



## Credit History

Country: HONDURAS  
 Subscriber: 00003  
 User: 01542  
 Motive: CREDIT AWARDING  
 Date and Time: 2008-04-21 12:20:23  
**Enquiry Parameters**  
 First Name: LUZ  
 Middle Name: MARINA  
 Surname: PUENTES  
 Date of Birth: 22/12/1956

### General Information

Name	Identifications(State)	Date of Birth	Age	Place of Origin	Gender	Civil Status
PUENTES ROA, LUZ MARINA	[DUJ] 234632 (ALIVE) [CIP] 2343 (ALIVE) [CÉDULA] 01-09-0034948 (CANCELLED)	22/12/1956	51	TEGUCIGALPA	FEMALE	MARRIED

### Analysis Models

Product	Result	Reasons
PRESCORED CREDIT LIMIT INCREASE	CONDITIONED	128, 234, 987
PRESCORED CREDIT CARD	APPROVED	
PRESCORED COLLECTION	REJECTED	635, 378
GENERIC SCORE HN	615	205, 345, 567

### Telephones and Addresses

Type	Address	Telephone
HOME	COLONIA 21 DE OCTUBRE , CASA 1234 , TEGUCIGALPA , HONDURAS	5985458
WORK	SUITE LAS LUCES , OFICINA 534 , TEGUCIGALPA , HONDURAS	5634256
MOBILE		4852364
E-MAIL	LUZM56@YAHOO.COM	

### Summary of Accounts/Obligations

#### Open or Existing

Financial Sector			Commercial Sector			Services Sector			Bills	
Total Accounts	Account Type	Account Status	Total Accounts	Account Type	Account Status	Total Accounts	Account Type	Account Status	Total Existing	Total Overdue
1	CHECKING ACCOUNT	ACTIVE	1	DEPARTMENT STORE	UP TO DATE	1	MOBILE PHONE	PAST DUE 30 DAYS	3	2
1	INTERNATIONAL CREDIT CARD	PAST DUE 30 DAYS								

#### Closed or Cancelled

Financial Sector			Commercial Sector			Services Sector		
Total Accounts	Account Type	Account Status	Total Accounts	Account Type	Account Status	Total Accounts	Account Type	Account Status
1	CHECKING ACCOUNT	CANCELLED	1	MORTGAGE PORTFOLIO	CLOSED			

### History of Opened Deposit Accounts

#### Checking Accounts

Entity	Number	Status	Opened	Updated	Returned checks
BANK A	7875	ACTIVE	24/12/2002	31/03/2008	2008 03 02 01 12 11 10 09 08 07 06 05 04 >>> 0 2 1 0 0 3 0 0 1 0 0 0 >>> 0 0 1 0 2 0 0 0 0 0 3 0 0

### History of Closed Deposit Accounts

Entity	Number	Status	Type	Opened	Closed	Returned checks
BANK C	6932	CANCELLED	CHECKING ACCOUNT	24/11/2002	31/03/2008	2008 03 02 01 12 11 10 09 08 07 06 05 04 >>> - 2 0 1 3 0 2 1 0 0 0 0 0 >>> 3 0 0 0 1 0 0 0 2 0 0 0

### History of Existing Obligation

#### Financial Sector

Entity	Number	Awarded	Payment Period	LC	Status LC	Rating EC - LC	History LC
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Type	Guarantee	Expiration	Updated	Foreign Currency	Status FC	Rating EC – F C	History FC
BANK B INTERNATIONAL CREDIT CARD	8470 NO GUARANTEE	25/06/2006 25/03/2010	MONTHLY 31/03/ 2008	HNL	PAST DUE 30 DAYS	GOOD CREDIT	2008 03 02 01 12 11 10 09 08 07 06 05 04 >>> 1 N N N N N N N N 2 1 N N >>> 1 N N N N N N N N 2 1 N N
				USD	PAST DUE 30 DAYS	GOOD CREDIT	2008 03 02 01 12 11 10 09 08 07 06 05 04 >>> N N N N N N N N N 2 1 N N >>> N N N N N N N N N 2 1 N N

### Commercial Sector

Entity Type	Number	Awarded Expiration	Payment Period Updated	Status	History
ENTITY A DEPARTMENT STORE	4783 WITHOUT GUARANTEE	04/07/2006 04/07/2009	MONTHLY 31/03/2008	UP TO DATE	2008 03 02 01 12 11 10 09 08 07 06 05 04 >>> N N N N N N N N 2 1 N N N N >>> N N N N N N N N 2 1 N N N N

### Services Sector

Entity Type	Number	Awarded Expiration	Payment Period Updated	Status	History
TELEPHONE COMPANY MOBILE PHONE	4676	17/09/2005 17/09/2008	MONTHLY 31/03/2008	PAST DUE 30 DAYS	2008 03 02 01 12 11 10 09 08 07 06 05 04 >>> 1 N N N N N N N N 2 1 N N >>> 1 N N N N N N N N 2 1 N N

**COMPLAINT IN PROCESS:** I HAVE NEVER HIRED CELLULAR PHONE SERVICE WITH A TELEPHONE COMPANY. THAT ACCOUNT IS NOT MINE.

### History of Closed Obligation

Entity Type	Number	Awarded Expiration	Payment Period Updated	Status	History
BANK E MORTGAGE PORTFOLIO	6957	02/11/2001	15/02/2008	CLOSED	2008 03 02 01 12 11 10 09 08 07 06 05 04 >>> - N N N N N N N N N N N 2 >>> - N N N N N N N N N N N 2

### History of Indirect Obligations

#### Existing

Entity Type	Number	Awarded Expiration	Payment Period Updated	LC	Status LC	Rating EC – LC	History LC
Type	Type of Debtor	Expiration Updated	Foreign Currency	Status FC	Rating EC – F C	History FC	
FINANCE COMPANY A EDUCATION	4321 DEBTOR	07/12/2007 07/12/2008	MONTHLY 31/03/ 2008	HNL	AL DIA	DEBTOR NORMAL	2008 03 02 01 12 11 10 09 08 07 06 05 04 >>> N N N N N N 1 N N N N 2 1 N >>> N N N N N N 1 N N N N 2 1 N

#### Cancelled

Entity Type	Number	Awarded Expiration	Payment Period Updated	Status	History
FINANCE COMPANY B PORTFOLIO TRUST COMPANIES	7030	18/05/2005	30/11/2005		2008 03 02 01 12 11 10 09 08 07 06 05 04 >>> - - - - - >>> - - - - -

#### Bills

Entity	Number Updated	Num Existing Num Expired	Value Existing Value Expired	Num Expired Past Due Val Expired Past Due
				30 60 90 120 150 180+
ENTITY B	2384702 01/03/2008	3 2	2,350.00 1,020.00	1 0 0 1 0 0 820 0 0 200 0 0

### Balances and Limits Existing Obligations

#### Financial Sector

Entity	Number	LC	Limit LC	Balance LC	Past Due LC	Installment LC
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Type	Updated	For. Currency	Limit FC	Balance FC	Past Due FC	Installment FC
BANK B	8470	HNL	2,000.00	750.00	250.00	100.00
INTERNATIONAL CREDIT CARD	31/03/2008	USD	500.00	0.00	0.00	20.00

### Commercial Sector

Entity Type	Number Updated	Limit	Balance	Past Due	Installment
ENTITY A DEPARTMENT STORE	4783 31/03/2008	1,500.00	1,250.00	0.00	300.00

### Sector Servicios

Entity Type	Number Updated	Limit	Balance	Past Due	Installment
TELEPHONE COMPANY MOBILE PHONE	4676 31/03/2008	100.00	650.00	650.00	650.00

### Obligaciones Indirectas

Entity Type	Number Updated	Type of Debtor	LC For. Currency	Limit LC Limit FC	Balance LC Balance FC	Past Due LC Past Due FC	Installment LC Installment FC
FINANCE COMPANY A EDUCATION	4321 31/03/2008	DEBTOR	HNL	1,000.00	800.00	0.00	-

### Guarantees

Entity	Type of Guarantee	Number	Currency	Value	Description
BANK E CAR COMPANY	MORTGAGE SURETY	23546785 342101	HNL HNL	OPEN 3,000.00	URBAN HOME CAR

### Citizen Comments

MY ID, EXPIRATION DATE IN JANUARY 2010, WAS STOLEN ON 7 APRIL 2008.

### Enquiries

Type of Enquiry	Consulted by	Date	Motive
2	TRANSUNION C.A.S.	04/03/2008 17:12:02	CITIZEN'S ENQUIRY
1	BANK X	15/01/2008 09:25:12	PRODUCT REQUEST
1	VEHICLE COMPANY	04/12/2007 07:10:12	CREDIT STUDY

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