

# Confidential Reports Obtained at Fair Isaac Corporation Published by Credit Czar and FICO Professor David Howe

*Full details from the only consumer credit reports to generate simultaneous perfect scores at FICO & Vantage, as well as the highest rankings in scoring history*

SAN FRANCISCO, CA, USA, October 23, 2017 /EINPresswire.com/ -- [SubscriberWise](#), the nation's largest issuing CRA for the communications industry and the leading protector of children victimized by identity fraud, announced today the full release of company founder [David Howe](#)'s personal and confidential consumer credit reports from Equifax, TransUnion, and Experian. The never-before published reports were procured at Fair Isaac Corporation's 'myFICO' ([www.myfico.com](http://www.myfico.com)) consumer credit site and span a multi-year period.

The reports reflect the most successful and highest achieving consumer credit reports ever scored in the worldwide history of financial and banking underwriting since Alan Turing invented the computer age. Moreover, the 850 FICO reports – with the credit profiles and utilization documented – will generate relative exceptional rankings in the 99th percentile and higher across every scoring model in existence, offering further categorical proof that models are highly consistent when data scored is also consistent.

“

Credit is not a game but people who don't play loose.”  
*Global and USA Credit Czar  
David E. Howe*

Except for redacted personally identifying and account information, the comprehensive credit reports depict a number of different scoring scenarios. The relatively common scoring scenarios include the impact of a single hard (voluntary) inquiry – and the subsequent 3-point increase after the removal of the inquiry a few days later. Also included are reports that include accounts scored with and without

balances indicated (utilization), and a FICO Tri-Bureau report that unequivocally proves the benefit of having a revolving account balance at the moment a score is generated.

The Tri-Bureau report is offered specifically to end the question of whether having a small balance



Global Credit Czar and Child Protector David Howe

**SubscriberWise**®  
*Risk Management Solutions for the Communications Industry*

reported at the moment a score is generated will improve a FICO Score.

Related: SubscriberWise Founder Howe Proves FICO Score Benefit from Carrying Balances while Ending Misinformation Published by Bloomberg, NBC, and LA Times:

[https://www.youtube.com/watch?v=mgXOb-dq\\_4o](https://www.youtube.com/watch?v=mgXOb-dq_4o)

According to the award-winning risk management company and nationwide Issuing Consumer Reporting Agency, the company founder and [global Credit Czar](#) is providing the information as part of a bequest to the citizens of the United States -- and the world -- for credit education and empowerment.

The information is also provided for the overall public benefit and the permanent historical record.

See the FICO 850 reports:

- Equifax850FICO\_Full.pdf: <https://www.docdroid.net/FrebpKL/equifax850fico-full.pdf>

- Experian850FICO\_Full.pdf: <https://www.docdroid.net/TQFTKmo/experian850fico-full.pdf>

- TransUnion850FICOFull.pdf: <https://www.docdroid.net/Lul9BOf/transunion850ficofull.pdf>

See the FICO inquiry reports

- Experian\_FICO\_03-31-2014\_with one inquiry.pdf: <https://www.docdroid.net/ulrn5Yg/experian-fico-03-31-2014-with-one-inquiry.pdf>

- Experian\_FICO\_04-02-2014\_with no inquiry and 3 point increase.pdf: <https://www.docdroid.net/TCY9PeN/experian-fico-04-02-2014-with-no-inquiry-and-3-point-increase.pdf>

See the FICO utilization reports

- TransUnionFICO\_Full\_No\_Debt\_52\_Point\_Loss.pdf: <https://www.docdroid.net/2v3lSel/transunionfico-full-no-debt-52-point-loss.pdf>

- TransUnionFICO\_Full\_Revolving\_Balance\_\_37\_Point\_Increase.pdf: <https://www.docdroid.net/NbZyrMH/transunionfico-full-revolving-balance-37-point-increase.pdf>

See the FICO Tri-Bureau report

- FICO850x3 Score 3-Report View - Printable Version with Proof of Point Loss from Not Carrying a Revolving Balance.pdf

Related: FICO Secret Sauce Revealed by US Credit Czar and FICO GOAT Howe:

<https://www.docdroid.net/arXNm1k/fico850x3-score-3-report-view-printable-version-with-proof-of-point-loss-from-not-carrying-a-revolving-balance.pdf>

About SubscriberWise

SubscriberWise® launched as the first issuing consumer reporting agency exclusively for the cable industry in 2006. The company filed extensive documentation and end-user agreements to access TransUnion's consumer database. In 2009, SubscriberWise and TransUnion announced a joint marketing agreement for the benefit of America's cable operators

(<http://newsroom.transunion.com/transunion-and-subscriberwise-announce-joint-marketing-agreement>). Today SubscriberWise is a risk management preferred-solutions provider for the National Cable Television Cooperative.

SubscriberWise contributions to the communications industry are quantified in the billions of dollars annually.

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