



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) for 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 91-508, 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.

My Free Credit Report

Denise Richardson

A red circular graphic with a gradient, appearing as a partial circle or a stylized arrow pointing to the right, located to the right of the name bar.

My Fee Credit Report:

Credit Reports United States. Congress. Senate. Committee on Commerce, Science, and Transportation. Subcommittee on Consumer Protection, Product Safety, and Insurance, 2013 Credit Repair Kris Chanatry, ARE YOU STRUGGLING TO REPAIR YOUR CREDIT AND DON T KNOW WHERE TO TURN Paying someone to help you with your credit scores can cost you thousands but what a lot of people don t know is that they can fix it all by themselves That s right with the proper know how you can repair your credit no matter how bad it is and get it back to where you want it to be The fact is your credit can negatively affect every aspect of your life If your credit is bad it can keep you from getting a house renting an apartment or even getting a vehicle With bad credit it can be impossible to get a loan a mortgage or any of the things that it takes to get ahead in today s society Luckily with this book you ll be able to completely repair your credit and get back your sense of financial security What you will learn from this book You will learn to understand your credit When you should borrow on credit How often you can check your credit score Steps to take to fix your credit And so much more By using the same tips and tricks that the professionals use you will be able to repair your credit so that it never stops you from getting the things that you want out of life Your credit could be the only thing standing between you getting what you want out of life and by fixing it you will be able to live a happier more financially secure life Putting your finances in order sounds hard but this book will guide you on how to do it so that you can start living the lifestyle you want This book will teach you everything you need to know to start getting your credit fixed today If you are serious about fixing your credit then you need to get this book today *Selfserv Credit* Lester Bennett, 2005-07 Selfserv Credit Improvement Guide is your complete guide to managing your credit wisely With over eight years experience in credit consulting author Lester Bennett gives you a complete overview of how the credit industry works and offers detailed instructions on how to avoid credit mistakes With his simple direct style Bennett shows you how to improve your credit step by step no matter your situation Learn to manage your credit cards correct errors on your credit report and establish your credit Potential homebuyers will find Bennett s advice on mortgage credit invaluable and first time borrowers will learn how to steer clear of common credit blunders Bennett also examines the pitfall of declaring bankruptcy and shares information on how to handle your debts he also explains how to file complaints against companies that violate your rights Learn how to work with collection agencies and creditors to resolve your debts and be informed of your rights under state and federal consumer protection laws Bennett also includes sample letters that will help you navigate the bureaucracy of credit bureaus Don t let your credit ruin your chance of a happy and successful financial life **Personal Credit Guide** , **Give Me Back My Credit!** Denise Richardson, 2006-09 A mesmerizing tale that exposes the steep price paid by consumers when mortgage servicing errors inaccurate credit and illegal debt collection practices invade an innocent woman s life for 15 years *Credit Score Power* Tracy Becker, 2011-06-22 Credit scores are a mystery to many American consumers Even the most seasoned professionals are shocked to learn how easily their credit can

be destroyed In CREDIT SCORE POWER author Tracy Becker offers insight into navigating the scoring system and focuses on how to help consumers keep their credit scores high With more than twenty years of experience in the industry Becker gives a simple and clear view of what makes and breaks fantastic credit scores CREDIT SCORE POWER discusses the following The credit bureaus and what they do Credit scores and the credit score process Methods for shopping for a mortgage Financial distress The secret to having the best credit Credit monitoring and identity protection Credit scores are an important aspect of consumers lives and can greatly affect the interest paid on loans and credit cards The information presented by Becker helps people understand the system in order to have the best opportunity and highest savings in interest a credit score can offer **Do It Yourself Credit Repair** Instant Publisher,2006-07 **Investing in Income Properties**

Kenneth D. Rosen,2017-02-17 Create income property wealth If you think tycoons are the only ones who can make big money in commercial real estate think again In Investing in Income Properties The Big Six Formula for Achieving Wealth in Real Estate real estate guru Ken Rosen lays out the fundamentals for building real estate wealth By adhering to the Big Six a step by step formula that has enabled the author to buy and sell over 500 million in investment real estate since 1975 you can take advantage of real estate opportunities and ensure your financial future This book explains What is the BIG SIX formula How to find the right property Using your IRA to invest The romance of leverage Overcoming fear Real estate vs stocks Getting the money Assembling the team How to convert rentals to condos Infinite returns Types of income properties Upside You make your money in buying Financing options T N T When it comes to understanding real estate investment Investing in Income Properties stands alone for its straightforward approach and easy to understand explanations It is a must read for both beginners and seasoned pros **The Handy Personal Finance Answer Book** Paul A Tucci,2011-10-01 Personal Financial Planning and Money Management Insights Advice and Guidance An up to date financial reference book for everyone Tips practical advice useful worksheets checklists and tables guide you to a better understanding of your financial position and put you on your way to achieving personal financial goals and security The Handy Personal Finance Answer Book offers facts for everyday life to help you save money and manage your financial life By avoiding financial jargon this informative tome provides financial lessons in a fun approachable way With answers to more than 1 000 questions on the history and institutions of finance how to make wise decisions about personal financial issues and common mistakes people make when managing money this fact filled book offers facts for everyday life that help you build a more secure future for you and your family Questions range from simple to complex including What are some basic steps to becoming financially successful How do I balance my checkbook What are some of the biggest mistakes that individual investors make Why is attaining financial goals easier than we think How much should I save for retirement What are seven things to consider before investing Who said A penny saved is a penny earned How can I save money on my home owner s insurance How do I check the accuracy of my medical bills What are some notable tax deductions How many undergraduates receive financial

aid to attend university or colleges in America What are some typical family budget categories What is the concept of paying yourself first How many credit cards should I have Are debit cards a better way to go And many many more Also featured are useful worksheets checklists and tables that guide the reader to a better understanding of his or her own financial position and on their way to achieving their personal financial goals A bibliography and extensive index add to its usefulness The Handy Personal Finance Answer Book takes the mystery out of money matters Whole Heart Finances Shane Enete, 2024-04-23 2024 Book of The Year by Christian Institute for Financial Health Transform your relationship with money from one of fear and dread to trust and joy with the biblical step by step system in Whole Heart Finances Enjoy getting a practical easy to use model for saving spending and managing your money Author and professor Dr Shane Enete will lead you through the proven steps to Invite Jesus into your financial life Create a budget that actually works Raise your credit score and eliminate debt Achieve your goals for giving saving and investing Who Is Whole Heart Finances For Whole Heart Finances will show you that your finances can be an opportunity for deep responsive worship as you consider the abundant generosity of Jesus in your life Whether you ve just opened your first checking account or are in retirement it s never too early or too late to get on the right track with money Perhaps you consider money and faith to be separate the two only crossing paths when if you tithe We all have blind spots with our finances whether it s debt not spending or overspending and it s never too late to course correct How Do I Use Whole Heart Finances What if you could live your life with a generous mindset peace about your budget and goals and confidence about financial habits Do you find yourself exhausted and stressed from out of control spending growing debt or the constant need to manage your finances You re not alone Americans consistently list money as their number one source of anxiety Dr Shane Enete offers a refreshing approach to financial management and guides you through Practical tools to tackle debt build financial resilience and spend with your whole heart 3 keys to Christian stewardship and a quiz to uncover your money personality value seeker big spender non spender or experiencer 8 giving systems to make your generosity more effective and exciting And much more Whether you read this book alone with your small group on a weekly basis daily for a month or once every year Whole Heart Finances will help you meet important goals for saving knocking out debt and generosity that can happen if you take action with these easy practical steps Key Features of Whole Heart Finances A Practical Guide to Jesus Centered Money Management Biblical Unlike other financial guides that start with worldly wisdom and sprinkle in biblical references Whole Heart Finances provides an easy step by step process rooted in Christ Transform your relationship with money alongside a rich view of your identity in Christ Practical and Step by Step Enjoy simple frameworks to reset your finances to align with your faith With a complete checklist of 15 steps to tackle debt build a future and set up a giving plan you ll have everything you need to take control of your finances Easy to Understand Say goodbye to complicated terminology and confusing money models Whole Heart Finances makes it easy to grasp essential financial concepts and apply them to your life Flexible Whether you re

reading alone with your spouse or with a church or small group Whole Heart Finances offers flexible ways to apply its wealth of knowledge Whole Heart Finances Answers Common Questions Discover how bringing your whole heart to Jesus in financial decision making can lead to deep responsive worship Say goodbye to financial anxiety and embrace a life rich with generosity and solid financial habits The principles presented in this book will help you answer the following questions and more How can getting out of debt and tracking my expenses help grow my relationship with Jesus What does the Bible say about debt besides that it s bad and what can I do about it What is a credit score and why does God care How can I use the tools of saving and investing to maximize generous giving Stop letting money be the master of your emotions choices and life take control of your finances with Whole Heart Finances and experience what happens when Jesus comes first and you lack no good thing Perfect for church classes small groups and personal use *Earning Information for Teens, 1st Ed.* James Chambers,2018-12-01 Basic consumer information and guidelines on financial and workplace planning and covers a variety of topics of interest to prospective teen workers including guidelines on when and how a teen can work resume preparation conducting job searches navigating workplace culture and performance expectations spending wisely saving and protecting earnings and credit history and improving financial and working skills with money management tools and other resources for financial information offered as additional resources *My Credit Tutor* Linda Mehrtens,2010-06 Credit What is it Why do we have to have it How do I get credit How do you survive without it Inside this book you will understand why credit is so important You will learn to control your own credit destiny There are tips to help you get the best loan possible You will learn how to work the best finance deal from an automobile dealer You will learn about mortgage loans enough to make you a savvy real estate buyer You always want to be in the driver s seat when it comes to a lender giving you a loan I ll explain the credit reporting agencies role in your loan request and what value your credit bureau report really has Learn that your credit score is not just some arbitrary number Do you feel that you just can t make ends meet anymore I ll discuss some credit alternatives or financing solutions What are the things to really look for in a credit card How do you know which card is best for you Information is the key to everyone s success Remember you create your own credit destiny Don t be a pawn in the credit game any longer All this and so much valuable information is right at your fingertips **An Overview of the Credit Reporting System** United States. Congress. House. Committee on Financial Services. Subcommittee on Financial Institutions and Consumer Credit,2015 *Girl, Get Your Credit Straight!* Glinda Bridgforth,2008-01-15 Is retail therapy your favorite pastime even though you really can t afford it Do you ignore the balance on your credit card statements vowing to pay them off at some point down the line Is your debt preventing you from living your dreams like buying a home or starting a family If so girl it s time to get your credit straight These days with easy access to multiple credit cards and glossy advertisements that entice us to spend at every turn it s all too easy to start racking up debt and even little slip ups can lead to real damage over time In this highly practical follow up to her bestsellers Girl Get Your Money Straight and Girl Make

Your Money Grow financial expert Glinda Bridgforth delivers a power packed plan for paying down debt repairing your credit score and securing your financial freedom along with a future that makes your heart sing Beginning with simple engaging exercises to help you assess your spending habits and get clear about what you owe Girl Get Your Credit Straight presents a detailed road map for eliminating debt one step at a time You will learn how to Devise a system for tracking expenditures anticipating end of month shortfalls and paying bills on time every time Find ways to supplement your income Consolidate loans to pay off debt faster decrease stress and save time and money Negotiate with your creditors to come up with a payment plan that works for you Discover the best loans to use for refinancing debt or making major new purchases Understand how credit bureaus work and take steps to improve your score Filled with Bridgforth s warmhearted wisdom and advice and complete with worksheets affirmations and inspiring stories of African American women who ve restored their credit and built new wealth Girl Get Your Credit Straight is a fresh empowering guide for any woman who wants to say goodbye to debt for good

The Complete Idiot's Guide to Getting Out of Debt Ken Clark, CFP, 2009-02-03 Borrowing from Peter to pay Paul The American economy is dragging with unemployment rates rising and consumer debt hitting 2.5 trillion Many people are in deep and need help Here a Certified Financial Planner explains the mathematics of debt strategies to deal with credit card mortgage student and other loans why debt consolidation and taking loans from a 401 k can lead to problems truths about bankruptcy and how to use debt while eliminating it Includes essential resources and websites sample letters and forms loan forgiveness programs bankruptcy resources Author a Certified Financial Planner Covers every kind of debt mortgages to credit cards to student loans National credit card debt is growing exponentially

The New Rules for Mortgages Dale Siegel, 2009-01-01 New rules in the housing market call for a new rulebook A wealth of info for consumers and mortgage professionals In the current credit environment rules have changed for prospective home buyers and this book explains them Beginning with what makes up a FICO score how to improve that score and how to show a better credit profile The New Rules for Mortgages explains the new credit guidelines that apply to mortgages It sheds light on issues that can arise with appraisals title searches and home inspections and provides hard headed advice Using real world examples it covers the home buying and financing process in every situation providing tips and exposing secrets that enable readers to improve their current or future position in the housing market A must have for home buyers and homeowners interested in refinancing The New Rules for Mortgages also belongs on the reference shelves of realtors financial planners and attorneys

How To Fix Your Credit Dominique Brown, 2014-06-07 Did you know that millions of people are dealing with credit problems today These people aren t just the typical irresponsible people or dead beats that come to mind when you think of credit problems Credit problems exist in all walks of life Nearly 70% of credit reports contain fixable items That means 70% of people are letting their credit report cost them thousands of dollars per year Did you know that a poor credit score can hurt your chances of qualifying for a credit card mortgage or any other kind of loan it can even get in the way of renting an

apartment finding a job or reaching your dreams However a bad credit score can always be improved Step by step and in plain English the HOW TO FIX YOUR CREDIT book shows you how to understand improve and protect your credit quickly easily legally and on your own Stop letting your credit score delay your dreams and cost you thousands of dollars *Dear Credit Bureau*, Damien A. McKinney, 2010-05-16 What makes this book different from all other books on credit repair and debt reduction is that it is a self help book which identifies with those who are in a bad situation with no hope of survival This book will discuss and provide proven ways to 1 Remove negative items from your credit report 2 Write letters to the Credit Bureaus Creditors and Collection Agencies 3 Add positive credit and boost your credit score overnight 4 Never be denied for credit again 5 Live the life you want **Debt Information for Teens, 3rd Ed.** James Chambers, 2018-03-01 Provides information for teens about establishing and using credit managing credit cards and coping with debt related problems Includes index and resource information [The Smart Consumer's Guide to Good Credit](#) John Ulzheimer, 2012-05-01 Most credit books promise quick fixes and easy solutions to bad credit but the truth is there is no quick fix when it comes to credit Your best strategy as a smart consumer is to understand your credit inside and out Credit expert John Ulzheimer can give you all the tools you need to master the world of credit before or after you get into trouble and take the power back into your own hands Topics covered include The difference between a credit score and a credit report The best way to deal with collection agencies How to monitor your credit report Protecting yourself from identity theft The impact of student loans on your credit score How to opt out of unwanted credit card offers The Smart Consumer's Guide to Good Credit answers all of your questions about credit including the ones you didn't even know you should be asking and yes even explains the best ways to work toward improving a bad credit score

The Top Books of the Year My Fee Credit Report The year 2023 has witnessed a remarkable surge in literary brilliance, with numerous engrossing novels enthralling the hearts of readers worldwide. Lets delve into the realm of top-selling books, exploring the captivating narratives that have enthralled audiences this year. My Fee Credit Report : Colleen Hoover's "It Ends with Us" This touching tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover expertly weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can succeed. My Fee Credit Report : Taylor Jenkins Reid's "The Seven Husbands of Evelyn Hugo" This captivating historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reid's captivating storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic : Delia Owens' "Where the Crawdads Sing" This mesmerizing coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens spins a tale of resilience, survival, and the transformative power of nature, entrancing readers with its evocative prose and mesmerizing setting. These popular novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of captivating stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a brilliant and gripping novel that will keep you guessing until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

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