

FFT™ Credit Report
(Required elements are underlined.)

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: _____

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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)

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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

	Name of Credit Card	Total Limit	Account Balance	Amount Past Due
CC1		\$	\$	\$
CC2		\$	\$	\$
CC3		\$	\$	\$
CC4		\$	\$	\$
CC5		\$	\$	\$
CC6		\$	\$	\$
CC7, CC8, CC9, etc.		\$	\$	\$

REVOLVING ACCOUNTS – HOME EQUITY LINES OF CREDIT (HELOCs)

	Name of HELOC	Total Limit	Account Balance	Amount Past Due
HELOC 1		\$	\$	\$
HELOC 2, HELOC 3, etc.		\$	\$	\$

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): _____

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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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