

Explanation Letter

The Explanation Letter has multiple uses and can be altered to only reflect what is needed

ADVANTAGE CREDIT Last

[Main](#) ▶ [Credit File](#)

APPLICANTS | **CUSTOMER SERVICES** | **CHARGES** | **SUBMISSION RESULTS**

Notes | Unprotect Fields | Editor 2 | Save | Cancel

WARNING: File is over 120 days old.
ABC MORTGAGE TE - 1600
 #1663223 - TESTCASE, CAROLS - 000000002 - Last Edit: 3/19/2012 11:52:45 AM

Reference Number: 9900000616 | Loan Type: | Marital Status: | Dependents: |

Consumer Information (Applicant and/or Spouse) ...

First Name: CAROLS | M. Name: | Last Name: TESTCASE | Suffix: | SSN: 000000002 | DOB: |

Residential Address

Num: 9614 | Dir: | Street Name: ORIOLE | Type: LANE | Apt #: |

Zip: 65488 | City: ANTHILL | State: MO | Length: |

Previous Address (If less than 2 years.)

Num: | Dir: | Street Name: | Type: | Apt #: |

Zip: | City: | State: | Length: |

CREDIT ORDER

XP TU EF
 REPORT
 SCORE
 FRAUD

Pay by credit card

[Enter Access Codes...](#)

VIEW REPORT

- PREQ (PDF)
- Request RMCR
- Compare With

-- Other Reports --

-- Other Reports --
 SCORE DISCLOSURE
 CONSUMER COPY
EXPLANATION LETTER
 CREDITORS
 ADVERSE SUMMARY
 MORTGAGE ONLY
 MTG W/SCORE
 DENIAL LETTER
 TRADE COMPARISON
 FORM 1003
 FORM 4506-T
 CREDIT ANALYZER
 WHAT-IF SIMULATOR

1. From the **Credit File**,
2. Click on the Drop Down list form **Other Reports**
3. Select **Explanation Letter**

Choose your borrower

Choose a language

SHOW ALL | English | Print | Close

CONSUMER EXPLANATION LETTER

FILE #: 1663223
 REFERENCE #: 9900000616
 APPLICANT: TESTCASE, CAROLS
 CO-APPLICANT:
 ADDRESS: 9614 ORIOLE LANE
 ANTHILL, MO 65488

CREDIT REPORT PROVIDED BY:
 ADVANTAGE CREDIT
 32065 CASTLE COURT SUITE 300
 EVERGREEN, CO 80439
 VOICE 303-670-7993 FAX 303-670-8067

RE: CREDIT ACCOUNTS AND INQUIRIES

Dear Applicant,

A copy of your credit report has been provided to ABC MORTGAGE TEST in association with your recent application.

A brief statement may be required by ABC MORTGAGE TEST to explain credit accounts which indicate a past due credit history status, public record items, and/or credit inquiries*. Please write your explanation below. If additional space is required, use the reverse side of this letter. Please mail or deliver this form to ABC MORTGAGE TEST promptly. If you are unsure of the explanation(s) required, please contact ABC MORTGAGE TEST.

IT IS VERY IMPORTANT that you respond to ABC MORTGAGE TEST IN WRITING as soon as possible regarding any items listed below. Please DO NOT send your response to ADVANTAGE CREDIT.

Please return this letter to: **ABC MORTGAGE TEST**
 1600 SUNFLOWER AVE STE 100
 YOUR TOWN, CA 92626
 Phone: 303-670-7993

* A credit inquiry indicates that a credit grantor has obtained a copy of your credit report. Please indicate if you have applied for credit with the noted firm, if you currently have an account, if credit was denied with the noted firm, or if the inquiry was for employment report.

Your credit information has been provided by the following organizations. If you so desire, you can contact us or them to dispute items on your credit report:

TRANSUNION PO BOX 1000 CHESTER, PA 19022 800-888-4213 transunion.com/myoptions	EXPERIAN PO BOX 2002 ALLEN, TX 75013 888-397-3742 www.experian.com	EQUIFAX PO BOX 740241 ATLANTA, GA 30374 800-685-1111 www.equifax.com/fcra
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The credit bureau or credit agency plays no part in the decision to take any action on your application request, and is unable to provide you with specific reasons for the decision on an application.

Click here to remove everything in this category

F O A	H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
<input checked="" type="checkbox"/>	B B	SM SERVICING ACCT000030	01/11	11/08 01/11	\$28700 EDU	\$30933 241 \$221	\$0	48	0	0	1	CUR WAS 90 XP/TU/EF

Late Dates: LAST LATE DATE 03/05

Explanation: _____

Outcome: _____

B B	CAP ONE BK ACCT000023	02/11	02/06 01/11	\$398 REV	\$107 MIN \$21	\$0	61	1	0	0	CUR WAS 30 XP/TU/EF
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Late Dates: LAST LATE DA

Click here to remove single selection

Explanation: _____

Outcome: _____

B B	CHASE MANHATTAN MO ACCT000024	10/08	02/06 10/08	\$30000 MTG	\$0 360 \$0	\$0	29	1	0	0	PD WAS 30 XP/TU/EF
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Late Dates: 9/07-30

CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST

Explanation: You can write the explanation here

Outcome: _____

INQUIRIES (LAST 120 DAYS)

XP B 11/19/10 EQUIFAX MORTGAGE SERVI

Was new credit opened as a result of this inquiry? Yes No

Explanation: _____

Outcome: _____

XP/TU/EF B 11/13/10 STANDFACTS

Was new credit opened as a result of this inquiry? Yes No

Explanation: _____

Outcome: _____

XP B 10/27/10 CREDIT DATA SERVICES

Was new credit opened as a result of this inquiry? Yes No

Explanation: _____

Outcome: _____

TU B 10/27/10 CRED DTA SVC

Was new credit opened as a result of this inquiry? Yes No

Explanation: _____

Outcome: _____

*** END OF REPORT 3/29/2012 6:19:08 AM ***

Borrower Signature _____ Date _____

** REMIT ALL CORRESPONDENCE TO: ABC MORTGAGE TEST
1600 SUNFLOWER AVE STE 100
YOUR TOWN, CA 92626



Advantage Credit

Credit Reporting Services

www.advcredit.com 800-670-7993