

FANNIE MAE TEST CLIENT 1651 NW PROFESSIONAL PLAZA COLUMBUS, OH 43220	Requestor CBC39001	Loan Number 12569	Reference Number 999999500222001
	Date Requested 01/01/2024	Charges \$31.75	

CREDIT REPORT**Input Information**

MARY HOMEOWNER 175 13TH ST WASHINGTON, DC 20013	SSN 500-22-2000	DOB -
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Residence Information

175 13TH ST, WASHINTON, DC, 20013	From 10/04
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Employment Information

EMPLOYER X - PROFESSIONAL	From 10/91
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Scoring

783	Equifax BEACON 5.0 SCORE	771	Experian FAIR ISAAC SCORE 2	768	TransUnion CLASSIC 04 SCORE
39	SERIOUS DELINQUENCY	38	SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED		
18	NUMBER OF ACCOUNTS WITH DELINQUENCY	13	TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN		
14	LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED	18	NUMBER OF ACCOUNTS WITH DELINQUENCY		
13	TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN	20	TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT		
FACTA: NUMBER OF INQUIRIES AFFECTED THE SCORE					

FACTA Regulatory Messages

THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE	EFX
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Public Records

No public records found.

Standard Factual Report Bad Credit

**United States. Congress. House.
Committee on Banking and Currency.
Subcommittee on Consumer Affairs**

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The Credit Industry United States. Congress. Senate. Committee on the Judiciary. Subcommittee on Antitrust and Monopoly,1969 Investigates practices and economic influence of private credit agencies and reporting systems Fair Credit Reporting United States. Congress. Senate. Committee on Banking and Currency. Subcommittee on Financial Institutions,1969 **Mortgagees Guide Application Through Commitment** United States. Department of Housing and Urban Development,1970 **Credit Industry** United States. Congress. Senate. Committee on the Judiciary. Subcommittee on Antitrust and Monopoly,1968 Investigates practices and economic influence of private credit agencies and reporting systems **Fair Credit Reporting, Hearings Before the Subcommittee on Financial Institutions of ..., 91-1 on S. 823 ..., May 19, 23, 1969** United States. Congress. Senate. Committee on Banking and Currency,1969 **Fair Credit Reporting Act--1973** United States. Congress. Senate. Committee on Banking, Housing and Urban Affairs. Subcommittee on Consumer Credit,1973 Fair Credit Reporting Act United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Consumer Affairs and Coinage,1989 **Federal Information Processing Standards Publication** , Code of Federal Regulations ,2005 *Consumer Problems with Credit Reporting Bureaus* United States. Congress. Senate. Committee on Commerce, Science, and Transportation. Subcommittee on the Consumer,1992 Competition in Real Estate and Mortgage Lending: Pursuant to S. Res. 32, Section 4, Boston, September 13, 14, and 15, 1971 United States. Congress. Senate. Committee on the Judiciary. Subcommittee on Antitrust and Monopoly,1972 **The Fair Credit Reporting Act and Issues Presented by Reauthorization of the Expiring Preemption Provisions** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,2004 **Fair Credit Reporting Amendments of 1975** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Consumer Affairs,1976 **Fair Credit Reporting Amendments of 1975, Hearings Before the Subcommittee on Consumer Affairs of ..., 94-1 on S.1840 ..., October 22, 23, 29 and November 18, 1975** United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,1975 *Wiley 2021 Interpretation and Application of IFRS Standards* PKF International Ltd,2021-04-14 Wiley Interpretation and Application of IFRS Standards The 2021 reference for the interpretation and application of the latest international standards Wiley IFRS Standards 2021 is a revised and comprehensive resource that includes the information needed to interpret and apply the most recent International Financial Reporting Standards IFRS as outlined by the International Accounting Standards Board IASB This accessible resource contains a wide range of practical examples as well as invaluable guidance on the expanding framework for unified financial reporting The authors provide IFRIC interpretations and directions designed to ensure a clear understanding of the most recent standards The IFRS standards are ever evolving therefore it is essential that professionals and students have the information needed to apply the standards correctly in real world cases Wiley IFRS Standards 2021 offers a complete up to

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