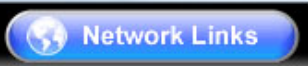


Loan Application and Credit Report Ideas

Prototypes of Design Ideas
That Are On the Drawing Board

As of September 7, 2010
All prototypes are subject to change



Experian Credit Report - Analysis

Report # 78477

Name WA ██████████ RT C FICO score 0634
 SSN 38 ████████ 73 Birth year 1986 Requested Mar 01, 2010 Bankruptcy/MDS score 0000

Address		Employer
Current	12505 CANADA RD BIRCH RUN MI 48415 - 9726	Current
	Reported Aug 2004	
Previous	8240 BRIARWOOD DR BIRCH RUN MI 48415 - 8524	Previous

# Inquiries	2	Last 6 months	No Data
Last inquiry	Jul 30, 2009		
# Satisfactory accounts	5	Trade Line	
# Trade lines	18	Trade Line	
# Paid off loans	No Data		
Oldest trade line	Aug 20, 2004		

Installment balance	9,372
Scheduled/estimated payments	320
Real estate estimated balance	No Data
Real estate estimated payment	No Data
Revolving line estimated balance	1,477
Revolving line available	No Data

Public records	No Data
Past due amount	No Data
Currently delq/derogatory	3 Trade Line
Past delinquent/derogatory	2 Trade Line

File received status **COMPLETE** Fraud summary **RETAIL TRADE BUSINESS**

- Cancel F7
- View Detail in Report Format F9
- View Pre-Screening Results F10
- Print Hard Copy of Report Data F14

FICO Reason Codes		Bankruptcy/MDS Reason Codes	
00039	Serious delinquency	00000	No Reason Codes Found
00018	Number of delinquent accounts		
00016	Lack of rev acct info		
00014	Length of time accts establish		



Network Links

Experian Credit Report - Detail

Report # 83870

Name WE ██████████ IN R

Requested Jul 19, 2010

Position to Section

▼

Position to Trade Line

▼

- AMTRUST BANK
- BAC HOME LOANS SERVICI
- CHASE
- DISCOVER FIN SVCS LLC
- DTE ENERGY
- FIRST USA BANK N A
- FRANKENMUTH CREDIT UNI
- HSBC/BOSE
- KAY JEWELERS
- RADIO/CBSD

Cancel	F7
View Pre-Screening Results	F10
View Credit Report Summary	F11
Print Hard Copy of Report Data	F14

Report Detail				
----- INQUIRIES -----				
CU ANSWERS/FRANKENMUTH	03-01-2010	1133660	FC	
----- DIRECT CHECK -----				
SUB#	NAME ADDRESS	PHONE CITY	STATE	ZI
2810575	AMTRUST BANK 1801 E 9TH ST STE 200	2166962222 CLEVELAND	OH	44114
3991532	BAC HOME LOANS SERVICI 450 AMERICAN ST	SIMI VALLEY	CA	93065
3180830	CHASE PO BOX 1093	8002824840 NORTHRIDGE	CA	91328
1133660	CU ANSWERS/FRANKENMUTH 580 N MAIN ST	9894971600 FRANKENMUTH	MI	48734
3276502	DISCOVER FIN SVCS LLC PO BOX 15316	BYMAILONLY WILMINGTON	DE	19850
2940869	DTE ENERGY 1 ENERGY PLZ # WCB2106	8003329164 DETROIT	MI	48226
1260958	FIRST USA BANK N A 1001 JEFFERSON PLAZA	8009559900 WILMINGTON	DE	19701
2740110	FRANKENMUTH CREDIT UNI PO BOX 209	9894971600 FRANKENMUTH	MI	48734
1236430	HSBC/BOSE 90 CHRISTIANA RD	8006956950 NEW CASTLE	DE	19720
2300360	KAY JEWELERS 375 GHENT RD	AKRON	OH	44333
1398281	RADIO/CBSD PO BOX 6497	BYMAILONLY SIOUX FALLS	SD	57117
1323180	SEARS/CBSD PO BOX 6189	BYMAILONLY SIOUX FALLS	SD	57117
End of Standard Report				

Loan Application: Applicant

Loans & Other Debts

Institution	LOC	Credit Limit	Current Bal	Payment	Freq	Rate	Last [MMYY]	Type	Secured	
<input checked="" type="checkbox"/> DISCOVER FIN SVCS	Trade Line	<input type="checkbox"/>	10,000	1,811	55	M	0.000	Jul 2000	Credit Card	<input type="checkbox"/>
<input checked="" type="checkbox"/> FRANKENMUTH CREDIT	Trade Line	<input type="checkbox"/>	37,106	34,989	352	A	0.000	Jun 2010	Auto	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> FRANKENMUTH CREDIT	Trade Line	<input type="checkbox"/>	175,000	150,000	1,045	A	0.000	Jun 2010	Mortgage	<input checked="" type="checkbox"/>
<input type="checkbox"/>	Trade Line	<input type="checkbox"/>								<input type="checkbox"/>
<input type="checkbox"/>	Trade Line	<input type="checkbox"/>								<input type="checkbox"/>
<input type="checkbox"/>	Trade Line	<input type="checkbox"/>								<input type="checkbox"/>
<input type="checkbox"/>	Trade Line	<input type="checkbox"/>								<input type="checkbox"/>
<input type="checkbox"/>	Trade Line	<input type="checkbox"/>								<input type="checkbox"/>
<input type="checkbox"/>	Trade Line	<input type="checkbox"/>								<input type="checkbox"/>
<input type="checkbox"/>	Trade Line	<input type="checkbox"/>								<input type="checkbox"/>
<input type="checkbox"/>	Trade Line	<input type="checkbox"/>								<input type="checkbox"/>
<input type="checkbox"/>	Trade Line	<input type="checkbox"/>								<input type="checkbox"/>
<input type="checkbox"/>	Trade Line	<input type="checkbox"/>								<input type="checkbox"/>
<input type="checkbox"/>	Trade Line	<input type="checkbox"/>								<input type="checkbox"/>
<input type="checkbox"/>	Trade Line	<input type="checkbox"/>								<input type="checkbox"/>

Totals:	Credit limit	222,106	Balance	186,800	Payment	1,452	↑ ↓
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- [Toggle Co-App](#) F1
- [Save/Backup](#) F3
- [Cancel](#) F7
- [Toggle Acct/Inst](#) F11
- [Delete Item\(s\)](#) F16

Loan Req & Personal	Employment	Income	References	Assets
Loans & Other Debts	Misc & Comments	Summary	Print	Save/Done

Loan Application #85391: Applicant

Address Information

Account # 27 RO DE
 Other name MA EL Type **C = Co-Applicant**

Relationship

SSN/TIN 38 Birthdate Jul 03, 1986
 Phone 989- Driver's license W6 26 State MI
 Marital status: Married Separated Unmarried

Amount requested 25,000.00 Rate 9.000
 Purpose NEW AUTO
 Collateral desc TOYOTA [Update](#)
 Item # 1 Est value 30,000
 Payment amount 519.14 # Payments 60
 Repayment 2 = Cash
 Insurance No Insurance

IMPORTANT: When accessing this screen for the first time, if you want to simply pull in data from the Household database & exit without moving through the remaining screens, make sure to use F10 - Save/Done to exit, NOT F7 - Cancel.

Current Address		Previous Address	
Address	12505 CANADA RD	Address	12505 CANADA RD
City	BIRCH RUN	City	BIRCH RUN
State, ZIP	MI 48415-000 <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent	State, ZIP	MI 48415-000 <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent
Date moved	00/00/0000	Date moved	Apr 11, 2006

- Toggle Co-App F1
- Save/Backup F3
- UW Comments F5
- Cancel F7
- Save/Done F10
- Name/Address F14
- Chg Co-Applicant F15

Loan Req & Personal	Employment	Income	References	Assets
Loans & Other Debts	Misc & Comments	Summary	Print	Save/Done