial freedom with the tools and insights needed to transform your credit profile *Improve and Increase Your Credit Score* Jason R. Rich,2013-02-08 Bestselling author Jason R Rich joins forces

with top credit experts and delivers an insider's guide to credit. Revealing jaw-dropping secrets, strategies, and tools. Rich and his team of industry insiders show consumers how to get out from under any credit crunch and get back in control of their financial future. Reveals how to increase a credit score, remove incorrect and negative information from credit reports, rebuild destroyed credit, and ultimately save hundreds, possibly thousands of dollars every month. Boost 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. Use online solutions to better manage your finances and credit cards. And more. Includes worksheets, exclusive interviews with credit experts, and supplemental resources.

Fix Your Credit with AI: A Step-by-Step Guide Using ChatGPT Dennis Green, 2025-05-03

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Credit Repair Amy Loftsgordon, Cara O'Neill, 2022-10-25

Financing a reliable car or the home of your dreams requires good credit. Having low credit scores will increase the interest and fees you'll pay to borrow money and might even prevent you from getting a loan, renting an apartment, or being approved for a credit card. This comprehensive how-to manual will help you build your credit and teach you how to protect it from future damage.

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