

**PARAMETERS AND TABLE CRITERIA**

		POSITIVE	MID-RANGE	NEGATIVE
30-59 Days Past Due	*	2 or less	3	4 or more
60-89 Days Past Due	*	1 or less	2	3 or more
90-119 Day's Past Due	*	0	2	3 or more
# of Trades Past Due	**	2 or less	3	4 or more
# of Trades 60+ Days Past Due	**	1 or less	2	3 or more
# of Trades 90-119 Days Past Due	**	0	2	3 or more
COLLECTIONS		1 or less	2	3 or more
TAX LIENS		1 or less	2	3 or more
(SNCL) SKIP CANNOT LOCATE		1 or less	2	3 or more
JUDGMENT	***	1 or less	2	3 or more
CHARGE-OFF	***	1 or less	2	3 or more
FORECLOSURE	***	0	0	1 or more
REPOSSESSION	***	0	0	1 or more
GARNISHMENT	***	0	0	1 or more
BANKRUPTCY	***	0	0	1 or more
--				No Credit File
--				SSN or other Personal Identifiers Don't Match

\* Within the past 3 months

\*\* Within the past month

\*\*\* With the past 48 months