

# 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:	<b>Valid SSN</b>
Death Master Plus:	<b>Not Deceased</b>
Driver's License:	NJ D123Z45678

### FICO® Expansion® Score

**541**

Collections	Public Records	OFAC
NO	YES	No Hit

### Credit Overview

Delinquencies	0
Collections	0
Bankruptcies	0
Liens	0
<b>Judgments</b>	<b>3</b>
Suits	0
Evictions	0
Foreclosures	0
Repossessions	0
Charge Offs	0
<b>Banking Detail (Retail Items)</b>	<b>1</b>
<b>Banking Detail (Account Closures)</b>	<b>2</b>
Banking Detail (Previous Inquiries)	5
Banking Detail (Check Orders)	0
Inquiries	7
Current \ Past \ Open Accounts	0 \ 0 \ 0

### Address Information

Last Known Address:	1932 CIRCLE CT. DAYTONA, FL 85006
Deliverable Address:	Accepts US Mail
Type of Address:	Commercial Building
Home Phone:	(215) 555-1212
Work Phone:	(856) 555-1212
Additional Addresses:	PO BOX 1234 TAMPA, FL 05050

### Predictive Repayment Habits Summary

	Qty.	Amt.
<b>Bad Checks / NSF (Totals)</b>	<b>1</b>	<b>\$84.61</b>
Writeoffs (Totals)	0	0
Credit Card Rejections (Totals)	0	0
Sent To Collections (Totals)	0	0
Returns (Totals)	0	0
Delinquencies (Totals)	0	0

### Scorecard

FICO® Expansion® Score
<b>Factors</b>
Number of checking account forced closures
No property records reported or identified
Important application data missing
Unable to verify applicant name
Number of inquiries

### Score

This scorecard ranges from 300-850® with 300 being the lowest possible score

**541**

300 400 600 620 640 660 680 700 750 850®

## Public Records

### 1 Civil Judgment District Court

ACC Designator: Individual Account  
Industry: Misc/Public Record

Court Name \ Number:  
Plaintiff:  
Docket: 930211111  
Attorney: JOE ATTORNEY  
Member Number: 0494020R

<b>\$8,000</b>	<b>\$0</b>	<b>\$0</b>
Amount	Assets	Liability

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

### 2 Civil Judgment District Court

ACC Designator: Individual Account  
Industry: Misc/Public Record

Court Name \ Number:  
Plaintiff: ABC, Co.  
Docket: 930100000  
Attorney: Ferks and Derks  
Member Number: 05041165

<b>\$16,000</b>	<b>\$0</b>	<b>\$0</b>
Amount	Assets	Liability

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

### 3 Civil Judgment District Court

ACC Designator: Individual Account  
Industry: Misc/Public Record

Court Name \ Number:  
Plaintiff: ABC, Co.  
Docket: 10101010  
Attorney: DEWEY ASSOC.  
Member Number: 0494023F

<b>\$5,000</b>	<b>\$0</b>	<b>\$0</b>
Amount	Assets	Liability

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

## Property Report

### Record Type: Assessor Tax Year: 2008

<b>\$0</b>	<b>\$596</b>	<b>\$77,708</b>	<b>\$53,775</b>	<b>\$62,510</b>	<b>\$140,218</b>
Total Value	Tax Amount	Market Improvement Value	Assessed Value	Market Land Value	Total Market Value

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

First Owner: PLEASANT, WILBERT  
Owner Address: PO BOX 4321 TAMPA FL 33680-0043  
Second Owner:  
Unique ID: OA0492343740  
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:  
Land Usage: SINGLE FAMILY RESIDENTIAL  
Year Built: 1978  
Living Size: 2100 SQ.FT.  
Bedrooms: 3  
Full Baths: 2  
Half Baths: 1

Recording Date: 10-12-2009



# 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:	210.10	Maximum dollar amount of a paid item:	.0
Minimum check number on an open item:	4387	Minimum check number on a paid item:	0
Days since most recent open item:	710	Days since most recent paid item:	0
Minimum number of days to pay:	0	Maximum number of days to pay:	0
Episode span of all items:	0		

## RETAIL ITEMS DETAIL

### Returned Check 1

Merchant Name:	BIG AL'S SERVICE STATION	Account Number:	00000000011122001
ABA Number:	10101010	Driver's License Number:	987645321D Z
Driver's License State:	NJ	Check Date:	8/16/2009
Check Number:	146	Check Amount:	\$84.61
Paid Date:			

## 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 DETAIL

### Account Closure 1

Institution Name:	ARIZONA FEDERAL CREDIT UNION	Account Number:	00000000000000746298
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:	00000000000483271853
ABA Number:	25507198	Reason Code:	A
Date:	04112006	Institution State:	MD
Institution ZIP Code:	20707	Amount:	\$0.00
Paid Date:			

## Banking Detail Report (cont.)

### ACCOUNT INQUIRIES SUMMARY

	30 days	60 days	90 days	180 days	1 year	2 years	3 years	
Inquiries - 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: OH 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:				100	

## Banking Detail Report (cont.)

### CHECK ORDERS DETAIL

#### Check Order 1

Institution Name:	Springfield Community Bank	Account Number:	00000000300000419032
ABA Number:	30108085	Quantity Ordered:	150
Last Start Number:	1451		

### Messages

Type	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.