

🗎 3029.2 PLEASANT, WILBERT

PRBC Credit Profile w/ FICO® Expansion® Score

Reported: 02-25-2010

Applicant Information					
Applicant Name:	WILBERT PLEASANT				
Additional Aliases:	PLEASANT WILL WILBUR PLEASANT W.B. PLEASANT				
Date of Birth:	03/05/1969				
Social Security Number:	123-45-6789				
State of Issuance:	NJ				
Issue Date Range:	01-01-1969 ▶ 12-31-1969				
SSN/ITIN Status:	Valid SSN				
Death Master Plus:	Not Deceased				

Add	ress	Inforr	mation

Driver's License:

Last Known Address: 1932 CIRCLE CT.

DAYTONA, FL 85006

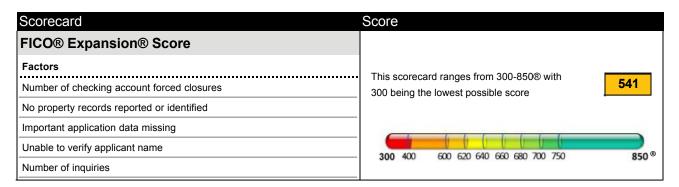
NJ D123Z45678

Deliverable Address: Accepts US Mail Type of Address: Commercial Building Home Phone: (215) 555-1212 Work Phone: (856) 555-1212 PO BOX 1234 Additional Addresses:

TAMPA, FL 05050

FICO® Expansion® Score				
	541			
Collections	Public Records	OFAC		
NO	YES	No Hit		
Credit Overviev	V			
Delinquencies		0		
Collections		0		
Bankruptcies		0		
Liens		0		
Judgments	3			
Suits	0			
Evictions	0			
Foreclosures	0			
Repossessions	0			
Charge Offs		0		
Banking Detail (Reta	il Items)	1		
Banking Detail (Acco	2			
Banking Detail (Prev	5			
Banking Detail (Chec	0			
Inquiries	7			
Current \ Past \ Oper	n Accounts	0 \ 0 \ 0		
		•		

Predictive Repayment Habits Summary	Qty.	Amt.
Bad Checks / NSF (Totals)	1	\$84.61
Writeoffs (Totals)	0	0
Credit Card Rejections (Totals)	0	0
Sent To Collections (Totals)	0	0
Returns (Totals)	0	0
Delinquencies (Totals)	0	0



Public Records

Civil Judgment

District Court

Court Name \ Number: Plantiff:

> Docket: 930211111 Attorney: JOE ATTORNEY

\$8,000 Amount

\$0 Assets

\$0 iability

ACC Designator: Individual Account Industry: Misc/Public Record

Member Number: 0494020R

Orig.: 04-08-2000 Rept.: 05-16-2004 Paid: 05-15-2004

Civil Judgment

District Court

ACC Designator: Individual Account Industry: Misc/Public Record

Court Name \ Number: Plantiff: ABC, Co.

Docket: 930100000

Attorney: Ferks and Derks Member Number: 05041165 \$16,000

Amount

\$0

\$0 _iability

Orig.: 04-08-2000 Rept.: 05-16-2004 Paid: 05-15-2004

Civil Judgment

District Court

ACC Designator: Individual Account Industry: Misc/Public Record

Court Name \ Number:

Plantiff: ABC, Co. Docket: 10101010

Attorney: DEWEY ASSOC. Member Number: 0494023F

\$5,000 Amount

\$0

\$0 iability

Orig.: 04-08-2000 Rept.: 05-16-2004 Paid: 05-15-2004

Property Report

Record Type: Assessor

Tax Year: 2008

\$0 Total Value

\$596 \$77,708 Tax Amount

Market Improvement Value \$53,775

Assessed

Value

\$62,510 Market Land

Value

\$140,218 **Total Market**

Value

1932 CIRCLE CT. DAYTONA FL 33110-1048 **Property Address:**

First Owner: PLEASANT, WILBERT

Owner Address: PO BOX 4321 TAMPA FL 33680-0043

Second Owner:

OA0492343740 Unique ID:

Parcel #:

Unformatted Parcel #: A30281946N000007000240 Legal Description: SEMINOLE CREST ESTATES E 20 FT OF

LOT 24 AND W 50 FT OF LOT 25 BLOCK 7

Subdivision Name:

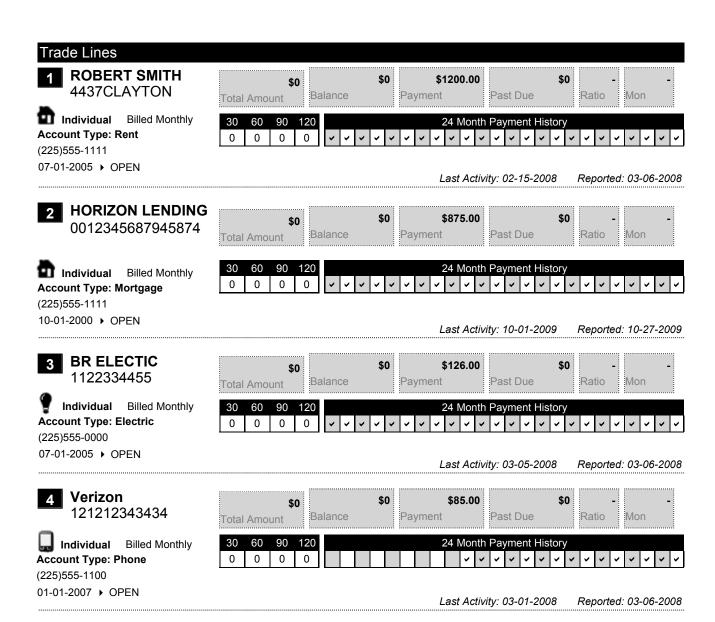
SINGLE FAMILY RESIDENTIAL Land Usage:

Year Built: 1978

Living Size: 2100 SQ.FT.

Bedrooms: 3 Full Baths: 2 Half Baths: 1

Recording Date: 10-12-2009



Inquiries			
Date	Account	Subcode	Phone No.
11-03-2009	Coastline Credit Union		
10-28-2009	W. Mackey Realty		
10-26-2009	Hillside Property Management		
10-23-2009	Summit Apartments		
10-23-2009	Lakeview Rentals		
10-20-2009	Springfield Lincoln Mercury		
10-19-2009	Tony S's Auto Sales		

Banking Detail Report

RETAIL ITEMS SUMMARY

	30 days	60 days	90 days	180 days	1 year	2 years	3 years
Open Items - Count	0	0	0	0	0	0	0
Open Items - Dollar Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Paid Items - Count	0	0	0	0	0	0	0
Paid Items - Dollar Amount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Maximum dollar amount of an open item:

Minimum check number on an open item:

Days since most recent open item:

Minimum number of days to pay:

Episode span of all items:

210.10

4387

710

Minimum number of days to pay:

0

Maximum dollar amount of a paid item:

Minimum check number on a paid item:

Days since most recent paid item:

0

Maximum number of days to pay:

0

RETAIL ITEMS

Returned Check 1

 Account Number:
 00000000011122001

 Driver's License Number:
 987645321D Z

 Check Date:
 8/16/2009

 Check Amount:
 \$84.61

ACCOUNT CLOSURES SUMMARY

	30 days	60 days	90 days	180 days	1 year	2 years	3 years	5 years
Closures - Count	00	00	01	01	01	01	01	02
Fraud closure quantity:		0	Days since most recent closures:					0061
Days since first closures:		1529	Average number of days between closures				0734	

ACCOUNT CLOSURES

Account Closure 1

Institution Name:	ARIZONA FEDERAL CREDIT UNION	Account Number:	0000000000000746298
ABA Number:	32217279	Reason Code:	6
Date:	12232009	Institution State:	AZ
Institution ZIP Code:	85008	Amount:	\$0.00
Paid Date:			
Account Closure 2			

Institution Name:	CHEVY CHASE BANK

Account Number:	0000000000483271853
Account Number.	000000000483271853
Reason Code:	Α
Institution State:	MD
Amount:	\$0.00

Banking Detail Report (cont.)

ACCOUNT INQUIRIES

SUMMARY	30 days	60 days	90 days	180 days	1 year	2 years	3 years
Inquries - Count	00	00	01	01	01	05	07

Number of days since first inquiry: 0927 Number of days since last inquiry: 0065

ACCOUNT INQUIRIES DETAIL

Inquiry 1

Institution Name:	JP MORGAN CHASE	Inquiry Date:	12192009
Institution State:	ОН	Institution Zip:	43240
Inquiry 2			
Institution Name:	JP MORGAN CHASE	Inquiry Date:	12162009
Institution State:	AZ	Institution Zip:	85251
Inquiry 3			
Institution Name:	MEDIAN BANK, N.A.	Inquiry Date:	06262008
Institution State:	AZ	Institution Zip:	98010
Inquiry 4			
Institution Name:	WASHINGTON MUTUAL BANK	Inquiry Date:	06162008
Institution State:	WA	Institution Zip:	98010

CHECK ORDERS SUMMARY

	30 days	60 days	90 days	180 days	1 year	2 years	3 years
Orders - Count	0	0	0	0	0	0	0
Checks Ordered - Count	0	0	0	0	0	0	0
Number of days since first order:		985	Minimum number of checks ordered:				100
Number of days since last order:		120	Maximum number of checks ordered:				150
Number of different accounts:		3	Average number of checks ordered:			ered:	100

Banking Detail Report (cont.)

CHECK ORDERS DETAIL

Check Order 1

Institution Name:	Springfield C	Community Bank	Account Number:	0000000300000419032		
ABA Number:		30108085	Quantity Ordered:		150	
Last Start Number:		1451				

Messages		
Туре	Code	Description
ALERT	04	No Record Found.
TransactionID		20030
ReportedItem		associated with account abuse.
ReportedItem		JP MORGAN CHASE reported an inquiry on December 19, 2009.
ReportedItem		JP MORGAN CHASE reported an inquiry on February 16, 2009.
ReportedItem		MERIDIAN BANK, N.A. reported an inquiry on June 26, 2008.
ReportedItem		WASHINGTON MUTUAL BANK reported an inquiry on June 16, 2008.
ReportedItem		COMERICA BANK reported an inquiry on May 15, 2008.
ReportedItem		A public record filed on 8/21/2007 in the amount of 6482 was reported.
ReportedItem		A public record filed on 1/18/2007 in the amount of 2408 was reported.
ReportedItem		A public record with case number SC-00662600-2006-DC filed on 11/8/2006 in the amount of 2448.12 was reported.
ReportedItem		CHEVY CHASE BANK reported an account closure on April 11, 2006, associated with Non-sufficient Funds (NSF) activity.
ReportedItem		SUNTRUST BANK reported an account closure on December 16, 2005, associated with Non-sufficient Funds (NSF) activity.
ReportedItem		A third-party risk score was used within the calculation of the FICO Expansion score. The top reasons indicating the factors that influenced that score are the following: 1) Important application data missing. 2) Unable to verify applicant name.