Client Name ____________________________________________
Assessment Date ________________________________________

INFORMATION
Is this the first Credit Report assessment created for this participant?  □ Yes  □ No*
*If no, Is this a partial or complete update of the Credit Report assessment?  □ Partial update  □ Complete update

PARTICIPANT PRESENT?
Is the agency pulling the credit report with the participant present (in person or over the phone)?  □ Yes*  □ No
*If yes, Does the participant see any activity on the credit report that does not belong to him/her, or does the participant see any errors on the report?  □ Yes  □ No

CREDIT REPORT
Note to agency: Please complete the rest of this Credit Report assessment using information from the actual credit report, whether or not it is accurate.

Was the organization able to pull the credit report?
□ Yes, report(s) available
□ No report/score available – agency could not access Business report
□ No report/score available – client could not access Consumer report
□ No report/score available – agency could not access Business report AND client could not access Consumer report
□ Client refused credit report pull

Equifax
Equifax Authorization Status:  □ Every 6 months for 5 years  □ One time only  □ Refused to sign  □ Withdrew multi-pull authorization (every 6 months for 5 years)  □ N/A
Equifax Type of Report:  □ Single Bureau (Business)  □ Tri-Merge (Business)  □ Consumer
Equifax FICO Score Status:  □ Did not attempt to pull score  □ Got score
□ No score available (insufficient credit history)  □ No score available (reasons other than insufficient credit history)
Equifax FICO Score: ____________
Equifax Non-FICO Score Status:  □ Did not attempt to pull score  □ Got score
□ No score available (insufficient credit history)  □ No score available (reasons other than insufficient credit history)
Equifax Non-FICO Score Type:  □ VantageScore  □ TransRisk Score  □ CreditXpert  □ CE Score  □ Other
Equifax Non-FICO Score: ____________
FFT™ Credit Report

(Required elements are underlined.)

Experian

Experian Authorization Status:  [ ] Every 6 months for 5 years  [ ] One time only  [ ] Refused to sign
[ ] Withdrew multi-pull authorization (every 6 months for 5 years)  [ ] N/A

Experian Type of Report:  [ ] Single Bureau (Business)  [ ] Tri-Merge (Business)  [ ] Consumer

Experian FICO Score Status:  [ ] Did not attempt to pull score  [ ] Got score
[ ] No score available (insufficient credit history)  [ ] No score available (reasons other than insufficient credit history)

Experian FICO Score: __________

Experian Non-FICO Score Status:  [ ] Did not attempt to pull score  [ ] Got score
[ ] No score available (insufficient credit history)  [ ] No score available (reasons other than insufficient credit history)

Experian Non-FICO Score Type:  [ ] VantageScore  [ ] TransRisk Score  [ ] CreditXpert  [ ] CE Score  [ ] Other

Experian Non-FICO Score: __________

TransUnion

TransUnion Authorization Status:  [ ] Every 6 months for 5 years  [ ] One time only  [ ] Refused to sign
[ ] Withdrew multi-pull authorization (every 6 months for 5 years)  [ ] N/A

TransUnion Type of Report:  [ ] Single Bureau (Business)  [ ] Tri-Merge (Business)  [ ] Consumer

TransUnion FICO Score Status:  [ ] Did not attempt to pull score  [ ] Got score
[ ] No score available (insufficient credit history)  [ ] No score available (reasons other than insufficient credit history)

TransUnion FICO Score: __________

TransUnion Non-FICO Score Status:  [ ] Did not attempt to pull score  [ ] Got score
[ ] No score available (insufficient credit history)  [ ] No score available (reasons other than insufficient credit history)

TransUnion Non-FICO Score Type:  [ ] VantageScore  [ ] TransRisk Score  [ ] CreditXpert  [ ] CE Score  [ ] Other

TransUnion Non-FICO Score: __________

Other Bureau:

Other Bureau Authorization Status:  [ ] Every 6 months for 5 years  [ ] One time only  [ ] Refused to sign
[ ] Withdrew multi-pull authorization (every 6 months for 5 years)  [ ] N/A

Other Bureau Type of Report:  [ ] Single Bureau (Business)  [ ] Tri-Merge (Business)  [ ] Consumer

Other Bureau FICO Score Status:  [ ] Did not attempt to pull score  [ ] Got score
[ ] No score available (insufficient credit history)  [ ] No score available (reasons other than insufficient credit history)

Other Bureau FICO Score: __________

Other Bureau Non-FICO Score Status:  [ ] Did not attempt to pull score  [ ] Got score
[ ] No score available (insufficient credit history)  [ ] No score available (reasons other than insufficient credit history)
Other Bureau Non-FICO Score Type:  
- VantageScore  
- TransRisk Score  
- CreditXpert  
- CE Score  
- Other

Other Bureau Non-FICO Score: ______________

ACTIVE LINES OF CREDIT

How many active lines of credit does the participant have? __________
  
  How many are active installment loans? ______  
  How many are active revolving lines of credit? ______

REVOLVING ACCOUNTS – ACTIVE CREDIT CARDS

<table>
<thead>
<tr>
<th>Name of Credit Card</th>
<th>Total Limit</th>
<th>Account Balance</th>
<th>Amount Past Due</th>
</tr>
</thead>
<tbody>
<tr>
<td>CC1</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>CC2</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>CC3</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>CC4</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>CC5</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>CC6</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>CC7, CC8, CC9, etc.</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

REVOLVING ACCOUNTS – HOME EQUITY LINES OF CREDIT (HELOCs)

<table>
<thead>
<tr>
<th>Name of HELOC</th>
<th>Total Limit</th>
<th>Account Balance</th>
<th>Amount Past Due</th>
</tr>
</thead>
<tbody>
<tr>
<td>HELOC 1</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>HELOC 2, HELOC 3, etc.</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

FORECLOSURE/BANKRUPTCY

Has the participant had a foreclosure in the last 7 years?  
- Yes*  
- No
  
  Date of most recent foreclosure: ______________

Has the participant been in bankruptcy in the last 10 years?  
- Yes*  
- No
  
  Discharge date of last bankruptcy (year): ______________

COLLECTIONS/CHARGE-OFFS

Number of collections/charge-offs (all): __________

Number of collections/charge-offs (just medical collections): __________
FFT™ Credit Report
(Required elements are underlined.)

CIVIL JUDGMENTS/PUBLIC RECORDS (INCLUDING TAX LIENS)
Total number of civil judgments/public records (including tax liens): ______________

DELINQUENCIES
Number of lines of credit that have at least one 30-, 60-, or 90-day delinquency in the last 6 months: ______________

NOTES
_______________________________________________________________________________________________
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