



Credit Report Prepared For:

SUN HWA YOUN

Report as Of: 3/25/2015

Personal & Confidential

Please Keep in a safe place for your records.

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Personal Information

Here you will find your personal information, including your legal name(s), year of birth, current and previous addresses, and current and previous employers.

Profile



Name
(Also Known As) AKA
Year of Birth
Address(es)

Current Employer
Previous Employer








SUN HWA YOUN
1973
2935 MONTROSE AVE APT 301,
LA CRESCENTA, CA 91214-4402



Personal Statement

This space is reserved for statements of dispute. For most consumers, no information appears in this section.

Report Summary

Here you will find a summary of all your open and closed accounts, including any delinquencies. Open accounts contain current balances at the time the report was pulled. Account totals, including total debt, are found at the end of this section.

		
 Real Estate Current Account(s)	Count Balance Current Delinquent Other	0 \$0.00 0 0 0
 Revolving Current Account(s)	Count Balance Current Delinquent Other	1 \$268.00 1 0 0
 Installments Current Account(s)	Count Balance Current Delinquent Other	3 \$9,095.00 2 0 1
 Other	Count Balance Current Delinquent Other	0 \$0.00 0 0 0
 Collections Current Account(s)	Count Balance Current Delinquent Other	0 \$0.00 0 0 0

		
 All Accounts Current Account(s)	Count Balance Current Delinquent Other	4 \$9,363.00 3 0 1

Bankruptcy & Court Judgments

Here you will find any court-related information, including bankruptcies, state and county court records, tax liens, monetary judgments, and in some states, overdue child support payments. Remember, bankruptcies remain on your report for 7 - 10 years.

Public Records



There are no Public Records on your credit report at this time.



Credit Inquiries

Here you will find the names of those who have obtained a copy of your credit report, including lenders, landlords, and employers. Remember, inquiries remain on your report for up to 2 years.

BK OF AMER



Business Name
Inquiry Date
Business Type

8004212110
PO BOX 982238
EL PASO, TX 79998



BK OF AMER
1/2/2014
Bank Credit Cards

Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

BBCN BANK



5624032222
17127 PIONEER BLVD
ARTESIA, CA 90701

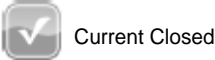
Account Name BBCN BANK
Account # 900000000088055015XXXX
Account Type All Banks - non specific
Balance \$0.00
Past Due \$0.00
Date Opened 4/1/2012
Account Status
Mo. Payment \$0.00
Payment Status Account transferred to another office
High Balance \$0.00
Limit \$0.00
Terms 60 Months
Comments



24/Mo Payment History

	2010					2011					2012				
Month	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL
Experian															

BBCN BANK



5624032222
17127 PIONEER BLVD
ARTESIA, CA 90701

Account Name BBCN BANK
Account # 900000000088039943XXXX
Account Type All Banks - non specific
Balance \$0.00
Past Due \$0.00
Date Opened 8/1/2006
Account Status Closed
Mo. Payment \$0.00
Payment Status Paid satisfactorily
High Balance \$0.00
Limit \$0.00
Terms 48 Months
Comments



24/Mo Payment History

	2008		2009		2010									
Month	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

BBCN BANK



2133892000
2727 W OLYMPIC BLVD
LOS ANGELES, CA 90006

Account Name BBCN BANK
Account # 400000000088055015XXXX
Account Type All Banks - non specific
Balance \$9,095.00
Past Due \$0.00
Date Opened 4/1/2012
Account Status Open
Mo. Payment \$381.00
Payment Status Current
High Balance \$0.00
Limit \$0.00
Terms 60 Months
Comments



24/Mo Payment History

	2013								2014								2015							
Month	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR
Experian	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

BK OF AMER



PO BOX 982235
EL PASO, TX 79998

Account Name BK OF AMER
Account # 7XXX
Account Type Bank Credit Cards
Balance \$268.00
Past Due \$0.00
Date Opened 1/1/2014
Account Status Open
Mo. Payment \$25.00
Payment Status Current
High Balance \$487.00
Limit \$600.00
Terms Revolving
Comments



24/Mo Payment History

	2013								2014								2015							
Month	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR
Experian											OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

Credit Cards, Loans & Other Debt






Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

Payment History Legend

 Current	 30 Days Late	 Key Derogatory **
 No Data *	 60 Days Late	 Repossession or Foreclosure
	 90 Days Late	 Payment Plan
	 120 Days Late	

* Sometimes the credit bureaus do not have information from a particular month on file.
** For additional information on Key Derogatory, please see your Credit Report Guide.

Account Status Legend

 Current	 Current Closed	 Unknown
 Potentially Negative	 Potentially Negative Closed	

Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax, and TransUnion each have their own set of data in your credit file. That's why Credit Scores may vary between bureaus.

About your FICO® Score:

Your FICO Score powered by Experian data is formulated using the information in your credit file. Your FICO Score can range between 300 and 850, with a higher score indicating a lower risk. There are many scoring models used in the marketplace. The type of score used, and its associated risk levels, may vary from lender to lender. But regardless of what scoring model is used, they all have one purpose: to summarize your creditworthiness. Keep in mind that your score is just one factor used in the application process. Other factors, such as your annual salary and length of employment, may also be considered by lenders when you apply for a loan.

What this means to you:

Credit scoring can help you understand your overall credit rating and help companies better understand how to serve you. Overall benefits of credit scoring have included faster credit approvals, reduction in human error and bias, consistency, and better terms and rates for American consumers through reduced costs and losses for lenders. While lenders may use different scoring models to determine how you score, and each major credit bureau has its own method for calculating credit scores, the scoring models have been fairly well standardized so that a score at one bureau is roughly equivalent to the same score at another.

DISCLAIMER

FICO Scores are developed by Fair Isaac Corporation. The FICO Score provided by Experian is based on the FICO 8 scoring model and is powered by Experian credit data. Many but not all lenders use the FICO 8 scoring model.

There are many different credit scoring models that can give a different assessment of the credit risk (risk of default) for the same consumer and credit file. Your lender or insurer may use a different FICO Score than FICO 8, or another type of credit score altogether. Just remember that your associated risk level is often the same even if the number is not. For some consumers, however, the risk assessment of FICO 8 could vary from the score used by your lender. The statements that "90% of top lenders use FICO Scores" and "FICO Scores are used in 90% of credit decisions" are based on a third-party study of all versions of FICO Scores sold to lenders, including but not limited to scores based on the FICO 8 scoring model.

FICO 8 scores range from 300 to 850. Higher scores represent a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO Score indicates to lenders that you may be a higher credit risk. There are three different major credit reporting agencies—Experian, TransUnion and Equifax—that maintain a record of your credit history known as your credit file. Your FICO Score is based on the information in your credit file at the time it is requested. Your credit file information can vary from agency to agency because some lenders report your credit history to only one or two of the agencies. So your FICO Score can vary if the information they have on file for you is different. Since the information in your file can change over time, your FICO Score may also change.

Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax, and TransUnion has its own set of data in your credit file. That's why Credit Scores may vary between bureaus.



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Very Good

Credit Category

300 575 850

Your FICO® Score Powered by Experian Explanation

What factors RAISE your FICO® Score:

- | Credit scores are calculated based on various factors in your credit report. Currently, your credit report does not show any significant positive information.

What factors LOWER your FICO® Score:

- | Credit scores are calculated based on various factors in your credit report. Currently, your credit report does not show any significant negative or derogatory information.