

How's this for credit repair?

109 Point Increase in 64 Days

KROLL FACTUAL DATA						
64 Days Later + 109 points, + 48 Points + 109 Points		Client Tracking	Requested by		Ari	
		Client Code	BX Date requested		04/29/2009 14:26:56	
Identification (as requested)						
Applicant's last name		Rc	First name	Middle	Suffix	DOB
Co-applicant's last name		SI	First name	Middle	Suffix	DOB
Residence Information (as requested)						
Present						
File Variations						
Equifax	BQ1					
Experian	BK1					15
Trans Union	BU1			SR		1
Trans Union	GU1					1
Equifax	CK1					1
Experian	CK1					15
Credit Score Information						
Repository	Brand	Type				R
Experian	Fair Isaac	FICO				
599	38 - Serious delinquency and public record or collection 10 - Ratio of balance to limit on bank revolving or other rev accts too high 18 - Number of accounts with delinquency 21 - Amount past due to accounts FACTA: TOO MANY INQUIRIES LAST 12 MONTHS					
Repository	Brand	Type				SR
Equifax	BEACON 5	FICO	1			
580	38 - Serious delinquency, and derogatory public record or collection filed 10 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts 18 - Number of accounts with delinquency 20 - Length of time since derogatory public record or collection is too short FACTA: Inquiries impacted this score.					
Repository	Brand	Type				SR
TransUnion	Empirica	FICO	1			
504	038 - Serious delinquency, and public record or collection filed 002 - Level of delinquency on accounts 13 - Time since delinquency is too recent or unknown 10 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts FACTA: Inquiries impacted the credit score and derogatory information is found in the file.					

KROLL FACTUAL DATA, (800);					
N	LP	Client Tracking	Requested by		
23	10	in	f		
SJ	18	Client Code	BX Date requested		
(7	(7	4	08/06/2009 11:08:39		
Identification (as requested)					
Applicant's last name		First name	Middle	Suffix	DOB
C				Sr	7
Co-applicant's last name		First name	Middle	Suffix	DOB
M					83
Residence Information (as requested)					
Present	1	# 7	S	1	
File Variations					
Equifax	BQ1	1	C	SR	
Experian	BX1	1	C	R	1
Trans Union	BU1	1	C	R	
Trans Union	CU1	1	M		1
Equifax	Q1	1		J	1
Experian	CX1	1	M		1
Credit Score Information					
708	Repository	Brand	Type	1	C
	Equifax	BEACON 5	FICO		SR
39 - Serious delinquency 08 - Too many inquiries last 12 months 18 - Number of accounts with delinquency 14 - Length of time accounts have been established					
64 Days later.. +109 points					
628	Repository	Brand	Type	1	SR
	TransUnion	Classic 04	FICO		
038 - Serious delinquency, and public record or collection filed 010 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts 021 - Amount past due on accounts 018 - Number of accounts with delinquency					
64 Days later... + 48 points					
FACTA: Inquiries impacted the credit score.					
613	Repository	Brand	Type	1	C
	Experian	Fair Isaac V2	FICO		R
38 - Serious delinquency and public record or collection 10 - Ratio of balance to limit on bank revolving or other rev accts too high 18 - Number of accounts with delinquency 21 - Amount past due to accounts					
64 Days later... + 109 points					
FACTA: TOO MANY INQUIRIES LAST 12 MONTHS					

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