



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.

Improve Credit Report Templates

Steve Bucci



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How to Boost my Credit Score ARX Reads, Your credit score is one of the most important measures for your financial health. It tells creditors at first glance how responsibly you use credit. The better your score, the easier it will be for you to get approved for new loans or lines of credit. A high credit score opens the door to minimum interest rates when you take out a loan. If you want to improve your credit score, there are several simple things you can do. It takes a while to try and, in fact, some time. Here is a step-by-step guide to getting a better credit score.

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*.

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.

investing and entrepreneurial ventures **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. 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.

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. **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. **The Perfect Guide to Credit Repair** Perry Anderson, 2025-08-29 Credit Score Simplified: How to Build, Improve, and Maintain Excellent Credit. Your credit score can open doors or close them. From getting approved for the best credit cards to securing low-interest loans, even renting an apartment or landing a job, your score matters more than ever. This book breaks down everything you need to know about credit scores in simple, practical steps. Inside, you'll learn the most common credit scoring methods, including FICO, and how

they work What each scoring range means from poor to excellent Why payment history is the 1 factor in building credit Smart strategies to improve your score quickly and safely How to manage credit cards loans and debt to boost your rating Practical tips for automation and stress free bill management The habits that will keep your credit strong for life Whether you re just starting your financial journey or looking to push your score above 800 this guide will help you take control of your credit and your future Build confidence Gain financial freedom Learn how to master your credit score today The Everything Improve Your Credit Book Justin Pritchard,2007-02-12 A Simon Schuster eBook Simon Schuster has a great book for every reader

Credit Repair: Secrets to Repair Your Credit and Improve Your Score (The Ultimate Guide to Improve Your Credit Report & Achieve Credit Repair Quickly) Frank Jackson,101-01-01 In this book i will give you the best tips to improve your creditworthiness and some secrets that will help you realistically get the best possible score without having to wait many years for it You ll get all the dispute letter templates you may need So you ll exactly know what to write in any case if you don t receive an answer if you need to request the removal of negative items from the original creditor or if the credit bureau doesn t remove negative items disputed But above all you will learn what your rights are and how to enforce them once and for all In this book you will discover What credit repair is and how it works How to keep your score healthy simply and effectively Valuable strategies to repair your bad credit and immediately start applying them What section 609 is with ready to go templates How to properly dispute negative account with the credit bureau that created the report lot more In this book I will give you the best tips to improve your creditworthiness and some secrets that will help you realistically get the best possible score without having to wait many years for it You ll get all the dispute letter templates you may need So you ll exactly know what to write in any case if you don t receive an answer if you need to request the removal of negative items from the original creditor or if the credit bureau doesn t remove negative items disputed

Credit Repair Kit For Dummies Steve Bucci,2008-07-28 Now you can finally end the cycle of bad credit and get back on your feet by following the step by step advice and tools in Credit Repair Kit For Dummies 2nd Edition You ll find out everything you need to know about creating a solid plan to get your credit back on track You ll discover how to find your credit report review all of the information in it and learn how you can repair and spruce it up You ll learn how to communicate with creditors and how to budget so that you can pay your bills in full and on time You ll learn how to apply these credit strategies to all life situations from building credit with your life partner to financially surviving a divorce unemployment and student loans You will find out how to safe guard your identity so that other people don t damage your credit Find out how to Take charge of your credit Get help from credit counselors Request copies of your credit report Know how to interpret your credit report and credit score Avoid foreclosure Communicate with collectors lawyers and the courts Manage medical debt Safe guard your identity Complete with lists of ten tips to avoid identity theft and reduce damages ten ways you can prevent foreclosure ten methods for establishing and improving credit and ten strategies for handling financial emergencies Credit Repair Kit For

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