

SunTrust Bank Credit Disclosure: SubscriberWise Founder Provides New Evidence of Lender-Based Perfect Credit Scores

SubscriberWise's David Howe receives a credit score disclosure notice from SunTrust Bank that generated a perfect 850 mortgage-based credit score.

ATLANTA, GA, U.S.A., December 22, 2014 /EINPresswire.com/ -- [SubscriberWise](#)®, a leading provider of analytics-driven subscriber decision management technology and the nation's largest issuing consumer reporting agency for the communications industry, announced today that the company president has obtained a credit score disclosure notice from [SunTrust](#) Bank that included a perfect 850 lender-based credit score. The score was generated on credit bureau data from national repository [Equifax](#). The credit score disclosure offers additional and undeniable evidence that mortgage and lender-based perfect credit scores are, in fact, attainable.

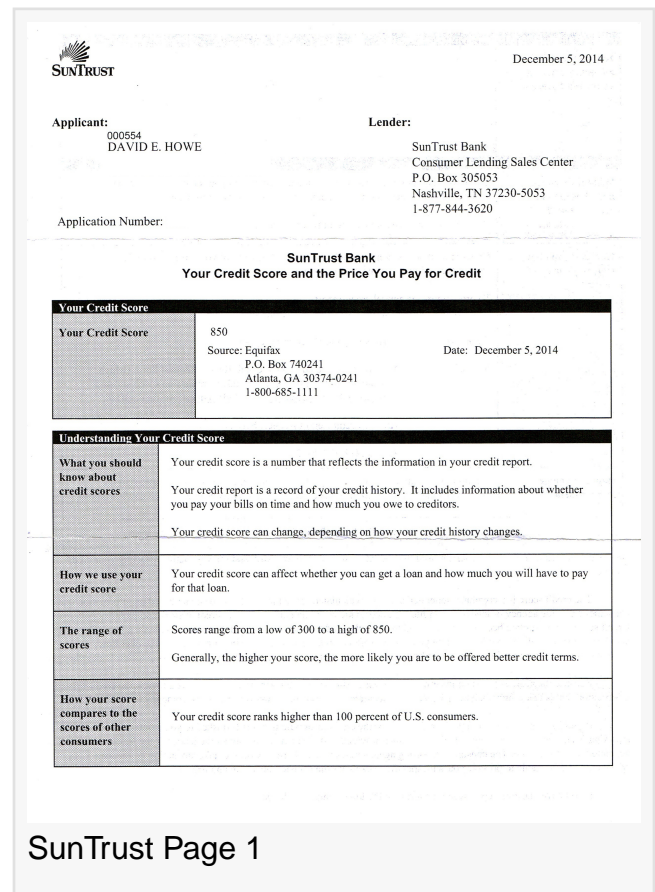
View the credit score disclosure from SunTrust:
<http://subscriberwise.com/fico850/SunTrust-1.jpg>
<http://subscriberwise.com/fico850/SunTrust-2.jpg>

"According to FICO, less than one percent of the scorable adult credit consuming population have a perfect credit score of 850 (FICO's 300 to 850 model)," said David Howe, president of SubscriberWise. "Credit Expert and Author of 'The Road to 850' Al Bingham says he's never seen a perfect FICO score. Today, I submit additional evidence that lender-based perfect scores are a reality," Howe concluded.

“

That's great David. Not only did you max out your scores but I think you did something else even more impressive. You were able to achieve the same score across all three credit bureaus.”

*Credit Sesame's John
Ulzheimer*



The image shows a screenshot of a SunTrust credit score disclosure document. At the top left is the SunTrust logo, and at the top right is the date "December 5, 2014". The document is divided into sections for "Applicant" and "Lender". The Applicant section lists "000554 DAVID E. HOWE". The Lender section lists "SunTrust Bank Consumer Lending Sales Center P.O. Box 305053 Nashville, TN 37230-5053 1-877-844-3620". Below this is the "Application Number:" field. The main section is titled "SunTrust Bank Your Credit Score and the Price You Pay for Credit". It contains a table with the following information:

Your Credit Score	
Your Credit Score	850
Source: Equifax	Date: December 5, 2014
P.O. Box 740241	
Atlanta, GA 30374-0241	
1-800-685-1111	

Below the table is a section titled "Understanding Your Credit Score" with a table of questions and answers:

Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 300 to a high of 850. Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than 100 percent of U.S. consumers.

At the bottom of the document is the text "SunTrust Page 1".

In 2010, SubscriberWise announced its member operators had prospects who originated with perfect 850 credit scores: <http://www.subscriberwise.com/Fico850.pdf> .

About David Howe and SubscriberWise

David Howe is the highest achieving credit consumer in U.S. banking and financial history (at least since William Fair and Earl Isaac invented general-purpose credit scores more than a quarter-century ago). Howe intends to demystify consumer credit and credit scores for individuals everywhere by sharing

his story and experiences. Credit and credit scores impact many areas of one's financial life. Excellent credit offers rewards and opportunities; adverse credit limits choices and costs real money.

Hearing the facts about credit scores from the only citizen of the world - living or deceased - known to have achieved simultaneous perfect FICO 850 scores across every national repository and simultaneous perfect Vantage scores at Equifax, Experian, and TransUnion - as well as having obtained rankings in the 100th percentile across virtually every scoring model on the market – is intended to empower and encourage consumers who may be struggling with their credit and eager to get back on their feet.

Pursuing perfect credit is hardly the point and it shouldn't become an obsession; rather it is the fact that it's possible. It requires patience and extremely careful financial maneuvers over a very long period. And because no person can control life events, set-backs are inevitable. David Howe proves it's attainable despite his own challenges and life events during his near half-century existence on planet earth. Howe has literally invested decades with countless hours and thousands of dollars pursuing and mastering personal credit and FICO scores in particular. The effort has paid off and has not gone unnoticed.

David Howe coined the term "community-made millionaire" (while dismissing any notion of "self-made") and uses this to describe himself and his corporate and financial successes. It may be perceived by some as arrogant, but its purpose is to motivate anyone who is reaching for their goal(s)...whatever those goal(s) may be. Howe makes it a point to admonish any person who would sell another short for pursuing their personal goals and ambitions.

"My clothes may be funny, but they're making me the money!" - Liberace

Howe was and is unsuccessful at sports and athletics; he lamented his lack of physical prowess as a boy. But thanks to his family, his friends, his co-workers, his education, his continued interest in learning, culture, and travel - as well as an uncle and scholar of American jurisprudence - who

Understanding Your Credit Score (continued)	
Key factors that adversely affected your credit score	
Checking Your Credit Report	
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	Under federal law, you have a right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free annual credit report --- <i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit www.annualcreditreport.com <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore .

Notice to the Home Loan Applicant
In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

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Global Credit Czar and Child Protector David Howe

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mentored and motivated him constantly...Howe reached several of his personal goals.

But the bar is set high and there will always be an agenda and an ambition for David E. Howe.

Howe is the founder, president, and majority share-holder of SubscriberWise, the nation's first and largest issuing CRA for the communications industry. Over the past decade, Howe has been consulted by every leading communications operator in the country including Sprint, Time Warner, Mediacom, Metrocast, Atlantic Broadband, Armstrong, Antietam, Comporium, Grande, Cincinnati Bell, Cable ONE, Shentel, BendBroadband, NewWave Communications, USA Communications, Packerland Broadband, GTA Telegaum, and far too many others to include here.

Howe's passion with credit and risk management can be found everywhere in the industry today. Today SubscriberWise touches a U.S. consumer every minute of every hour of every day. In 2014, SubscriberWise was named winner in the CableFAX Tech Awards in the category of commercial software, among an incredibly competitive environment that was open to every MSO and tech vendor in North America.

SubscriberWise contributions to the communications industry are today quantified in the tens of millions of dollars annually.

Despite being a dedicated and hard worker, Howe is a vagabond and minimalist who prefers to travel from city to city - on a whim - and at his sole discretion; rarely an agenda and often no place in particular. Howe is most contented with a simple existence, an eye on health and wellness, friends and family, warm and sunny climates, and - most especially - a morning coffee and an afternoon imbibe of red wine.

Howe holds an Associate and Bachelor of Arts degree from the College of Arts and Sciences at Kent State University with an academic focus in human behavior at the macro level, political science, and public administration. He is a member of Pi Gamma Mu, the country's oldest and preeminent honor society in the social sciences and Alpha Kappa Delta, the international sociology honor society. Howe was among the first professionals in the nation to obtain the FICO Professional Certification. Howe was interviewed on the subject of perfect credit by BankRate.com and The Motley Fool and is the first and only citizen of the world to describe the details of perfect FICO and Vantage scores to U.S. reporters.

Howe produced and published two videos on the subject of perfect credit: FICO 850 Credit Report Facts and FICO Scores: The Facts.

If David E. Howe can do it, then you can do it!

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This press release can be viewed online at: <http://www.einpresswire.com>

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