



Show applicants from every credit band how to improve their score and lock in the best rate and terms

	Applicant NMYXIZOG QNZ	Co-applicant
TransUnion	Not ordered	Not ordered
Experian	Not ordered	Not ordered
Equifax	<b>791</b> Current score	<b>803</b> <sup>+12</sup> Potential score
		Not ordered

[Choose plan](#)

Settings Used: Available cash: \$10,000. | Timeframe: Immediate

Current scores (called bureau scores) are provided by the credit bureaus. Predicted scores (called potential scores) and score changes (called potential improvements or score improvements) are provided by CreditXpert Inc. ("CXI") and are not bureau or FICO scores or changes. Predicted scores and score changes simulated by CreditXpert® products are only estimates. CXI does not guarantee that scores from any other company will change by the same amount, in the same way, or at all, or that correcting credit report information will result in a score improvement. CreditXpert products are based on credit reports from the bureaus. CXI is not responsible for inaccurate results, including any due to incorrect, incomplete, or outdated credit report information or incorrect assumptions about the future. CXI is not a credit counseling or credit repair organization. CXI is not endorsed by Equifax, Experian, TransUnion or FICO. THE FOREGOING IS NOT INTENDED TO PROVIDE OR IMPLY WARRANTIES OF ANY KIND. CREDITXPRT PRODUCTS ARE PROVIDED ON AN "AS IS" BASIS, AND CREDITXPRT INC. AND ITS DISTRIBUTORS DISCLAIM ANY AND ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, SYSTEM INTEGRATION, NON-INTERFERENCE AND/OR ACCURACY OF INFORMATIONAL CONTENT.

Copyright © 2000-2026 CreditXpert Inc. All rights reserved. CreditXpert® is a registered trademark of CreditXpert Inc.

1121 NW Main St  
Spokane Valley, WA 99119  
[www.sharperlending.com](http://www.sharperlending.com)



Tel: 8004521174  
4443334452  
Fax: 3333333352  
E-Mail: [tech@sharperlending.com](mailto:tech@sharperlending.com)

## CRA Test Company

REQUESTED BY:

### TestCompany

1211 N MAIN ST ,

<b>Attention:</b>	ADMIN	<b>Prepared By:</b>		<b>Report Type:</b>	TELCO TEST
<b>Reference #:</b>	ZAFHK-0161875	<b>Request Date:</b>	6/8/2026	<b>Sources:</b>	EFX
<b>Password:</b>	QB8H2JF8Zn	<b>Completed Date:</b>	6/8/2026	<b>Loan Type:</b>	
<b>Client Loan #:</b>		<b>Client #:</b>	324	<b>ECOA Type:</b>	INDIVIDUAL
<b>AUS Reference #:</b>				<b>Price:</b>	\$ 0.00
<b>Loan Officer:</b>				<b>Tax:</b>	\$ 0.00
				<b>Total:</b>	\$ 0.00

## Applicant Information

<b>Applicant:</b>	QNZ, NMYXIZOG	<b>DOB:</b>		<b>SSN#:</b>	666-00-9212
<b>Street Address:</b>	72329 ADOUHNG	<b>Marital Status:</b>			
<b>City, State, Zip:</b>	SAINT CHARLES, ID 83272	<b>Own/Rent:</b>			
<b>Length of Time:</b>		<b>Dependants:</b>			
<b>Property:</b>					

FICO<sup>®</sup> SCORE SIMULATOR

CHECKUP

## Score Information

EFX FACTA BEACON 5.0      **791**      Range 334 to 818      FOR: QNZ, NMYXIZOG T

Score Date: 6/8/2026

- 30 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- 05 TOO MANY ACCOUNTS WITH BALANCES
- 23 NUMBER OF BANK OR NATIONAL REVOLVING ACCOUNTS WITH BALANCES
- 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

## Employment Information

Applicant		Applicant	
<b>Employer:</b>	THJCOZYQSZEQNMKNB	<b>Employer:</b>	
<b>Position Held:</b>	YUEWNLDJBQX	<b>Position Held:</b>	
<b>Start/Stop Dates:</b>		<b>Start/Stop Dates:</b>	
<b>Income:</b>		<b>Income:</b>	
<b>Verified By/Date:</b>		<b>Verified By/Date:</b>	

*See Additional Employment section for more information.*

## Trade Information

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due	
	Account Number		DLA		Credit Limit		Acct. Type	ECO A	#Mo	Times Past Due	
								30	60	90	
EFX TEST 7294249291115 AUTO FIXED RATE	04/26 04/26	07/25	9925	8811	195 INST	01 I	09	0	0	0	
EFX TEST 273086430090 CREDIT CARD	04/26 05/26	04/21	2082 2300	1607	81 REV	01 I	60	0	0	0	
EFX TEST 1564735846313 CHARGE	04/26 05/26	12/24	2995 5000	390	27 REV	01 I	16	0	0	0	
EFX TEST 110826506770 FLEXIBLE SPENDING CREDIT CARD	04/26 05/26	02/24	7323 10000	350	35 REV	01 I	27	0	0	0	
EFX TEST 9592207233256 CREDIT CARD	04/26 05/26	01/03	1495 2900	159	28 REV	01 I	99	0	0	0	
EFX TEST 9873059320139 CREDIT CARD	04/26 05/26	05/21	275 750	6	6 REV	01 I	60	0	0	0	
EFX TEST 4069243541419 CHARGE	04/26 03/24	04/23	0 800	0		01 I	05	0	0	0	
EFX TEST 4287227835511 CLOSED OR PAID ACCOUNT/ZERO BALANCE ACCOUNT CLOSED DUE TO INACTIVITY	04/26	02/24	0 1800	0		01 I	27	0	0	0	
EFX TEST 4287227835511 ACCOUNT TRANSFERRED OR SOLD CHARGE	12/25 03/24	04/23	329 800	0		01 I	32	0	0	0	
EFX TEST 4521021091671 CREDIT CARD	04/26 02/26	01/26	67 2800	0		01 I	04	0	0	0	
EFX TEST 6752825632917 CHARGE	04/26 10/23	08/22	132 350	0		01 I	45	0	0	0	
EFX TEST 7294249291115 CREDIT CARD	04/26 10/25	04/22	1280 2300	0		01 I	49	0	0	0	
EFX TEST 7313267118654 CHARGE	04/26 05/26	02/14	2468 3000	0		01 I	99	0	0	0	

## Trade Information

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due
	Account Number		DLA				Credit Limit	Acct. Type	ECO A	#Mo
							30	60	90	
EFX TEST 8205455931660 CREDIT CARD	04/26 09/25	07/21	788 1750	0	REV	01 I	58	0	0	0
EFX TEST 8205455931660	12/17	06/11	0 400	0	OPEN	01 A	77	0	0	0
EFX TEST 8386143044295 CREDIT CARD	04/26 01/25	04/22	1088 1100	0	REV	01 I	48	0	0	0
EFX TEST 8386143044295 CREDIT CARD	04/26 10/25	08/21	448 1100	0	REV	01 I	56	0	0	0
EFX TEST 855229865613 CHARGE	04/26 11/25	01/23	0 200	0	REV	01 I	40	0	0	0
EFX TEST 874129085135 CLOSED OR PAID ACCOUNT/ZERO BALANCE	11/16 11/16	08/08	4020 3705	0	REV	01 A	99	0	0	0
EFX TEST 8741290851352 CREDIT CARD	04/26 05/24	07/23	482 500	0	REV	01 I	33	0	0	0

## Collection Information

No Collections exist in this section.

## Public Record Information

No Public Records returned from requested bureau(s).

## Additional Employment Information

### Current Employment - Applicant

Employer: THJCOZYQSZEQNMKNB	Type of Business:
	Phone:
	Position: YUEWNLDJBQX
Salary or Wage:	Hire Date:
Date Verified:	Verified By:
	Date Discharged:
	Title:

### Former Employment - Applicant

Employer: EQUIFAX	Type of Business:
	Phone:
	Position: NOROLL
Salary or Wage:	Hire Date:
Date Verified:	Verified By:
	Date Discharged:
	Title:

## Additional Address Information

### Current Address(es)

Date Reported	Move In Date	Move Out Date	Length of Time	Rent Amount	Unit Number	Own/Rent/ Other	Number of Lates	Balance
---------------	--------------	---------------	----------------	-------------	-------------	--------------------	--------------------	---------

72329 ADOUHNG PIKE, SAINT CHARLES, ID 83272

04/01/2026

Landlord/Mortgage Company:

Phone:

Verified Date:

Verified By:

### Former Address(es)

Date Reported	Move In Date	Move Out Date	Length of Time	Rent Amount	Unit Number	Own/Rent/ Other	Number of Lates	Balance
---------------	--------------	---------------	----------------	-------------	-------------	--------------------	--------------------	---------

071 ZOMQDRMAUS RUN, LEWISTON, ID 99473

04/01/2026

Landlord/Mortgage Company:

Phone:

Verified Date:

Verified By:

331 AIWULM CPE, SAN DIEGO, CA 92038

12/01/2017

Landlord/Mortgage Company:

Phone:

Verified Date:

Verified By:

## The following AKA(s) were reported

Name	SSN #	DOB
------	-------	-----

JKL, TYJWEKTD L \*\*

QNZ, NMYXIZOG T

TGD, FSB K \*\*

*\*\* Indicates Additional Information May Exist*

## Telco, Pay TV and Utilities

### NMYXIZOG QNZ

Total Number of Connections Within 3 Months Across All Accounts	0
Total Number of Connections Within 6 Months Across All Accounts	0
Total Number of Connections Within 12 Months Across All Accounts	0
Total Number of Connections Within 24 Months Across All Accounts	0
Total Number of Connections Within 36 Months Across All Accounts	0
Total Number of Connections Within 48 Months Across All Accounts	0
Total Number of Satisfactory Occurrences Within 3 Months Across All Accounts	0
Total Number of Satisfactory Occurrences Within 6 Months Across All Accounts	0
Total Number of Satisfactory Occurrences Within 12 Months Across All Accounts	0
Total Number of Satisfactory Occurrences Within 24 Months Across All Accounts	0
Worst Last Reported Status on All Accounts	1
Worst Status on All Accounts Reported within 6 Months	0
Worst Status on All Accounts Reported within 12 Months	0
Worst Status on All Accounts Reported within 24 Months	0
Age Oldest Connection Across All Accounts	667
Number Months Since Most Recent 31+ DPD or Derogatory Across All Accounts	Not enough information to

## Telco, Pay TV and Utilities

	calculate attribute value
Number Months Since Most Recent 61+ DPD or Derogatory Across All Accounts	Not enough information to calculate attribute value
Number Months Since Most Recent 91+ DPD or Derogatory Across All Accounts	Not enough information to calculate attribute value
Total Last Reported Balances of 61+ DPD All Accounts Within 6 Months	Not enough information to calculate attribute value
Total Last Reported Balances of 91+ DPD All Accounts Within 6 Months	Not enough information to calculate attribute value
Total Last Reported Balances of Derogatory All Accounts Within 3 Months	Not enough information to calculate attribute value
Total Last Reported Balances of Derogatory All Accounts Within 6 Months	Not enough information to calculate attribute value
Total Last Reported Balances of Derogatory All Accounts Within 12 Months	Not enough information to calculate attribute value
Total Last Reported Balances of Derogatory All Accounts Within 24 Months	Not enough information to calculate attribute value
Total Last Reported Balances of Derogatory Ever on All Accounts	Not enough information to calculate attribute value
Total Last Reported Payment of Open Accounts Within 3 Months Across All Industries	0.00
Total Last Reported Payment of Open Accounts Within 6 Months Across All Industries	0.00
Percent of Accounts Never Delinquent or Derogatory Within 6 Months to Total Accounts Across All Accounts	0.00
Percent of Accounts Never Delinquent or Derogatory Within 12 Months to Total Accounts Across All Accounts	0.00
Percent of Accounts Never Delinquent or Derogatory Within 24 Months to Total Accounts Across All Accounts	0.00
Percent of 31+ DPD Occurrences to Total Occurrences Within 24 Months Across All Accounts	Not enough information to calculate attribute value
Total Number of Trades Reported Within 3 Months Across Mobile Accounts	No Mobile Accounts
Total Number of Trades Reported Within 6 Months Across Mobile Accounts	No Mobile Accounts
Total Number of Trades Reported Within 12 Months Across Mobile Accounts	No Mobile Accounts
Total Last Reported Payment of Open Accounts Within 3 Months Across Mobile Industries	No Mobile Accounts
Total Last Reported Payment of Open Accounts Within 6 Months Across Mobile Industries	No Mobile Accounts
Percent of Accounts Never Delinquent or Derogatory Within 24 Months to Total Accounts Across Mobile Accounts	No Mobile Accounts
Total Number of Satisfactory Occurrences Within 3 Months Across Pay TV Accounts	0
Total Number of Satisfactory Occurrences Within 6 Months Across Pay TV Accounts	0
Total Number of Satisfactory Occurrences Within 12 Months Across Pay TV Accounts	0
Total Number of Satisfactory Occurrences Within 24 Months Across Pay TV Accounts	0
Age Oldest Connection Across Pay TV Accounts	514
Age Newest Connection Across Pay TV Accounts	514
Number Months Since the Most Recent Connection Satisfactory Across Pay TV Accounts	514
Number Months Since Most Recent Satisfactory Across Landline Accounts	33
Total Number of Accounts	4

## Telco, Pay TV and Utilities

Total Number of Open Accounts	2
Percent of Satisfactory Accounts to Total Accounts Within 24 Months Across All Accounts	Not enough information to calculate attribute value
Age Oldest Connection Satisfactory Across All Accounts	667
Worst Status on Open Accounts Within 3 Months Across All Accounts	0
Average Number Months Since Connections on open Accounts Across All Accounts	331
Number Months Since Most Recent Maximum Delinquency or Derogatory Across All Accounts	Not enough information to calculate attribute value
Total Last Reported Past Due Amounts of Open Accounts Within 24 Months Across All Trades	0.00
Maximum Balances on Open Accounts Within 24 Months Across All Trades	Not enough information to calculate attribute value

**THE TELCO, PAY TV AND UTILITIES ATTRIBUTES MAY NOT BE USED BY CLIENT OR ANY APPROVED GOVERNMENT AGENCY OR A PRIVATELY-HELD, QUASI-GOVERNMENTAL ENTITY (APPROVED GSE), PRIVATE ISSUER OR ANY OTHER PERSON, IN WHOLE OR IN PART, TO TAKE ANY ADVERSE ACTION.** Telco, Pay TV & Utilities Attributes may only be used for purposes of delivery to Approved GSEs, and certain private issuers to be used (i) as a secondary risk factor for mortgage loan assessment, and (ii) in the creation and underwriting of mortgage-backed securities, in accordance with the Agreement for Service. The Telco, Pay TV & Utilities Attributes are based on information in the third-party consumer reporting agency database of NCTUE provided through Equifax as a reseller. The NCTUE database does not include Equifax credit information, and Equifax is not a member of NCTUE, nor does Equifax own any aspect of NCTUE.

## Telco, Pay TV and Utilities - Sources

Data Source	Address	Telephone	Website
NCTUE	Exchange Service Center P.O. Box 105161 Atlanta, GA 30348	866-343-2821	<a href="http://www.nctue.com/consumers">http://www.nctue.com/consumers</a>

This credit report is for the intended use of originating entity only. Use of this credit report by any other entity other than the originating entity constitutes second use. Second use users are required to post a secondary use inquiry on the consumer credit file. In addition, a Client Service Agreement must be completed and forwarded to the originating Credit Reporting Agency. Second use users can log onto the following website to post second use information and obtain a copy of the Client Service Agreement. <https://beta.xpertonline.net/SecondUse>

\*\*\* END OF REPORT - 6/8/2026 10:11:33 AM \*\*\*

# TestCompany

1211 N MAIN ST

## CRA Test Company

1121 NW Main St  
Spokane Valley, WA 99119

[www.sharperlending.co](http://www.sharperlending.co)

Tel: 8004521174

4443334452

Fax: 3333333352

E-Mail: tech@sharperlending.com

### Return Service Requested

QNZ, NMYXIZOG

72329 ADOUHNG

SAINT CHARLES, ID 83272

Reference #: ZAFHK-0161875

Request Date: 6/8/2026

Completed Date: 6/8/2026

## Your Credit Score and the Price You Pay For Credit

### What you should know about credit scores

Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.

### How we use your credit score

Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.

### The range of scores

Score ranges vary by model. The score ranges applicable to your scores are shown in graphs below.

Generally, the higher your score, the more likely you are to be offered better credit terms.

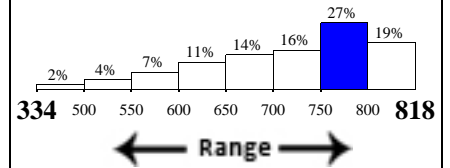
The following boxes contain information about your credit. You will see your credit score and the name of the credit bureau. You will also see a list of key factors that adversely affected your credit score, as well as a graph that displays where your score ranks in relation to other U.S. Consumers.

### EQUIFAX FACTA BEACON 5.0 (6/8/2026)

TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT  
TOO MANY ACCOUNTS WITH BALANCES

**791** NUMBER OF BANK OR NATIONAL REVOLVING ACCOUNTS WITH  
BALANCES

LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED



## **What if there are mistakes in your credit report?**

You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency

It is a good idea to check your credit report to make sure the information it contains is accurate.

## **How can you obtain a copy of your credit report?**

Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.

To order your free annual credit report---

By telephone: Call toll-free: 1-877-322-8228

On the web: Visit [www.annualcreditreport.com](http://www.annualcreditreport.com)

By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at [www.ftc.gov/bcp/online/include/requestformfinal.pdf](http://www.ftc.gov/bcp/online/include/requestformfinal.pdf)) to:

Annual Credit Report Request Service

P.O. Box 105281

Atlanta, GA 30348-5281

## **How can you get more information?**

For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's Web site at [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore)

# SCORE(S) DISCLOSURE

## NOTICE TO HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency (credit bureau) distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information a consumer reporting agency (credit bureau) or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency (credit bureau) at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency (credit bureau) plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender

**\*\*The credit reporting agency (CRA) is allowed to charge a reasonable fee for this disclosure\*\***

EQUIFAX

PO BOX 740241, ATLANTA, GA 30374

(800) 685-1111