



31550 WINTERPLACE PKWY, SALISBURY, MD 21804  
 Phone: (800) 258-3488  
 Fax: (800) 258-3287

**MERGED INFILE CREDIT REPORT**

Reporting Bureau certifies compliance contractual requirements governing check of public records with these results.  
 Public Records Found For:  Applicant  Spouse

<b>FILE #</b>	33577242 <b>FNMA # INVALID</b>	<b>DATE COMPLETED</b>	03/23/2016	<b>RQD' BY</b>	MIKE HALL
<b>SEND TO</b>	CREDIT PLUS of SALISBURY	<b>DATE ORDERED</b>	3/23/2016	<b>REPOSITORIES</b>	XP/TU/EF
	CUST. # 99999	<b>PRICE</b>	\$7.48	<b>PRPD' BY</b>	
	31550 WINTERPLACE PKWY	<b>REF. #</b>		<b>LOAN TYPE</b>	
	SALISBURY, MD 21804				

**PROPERTY ADDRESS**

<b>APPLICANT</b>		<b>CO-APPLICANT</b>	
<b>APPLICANT</b>	TESTFILE, JAMES	<b>CO-APPLICANT</b>	TESTFILE, SALLAY
<b>SOC SEC #</b>	<b>DOB</b>	<b>SOC SEC #</b>	<b>DOB</b>
<b>MARITAL STATUS</b>		<b>DEPENDENTS</b>	
<b>CURRENT ADDRESS</b>	5080 MMAPLETREE, ANTHILL, MO 65488	<b>LENGTH</b>	
<b>PREVIOUS ADDRESS</b>		<b>LENGTH</b>	

**SCORE MODELS**

EQUIFAX/FICO CLASSIC V5 FACTA - JAMES TESTFILE - \*\*\*\*\*0000  
 SCORE: **664**  
 00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS  
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY  
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

TRANSUNION/FICO CLASSIC (04) - JAMES TESTFILE - \*\*\*\*\*0000  
 SCORE: **659**  
 038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED  
 020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT  
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS  
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - JAMES TESTFILE - \*\*\*\*\*0000  
 SCORE: **652**  
 38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED  
 20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT  
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS  
 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

EQUIFAX/FICO CLASSIC V5 FACTA - SALLAY TESTFILE - \*\*\*\*\*0000  
 SCORE: **653**  
 00040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS  
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT  
 FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

TRANSUNION/FICO CLASSIC (04) - SALLAY TESTFILE - \*\*\*\*\*0000  
 SCORE: **659**  
 040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS  
 020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT  
 008 - TOO MANY INQUIRIES LAST 12 MONTHS  
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

**ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER**

**CREDIT PLUS: 31550 WINTERPLACE PKWY, SALISBURY, MD 21804 (P) (800) 258-3488 (F) (800) 258-3287**

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FILE # 33577242 FNMA # INVALID DATE COMPLETED 03/23/2016 RQD' BY MIKE HALL  
 SEND TO CREDIT PLUS of SALISBURY DATE ORDERED 3/23/2016  
 CUST. # 99999 REPOSITORIES XP/TU/EF PRPD' BY  
 31550 WINTERPLACE PKWY PRICE \$7.48 LOAN TYPE  
 SALISBURY, MD 21804 REF. #

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTFILE, JAMES			CO-APPLICANT	TESTFILE, SALLAY		
SOC SEC #	DOB			SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			

SCORE MODELS

EXPERIAN/FAIR, ISAAC (VER. 2) - SALLAY TESTFILE - \*\*\*\*\*0000  
 SCORE: 632  
 40 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS  
 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 33 - PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH  
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

Request New Tradeline

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						

B B [NATIONSTAR MORTGAGE](#) 01/16 06/07 \$400000 \$374270 \$0 11 0 0 0 M1  
 687595592 01/16 MTG 540 \$2274 [XP/TU/EF](#)

CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST; FREDDIE MAC ACCOUNT

Trended	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15	02/15	01/15
Scheduled (\$)	2360	2360	2212	2212	2212	2212	2212	2212	2212	2212	-	-
Actual (\$)	4573	2213	2213	2213	2213	2213	2213	2213	2215	2213	-	-
Balance (\$)	374704	375050	375396	375740	376082	376424	376764	377104	377441	377780	-	-

B B [CHASE MTG](#) 03/16 06/07 \$100000 \$88574 \$0 99 2 1 9 M1  
 4870595592646 02/16 MTG 360 \$387 [XP/TU/EF](#)

Late Dates: LAST LATE DATE 12/11

LOAN MODIFIED UNDER A FEDERAL GOVERNMENT PLAN; SECOND MORTGAGE

Trended	02/16	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15
Scheduled (\$)	387	387	387	387	387	387	387	-	387	387	387	387
Actual (\$)	369	390	390	390	390	390	390	-	390	390	390	390
Balance (\$)	89140	89434	89750	90065	90379	90694	91008	-	91322	91635	91949	92262

  

Trended	02/15	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14
Scheduled (\$)	387	387	387	387	387	387	387	387	387	387	387	387
Actual (\$)	640	390	390	387	0	776	0	776	390	385	385	385
Balance (\$)	92575	93136	93444	93753	94061	94061	94677	94677	95292	95599	95905	96212

B B [PROSPER MARKETPLACE](#) 02/16 02/16 \$15000 \$15112 \$0 1 0 0 0 I1  
 587595 02/16 INST 036 \$487 [XP/TU/EF](#)

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER

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 CUST. # 99999 **REPOSITORIES** XP/TU/EF **PRPD' BY**  
 31550 WINTERPLACE PKWY **PRICE** \$7.48 **LOAN TYPE**  
 SALISBURY, MD 21804 **REF. #**

**PROPERTY ADDRESS**

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APPLICANT	TESTFILE, JAMES			CO-APPLICANT	TESTFILE, SALLAY		
SOC SEC #	DOB			SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS	
				DLA	ACCT TYPE	TERMS						SOURCE	

C C [NASA FEDERAL CREDIT](#) 02/16 04/13 \$12000 \$11836 \$0 35 0 0 0 R1  
 4807595050092646 02/16 REV MIN \$237 [XP/TU/EF](#)

Trended	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15	02/15
Scheduled (\$)	240	221	223	216	219	221	224	227	230	217	220	222
Actual (\$)	250	223	250	230	230	250	250	250	220	250	230	0
Balance (\$)	11976	11003	11120	10792	10915	11045	11189	11333	11478	10811	10962	11093
	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14	02/14
Scheduled (\$)	220	223	225	223	220	218	200	203	205	208	-	-
Actual (\$)	250	225	250	250	250	200	220	205	250	250	-	-
Balance (\$)	10976	11120	11240	11116	10990	10870	9989	10118	10237	10392	-	-

C C [FED LOAN SERV](#) 02/16 09/13 \$7000 \$7000 \$0 29 0 0 0 I1  
 3875955926FD00004 02/16 EDU 120 \$75 [XP/TU/EF](#)

PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 07012017

Trended	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15	02/15
Scheduled (\$)	0	0	0	0	75	0	0	0	0	0	0	0
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Balance (\$)	7000	7000	7000	7000	7478	7000	7000	7000	7000	7000	7000	7000
	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14	02/14
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Balance (\$)	7000	7000	7000	7000	7000	7000	7000	7000	7000	7000	7000	7000

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 31550 WINTERPLACE PKWY **PRICE** \$7.48 **LOAN TYPE**  
 SALISBURY, MD 21804 **REF. #**

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MARITAL STATUS				DEPENDENTS			

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E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						

C C [CITI](#) 02/16 03/08 \$7300 \$6270 \$0 96 0 0 0 R1  
 587595592646 02/16 REV MIN \$94 [XP/TU/EF](#)

Trended	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15	02/15
Scheduled (\$)	100	97	101	100	100	105	103	104	93	92	93	96
Actual (\$)	0	0	0	0	0	0	0	0	120	120	100	120
Balance (\$)	6357	6439	6526	6610	6695	6782	6863	6948	6033	6120	6208	6278
	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14	02/14
Scheduled (\$)	97	96	102	100	100	105	103	76	70	71	72	38
Actual (\$)	120	120	120	120	120	120	120	120	120	120	120	120
Balance (\$)	6363	6449	6538	6621	6706	6793	6874	4954	4667	4763	4853	2453

C C [FED LOAN SERV](#) 02/16 02/12 \$6000 \$6000 \$0 48 0 0 0 I1  
 3875955926FD00004 02/16 EDU 120 \$85 [XP/TU/EF](#)

PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 07012017

Trended	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15	02/15
Scheduled (\$)	0	0	0	0	85	0	0	0	0	0	0	0
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Balance (\$)	6000	6000	6000	6000	7462	6000	6000	6000	6000	6000	6000	6000
	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14	02/14
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Balance (\$)	6000	6000	6000	6000	6000	6000	6000	6000	6000	6000	6000	6000

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 31550 WINTERPLACE PKWY **PRICE** \$7.48 **LOAN TYPE**  
 SALISBURY, MD 21804 **REF. #**

**PROPERTY ADDRESS**

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MARITAL STATUS				DEPENDENTS			

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						

C C [FED LOAN SERV](#) 02/16 09/12 \$6000 \$6000 \$0 41 0 0 0 0 I1  
 3875955926FD00004 02/16 EDU 120 \$81 [XP/TU/EF](#)

PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 07012017

Trended	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15	02/15
Scheduled (\$)	0	0	0	0	81	0	0	0	0	0	0	0
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Balance (\$)	6000	6000	6000	6000	7128	6000	6000	6000	6000	6000	6000	6000

  

	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14	02/14
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Balance (\$)	6000	6000	6000	6000	6000	6000	6000	6000	6000	6000	6000	6000

C C [FED LOAN SERV](#) 02/16 09/13 \$5500 \$5500 \$0 29 0 0 0 0 I1  
 3875955926FD00004 02/16 EDU 120 \$56 [XP/TU/EF](#)

PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 07012017

Trended	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15	02/15
Scheduled (\$)	0	0	0	0	56	0	0	0	0	0	0	0
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Balance (\$)	5500	5500	5500	5500	5607	5500	5500	5500	5500	5500	5500	5500

  

	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14	02/14
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Balance (\$)	5500	5500	5500	5500	5500	5500	5500	5500	5500	5500	5500	5500

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<b>SEND TO</b>	CREDIT PLUS of SALISBURY		<b>DATE ORDERED</b>	3/23/2016		
	CUST. # 99999		<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	31550 WINTERPLACE PKWY		<b>PRICE</b>	\$7.48	<b>LOAN TYPE</b>	
	SALISBURY, MD 21804		<b>REF. #</b>			

**PROPERTY ADDRESS**

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<b>APPLICANT</b>	TESTFILE, JAMES			<b>CO-APPLICANT</b>	TESTFILE, SALLAY		
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<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						

C C [FED LOAN SERV](#) 02/16 09/14 \$4422 \$4422 \$0 17 0 0 0 0 I1  
 3875955926FD00004 02/16 EDU 120 \$46 [XP/TU/EF](#)

PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 07012017

Trended	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15	02/15
Scheduled (\$)	0	0	0	0	46	0	0	0	0	0	0	0
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Balance (\$)	4422	4422	4422	4422	4422	4422	4422	4422	5500	5500	5500	5500

  

	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14	02/14
Scheduled (\$)	0	0	0	0	-	-	-	-	-	-	-	-
Actual (\$)	0	0	0	0	-	-	-	-	-	-	-	-
Balance (\$)	2750	2750	2750	2750	-	-	-	-	-	-	-	-

C C [FED LOAN SERV](#) 02/16 09/14 \$3500 \$3500 \$0 17 0 0 0 0 I1  
 3875955926FD00004 02/16 EDU 120 \$38 [XP/TU/EF](#)

PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 07012017

Trended	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15	02/15
Scheduled (\$)	0	0	0	0	38	0	0	0	0	0	0	0
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Balance (\$)	3500	3500	3500	3500	3657	3500	3500	3500	7000	7000	7000	7000

  

	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14	02/14
Scheduled (\$)	0	0	0	0	-	-	-	-	-	-	-	-
Actual (\$)	0	0	0	0	-	-	-	-	-	-	-	-
Balance (\$)	3500	3500	3500	3500	-	-	-	-	-	-	-	-

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**FILE #** 33577242 **FNMA #** INVALID **DATE COMPLETED** 03/23/2016 **RQD' BY** MIKE HALL  
**SEND TO** CREDIT PLUS of SALISBURY **DATE ORDERED** 3/23/2016  
 CUST. # 99999 **REPOSITORIES** XP/TU/EF **PRPD' BY**  
 31550 WINTERPLACE PKWY **PRICE** \$7.48 **LOAN TYPE**  
 SALISBURY, MD 21804 **REF. #**

**PROPERTY ADDRESS**

APPLICANT				CO-APPLICANT			
APPLICANT	TESTFILE, JAMES			CO-APPLICANT	TESTFILE, SALLAY		
SOC SEC #	DOB			SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						

C C [FED LOAN SERV](#) 02/16 02/12 \$3500 \$3500 \$0 48 0 0 0 11  
 3875955926FD00004 02/16 EDU 120 \$34 [XP/TU/EF](#)

PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 07012017

Trended	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15	02/15
Scheduled (\$)	0	0	0	0	34	0	0	0	0	0	0	0
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Balance (\$)	3500	3500	3500	3500	3500	3500	3500	3500	3500	3500	3500	3500

  

Trended	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14	02/14
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Balance (\$)	3500	3500	3500	3500	3500	3500	3500	3500	3500	3500	3500	3500

C C [FED LOAN SERV](#) 02/16 10/15 \$3500 \$3500 \$0 4 0 0 0 11  
 3875955926FD00004 02/16 EDU UNK - [XP/TU/EF](#)

PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 07012017

Trended	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15	02/15
Scheduled (\$)	0	0	0	-	-	-	-	-	-	-	-	-
Actual (\$)	0	0	0	-	-	-	-	-	-	-	-	-
Balance (\$)	3500	3500	3500	-	-	-	-	-	-	-	-	-

**ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER**

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<b>FILE #</b>	33577242	<b>FNMA #</b> INVALID	<b>DATE COMPLETED</b>	03/23/2016	<b>RQD' BY</b>	MIKE HALL
<b>SEND TO</b>	CREDIT PLUS of SALISBURY		<b>DATE ORDERED</b>	3/23/2016	<b>REPOSITORY</b>	XP/TU/EF
	CUST. # 99999		<b>PRICE</b>	\$7.48	<b>PRPD' BY</b>	
	31550 WINTERPLACE PKWY		<b>REF. #</b>		<b>LOAN TYPE</b>	
	SALISBURY, MD 21804					

**PROPERTY ADDRESS**

<b>APPLICANT</b>				<b>CO-APPLICANT</b>			
<b>APPLICANT</b>	TESTFILE, JAMES			<b>CO-APPLICANT</b>	TESTFILE, SALLAY		
<b>SOC SEC #</b>	<b>DOB</b>			<b>SOC SEC #</b>	<b>DOB</b>		
<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						

C C [FED LOAN SERV](#) 02/16 09/12 \$3500 \$3500 \$0 41 0 0 0 0 I1  
 3875955926FD00004 02/16 EDU 120 \$35 [XP/TU/EF](#)  
 PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 07012017

Trended	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15	02/15
Scheduled (\$)	0	0	0	0	35	0	0	0	0	0	0	0
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Balance (\$)	3500	3500	3500	3500	3559	3500	3500	3500	3500	3500	3500	3500

  

Trended	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14	02/14
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Balance (\$)	3500	3500	3500	3500	3500	3500	3500	3500	3500	3500	3500	3500

B B [APPLE FEDERAL CREDIT](#) 02/16 09/14 \$5904 \$3377 \$0 18 0 0 0 0 I1  
 3087050009 02/16 INST 036 \$218 [XP](#)

C C [CAPITAL ONE BANK USA](#) 03/16 05/12 \$5000 \$3286 \$0 46 0 0 0 0 R1  
 487509559260 03/16 REV MIN \$76 [XP/TU/EF](#)

**FLEXIBLE SPENDING CREDIT CARD**

Trended	02/16	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15
Scheduled (\$)	80	81	80	83	83	86	87	86	78	43	46	45
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	3363	3416	3488	3542	3594	3646	3697	3746	3797	1857	1932	2034

  

Trended	02/15	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14
Scheduled (\$)	50	51	45	31	33	35	36	36	25	25	25	25
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	2109	2180	2250	1327	1408	1489	1519	1548	1667	299	364	453

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**CREDIT PLUS: 31550 WINTERPLACE PKWY, SALISBURY, MD 21804 (P) (800) 258-3488 (F) (800) 258-3287**

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<b>FILE #</b>	33577242 FNMA # INVALID	<b>DATE COMPLETED</b>	03/23/2016	<b>RQD' BY</b>	MIKE HALL
<b>SEND TO</b>	CREDIT PLUS of SALISBURY	<b>DATE ORDERED</b>	3/23/2016	<b>REPOSITORY</b>	XP/TU/EF
	CUST. # 99999	<b>PRICE</b>	\$7.48	<b>PRPD' BY</b>	
	31550 WINTERPLACE PKWY	<b>REF. #</b>		<b>LOAN TYPE</b>	
	SALISBURY, MD 21804				

**PROPERTY ADDRESS**

<b>APPLICANT</b>		<b>CO-APPLICANT</b>	
APPLICANT	TESTFILE, JAMES	CO-APPLICANT	TESTFILE, SALLAY
SOC SEC #	DOB	SOC SEC #	DOB
MARITAL STATUS		DEPENDENTS	

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						

C C [FED LOAN SERV](#) 02/16 10/15 \$2750 \$2750 \$0 4 0 0 0 I1  
 3875955926FD00004 02/16 EDU UNK - [XP/TU/EF](#)  
 PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 07012017

Trended	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15	02/15
Scheduled (\$)	0	0	0	-	-	-	-	-	-	-	-	-
Actual (\$)	0	0	0	-	-	-	-	-	-	-	-	-
Balance (\$)	2750	2750	2750	-	-	-	-	-	-	-	-	-

B B [APPLE FEDERAL CREDIT](#) 02/16 03/12 \$5000 \$2535 \$0 48 0 0 0 R1  
 487595500009 02/16 REV \$64 [XP](#)

C J [SYNCB/LOWES](#) 03/16 10/13 \$7900 \$1991 \$0 29 0 0 0 R1  
 787595592646 02/16 REV MIN \$78 [XP/TU/EF](#)

Trended	02/16	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15
Scheduled (\$)	102	99	101	107	103	110	112	112	53	53	57	57
Actual (\$)	0	120	120	150	150	150	150	150	150	150	100	150
Balance (\$)	3183	3214	3267	3319	3395	3477	3552	3626	2771	2896	3023	3097

  

	02/15	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14
Scheduled (\$)	65	67	70	74	75	80	80	80	85	57	-	-
Actual (\$)	250	150	150	150	150	100	150	150	150	150	-	-
Balance (\$)	3221	3439	3557	3673	3786	3900	3959	4070	4181	4145	-	-

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**FILE #** 33577242 **FNMA #** INVALID **DATE COMPLETED** 03/23/2016 **RQD' BY** MIKE HALL  
**SEND TO** CREDIT PLUS of SALISBURY **DATE ORDERED** 3/23/2016  
 CUST. # 99999 **REPOSITORIES** XP/TU/EF **PRPD' BY**  
 31550 WINTERPLACE PKWY **PRICE** \$7.48 **LOAN TYPE**  
 SALISBURY, MD 21804 **REF. #**

**PROPERTY ADDRESS**

APPLICANT				CO-APPLICANT			
APPLICANT	TESTFILE, JAMES			CO-APPLICANT	TESTFILE, SALLAY		
SOC SEC #	DOB			SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS	
				DLA	ACCT TYPE	TERMS						SOURCE	

C C [CBNA](#) 03/16 04/13 \$6000 \$1877 \$0 35 0 0 0 R1  
 6087590559002646 03/16 REV MIN \$76 [XP/TU/EF](#)

Trended	02/16	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15
Scheduled (\$)	103	114	112	115	146	122	131	137	135	144	137	146
Actual (\$)	0	0	0	0	0	0	100	170	170	150	170	170
Balance (\$)	3170	3320	3460	3533	3603	3694	3810	4089	4164	4240	4289	4366
	02/15	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14
Scheduled (\$)	138	150	152	151	157	156	145	130	113	84	60	63
Actual (\$)	170	170	170	170	200	150	140	200	200	200	0	200
Balance (\$)	4434	4511	4577	4641	4707	4797	4756	4686	4697	4653	4655	4841

B B [AMEX](#) 02/16 11/05 \$1700 \$1505 \$0 57 0 0 0 R1  
 -8759559264622246 02/16 REV \$45\* [XP/TU/EF](#)

Trended	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15	02/15
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Balance (\$)	1587	1354	1268	1352	1435	1403	1486	1567	1497	1578	1524	1555
	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14	02/14
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Balance (\$)	1637	1645	1253	1338	1429	1327	1169	701	891	702	884	902

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**FILE #** 33577242 **FNMA #** INVALID **DATE COMPLETED** 03/23/2016 **RQD' BY** MIKE HALL  
**SEND TO** CREDIT PLUS of SALISBURY **DATE ORDERED** 3/23/2016  
 CUST. # 99999 **REPOSITORIES** XP/TU/EF **PRPD' BY**  
 31550 WINTERPLACE PKWY **PRICE** \$7.48 **LOAN TYPE**  
 SALISBURY, MD 21804 **REF. #**

**PROPERTY ADDRESS**

APPLICANT				CO-APPLICANT			
APPLICANT	TESTFILE, JAMES			CO-APPLICANT	TESTFILE, SALLAY		
SOC SEC #	DOB			SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						

A C [AMEX](#) 02/16 11/05 \$1700 \$1505 \$0 57 0 0 0 R1  
 -8759559264622246 02/16 REV \$45\* [XP/TU/EF](#)

Trended	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15	02/15
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Balance (\$)	1587	1354	1268	1352	1435	1403	1486	1567	1497	1578	1524	1555
Trended	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14	02/14
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Balance (\$)	1637	1645	1253	1338	1429	1327	1169	701	891	702	884	902

C C [CBNA](#) 03/16 10/14 \$2000 \$1169 \$0 17 0 0 0 R1  
 587509505902 03/16 REV MIN \$29 [XP/TU/EF](#)

Trended	02/16	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15
Scheduled (\$)	29	27	27	27	25	25	-	-	-	-	-	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	172	-
Balance (\$)	1289	1439	1574	1624	687	887	-	0	0	-	0	-
Trended	02/15	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14
Scheduled (\$)	25	25	25	26	-	-	-	-	-	-	-	-
Actual (\$)	150	175	190	-	-	-	-	-	-	-	-	-
Balance (\$)	320	470	645	835	-	-	-	-	-	-	-	-

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**FILE #** 33577242 **FNMA #** INVALID **DATE COMPLETED** 03/23/2016 **RQD' BY** MIKE HALL  
**SEND TO** CREDIT PLUS of SALISBURY **DATE ORDERED** 3/23/2016  
 CUST. # 99999 **REPOSITORIES** XP/TU/EF **PRPD' BY**  
 31550 WINTERPLACE PKWY **PRICE** \$7.48 **LOAN TYPE**  
 SALISBURY, MD 21804 **REF. #**

**PROPERTY ADDRESS**

APPLICANT				CO-APPLICANT			
APPLICANT	TESTFILE, JAMES			CO-APPLICANT	TESTFILE, SALLAY		
SOC SEC #	DOB			SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS	
				DLA	ACCT TYPE	TERMS						SOURCE	

A B AMEX 02/16 09/13 \$3000 \$1126 \$0 30 0 0 0 R1  
 -8759550926460222 02/16 REV \$34\* XP/TU/EF

Trended	02/16	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15
Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	1126	1190	1291	1391	1470	1568	1665	1760	1854	1947	2015	1849
Trended	02/15	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14
Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	1937	1996	1442	1541	1639	1734	1829	1901	1993	591	702	837

C C AMEX 02/16 04/05 \$3000 \$1126 \$0 35 0 0 0 R1  
 -8759550902064622 02/16 REV \$34\* XP/TU/EF

Trended	02/16	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15
Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	1126	1190	1291	1391	1470	1568	1665	1760	1854	1947	2015	1849
Trended	02/15	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14
Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	1937	1996	1442	1541	1639	1734	1829	1901	1993	591	702	837

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**FILE #** 33577242 **FNMA #** INVALID **DATE COMPLETED** 03/23/2016 **RQD' BY** MIKE HALL  
**SEND TO** CREDIT PLUS of SALISBURY **DATE ORDERED** 3/23/2016  
 CUST. # 99999 **REPOSITORIES** XP/TU/EF **PRPD' BY**  
 31550 WINTERPLACE PKWY **PRICE** \$7.48 **LOAN TYPE**  
 SALISBURY, MD 21804 **REF. #**

**PROPERTY ADDRESS**

APPLICANT				CO-APPLICANT			
APPLICANT	TESTFILE, JAMES			CO-APPLICANT	TESTFILE, SALLAY		
SOC SEC #	DOB			SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						

C C [CBNA](#) 02/16 10/13 \$4000 \$1123 \$0 29 0 0 0 R1  
 6087590505926462 02/16 REV MIN \$27 [XP/TU/EF](#)

Trended	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15	02/15
Scheduled (\$)	25	25	25	25	25	25	25	25	25	25	25	26
Actual (\$)	0	0	0	0	0	0	150	150	150	150	100	150
Balance (\$)	1173	1223	1258	1378	1528	1668	1818	1968	2118	2268	2418	2518

  

	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14	02/14
Scheduled (\$)	27	29	30	25	25	25	25	25	25	25	25	25
Actual (\$)	150	150	150	150	150	100	100	150	150	150	150	150
Balance (\$)	2668	2818	2968	441	591	741	841	941	1091	680	830	980

B B [CAPITAL ONE BANK USA](#) 03/16 01/15 \$4000 \$996 \$0 14 0 0 0 R1  
 587509559264 03/16 REV MIN \$35 [XP/TU/EF](#)

Trended	02/16	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15
Scheduled (\$)	43	37	38	41	25	25	25	25	25	25	25	25
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	1471	1211	1315	1389	1444	1206	1306	1406	184	284	357	91

  

	02/15	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14
Scheduled (\$)	25	-	-	-	-	-	-	-	-	-	-	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	159	-	-	-	-	-	-	-	-	-	-	-

B J [MERRICK BANK](#) 03/16 01/15 \$1600 \$861 \$0 14 0 0 0 R1  
 4870595059264622 02/16 REV MIN \$39 [XP/TU/EF](#)

Trended	02/16	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15
Scheduled (\$)	48	-	-	-	-	-	-	-	-	-	-	-
Actual (\$)	120	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	1414	-	-	-	-	-	-	-	-	-	-	-

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**CREDIT PLUS: 31550 WINTERPLACE PKWY, SALISBURY, MD 21804 (P) (800) 258-3488 (F) (800) 258-3287**

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<b>FILE #</b>	33577242 FNMA # INVALID	<b>DATE COMPLETED</b>	03/23/2016	<b>RQD' BY</b>	MIKE HALL
<b>SEND TO</b>	CREDIT PLUS of SALISBURY	<b>DATE ORDERED</b>	3/23/2016	<b>REPOSITORY</b>	XP/TU/EF
	CUST. # 99999	<b>PRICE</b>	\$7.48	<b>PRPD' BY</b>	
	31550 WINTERPLACE PKWY	<b>REF. #</b>		<b>LOAN TYPE</b>	
	SALISBURY, MD 21804				

**PROPERTY ADDRESS**

<b>APPLICANT</b>				<b>CO-APPLICANT</b>			
<b>APPLICANT</b>	TESTFILE, JAMES			<b>CO-APPLICANT</b>	TESTFILE, SALLAY		
<b>SOC SEC #</b>		<b>DOB</b>		<b>SOC SEC #</b>		<b>DOB</b>	
<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						

C J [CHASE CARD](#) 03/16 08/11 \$2511 \$799 \$0 55 0 0 0 R1  
 487595592604 02/16 REV MIN \$25 XP/TU/EF

Trended	02/16	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15
Scheduled (\$)	25	25	25	28	30	32	35	36	39	41	43	41
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Balance (\$)	909	1016	1122	1227	1311	1414	1516	1615	1714	1811	1908	1914
	02/15	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14
Scheduled (\$)	46	48	44	25	32	28	25	25	25	25	25	25
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Balance (\$)	2012	2105	2511	1525	0	1432	1121	473	627	778	928	0

C C [NASA FEDERAL CREDIT](#) 12/15 06/12 \$19344 \$623 \$0 43 0 0 0 I1  
 3870590505 12/15 AUTO 048 \$440 XP/TU/EF

Trended	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15	02/15	01/15
Scheduled (\$)	440	440	440	440	440	440	440	440	440	440	440	440
Actual (\$)	850	-	600	600	600	720	600	760	318	600	600	600
Balance (\$)	623	1470	1462	2054	2645	3234	3940	4524	5266	5565	6145	6721
	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14	02/14	01/14
Scheduled (\$)	440	440	440	440	440	440	440	440	440	440	-	-
Actual (\$)	600	-	600	-	600	-	600	60	600	-	-	-
Balance (\$)	7295	7839	7839	8380	8380	8916	8916	9467	9509	10005	-	-

B B [CREDIT ONE BANK NA](#) 03/16 10/15 \$700 \$593 \$0 5 0 0 0 R1  
 4875955926462022 02/16 REV MIN \$30 XP/TU/EF

Trended	02/16	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15
Scheduled (\$)	35	25	25	-	-	-	-	-	-	-	-	-
Actual (\$)	100	320	350	-	-	-	-	-	-	-	-	-
Balance (\$)	690	268	149	-	-	-	-	-	-	-	-	-

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**FILE #** 33577242 **FNMA #** INVALID **DATE COMPLETED** 03/23/2016 **RQD' BY** MIKE HALL  
**SEND TO** CREDIT PLUS of SALISBURY **DATE ORDERED** 3/23/2016  
 CUST. # 99999 **REPOSITORIES** XP/TU/EF **PRPD' BY**  
 31550 WINTERPLACE PKWY **PRICE** \$7.48 **LOAN TYPE**  
 SALISBURY, MD 21804 **REF. #**

**PROPERTY ADDRESS**

APPLICANT				CO-APPLICANT			
APPLICANT	TESTFILE, JAMES			CO-APPLICANT	TESTFILE, SALLAY		
SOC SEC #	DOB			SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS	
				DLA	ACCT TYPE	TERMS						SOURCE	
B	B	<a href="#">CBNA</a> 608759050592	03/16	11/13 03/16	\$2000 REV	\$454 \$25	\$0	29	0	0	0	R1	<a href="#">XP</a>

B	J	<a href="#">SYNCB/WALMART</a> 608750955926	03/16	11/14 03/16	\$1200 REV	\$319 MIN \$25	\$0	17	0	0	0	R1	<a href="#">XP/TU/EF</a>
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Trended	02/16	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15
Scheduled (\$)	25	25	25	25	25	25	25	25	25	25	25	25
Actual (\$)	40	185	150	100	130	150	200	300	200	200	150	100
Balance (\$)	51	90	271	283	35	82	229	422	569	677	741	659

  

	02/15	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14
Scheduled (\$)	25	25	25	-	-	-	-	-	-	-	-	-
Actual (\$)	200	0	0	0	-	-	-	-	-	-	-	-
Balance (\$)	649	714	625	0	-	-	-	-	-	-	-	-

B	B	<a href="#">AES/EFS</a> 4875955926PA00004	09/15	09/04 08/15	\$8996 EDU	\$0 144 \$0	\$0	52	0	0	0	I1	<a href="#">XP/TU/EF</a>
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Trended	08/15	07/15	06/15	05/15	04/15	03/15	02/15	01/15	12/14	11/14	10/14	09/14
Scheduled (\$)	-	75	75	75	75	75	75	75	42	42	42	42
Actual (\$)	-	549	-	-	-	-	-	-	55	55	55	55
Balance (\$)	-	204	751	849	946	1043	1135	1135	635	688	743	796

  

	08/14	07/14	06/14	05/14	04/14	03/14	02/14	01/14	12/13	11/13	10/13	09/13
Scheduled (\$)	42	42	42	42	42	42	-	-	-	-	-	-
Actual (\$)	-	44	-	55	55	55	-	-	-	-	-	-
Balance (\$)	848	848	888	888	940	994	-	-	-	-	-	-

B	B	<a href="#">APPLE FEDERAL CREDIT</a> 3087050009	01/16	03/12 01/16	\$13655 AUTO	\$0 047 \$0	\$0	47	0	0	0	I1	<a href="#">XP</a>
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**FILE #** 33577242 **FNMA #** INVALID **DATE COMPLETED** 03/23/2016 **RQD' BY** MIKE HALL  
**SEND TO** CREDIT PLUS of SALISBURY **DATE ORDERED** 3/23/2016  
 CUST. # 99999 **REPOSITORIES** XP/TU/EF **PRPD' BY**  
 31550 WINTERPLACE PKWY **PRICE** \$7.48 **LOAN TYPE**  
 SALISBURY, MD 21804 **REF. #**

**PROPERTY ADDRESS**

APPLICANT		CO-APPLICANT	
APPLICANT	TESTFILE, JAMES	CO-APPLICANT	TESTFILE, SALLAY
SOC SEC #	DOB	SOC SEC #	DOB
MARITAL STATUS		DEPENDENTS	

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
B	B	<a href="#">APPLE FEDERAL CREDIT</a> 308705	02/16	03/12 01/16	\$1000 REV	\$0 \$0	\$0	48	0	0	0	R1 <a href="#">XP</a>
CHECK CREDIT OR LINE OF CREDIT												
B	B	<a href="#">APPLE FEDERAL CREDIT</a> 3087050009	02/16	09/15 --/--	- EDU	\$0 UNK \$0	\$0	6	0	0	0	I1 <a href="#">XP</a>
C	C	<a href="#">BEDFRD/SOA</a> 6870005905592	02/09	06/06 09/06	\$400 REV	\$0 \$0	\$0	31	0	0	0	R1 <a href="#">TU</a>
CLOSED												
C	J	<a href="#">BK OF AMER</a> 5870595592646222	06/07	04/05 12/06	\$14400 REV	\$0 \$0	\$0	27	0	0	0	R1 <a href="#">XP/TU/EF</a>
ACCOUNT CLOSED AT CONSUMER'S REQUEST												
B	B	<a href="#">BK OF AMER</a> 4875	04/08	03/03 12/06	\$5000 REV	\$0 \$0	\$0	61	0	0	0	R1 <a href="#">TU</a>
ACCOUNT CLOSED BY CONSUMER												
B	J	<a href="#">CAP ONE</a> 587500955900	06/07	11/03 12/06	\$4300 REV	\$0 \$0	\$0	44	0	0	0	R1 <a href="#">XP/TU/EF</a>
ACCOUNT CLOSED AT CONSUMER'S REQUEST												
P	J	<a href="#">CAP ONE NA</a> 68750	03/06	10/05 03/06	\$500 REV	\$0 \$0	\$0	6	0	0	0	R1 <a href="#">XP</a>
CHECK CREDIT OR LINE OF CREDIT												
B	B	<a href="#">CAP1/BSTBY</a> 187509-5592064602	06/12	06/07 01/09	\$2400 REV	\$0 \$0	\$0	60	0	0	0	R1 <a href="#">XP/TU/EF</a>
B	B	<a href="#">CAP1/MNRDS</a> 287509-0505926046	02/10	10/05 12/06	\$1900 REV	\$0 \$0	\$0	51	0	0	0	R1 <a href="#">XP/TU/EF</a>
ACCOUNT CLOSED BY CONSUMER												
B	B	<a href="#">CAP1/MNRDS</a> 287509-0505926462	08/09	07/04 03/05	\$163 REV	\$0 \$0	\$0	61	0	0	0	R1 <a href="#">EF</a>
ACCOUNT CLOSED AT CONSUMER'S REQUEST												

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<b>SEND TO</b>	CREDIT PLUS of SALISBURY	<b>DATE ORDERED</b>	3/23/2016	<b>REPOSITORY</b>	XP/TU/EF
	CUST. # 99999	<b>PRICE</b>	\$7.48	<b>PRPD' BY</b>	
	31550 WINTERPLACE PKWY	<b>REF. #</b>		<b>LOAN TYPE</b>	
	SALISBURY, MD 21804				

**PROPERTY ADDRESS**

APPLICANT				CO-APPLICANT			
APPLICANT	TESTFILE, JAMES			CO-APPLICANT	TESTFILE, SALLAY		
SOC SEC #	DOB			SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS																																																																																																									
				DLA	ACCT TYPE	TERMS						SOURCE																																																																																																									
B	B	<a href="#">CAPITAL ONE</a> 5875950005920646	09/13	06/07 --/--	\$2000 REV	\$0 \$0	\$0	75	0	0	0	R1	<a href="#">XP/TU/EF</a>																																																																																																								
PURCHASED BY ANOTHER LENDER																																																																																																																					
C	C	<a href="#">CAPITAL ONE</a> 587595000592	09/13	06/07 09/07	\$2500 REV	\$0 \$0	\$0	75	0	0	0	R1	<a href="#">XP/TU</a>																																																																																																								
PURCHASED BY ANOTHER LENDER																																																																																																																					
B	B	<a href="#">CAPITAL ONE BANK USA</a> 487595590260	03/06	04/01 02/06	\$1061 REV	\$0 \$0	\$0	60	0	0	0	R1	<a href="#">XP</a>																																																																																																								
ACCOUNT CLOSED AT CONSUMER'S REQUEST																																																																																																																					
B	B	<a href="#">CBNA</a> 6087590505920064	03/16	10/13 02/16	\$1500 REV	\$0 \$0	\$0	30	0	0	0	R1	<a href="#">XP/TU/EF</a>																																																																																																								
<table border="1"> <thead> <tr> <th>Trended</th> <th>02/16</th> <th>01/16</th> <th>12/15</th> <th>11/15</th> <th>10/15</th> <th>09/15</th> <th>08/15</th> <th>07/15</th> <th>06/15</th> <th>05/15</th> <th>04/15</th> <th>03/15</th> </tr> </thead> <tbody> <tr> <td>Scheduled (\$)</td> <td>27</td> <td>25</td> <td>25</td> <td>25</td> <td>25</td> <td>25</td> <td>25</td> <td>25</td> <td>25</td> <td>25</td> <td>25</td> <td>25</td> </tr> <tr> <td>Actual (\$)</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>100</td> <td>100</td> <td>150</td> <td>100</td> <td>100</td> <td>150</td> </tr> <tr> <td>Balance (\$)</td> <td>38</td> <td>36</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>139</td> <td>239</td> <td>339</td> <td>489</td> <td>589</td> <td>689</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th></th> <th>02/15</th> <th>01/15</th> <th>12/14</th> <th>11/14</th> <th>10/14</th> <th>09/14</th> <th>08/14</th> <th>07/14</th> <th>06/14</th> <th>05/14</th> <th>04/14</th> <th>03/14</th> </tr> </thead> <tbody> <tr> <td>Scheduled (\$)</td> <td>26</td> <td>26</td> <td>26</td> <td>26</td> <td>26</td> <td>26</td> <td>26</td> <td>26</td> <td>26</td> <td>26</td> <td>26</td> <td>26</td> </tr> <tr> <td>Actual (\$)</td> <td>150</td> <td>150</td> <td>100</td> <td>100</td> <td>100</td> <td>100</td> <td>100</td> <td>100</td> <td>100</td> <td>100</td> <td>100</td> <td>100</td> </tr> <tr> <td>Balance (\$)</td> <td>839</td> <td>989</td> <td>1137</td> <td>982</td> <td>1076</td> <td>1169</td> <td>619</td> <td>707</td> <td>711</td> <td>809</td> <td>710</td> <td>810</td> </tr> </tbody> </table>														Trended	02/16	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15	Scheduled (\$)	27	25	25	25	25	25	25	25	25	25	25	25	Actual (\$)	0	0	0	0	0	0	100	100	150	100	100	150	Balance (\$)	38	36	0	0	0	0	139	239	339	489	589	689		02/15	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14	Scheduled (\$)	26	26	26	26	26	26	26	26	26	26	26	26	Actual (\$)	150	150	100	100	100	100	100	100	100	100	100	100	Balance (\$)	839	989	1137	982	1076	1169	619	707	711	809	710	810
Trended	02/16	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15																																																																																																									
Scheduled (\$)	27	25	25	25	25	25	25	25	25	25	25	25																																																																																																									
Actual (\$)	0	0	0	0	0	0	100	100	150	100	100	150																																																																																																									
Balance (\$)	38	36	0	0	0	0	139	239	339	489	589	689																																																																																																									
	02/15	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14																																																																																																									
Scheduled (\$)	26	26	26	26	26	26	26	26	26	26	26	26																																																																																																									
Actual (\$)	150	150	100	100	100	100	100	100	100	100	100	100																																																																																																									
Balance (\$)	839	989	1137	982	1076	1169	619	707	711	809	710	810																																																																																																									
B	B	<a href="#">CBNA</a> 608759055926	03/16	08/15 02/16	\$2200 REV	\$0 \$0	\$0	7	0	0	0	R1	<a href="#">XP</a>																																																																																																								
C	C	<a href="#">CBNA</a> 808075950	10/07	06/01 01/02	\$300 REV	\$0 \$0	\$0	77	0	0	0	R1	<a href="#">XP</a>																																																																																																								
ACCOUNT CLOSED AT CONSUMER'S REQUEST																																																																																																																					
J	J	<a href="#">CHASE AUTO</a> 10807059559206	01/09	02/04 01/09	\$14467 AUTO	\$0 060 \$0	\$0	60	0	0	0	I1	<a href="#">XP/TU/EF</a>																																																																																																								

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FILE # 33577242 FNMA # INVALID DATE COMPLETED 03/23/2016 RQD' BY MIKE HALL  
 SEND TO CREDIT PLUS of SALISBURY DATE ORDERED 3/23/2016  
 CUST. # 99999 REPOSITORIES XP/TU/EF PRPD' BY  
 31550 WINTERPLACE PKWY PRICE \$7.48 LOAN TYPE  
 SALISBURY, MD 21804 REF. #

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTFILE, JAMES			CO-APPLICANT	TESTFILE, SALLAY		
SOC SEC #	DOB			SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE

B J [CHASE CARD](#) 10/10 03/07 \$2884 \$0 \$0 44 0 0 0 R1  
 487595590264 07/09 REV \$0  
 ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST

B B [CHASE CARD](#) 09/07 01/06 \$2000 \$0 \$0 20 0 0 0 R1  
 487595509026 04/07 REV \$0  
 ACCOUNT CLOSED AT CONSUMER'S REQUEST

B B [CHASE MTG](#) 01/15 06/07 \$400000 \$0 \$0 92 3 1 6 M1  
 4875950592646 01/15 MTG 552 \$0  
 XP/TU/EF

Late Dates: 1/13-120, 12/12-120, 10/12-120, 9/12-120, 8/12-90, 7/12-90, 6/12-60, 4/12-30, 3/12-30, 2/12-30  
 TRANSFERRED TO ANOTHER LENDER; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST;  
 FREDDIE MAC ACCOUNT

Trended	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14	02/14	01/14
Scheduled (\$)	2209	2209	2209	2209	2209	2209	2209	2209	2209	2209	2209	2188
Actual (\$)	2209	2209	2209	2209	2209	2209	2209	2209	2209	2200	2200	0
Balance (\$)	378784	379116	379446	379775	380104	380431	380756	381081	381405	381727	382048	382380
	12/13	11/13	10/13	09/13	08/13	07/13	06/13	05/13	04/13	03/13	02/13	01/13
Scheduled (\$)	2188	2188	2188	2188	-	-	-	-	-	-	-	-
Actual (\$)	4400	2200	2200	2200	-	-	-	-	-	-	-	-
Balance (\$)	382380	383041	383370	383698	-	-	-	-	-	-	-	-

B B [CITI AUTO](#) 08/10 02/10 \$18695 \$0 \$0 7 0 0 0 I1  
 4875955902 08/10 AUTO 072 \$0  
 TRANSFERRED TO ANOTHER LENDER

C C [CITICARDS](#) 05/10 04/08 \$2000 \$0 \$0 26 0 0 0 INACTIVE  
 5875950059260462 --/-- REV \$0  
 XP/TU/EF

C C [COMENITY BANK/BDFRDF](#) 08/09 01/09 \$500 \$0 \$0 7 0 0 0 INACTIVE  
 587595592646 04/09 REV \$0  
 XP/TU

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<b>FILE #</b>	33577242	<b>FNMA #</b> INVALID	<b>DATE COMPLETED</b>	03/23/2016	<b>RQD' BY</b>	MIKE HALL
<b>SEND TO</b>	CREDIT PLUS of SALISBURY		<b>DATE ORDERED</b>	3/23/2016	<b>REPOSITORY</b>	XP/TU/EF
	CUST. # 99999		<b>PRICE</b>	\$7.48	<b>PRPD' BY</b>	
	31550 WINTERPLACE PKWY		<b>REF. #</b>		<b>LOAN TYPE</b>	
	SALISBURY, MD 21804					

**PROPERTY ADDRESS**

APPLICANT			CO-APPLICANT		
<b>APPLICANT</b>	TESTFILE, JAMES		<b>CO-APPLICANT</b>	TESTFILE, SALLAY	
<b>SOC SEC #</b>		<b>DOB</b>	<b>SOC SEC #</b>		<b>DOB</b>
<b>MARITAL STATUS</b>			<b>DEPENDENTS</b>		

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
C	C	<a href="#">COMENITY BANK/LEWMAG</a> 587595592064	04/10	01/08 01/10	\$1000 REV	\$0 \$0	\$0	28	0	0	0	R1 <a href="#">XP/TU</a>
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST												
C	C	<a href="#">COMENITY BANK/ROAMAN</a> 200807595592604	12/12	05/12 08/12	\$750 REV	\$0 \$0	\$0	8	0	0	0	INACTIVE <a href="#">XP/TU/EF</a>
C	C	<a href="#">COMENITYCAPITAL/DVDS</a> 5870595509264622	10/12	01/12 07/12	\$2500 REV	\$0 \$0	\$0	10	0	0	0	INACTIVE <a href="#">XP/TU/EF</a>
B	B	<a href="#">DISCOVER FIN SVCS LL</a> 608759559264	09/10	06/02 09/10	\$3100 REV	\$0 \$0	\$0	99	0	0	0	R1 <a href="#">XP</a>
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST												
C	C	<a href="#">DISCOVER FIN SVCS LL</a> 608700595050	12/06	03/04 11/06	\$6100 REV	\$0 \$0	\$0	34	0	0	0	R1 <a href="#">XP/TU</a>
ACCOUNT CLOSED AT CONSUMER'S REQUEST												
C	C	<a href="#">FORTIVA</a> 7875900050590026	03/16	02/14 01/15	\$558 INST	\$0 24 \$0	\$0	25	0	0	0	I1 <a href="#">XP/TU/EF</a>
ACCOUNT CLOSED AT CONSUMER'S REQUEST												
T	C	<a href="#">FORTIVA/ATLANTICUS</a> 7875900050590026	05/14	02/14 04/14	\$283 INST	\$0 024 \$0	\$0	4	0	0	0	I1 <a href="#">XP</a>
INSTALLMENT SALES CONTRACT												
C	C	<a href="#">LEW MAGRAM</a> 6875009000559	11/08	01/08 11/08	\$1000 REV	\$0 \$0	\$0	11	0	0	0	R1 <a href="#">XP/TU</a>
PURCHASED BY ANOTHER LENDER												
J	J	<a href="#">MB FIN SVCS</a> 1087595592	06/12	11/09 06/12	\$31989 AUTO	\$0 066 \$0	\$0	31	0	0	0	I1 <a href="#">XP/TU/EF</a>
B	B	<a href="#">MCYDSNB</a> 608759559026	03/16	04/15 05/15	\$1000 REV	\$0 \$0	\$0	11	0	0	0	R1 <a href="#">XP</a>

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**FILE #** 33577242 **FNMA #** INVALID **DATE COMPLETED** 03/23/2016 **RQD' BY** MIKE HALL  
**SEND TO** CREDIT PLUS of SALISBURY **DATE ORDERED** 3/23/2016  
 CUST. # 99999 **REPOSITORIES** XP/TU/EF **PRPD' BY**  
 31550 WINTERPLACE PKWY **PRICE** \$7.48 **LOAN TYPE**  
 SALISBURY, MD 21804 **REF. #**

**PROPERTY ADDRESS**

APPLICANT				CO-APPLICANT			
APPLICANT	TESTFILE, JAMES			CO-APPLICANT	TESTFILE, SALLAY		
SOC SEC #	DOB			SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS	
				DLA	ACCT TYPE	TERMS						SOURCE	

C	C	<a href="#">NASA FEDERAL CREDIT</a> 4807595050092640	04/14	04/13 03/14	\$12000 REV	\$0 \$0	\$0	13	0	0	0	CRCDLOST <a href="#">XP/TU/EF</a>	
CREDIT CARD LOST OR STOLEN													
<b>Trended</b>		<b>03/14</b>	<b>02/14</b>	<b>01/14</b>	<b>12/13</b>	<b>11/13</b>	<b>10/13</b>	<b>09/13</b>	<b>08/13</b>	<b>07/13</b>	<b>06/13</b>	<b>05/13</b>	<b>04/13</b>
<b>Scheduled (\$)</b>		212	215	218	221	224	332	328	-	-	-	-	-
<b>Actual (\$)</b>		250	250	250	250	350	350	350	-	-	-	-	-
<b>Balance (\$)</b>		10551	10706	10868	11020	11174	11041	10909	-	-	-	-	-

B	B	<a href="#">SANTANDER CONSUMER U</a> 30000875905592000	03/12	02/10 03/12	\$18695 AUTO	\$0 072 \$0	\$0	18	0	0	0	I1 <a href="#">XP</a>
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C	C	<a href="#">SEARS/CBNA</a> 508759505902	03/16	06/07 10/08	\$2930 REV	\$0 \$0	\$0	82	0	0	0	R1 <a href="#">XP/TU/EF</a>	
ACCOUNT CLOSED BY CREDIT GRANTOR													

C	C	<a href="#">SYNCB/AMAZ</a> 6087595059264062	03/16	01/14 04/14	\$112 REV	\$0 \$0	\$0	26	0	0	0	R1 <a href="#">XP/TU/EF</a>	
ACCOUNT CLOSED AT CONSUMER'S REQUEST													
<b>Trended</b>		<b>02/16</b>	<b>01/16</b>	<b>12/15</b>	<b>11/15</b>	<b>10/15</b>	<b>09/15</b>	<b>08/15</b>	<b>07/15</b>	<b>06/15</b>	<b>05/15</b>	<b>04/15</b>	<b>03/15</b>
<b>Scheduled (\$)</b>		-	-	-	-	-	-	-	-	-	-	-	-
<b>Actual (\$)</b>		-	-	-	-	-	-	-	-	-	-	-	-
<b>Balance (\$)</b>		-	-	-	-	-	-	-	-	-	-	-	-
		<b>02/15</b>	<b>01/15</b>	<b>12/14</b>	<b>11/14</b>	<b>10/14</b>	<b>09/14</b>	<b>08/14</b>	<b>07/14</b>	<b>06/14</b>	<b>05/14</b>	<b>04/14</b>	<b>03/14</b>
<b>Scheduled (\$)</b>		-	-	-	-	-	-	-	-	-	-	-	29
<b>Actual (\$)</b>		-	-	-	-	-	-	-	-	-	-	-	-
<b>Balance (\$)</b>		-	-	-	-	-	-	-	-	-	-	-	112

C	C	<a href="#">SYNCB/FORD</a> 6087595509200640	05/15	03/04 08/05	\$781 REV	\$0 \$0	\$0	14	0	0	0	R1 <a href="#">XP/EF</a>
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**FILE #** 33577242 **FNMA #** INVALID **DATE COMPLETED** 03/23/2016 **RQD' BY** MIKE HALL  
**SEND TO** CREDIT PLUS of SALISBURY **DATE ORDERED** 3/23/2016  
 CUST. # 99999 **REPOSITORIES** XP/TU/EF **PRPD' BY**  
 31550 WINTERPLACE PKWY **PRICE** \$7.48 **LOAN TYPE**  
 SALISBURY, MD 21804 **REF. #**

**PROPERTY ADDRESS**

APPLICANT		CO-APPLICANT	
APPLICANT	TESTFILE, JAMES	CO-APPLICANT	TESTFILE, SALLAY
SOC SEC #	DOB	SOC SEC #	DOB
MARITAL STATUS		DEPENDENTS	

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
B	B	<a href="#">SYNCB/HOME DESIGN FU</a> 608759559200	02/11	06/02 10/09	\$920 REV	\$0 \$0	\$0	99	0	0	0	R1 <a href="#">XP</a>
ACCOUNT CLOSED AT CONSUMER'S REQUEST												

B	B	<a href="#">SYNCB/LENS</a> 608759505926	11/15	09/05 02/06	\$438 REV	\$0 \$0	\$0	99	0	0	0	R1 <a href="#">XP/EF</a>
ACCOUNT CLOSED AT CONSUMER'S REQUEST												

C	J	<a href="#">SYNCB/LOW</a> 787595592646	03/16	10/13 04/14	\$5000 REV	\$0 \$0	\$0	28	0	0	0	CRCDLOST <a href="#">XP/TU/EF</a>
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CREDIT CARD STOLEN OR LOST

Trended	02/16	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15
Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	-	-	-	-	-	-	-	-	-	-	-	-

  

	02/15	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14
Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	44
Actual (\$)	-	-	-	-	-	-	-	-	-	-	0	150
Balance (\$)	-	-	-	-	-	-	-	-	-	-	0	4324

C	J	<a href="#">SYNCB/SAMS</a> 787595059264	04/15	07/04 07/05	\$378 REV	\$0 \$0	\$0	99	0	0	0	R1 <a href="#">XP/EF</a>
ACCOUNT CLOSED AT CONSUMER'S REQUEST												

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<b>FILE #</b>	33577242 FNMA # INVALID	<b>DATE COMPLETED</b>	03/23/2016	<b>RQD' BY</b>	MIKE HALL
<b>SEND TO</b>	CREDIT PLUS of SALISBURY	<b>DATE ORDERED</b>	3/23/2016	<b>REPOSITORY</b>	XP/TU/EF
	CUST. # 99999	<b>PRICE</b>	\$7.48	<b>PRPD' BY</b>	
	31550 WINTERPLACE PKWY	<b>REF. #</b>		<b>LOAN TYPE</b>	
	SALISBURY, MD 21804				

**PROPERTY ADDRESS**

APPLICANT				CO-APPLICANT			
APPLICANT	TESTFILE, JAMES			CO-APPLICANT	TESTFILE, SALLAY		
SOC SEC #	DOB			SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS		
				DLA	ACCT TYPE	TERMS						SOURCE		
B	B	<a href="#">SYNCB/SAMS CLUB</a> 787595059264	03/16	01/15 03/16	\$1700 REV	\$0 \$0	\$0	15	0	0	0	R1 <a href="#">XP/TU/EF</a>		
		<b>Trended</b>	<b>02/16</b>	<b>01/16</b>	<b>12/15</b>	<b>11/15</b>	<b>10/15</b>	<b>09/15</b>	<b>08/15</b>	<b>07/15</b>	<b>06/15</b>	<b>05/15</b>	<b>04/15</b>	<b>03/15</b>
		<b>Scheduled (\$)</b>	25	25	25	25	25	25	25	25	25	25	13	25
		<b>Actual (\$)</b>	50	135	100	25	25	50	150	100	80	200	300	
		<b>Balance (\$)</b>	431	472	597	685	78	0	0	0	72	13	0	
			<b>02/15</b>	<b>01/15</b>	<b>12/14</b>	<b>11/14</b>	<b>10/14</b>	<b>09/14</b>	<b>08/14</b>	<b>07/14</b>	<b>06/14</b>	<b>05/14</b>	<b>04/14</b>	<b>03/14</b>
		<b>Scheduled (\$)</b>	25	25	-	-	-	-	-	-	-	-	-	-
		<b>Actual (\$)</b>	0	0	-	-	-	-	-	-	-	-	-	-
		<b>Balance (\$)</b>	155	57	-	-	-	-	-	-	-	-	-	-
C	C	<a href="#">SYNCB/ULTM</a> 608007050950	01/15	03/01 03/05	\$2178 REV	\$0 \$0	\$0	10	0	0	0	R1 <a href="#">XP/EF</a>		
B	B	<a href="#">SYNCB/VALUE CITY FUR</a> 608759550926	03/16	11/14 12/15	\$2500 REV	\$0 \$0	\$0	17	0	0	0	R1 <a href="#">XP</a>		
C	C	<a href="#">TNB - TARGET</a> 38759	04/08	11/04 01/05	\$200 REV	\$0 \$0	\$0	42	0	0	0	R1 <a href="#">XP</a>		
ACCOUNT CLOSED AT CONSUMER'S REQUEST														
M	J	<a href="#">TOYOTA FINANCIAL SER</a> 70807590559200006	06/09	06/04 06/09	\$26720 AUTO	\$0 060 \$0	\$0	61	0	0	0	I1 <a href="#">XP/TU/EF</a>		
B	B	<a href="#">UNITED CONSUMER FINL</a> 68759505	03/09	01/09 02/09	\$1316 INST	\$0 012 \$0	\$0	1	0	0	0	I1 <a href="#">XP/TU/EF</a>		
INSTALLMENT SALES CONTRACT														
C	C	<a href="#">WF EFS</a> 8875955926040006	02/08	06/03 02/08	\$800 EDU	\$0 120 \$0	\$0	49	0	0	0	I1 <a href="#">XP/TU</a>		
C	C	<a href="#">WF EFS</a> 8875955926040006	02/08	09/00 02/08	\$2625 EDU	\$0 120 \$0	\$0	49	0	0	0	I1 <a href="#">XP/TU</a>		

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<b>FILE #</b>	33577242	<b>FNMA #</b> INVALID	<b>DATE COMPLETED</b>	03/23/2016	<b>RQD' BY</b>	MIKE HALL
<b>SEND TO</b>	CREDIT PLUS of SALISBURY		<b>DATE ORDERED</b>	3/23/2016	<b>REPOSITORY</b>	XP/TU/EF
	CUST. # 99999		<b>PRICE</b>	\$7.48	<b>PRPD' BY</b>	
	31550 WINTERPLACE PKWY		<b>REF. #</b>		<b>LOAN TYPE</b>	
	SALISBURY, MD 21804					

**PROPERTY ADDRESS**

APPLICANT			CO-APPLICANT		
<b>APPLICANT</b>	TESTFILE, JAMES		<b>CO-APPLICANT</b>	TESTFILE, SALLAY	
<b>SOC SEC #</b>		<b>DOB</b>	<b>SOC SEC #</b>		<b>DOB</b>
<b>MARITAL STATUS</b>			<b>DEPENDENTS</b>		

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
C	C	<a href="#">WF EFS</a> 8875955926040006	02/08	09/00 02/08	\$4000 EDU	\$0 120 \$0	\$0	49	0	0	0	I1 <a href="#">XP/TU</a>
C	C	<a href="#">WF EFS</a> 8875955926040006	02/08	10/02 02/08	\$2625 EDU	\$0 120 \$0	\$0	49	0	0	0	I1 <a href="#">XP/TU</a>
J	J	<a href="#">WFFINANCE</a> 787-50090559	12/07	12/05 11/06	\$4000 REV	\$0 \$0	\$0	24	0	0	0	R1 <a href="#">XP/TU/EF</a>
ACCOUNT CLOSED AT CONSUMER'S REQUEST												
B	B	<a href="#">XLS</a> 4875955926EG00004	03/11	09/04 02/11	\$4879 EDU	\$0 107 \$0	\$0	50	0	0	0	I1 <a href="#">TU/EF</a>
ACCOUNT CLOSED DUE TO TRANSFER												
B	B	<a href="#">XLS</a> 4875955926EG00004	03/11	09/04 02/11	\$4117 EDU	\$0 107 \$0	\$0	50	0	0	0	I1 <a href="#">TU/EF</a>
ACCOUNT CLOSED DUE TO TRANSFER												

**COLLECTION ACCOUNTS**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
J	J	<a href="#">OMEGA RMS</a> 487590	03/16	03/15 --/--	\$3575 COLL	\$4642 -	\$4642	-	-	-	-	O9 <a href="#">TU</a>
PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL												

**ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER**

**CREDIT PLUS: 31550 WINTERPLACE PKWY, SALISBURY, MD 21804 (P) (800) 258-3488 (F) (800) 258-3287**

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FILE #	33577242 FNMA # INVALID	DATE COMPLETED	03/23/2016	RQD' BY	MIKE HALL
SEND TO	CREDIT PLUS of SALISBURY	DATE ORDERED	3/23/2016	REPOSITORY	XP/TU/EF
	CUST. # 99999	PRICE	\$7.48	PRPD' BY	
	31550 WINTERPLACE PKWY	REF. #		LOAN TYPE	
	SALISBURY, MD 21804				

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTFILE, JAMES			CO-APPLICANT	TESTFILE, SALLAY		
SOC SEC #	DOB			SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			

COLLECTION ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						

B B [MIDLAND FUNDING](#) 03/16 10/12 \$5790 \$3185 \$3185 39 0 0 0 O9  
 8875955926 03/16 OPEN 001 \$3185 [XP/TU/EF](#)

ACCOUNT INFORMATION DISPUTED BY CONSUMER; FACTORING COMPANY; ORIGINAL CREDITOR: CITIBANK N.A.

Trended	02/16	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15
Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Actual (\$)	125	-	-	125	125	-	125	125	-	125	-	-
Balance (\$)	3286	3391	3489	3568	3663	3652	3851	3947	3932	4128	4112	4321

  

	02/15	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14
Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Actual (\$)	-	-	125	-	125	-	125	-	125	125	-	125
Balance (\$)	4403	4379	4556	-	4640	-	4895	-	5058	5058	-	5587

C C [R & R PRFSSNL RECOVE](#) 11/13 08/13 \$346 \$346 \$346 1 0 0 0 O9  
 D8759559N2 09/12 COLL 001 - [XP/TU/EF](#)

ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; MEDICAL

B B [BK OF AMER](#) 07/10 12/07 \$17900 \$0 \$0 32 1 2 3 R4  
 5875095590264622 07/10 REV \$0 [XP/TU/EF](#)

Late Dates: 6/10-60, 5/10-150+, 4/10-120, 3/10-90, 2/10-60, 1/10-30  
 ACCOUNT PAID IN FULL FOR LESS THAN THE FULL BALANCE

B J [CHASE CARD](#) 10/10 01/08 \$6215 \$0 \$0 32 1 2 5 R9  
 487595592646 09/10 REV \$0 [XP/TU/EF](#)

Late Dates: 8/10-60, 7/10-120, 6/10-120, 5/10-120, 4/10-120, 3/10-90, 2/10-60, 1/10-30  
 ACCOUNT PAID FOR LESS THAN FULL BALANCE

B J [CHASE CARD](#) 09/10 03/08 \$10465 \$0 \$0 29 1 2 6 R9  
 487595592646 11/09 REV \$0 [XP/TU/EF](#)

Late Dates: 8/10-60, 7/10-90, 6/10-120, 5/10-120, 4/10-120, 3/10-120, 2/10-90, 1/10-60, 12/09-30  
 ACCOUNT PAID FOR LESS THAN FULL BALANCE

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FILE # 33577242 FNMA # INVALID DATE COMPLETED 03/23/2016 RQD' BY MIKE HALL  
 SEND TO CREDIT PLUS of SALISBURY DATE ORDERED 3/23/2016  
 CUST. # 99999 REPOSITORIES XP/TU/EF PRPD' BY  
 31550 WINTERPLACE PKWY PRICE \$7.48 LOAN TYPE  
 SALISBURY, MD 21804 REF. #

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTFILE, JAMES			CO-APPLICANT	TESTFILE, SALLAY		
SOC SEC #	DOB			SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			

COLLECTION ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
B	B	<a href="#">CITI</a> 587595059260	03/16	07/06 10/09	\$11340 REV	\$0 \$0	\$0	99	0	1	3	R9 <a href="#">XP/TU/EF</a>

Late Dates: LAST LATE DATE 05/10  
 ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST

Trended	02/16	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15
Scheduled (\$)	-	-	-	11530	11530	11530	11530	11530	11530	11530	11530	11530
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	-	-	-	11530	11530	11530	11530	11530	11530	11530	11530	11530

  

	02/15	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14
Scheduled (\$)	11530	11530	11530	11530	11530	11530	11530	11530	11530	11530	11530	11530
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	11530	11530	11530	11530	11530	11530	11530	11530	11530	11530	11530	11530

B B [VERIZON](#) 03/12 11/09 - \$0 \$0 15 0 0 0 0 I9  
 887595592 03/12 INST 001 \$0 [XP](#)  
 ACCOUNT CLOSED AT CONSUMER'S REQUEST; UTILITY COMPANY

OTHER CREDIT HISTORY

\*\*\* NONE \*\*\*

INQUIRIES (LAST 120 DAYS)

XP/EF	J	03/18/16	<a href="#">CREDCO</a>	FINANCE
TU	J	03/18/16	<a href="#">LOANDEPOT.COM</a>	FINANCE
XP	B	03/17/16	<a href="#">CBNA</a>	BANKING
XP/EF	J	02/29/16	<a href="#">FACTUAL DATA/0600</a>	FINANCE
TU	J	02/29/16	<a href="#">2103 CONGRESSIONAL B</a>	BANKING
XP/EF	B	02/26/16	<a href="#">CREDIT PLUS</a>	FINANCE
TU	B	02/26/16	<a href="#">GOLDWATER BANK - BRU</a>	MISC
XP/EF	J	02/10/16	<a href="#">CREDIT PLUS</a>	FINANCE
TU	J	02/10/16	<a href="#">GOLDWATER BANK - BRU</a>	MISC
EF	B	02/06/16	<a href="#">CBNA/BBY</a>	HOME FURNISHING
XP	B	02/03/16	<a href="#">PROSPER/WEBBANK</a>	FINANCE
XP	C	02/03/16	<a href="#">WEBBANK/DFS</a>	BANKING
XP	J	01/29/16	<a href="#">CREDIT TECHNOLOGIES IN</a>	FINANCE

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<b>FILE #</b>	33577242 FNMA # INVALID	<b>DATE COMPLETED</b>	03/23/2016	<b>RQD' BY</b>	MIKE HALL
<b>SEND TO</b>	CREDIT PLUS of SALISBURY	<b>DATE ORDERED</b>	3/23/2016	<b>REPOSITORY</b>	XP/TU/EF
	CUST. # 99999	<b>PRICE</b>	\$7.48	<b>PRPD' BY</b>	
	31550 WINTERPLACE PKWY	<b>REF. #</b>		<b>LOAN TYPE</b>	
	SALISBURY, MD 21804				

**PROPERTY ADDRESS**

APPLICANT		CO-APPLICANT	
APPLICANT	TESTFILE, JAMES	CO-APPLICANT	TESTFILE, SALLAY
SOC SEC #	DOB	SOC SEC #	DOB
MARITAL STATUS		DEPENDENTS	

**INQUIRIES (LAST 120 DAYS)**

TU	J	01/29/16	<a href="#">MIDWEST EQUITY MORTG</a>	FINANCE/NONPERSONAL
EF	J	01/29/16	<a href="#">CR TECHINC</a>	MISC
XP	C	12/13/15	<a href="#">BEST EGG/FIRST CENTER</a>	FINANCE

**PUBLIC RECORDS**

<b>B B</b>	<a href="#">HOWARD CO DISTRICT COU</a>	<b>File Date:</b> 08/13	<b>Plaintiff:</b> MIDLAND FUNDING LLC S
	Docket #: 100800075905059	<b>Amount:</b> \$5,868	<b>Action Type:</b> JUDGMENT
	Source: <a href="#">XP/TU/EF</a>	<b>Status Date:</b> 08/13	<b>Status:</b> JUDGMENT

**TRADE SUMMARY**

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	3	462844	500000	2661	0
AUTO	7	623	19344	440	0
EDUCATION	18	45672	45672	450	0
OTHER INSTALLMENT	6	18489	20904	705	0
OPEN	1	3185	5790	3185	3185
REVOLVING	61	39371	80511	1018	0
OTHER	2	4988	3921	0	4988
<b>TOTAL</b>	<b>98</b>	<b>575172</b>	<b>676142</b>	<b>8459</b>	<b>8173</b>
<b>SECURED DEBT</b>		463467	<b>OLDEST TRADELINE</b>	09/00	
<b>UNSECURED DEBT</b>		111705	<b>DEBT/HIGH CREDIT</b>	86%	

**DEROGATORY SUMMARY**

<b>CHARGE OFFS:</b>	1	<b>30 DAYS:</b>	5	<b>INQUIRIES:</b>	16
<b>COLLECTIONS:</b>	6	<b>60 DAYS:</b>	6	<b>MOST RECENT LATE:</b>	undetermined
<b>BANKRUPTCY:</b>	0	<b>90 DAYS:</b>	6	<b>DISPUTES:</b>	1
<b>PUBLIC RECORDS:</b>	1	<b>OTHER:</b>	0		

**EXPERIAN FRAUD SHIELD**

\*\*\* FRAUD SHIELD \*\*\*  
 1 - TESTFILE, JAMES  
 \* FROM 12/01/15 INQ COUNT FOR SSN - 7  
 \* FROM 12/01/15 INQ COUNT FOR ADDRESS - 13  
 \* INPUT SSN ISSUED 1997 - 1998  
 \* 09 - MORE THAN 3 INQUIRIES IN LAST 30 DAYS

\*\*\* FRAUD SHIELD \*\*\*  
 2 - TESTFILE, SALLAY  
 \* FROM 12/01/15 INQ COUNT FOR SSN - 5  
 \* FROM 12/01/15 INQ COUNT FOR ADDRESS - 14  
 \* INPUT SSN ISSUED 1997 - 1998

**MISCELLANEOUS INFORMATION**

- Instant View Password: AV-1342BE1F  
 - To verify the authenticity of this credit report, please visit <https://credit.creditplus.com> and click on the Instant View link. Enter Identifier # 33577242 and password AV-1342BE1F to view the report. For any inquiries regarding this report or services provided by CREDIT PLUS please contact us at (800) 258-3488.

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<b>SEND TO</b>	CREDIT PLUS of SALISBURY	<b>DATE ORDERED</b>	3/23/2016	<b>REPOSITORY</b>	XP/TU/EF
	CUST. # 99999	<b>PRICE</b>	\$7.48	<b>PRPD' BY</b>	
	31550 WINTERPLACE PKWY	<b>REF. #</b>		<b>LOAN TYPE</b>	
	SALISBURY, MD 21804				

**PROPERTY ADDRESS**

<b>APPLICANT</b>		<b>CO-APPLICANT</b>	
<b>APPLICANT</b>	TESTFILE, JAMES	<b>CO-APPLICANT</b>	TESTFILE, SALLAY
<b>SOC SEC #</b>	<b>DOB</b>	<b>SOC SEC #</b>	<b>DOB</b>
<b>MARITAL STATUS</b>		<b>DEPENDENTS</b>	

**SOURCE OF INFORMATION**

- 1 EXPERIAN - PULLED ON: 03/23/16  
NAME: JAMES TESTFILE - \*\*\*\*\*0000  
SSN: \*\*\*\*\*0000  
ADDRESS: 5080 MMAPLETREE, ANTHILL, MO 65488 - REPORTED 06/07 - 03/16
- 2 EXPERIAN - PULLED ON: 03/23/16  
NAME: SALLAY TESTFILE - \*\*\*\*\*0000  
SSN: \*\*\*\*\*0000  
ADDRESS: 5080 MMAPLETREE, ANTHILL, MO 65488 - REPORTED 06/07 - 11/14
- 3 TRANSUNION - PULLED ON: 03/23/16 - INFILE DATE: 05/01/98  
NAME: JAMES TESTFILE - \*\*\*\*\*0000  
SSN: \*\*\*\*\*0000  
ADDRESS: 5080 MMAPLETREE, ANTHILL, MO 65488 - REPORTED 06/07
- 4 TRANSUNION - PULLED ON: 03/23/16 - INFILE DATE: 05/01/00  
NAME: SALLAY TESTFILE - \*\*\*\*\*0000  
SSN: \*\*\*\*\*0000  
ADDRESS: 5080 MMAPLETREE, ANTHILL, MO 65488 - REPORTED 06/07
- 5 EQUIFAX - PULLED ON: 03/23/16 - INFILE DATE: 03/27/98  
NAME: JAMES TESTFILE - \*\*\*\*\*0000  
SSN: \*\*\*\*\*0000  
ADDRESS: 5080 MMAPLETREE, ANTHILL, MO 65488 - REPORTED 07/07 - 03/16
- 6 EQUIFAX - PULLED ON: 03/23/16 - INFILE DATE: 12/06/99  
NAME: SALLAY TESTFILE - \*\*\*\*\*0000  
SSN: \*\*\*\*\*0000  
ADDRESS: 5080 MMAPLETREE, ANTHILL, MO 65488 - REPORTED 12/07 - 03/16

**CREDITORS**

1ST NTL BK OF MARIN CARD	POB 98872, LAS VEGAS, NV 89193	702-269-1000
1STNATBK	,	888-224-8125
AMERICAN EXPRESS	P.O. BOX 7871, FORT LAUDERDALE, FL 33329	800-528-4800
AMEX	TAPE - P O BOX 7871, FORT LAUDERDALE, FL 33329	800-528-4800
bank of america	,	800-421-2110
BANK OF AMERICA	400 CHRISTIANA RD, NEWARK, DE 19713	800-421-2110
BANKAMERICA	POB 1597, NORFOLK VA 23501	800-236-6497
BANKONEDE	,	
BEDFRD/SOA	421 LANDMARK DR., WILMINGTON, NC 28410	877-362-7264
CAP1/BSTBY	PO BOX 5253, CAROL STREAM, IL 60197	800-695-6950
Cap1/MNRDS	,	800-871-2800
CAPITAL 1 BK	11013 W BROAD ST, GLEN ALLEN VA 23060	800-955-7070

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<b>SEND TO</b>	CREDIT PLUS of SALISBURY	<b>DATE ORDERED</b>	3/23/2016	<b>REPOSITORY</b>	XP/TU/EF
	CUST. # 99999	<b>PRICE</b>	\$7.48	<b>PRPD' BY</b>	
	31550 WINTERPLACE PKWY	<b>REF. #</b>		<b>LOAN TYPE</b>	
	SALISBURY, MD 21804				

**PROPERTY ADDRESS**

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<b>APPLICANT</b>	TESTFILE, JAMES	<b>CO-APPLICANT</b>	TESTFILE, SALLAY
<b>SOC SEC #</b>	<b>DOB</b>	<b>SOC SEC #</b>	<b>DOB</b>
<b>MARITAL STATUS</b>		<b>DEPENDENTS</b>	

**CREDITORS**

CAPITAL ONE auto	PO BOX 85520, RICHMOND VA 23285	800-955-7070
CAPITAL ONE BANK USA N	,	800-955-7070
CBNA	PO BOX 6241, SIOUX FALLS, SD 57117	BYMAILONLY
CBUSASEARS	13200 SMITH RD, CLEVELAND, OH 44130	800-669-8488
CCB/DVDSBR	PO BOX 182120, COLUMBUS, OH 43218	p#866-891-3458
CENTEX	PO BOX 199111, DALLAS TX 75235	888-480-2432
CHASE	201 N WALNUT ST, WILMINGTON, DE 19801	800-955-9900
CHASE AUTO	P.O. BOX 901003 CREDIT BUREAU DISP, FORT WORTH, TX 76101	800-336-6675
CHASE HOME FINANCE	PO BOX 509011 10790 RANCHO BERNARDO RD, SAN DIEGO, CA 92150	800-548-7912
CHASE MANHATTAN BANK NA	4 BRIDGE ST, GLEN COVE NY 115422531	(516) 759-2200
CHASE MTG	10790 RANCHO BERNA, SAN DIEGO CA 92127	800-548-7912
CITI CARDS CBSDNA	POB 6241, SIOUX FALLS, SD 57117	800-843-0777
CITIBANK SD, NA	,	800-950-5114
CITIFINANCIAL AUTO	,	
COMENITY BANK/ROAMANS	PO BOX 182789, COLUMBUS, OH 43218	800-695-0195
COMENITYCAPITAL/DVDSBR	995 W 122ND AVE, WESTMINSTER, CO 80234	p#866-891-3458
CR TECHINC	,	
CREDCO	12395 FIRST AMERICAN WAY, POWAY, CA 92064	800-637-2422
CREDIT ONE	PO BOX 98875, LAS VEGAS, NV 89193	877-825-3242
Credit Plus	31550 Winter Place Parkway, SALISBURY, MD 21801	800-258-3488
CREDIT PLUS	31550 WINTERPLACE PKWY, SALISBURY, MD 21804	410-742-9551
CREDIT TECHNOLOGIES IN	50481 W PONTIAC TRAIL, WIXOM, MI 48393	248-473-7400
DIRECT MERCHANTS BANK	17600 N PERIMETER DR, SCOTTSDALE, AZ 85255	800-205-9988
DISCOVER FINANCIAL SERVI	POB 15316, WILMINGTON, DE 19850	800-347-2683
DISCOVER FINANCIAL SVC	PO BOX 15316, WILMINGTON, DE 19850	800-347-2683 cus svc
DMCCB	KIERLAND ONE, SCOTTSDALE AZ 85254	800-843-4885
DRIVE FINANCIAL	8585 N STEMMONS FWY STE, DALLAS TX 75247	888-222-4227 #6 REP
EFS FINANCE	900 EQUITABLE BUIL 604 LOCUST STREET, DES MOINES, IA 50309	800-243-7552
FACTUAL DATA/0600	2000 S COLORADO BLVD STE, DENVER, CO 80222	970-663-5700
FACTUAL DTA	,	970-663-5700
fed loan serv	,	800-699-2908
FEDLOAN	POB 60610, HARRISBURG, PA 17106	800-699-2908
FIRST MERIT	3 CASCADE PLAZA, AKRON, OH 44308	888-554-4362

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<b>SEND TO</b>	CREDIT PLUS of SALISBURY	<b>DATE ORDERED</b>	3/23/2016	<b>REPOSITORY</b>	XP/TU/EF
	CUST. # 99999	<b>PRICE</b>	\$7.48	<b>PRPD' BY</b>	
	31550 WINTERPLACE PKWY	<b>REF. #</b>		<b>LOAN TYPE</b>	
	SALISBURY, MD 21804				

**PROPERTY ADDRESS**

<b>APPLICANT</b>		<b>CO-APPLICANT</b>	
<b>APPLICANT</b>	TESTFILE, JAMES	<b>CO-APPLICANT</b>	TESTFILE, SALLAY
<b>SOC SEC #</b>	<b>DOB</b>	<b>SOC SEC #</b>	<b>DOB</b>
<b>MARITAL STATUS</b>		<b>DEPENDENTS</b>	

**CREDITORS**

FORD MERCURY/GEMB	PO BOX 276 MAIL CODE OH3-4258 C/O CARDHOLDER OPERA, DAYTON, OH 45401	866-396-8254
FORTIVA	PO BOX 105555, ATLANTA, GA 30348	BYMAILONLY
FT WAINWRIGHT FEDERAL C U	PO BOX 35025, FT WAINWRIGHT AK 99703	(907) 356-1253
FUSA	201 N WALNUT STREET MAILSTOP 1027, WILMINGTON, DE 19801	800-955-9900
GECCCC/AUDIO KING	PO BOX 276, DAYTON, OH 45401	937-534-6950
GEGRB/LOWBRC	,	800-444-1408
GEGRB/SAMS	,	800-964-1917
GEMB/LOWES	PO BOX 103065, ROSWELL GA 30076	800-444-1408
GEMB/WALMART	,	800-957-0832
HHLDBANK/MENARDS	90 CHRISTIANA RD, NEW CASTLE, DE 19720	800-695-6950
HOWARD CNTY	3451 COURTHOUSE CT, ELLICOTT CITY, MD 21043	410-480-7700
HOWARD CO DISTRICT COU	3451 COURTHOUSE DR, ELLICOTT CITY, MD 21043	BYMAILONLY
HOWARD COUNTY DISTRICT COURT	3451 COURTHOUSE DRIVE, ELLICOTT CITY, MD, 21043-0000	(410)480-7700
HSBC/BSTBY	1405 FOULK ROAD, WILMINGTON, DE 19808	800-365-0292
HSBC/MNRDS	90 CHRISTIANA ROAD, NEW CASTLE, DE 19720	800-695-6950
LEW MAGRAM	421 LANDMARK DRIVE, WILMINGTON, NC 28410	877-362-7264
MB FIN SVCS	P.O. BOX 961, ROANOKE, TX 76262	800-654-6222
MBNA AMERICA	PO BOX 17054, WILMINGTON DE 19884	800-421-2110
MCYDSNB	,	800-949-6229
MERCEDES BENZ CREDIT	PO BOX 685, WESTLAKE TX 76262	800-984-4455
MERRICK	55 EAST AMES CT, PLAINVIEW, NY 11803	800-253-2322
MERRICK BANK CORP	PO BOX 9201, OLD BETHPAGE, NY 11804	800-253-2322
MIDLAND FUND	2365 NORTHSIDE DRI SUITE 300, SAN DIEGO, CA 92108	844-236-1959
MIDLAND FUNDING	8875 AERO DR STE 200, SAN DIEGO, CA 92123	877.240.2377
Midland Funding LLC	, San Diego, CA, 92123	800-265-8825
NASA FCU	ATTN LOAN SERVICIN 500 PRINCE GEORGE', UPPER MARLBORO, MD 20774	301-249-1800
NASA FCU-GD	500 PRINCE GEORGES, UPPER MARLBORO, MD 20774	
NASA FEDERAL CREDIT UN	500 PRINCE GEORGES BLVD, UPPER MARLBORO, MD 20774	301-249-1800
NATIONSTAR	350 HIGHLAND, HOUSTON, TX 77067	866-316-2432
NATIONSTAR MORTGAGE LLC	2828 N HARWOOD ST, DALLAS TX 75201	866-316-2432
OMEGA RMS	7505 W TIFFANY SPR SUITE 500, KANSAS CITY, MO 64153	888-378-7447
PROSPER	101 SECOND ST. STE. #1500, SAN FRANCISCO, CA 94105	866-615-6319
PROSPER/WEBBANK	101 2ND ST FL 15, SAN FRANCISCO, CA 94105	415-362-7272
R & R PRFSSNL RECOVERY	1500 REIERSTOWN RD, PIKESVILLE, MD 21282	410-653-6180
RANDRECOVERY	POB 21575, PIKESVILLE, MD 21282	410-653-6180

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**CREDIT PLUS: 31550 WINTERPLACE PKWY, SALISBURY, MD 21804 (P) (800) 258-3488 (F) (800) 258-3287**

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.

<b>FILE #</b>	33577242 FNMA # INVALID	<b>DATE COMPLETED</b>	03/23/2016	<b>RQD' BY</b>	MIKE HALL
<b>SEND TO</b>	CREDIT PLUS of SALISBURY	<b>DATE ORDERED</b>	3/23/2016	<b>REPOSITORY</b>	XP/TU/EF
	CUST. # 99999	<b>PRICE</b>	\$7.48	<b>PRPD' BY</b>	
	31550 WINTERPLACE PKWY	<b>REF. #</b>		<b>LOAN TYPE</b>	
	SALISBURY, MD 21804				

**PROPERTY ADDRESS**

<b>APPLICANT</b>		<b>CO-APPLICANT</b>	
<b>APPLICANT</b>	TESTFILE, JAMES	<b>CO-APPLICANT</b>	TESTFILE, SALLAY
<b>SOC SEC #</b>	<b>DOB</b>	<b>SOC SEC #</b>	<b>DOB</b>
<b>MARITAL STATUS</b>		<b>DEPENDENTS</b>	

**CREDITORS**

RNB - TARGET	3701 WAYZATA BLVD, MINNEAPOLIS, MN 55416	800-659-2396
SAMS CLUB/MBGA	PO BOX 29116, SHAWNEE MISSION KS 66201	800-964-1917
SEARS/CBNA	PO BOX 6282, SIOUX FALLS, SD 57117	BYMAILONLY
SLSC/EFS	PO BOX 61047, HARRISBURG, PA 17106	800-233-0557
SYNCB/AMAZON	PO BOX 965015, ORLANDO, FL 32896	866-634-8379
SYNCB/FORD QUALITY CAR	C/O PO BOX 965036, ORLANDO, FL 32896	866-396-8254
SYNCB/HOME DESIGN FURN	950 FORRER BLVD, KETTERING, OH 45420	866-396-8254
SYNCB/SAMS	PO BOX 965005, ORLANDO, FL 32896	800-964-1917
THD/CBSD	PO BOX 9714 (home depot), GRAY TN 37615	800-677-0232
THD/CBUSA	CCS GRAY OPS CENTER, GRAY TN 37615	800-388-4142
TOYOTA FINANCIAL SERVI	401 CARLSON PKWY STE 125, MINNETONKA, MN 55305	800-392-2968
TOYOTA MTR	401 CARLSON PARKWA STE 125, HOPKINS, MN 55305	800-543-0153
UNITED CONSUMER FIN SVC	865 BASSETT, WESTLAKE, OH 44145	800-338-6507
UNITED CONSUMER FINA	865 BASSETTE RD, WESTLAKE, OH 44145	440-835-3230
UNITED CONSUMER FINL S	865 BASSETT RD, WESTLAKE, OH 44145	800-338-6507
VERIZON	500 TECHNOLOGY DR STE 30, WELDON SPRING, MO 63304	877-325-5156
WEBBANK/DFS	1 DELL WAY, ROUND ROCK, TX 78682	512-723-4755
WELLS FARGO ED FIN SVC	301 E 58TH ST N, SIOUX FALLS SD 57104	800-658-3567
WELLS FARGO EDUCATION FI	301 E. 58TH ST. N, SIOUX FALLS, SD 57104	800-658-3567
WELLSFARGO	SUPREME RE SERVING 4143 121ST STREET, URBANDALE, IA 50323	877-401-5414
WFCB/DAVIDS BRIDAL	,	866-891-3458
WFF	,	586-819-1540
WFFINANCE	10265 DEANZA BLVD, CUPERTINO, CA 95014	p#888-684-0748
WFN ROAMANS	PO BOX 182121, COLUMBUS, OH 43218	800-695-0195
XLS	POB 2461, HARRISBURG, PA 17105	800-233-0557

**DISCLAIMER**

-  
An asterisk (\*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

-  
This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

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**CREDIT PLUS: 31550 WINTERPLACE PKWY, SALISBURY, MD 21804 (P) (800) 258-3488 (F) (800) 258-3287**

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<b>SEND TO</b>	CREDIT PLUS of SALISBURY		<b>DATE ORDERED</b>	3/23/2016	<b>REPOSITORIES</b>	XP/TU/EF
	CUST. # 99999		<b>PRICE</b>	\$7.48	<b>PRPD' BY</b>	
	31550 WINTERPLACE PKWY		<b>REF. #</b>		<b>LOAN TYPE</b>	
	SALISBURY, MD 21804					

**PROPERTY ADDRESS**

<b>APPLICANT</b>		<b>CO-APPLICANT</b>	
<b>APPLICANT</b>	TESTFILE, JAMES	<b>CO-APPLICANT</b>	TESTFILE, SALLAY
<b>SOC SEC #</b>	<b>DOB</b>	<b>SOC SEC #</b>	<b>DOB</b>
<b>MARITAL STATUS</b>		<b>DEPENDENTS</b>	

**DISCLAIMER**

EXPERIAN	TRANSUNION	EQUIFAX
PO BOX 2002	PO BOX 2000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19022	ATLANTA, GA 30374
888-397-3742	800-888-4213	800-685-1111
www.experian.com/reportaccess	transunion.com/myoptions	www.equifax.com/fcra

\*\*\* END OF REPORT 3/28/2016 7:19:38 AM \*\*\*

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**Borrower:** JAMES TESTFILE  
**Coborrower:** SALLAY TESTFILE  
**Address:** 5080 MMAPLETREE  
**City, State, ZIP:** ANTHILL, MO 65488

**Social Security Number:** XXX-XX-0000  
**Social Security Number:** XXX-XX-0000  
**Telephone Number:** Not Provided

**Summary**

✔ No Fraud Alert on File	✔ No SSN Alert on File
✔ No Active Duty Alert on File	✔ No Address Alert on File
✔ No Notice of Credit Freeze on File	✘ Other Alert on File

**Social Security Number Alerts**

<b>SSN Check: PASSED</b>
✔ Verified SSN with external information sources
✔ Verified SSN is consistent with Personal identifying information

**Address Alerts**

<b>Address Check: PASSED</b>
✔ Verified Address with external information sources
✔ Verified Address against known fraudulent activity
✔ Verified Address against commonly associated fraudulent activity indicators

**Other Alerts**

<b>Additional Alerts Check: Requires Investigation</b>
XP(B): MORE THAN 3 INQUIRIES IN LAST 30 DAYS

Disclaimer: The above identified risk messages, alerts, and data are aggregated from creditors, data repositories, and other public sources including Experian Fraud Shield. Social Security Number verified against multiple databases including Experian File One and the Social Security Administration DeathMaster and Issuance database. Reporting bureau makes no representation or warranty as to the accuracy or completeness of this information. In accordance with the Fair and Accurate Credit Transactions Act of 2003, the information in this addendum must not be used to determine the credit worthiness nor solely relied upon to establish the identity of a consumer. This product is intended for the specific commercial use of the customer and may not be appropriate for direct consumer disclosure.



RETURN SERVICE REQUESTED

JAMES TESTFILE  
 5080 MMAPLETREE  
 ANTHILL, MO 65488

**Your Credit Score and the Price You Pay for Credit**

Your Credit Score	
Your credit score	<b>659</b> Source: TRANS UNION Model: TRANSUNION/FICO CLASSIC (04) Date: 03/23/16

Understanding Your Credit Score	
<b>What you should know about credit scores</b>	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>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.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
<b>How we use your credit score</b>	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
<b>The range of scores</b>	<p>Scores range from a low of 309 to a high of 839.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
<b>How your score compares to the scores of other consumers</b>	Your credit score ranks higher than 30 percent of U.S. consumers.
<b>Key factors that adversely affected your credit score</b>	<ul style="list-style-type: none"> <li>• SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED</li> <li>• LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT</li> <li>• PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS</li> <li>• TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN</li> <li>• INQUIRIES IMPACTED THE CREDIT SCORE</li> </ul>

Checking Your Credit Report	
<b>What if there are mistakes in your credit report?</b>	<p>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.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
<b>How can you obtain a copy of your credit report?</b>	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report:</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a></p> <p><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 <a href="http://www.ftc.gov/bcp/online/include/requestformfinal.pdf">http://www.ftc.gov/bcp/online/include/requestformfinal.pdf</a>) to:</p> <p style="text-align: center;">Annual Credit Report Request Service        P.O. Box 105281        Atlanta, GA 30348-5281</p>
<b>How can you get more information?</b>	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .

### **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.

RETURN SERVICE REQUESTED

SALLAY TESTFILE  
 5080 MMAPLETREE  
 ANTHILL, MO 65488

**Your Credit Score and the Price You Pay for Credit**

Your Credit Score	
<b>Your credit score</b>	<p><b>653</b> Source: EQUIFAX</p> <p style="text-align: right;">Model: EQUIFAX/FICO CLASSIC V5 FACTA Date: 03/23/16</p>
Understanding Your Credit Score	
<b>What you should know about credit scores</b>	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>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.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
<b>How we use your credit score</b>	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
<b>The range of scores</b>	<p>Scores range from a low of 334 to a high of 818.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
<b>How your score compares to the scores of other consumers</b>	Your credit score ranks higher than 30 percent of U.S. consumers.
<b>Key factors that adversely affected your credit score</b>	<ul style="list-style-type: none"> <li>• DEROGATORY PUBLIC RECORD OR COLLECTION FILED</li> <li>• PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS</li> <li>• LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED</li> <li>• LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT</li> <li>• NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY</li> </ul>
Checking Your Credit Report	
<b>What if there are mistakes in your credit report?</b>	<p>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.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
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<b>How can you get more information?</b>	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .

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

## NOTICE TO THE HOME LOAN APPLICANT CREDIT SCORE INFORMATION DISCLOSURE

TESTFILE, JAMES & TESTFILE, SALLAY  
5080 MMAPLETREE  
ANTHILL, MO 65488

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.

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

Your credit scores were provided by the following credit reporting agencies:

EXPERIAN PO BOX 2002 ALLEN, TX 75013 888-397-3742 <a href="http://www.experian.com/reportaccess">www.experian.com/reportaccess</a>	TRANSUNION PO BOX 2000 CHESTER, PA 19022 800-888-4213 <a href="http://transunion.com/myoptions">transunion.com/myoptions</a>	EQUIFAX PO BOX 740241 ATLANTA, GA 30374 800-685-1111 <a href="http://www.equifax.com/fcra">www.equifax.com/fcra</a>
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The following information about your credit scores was created on 3/23/2016.

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### SCORE MODELS

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EQUIFAX/FICO CLASSIC V5 FACTA - JAMES TESTFILE - \*\*\*\*\*0000

SCORE: **664**

00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED

00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY

00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

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TRANSUNION/FICO CLASSIC (04) - JAMES TESTFILE - \*\*\*\*\*0000

SCORE: **659**

038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED

020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT

010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

FA - INQUIRIES IMPACTED THE CREDIT SCORE

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EXPERIAN/FAIR, ISAAC (VER. 2) - JAMES TESTFILE - \*\*\*\*\*0000

SCORE: **652**

38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED

20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT

10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS

14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

08 - TOO MANY INQUIRIES LAST 12 MONTHS

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**SCORE MODELS**

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EQUIFAX/FICO CLASSIC V5 FACTA - SALLAY TESTFILE - \*\*\*\*\*0000

SCORE: **653**

00040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED

00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT

FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

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TRANSUNION/FICO CLASSIC (04) - SALLAY TESTFILE - \*\*\*\*\*0000

SCORE: **659**

040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED

010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT

008 - TOO MANY INQUIRIES LAST 12 MONTHS

FA - INQUIRIES IMPACTED THE CREDIT SCORE

---

EXPERIAN/FAIR, ISAAC (VER. 2) - SALLAY TESTFILE - \*\*\*\*\*0000

SCORE: **632**

40 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED

10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS

14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

33 - PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH

08 - TOO MANY INQUIRIES LAST 12 MONTHS

---

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If you've been denied a mortgage loan or were not offered the interest rate you hoped to get, iQualifier may be able to make your dream come true. iQualifier is a revolutionary credit management site that uses the same powerful analytic tools as professional lenders. It can help you take control of your credit and make smart financial decisions.

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**iQ Score Manager** - This powerful simulator analyzes your spending and payment habits, and demonstrates how your financial behavior may affect your credit. iQ Score Manager's advanced technology will help you understand the connection between your financial decisions, credit score, loan qualification, and the interest rate you receive.

**Monthly credit reports and scores** - Fresh information each month lets you monitor your progress toward your goals.

**Monthly email notifications** - We'll help you stay on the path to success.

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5. Look into your financial future with iQ Score Manager
6. Receive email notifications to help you stay on track

### **Credit Plus**

*Simply the best mortgage information services*  
[creditplus.com](http://creditplus.com)

### **iQualifier**

**Smart Credit Management**  
*A Service of Credit Plus*  
[iqualifier.com](http://iqualifier.com)

# CONSUMER EXPLANATION LETTER

FILE #: 33577242  
 REFERENCE #:  
 APPLICANT: TESTFILE, JAMES  
 CO-APPLICANT: TESTFILE, SALLAY  
 ADDRESS: 5080 MMAPLETREE  
 ANTHILL, MO 65488

CREDIT REPORT PROVIDED BY:  
 CREDIT PLUS  
 31550 WINTERPLACE PKWY  
 SALISBURY, MD 21804  
 VOICE: (800) 258-3488  
 FAX (800) 258-3287

RE: CREDIT ACCOUNTS AND INQUIRIES

Dear Applicant,

A copy of your credit report has been provided to CREDIT PLUS of SALISBURY in association with your recent application.

A brief statement may be required by CREDIT PLUS of SALISBURY to explain credit accounts which indicate a past due credit history status, public record items, addresses, and/or credit inquiries\*. Please write your explanation below. If additional space is required, use the reverse side of this letter. Please mail or deliver this form to CREDIT PLUS of SALISBURY promptly. If you are unsure of the explanation(s) required, please contact CREDIT PLUS of SALISBURY.

IT IS VERY IMPORTANT that you respond to CREDIT PLUS of SALISBURY IN WRITING as soon as possible regarding any items listed below. Please DO NOT send your response to CREDIT PLUS.

Please return this letter to:  
**CREDIT PLUS of SALISBURY**  
**31550 WINTERPLACE PKWY**  
**SALISBURY, MD 21804**  
**Phone: 8002583488**

\* A credit inquiry indicates that a credit grantor has obtained a copy of your credit report. Please indicate if you have applied for credit with the noted firm, if you currently have an account, if credit was denied with the noted firm, or if the inquiry was for employment report.

Your credit information has been provided by the following organizations. If you so desire, you can contact us or them to dispute items on your credit report:

TRANSUNION PO BOX 2000 CHESTER, PA 19022 800-888-4213 transunion.com/myoptions	EXPERIAN PO BOX 2002 ALLEN, TX 75013 888-397-3742 www.experian.com	EQUIFAX PO BOX 740241 ATLANTA, GA 30374 800-685-1111 www.equifax.com/fcra
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The credit bureau or credit agency plays no part in the decision to take any action on your application request, and is unable to provide you with specific reasons for the decision on an application.

U.S. Criminal Code, Section 1010, Title 18, U.S.C., "Department of Housing and Urban Development and Federal Housing Administration transactions", Provides in part: "Whoever, for the purpose of . . . influencing in any way the action of such Department . . . makes, passes, utters, or publishes any statement, knowing the same to be false . . . shall be fined not more than \$5,000 or imprisoned not more than two years or both."

## INQUIRIES (LAST 120 DAYS)

Inquiries	Date Reported	Source	New Credit Opened?
001. CREDCO	03/18/16	XP/EF-J	<input checked="" type="radio"/> YES <input type="radio"/> NO
<b>Explanation:</b>			
002. LOANDEPOT.COM	03/18/16	TU-J	<input checked="" type="radio"/> YES <input type="radio"/> NO
<b>Explanation:</b>			
003. CBNA	03/17/16	XP-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
<b>Explanation:</b>			
004. FACTUAL DATA/0600	02/29/16	XP/EF-J	<input checked="" type="radio"/> YES <input type="radio"/> NO
<b>Explanation:</b>			
005. 2103 CONGRESSIONAL B	02/29/16	TU-J	<input checked="" type="radio"/> YES <input type="radio"/> NO
<b>Explanation:</b>			
006. CREDIT PLUS	02/26/16	XP/EF-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
<b>Explanation:</b>			



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RE: CREDIT ACCOUNTS AND INQUIRIES

## INQUIRIES (LAST 120 DAYS)

Inquiries	Date Reported	Source	New Credit Opened?
007. GOLDWATER BANK - BRU	02/26/16	TU-B	<input type="radio"/> YES <input type="radio"/> NO
Explanation:			
008. CREDIT PLUS	02/10/16	XP/EF-J	<input type="radio"/> YES <input type="radio"/> NO
Explanation:			
009. GOLDWATER BANK - BRU	02/10/16	TU-J	<input type="radio"/> YES <input type="radio"/> NO
Explanation:			
010. CBNA/BBY	02/06/16	EF-B	<input type="radio"/> YES <input type="radio"/> NO
Explanation:			
011. PROSPER/WEBBANK	02/03/16	XP-B	<input type="radio"/> YES <input type="radio"/> NO
Explanation:			
012. WEBBANK/DFS	02/03/16	XP-C	<input type="radio"/> YES <input type="radio"/> NO
Explanation:			
013. CREDIT TECHNOLOGIES IN	01/29/16	XP-J	<input type="radio"/> YES <input type="radio"/> NO
Explanation:			
014. MIDWEST EQUITY MORTG	01/29/16	TU-J	<input type="radio"/> YES <input type="radio"/> NO
Explanation:			
015. CR TECHINC	01/29/16	EF-J	<input type="radio"/> YES <input type="radio"/> NO
Explanation:			
016. BEST EGG/FIRST CENTER	12/13/15	XP-C	<input type="radio"/> YES <input type="radio"/> NO
Explanation:			

\*\*\* 3/28/2016 7:19:41 AM \*\*\*

Borrower Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-borrower Signature \_\_\_\_\_ Date \_\_\_\_\_

\*\* REMIT ALL CORRESPONDENCE TO:

CREDIT PLUS of SALISBURY  
 31550 WINTERPLACE PKWY  
 SALISBURY, MD 21804