

**Note: This example is only an illustration of the type of information provided when a RentCheck credit product is purchased. The information in the example is fictitious and does not reflect your personal situation. You must purchase a RentCheck credit product to obtain credit information that pertains to your personal situation.**



Report is available until 7/19/2013

## RICHARD IRELAND

Consumer Score Report  
Source: TransUnion

June 19, 2013

### Personal Information

<b>Name:</b>	RICHARD IRELAND	<b>Current Address:</b>	15 RIVERDALE CRT FREDERICTON, NB E3B2N6
<b>Also Known As:</b>		<b>Date Updated:</b>	06/2001
<b>Date of Birth:</b>	02/02/1970	<b>Previous Address:</b>	15 MYRTLE AVE CAMBRIDGE, ON N1S2R8
<b>Telephone #:</b>	(506) 455-2222	<b>Date Updated:</b>	05/2001
<b>Employer:</b>	WESTON BAKERY		
<b>Date Updated:</b>	07/1991		

### Consumer Statement

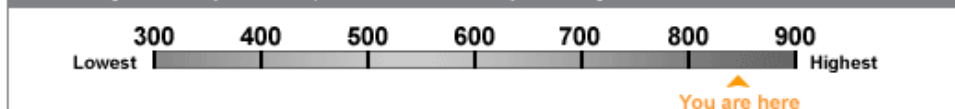
None Reported

### Summary

<b>Total Accounts:</b>	4	<b>Balance:</b>	\$0
<b>Open Accounts:</b>	0	<b>Payments:</b>	\$0
<b>Closed Accounts:</b>	4	<b>Public Records:</b>	0
<b>Delinquent:</b>	0	<b>Inquiries (2 Years):</b>	2
<b>Derogatory:</b>	0		

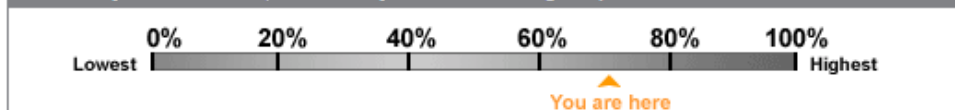
#### Your credit score is 847

Based on your credit profile data, this is a numerical depiction of your creditworthiness.



#### Your credit ranks higher than 70.5% of the Canadian population

Based on your credit score, this is how your credit standing compares to the rest of Canada.



#### Your creditworthiness is Very Good

Based on your credit score, this is how you may be viewed from a lender's perspective.



## Background

Your credit score is created using a mathematical formula that measures data from your credit profile. Credit scores evaluate your payment behaviour, debt levels and credit history. Factors like income, race and gender are not measured in the scoring process. The credit scoring system is used by lenders, insurers, landlords, employers, utility companies and even judges to evaluate your credit behaviour. Having a high credit score will help you receive the best rates on new credit and loans.

## Summary

Congratulations! You have a very high credit score and should be able to receive the best rates on new credit and loans. Your credit score indicates that you have used credit responsibly and have done an excellent job of managing your debts. Lenders will use your credit score along with income, employment and debt information to determine your interest rates. Your credit score may be able to increase further but improvement will probably not change the rates you are offered.

## Explanation

There are several factors taken into account that help determine your credit score. The factors making the largest impact are listed below. Remember that these factors vary in how strongly they impact your credit score. For example, if you have a very high credit score, the negative factors in your analysis are likely to have a small impact. For very low credit scores, the opposite is true in that negative factors have a very large impact on your credit.

*Here are the top factors that make your score lower:*

1. **Too many bank/national revolving accounts with balances**
2. **Date of last inquiry too recent or unknown**
3. **Too many inquiries last 12 months**
4. **Lack of recent bank/national revolving information**

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## Additional Information

The TransUnion TransRisk Account Management<sup>SM</sup> Credit Score is provided to help you better understand how lenders view your credit report. It is not an endorsement or a determination of your qualification for a loan. Lenders use credit scores to help determine whether or not you are a good candidate for a loan and what interest rate you will pay. However, each lender has specific underwriting standards, so you should not assume that you will receive the same evaluation from each lender. As part of the underwriting process, they will incorporate additional information you provide and may obtain references. In addition, even if you are approved, the terms and conditions of loans vary from lender to lender. The information used to determine your credit score comes from TransUnion, one of the major credit reporting agencies. Credit profiles are a compilation of credit information that is reported to the credit reporting agencies by the various lending institutions with which you have accounts. The information contained in your profile reflects the latest information provided. If you recently made a payment, opened a new account, or authorized an inquiry, it may not yet be reflected in the credit profile you receive. Likewise, it will not be reflected in your credit score. Also, disputed items are not incorporated in the assessment of your credit score. Your credit score will change each time new information is captured in your record. TransUnion is not connected in any way with Fair, Isaac and Company; the credit score provided here is not a so-called FICO score. The credit scores of TransUnion may not be identical in every respect to any consumer credit scores produced by any other company.