

# Creditas

## Premium Credit HealthCheck Report

Report Ref: 000000

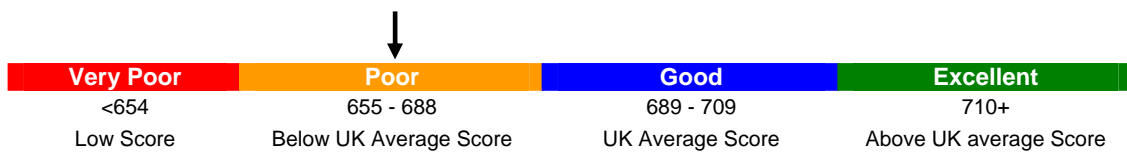
Report Date: 13/04/2010

Name: **Mr Steven Michael Hammond**

Current address: **13 Mount Terrace, Harrogate HG2 9TG**

## Credit Score

Mr Hammond has a credit score of **664** as calculated by Creditas. This score was calculated following a search of the addresses submitted (see section 3). Linked addresses were searched during this process & 2 credit bureaux were consulted.



## Current Address



**13 MOUNT TERRACE, HARROGATE HG2 9TG**

Edited Electoral Register – **2007 -2008**

County Court Judgments – **None**

Bankruptcy Orders - **None**

IVAs – **None**

Notices of correction - **None**

## Previous Address 1



**102 HALSALL LANE, DERBY DE4 7TG**

Edited Electoral Register – **2005-2006**

County Court Judgments – **Amount: £187.00**  
**Amount: £2022.00**

**Date: 13/09/2007**

**Date: 10/02/2006**

**Claim Ref: X327769**

**Claim Ref: C559871**

**The above judgments are recorded in the name: Steven Michael Hammond**

Bankruptcy Orders - **None**

IVAs – **None**

Notices of correction – **None**

## Previous Address 2



**1A HIGH STREET, DERBY DE2 3RT**

Edited Electoral Register – **2004 - 2005**

County Court Judgments – **None**

Bankruptcy Orders - **None**

IVAs – **None**

Notices of correction - **None**

## Linked Addresses



**11 MARTINS WAY, BIRMINGHAM B22 7QS**

Edited Electoral Register – **NA**  
County Court Judgments – **None**  
Bankruptcy Orders - **None**  
IVAs – **None**  
Notices of correction – **None**  
Link date – **20/02/2007** – **Credit card provider**

## Recommendations

**Analyst: J Holmes – [j.holmes@creditas.co.uk](mailto:j.holmes@creditas.co.uk)**

The two CCJ entries will remain on your file for a total of 6 years. As these entries are recorded at your previous address it may be the case that you were unaware of them as you did not receive the relevant correspondence from the creditor or the court. Please contact me on 0800 334 5915 x22 & I will discuss the possibility of removing these entries from your file. I have attached further information for you also.

I notice that you have excluded yourself from the main Electoral Register since 2009. This may have an additional negative effect on your credit rating. I recommend that you add your details to the unedited register. I have attached details of how to this.

## Finance Providers

**Based on your credit rating & score the following finance providers have been identified as potentially attractive to you should you wish to obtain additional future finance.**

**XXX LTD – CREDIT CARD PROVIDER – 00000**  
**XXX LTD – MORTGAGE BROKER – 00000**  
**XXX PLC – CAR FINANCE PROVIDER – 00000**  
**XXX LTD – UNSECURED LOAN PROVIDER – 00000**  
**XXX PLC – BANK ACCOUNT WITH VISA CARED - 00000**