

File#: 489376
Date: 10/25/2019
Company: ABC Mortgage Test II



Applicant: MARIA A TESTCASE

	Experian	TransUnion	Equifax
Bureau Scores	566	567	524
Potential Score Improvement	0 <small>more ▶</small>	0 <small>more ▶</small>	0 <small>more ▶</small>

Credit Assure™

Credit Assure™ looks for opportunities to help a borrower improve their credit score, typically by paying down balances.

CREDIT ASSURE BENEFITS:

-  Alerts you to opportunities you might have overlooked
-  Helps you approve more applicants
-  Helps you make better offers and close more loans

Current scores (called bureau scores) are provided by the credit bureaus. Predicted scores (called potential scores) and score changes (called potential improvements or score improvements) are provided by CreditXpert Inc. ("CXI") and are not bureau or FICO scores or changes. Predicted scores and score changes simulated by CreditXpert(R) products are only estimates. CXI does not guarantee that scores from any other company will change by the same amount, in the same way, or at all, or that correcting credit report information will result in a score improvement. CreditXpert products are based on credit reports from the bureaus. CXI is not responsible for inaccurate results, including any due to incorrect, incomplete, or outdated credit report information or incorrect assumptions about the future. CXI is not a credit counseling or credit repair organization. CXI is not endorsed by Equifax, Experian, TransUnion or FICO.

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2 BUFFALO AVE, EGG HARBOR CITY, NJ 08215

Phone: 877-814-1178

Fax: 877-813-7178

MERGED INFILE CREDIT REPORT

FILE #	489376	FNMA #		DATE COMPLETED	10/25/2019	RQD' BY	LISA
SEND TO	ABC Mortgage Test II			DATE ORDERED	10/25/2019		
	CUST. # 1234			REPOSITORIES	XP/TU/EF	PRPD' BY	
	1400 N MAIN ST			PRICE	\$20.03	LOAN TYPE	
	CLEBURNE, TX 76033			REF. #			

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, MARIA A			CO-APPLICANT			
SOC SEC #	000-00-0005	DOB	07/10/1969	SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			
CURRENT ADDRESS	5524 E BOURNE DR, ANTHILL, MO 65488			LENGTH			
PREVIOUS ADDRESS				LENGTH			

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - MARIA A GREEN - 000000005
 SCORE: **524**
 00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

TRANSUNION/FICO CLASSIC (98) - MARIA A MORRIS - 000000005
 SCORE: **567**
 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
 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 FA - DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - MARIA TESTCASE - 000000005
 SCORE: **566**
 38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
 18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

EOCA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

SERVICE FIRST INFORMATION SOLUTIONS LLC: 2 BUFFALO AVE, EGG HARBOR CITY, NJ 08215 (P) 877-814-1178 (F) 877-813-7178

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MARITAL STATUS				DEPENDENTS			

TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	0	0	0	0	0
AUTO	3	0	0	0	0
EDUCATION	10	20219	21959	0	0
OTHER INSTALLMENT	4	0	0	0	0
OPEN	3	1970	1932	1970	995
REVOLVING	3	0	80	0	0
OTHER	29	13218	13627	0	13218
TOTAL	52	35407	37598	1970	14213

SECURED DEBT	0	OLDEST TRADELINE	01/09
UNSECURED DEBT	35407	REVOLVING CREDIT UTILIZATION	0%
		TOTAL DEBT/HIGH CREDIT	154%

[Request New Tradeline](#)

[Hide Trended Data](#)

OPEN 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 [SM SERVICING](#) 09/19 05/17 \$4000 \$4282 \$0 29 0 0 0 AS AGREED
 ACCT000025 09/18 EDU UNK - [XP/TU/EF](#)

PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 12182009

Trended	09/19	08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18
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 (\$)	4282	4282	4282	4282	4282	4282	4282	4282	4282	4282	4282	4282

	09/18	08/18	07/18	06/18	05/18	04/18	03/18	02/18	01/18	12/17	11/17	10/17
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 (\$)	4282	4282	4282	4282	4282	4282	4282	4282	4282	4282	4282	4282

B B [SM SERVICING](#) 09/19 05/18 \$4000 \$2789 \$0 16 0 0 0 AS AGREED
 ACCT000037 09/18 EDU UNK - [XP/TU/EF](#)

PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 12182009

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	1400 N MAIN ST			PRICE	\$20.03	LOAN TYPE	
	CLEBURNE, TX 76033			REF. #			

PROPERTY ADDRESS

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APPLICANT	TESTCASE, MARIA A			CO-APPLICANT			
SOC SEC #	000-00-0005	DOB	07/10/1969	SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			

OPEN 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									
		Trended	09/19	08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18	
		Scheduled (\$)	0	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	0
		Balance (\$)	2789	2789	2789	2789	2789	2789	2789	2789	2789	2789	2789	2789	2789
			09/18	08/18	07/18	06/18	05/18	04/18	03/18	02/18	01/18	12/17	11/17	10/17	
		Scheduled (\$)	0	0	0	0	0	-	-	-	-	-	-	-	-
		Actual (\$)	0	0	0	0	0	-	-	-	-	-	-	-	-
		Balance (\$)	2789	2789	2789	2789	2789	-	-	-	-	-	-	-	-

B B [SM SERVICING](#) 09/19 07/19 \$2667 \$2685 \$0 01 0 0 0 AS AGREED
 ACCT000052 --/-- EDU UNK - XP/TU/EF
 PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 11162009

B B [SM SERVICING](#) 09/19 05/17 \$2625 \$2625 \$0 29 0 0 0 AS AGREED
 ACCT000026 09/18 EDU UNK - XP/TU/EF
 PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 12182009

	09/19	08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18
Trended												
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 (\$)	2625	2625	2625	2625	2625	2625	2625	2625	2625	2625	2625	2625
	09/18	08/18	07/18	06/18	05/18	04/18	03/18	02/18	01/18	12/17	11/17	10/17
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 (\$)	2625	2625	2625	2625	2625	2625	2625	2625	2625	2625	2625	2625

B B [SM SERVICING](#) 09/19 07/19 \$2334 \$2334 \$0 01 0 0 0 AS AGREED
 ACCT000051 --/-- EDU UNK - XP/TU/EF
 PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 11162009

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MARITAL STATUS				DEPENDENTS			

OPEN 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 [SM SERVICING](#) 09/19 05/18 \$2625 \$1750 \$0 16 0 0 0 AS AGREED
 ACCT000038 09/18 EDU UNK - [XP/TU/EF](#)

PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 12182009

Trended	09/19	08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18
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 (\$)	1750	1750	1750	1750	1750	1750	1750	1750	1750	1750	1750	1750

Trended	09/18	08/18	07/18	06/18	05/18	04/18	03/18	02/18	01/18	12/17	11/17	10/17
Scheduled (\$)	0	0	0	0	0	-	-	-	-	-	-	-
Actual (\$)	0	0	0	0	0	-	-	-	-	-	-	-
Balance (\$)	1750	1750	1750	1750	1750	-	-	-	-	-	-	-

B B [SM SERVICING](#) 09/19 12/18 \$1333 \$1377 \$0 07 0 0 0 AS AGREED
 ACCT000043 12/18 EDU UNK - [XP/TU/EF](#)

PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 12182009

Trended	09/19	08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	-	-
Actual (\$)	0	0	0	0	0	0	0	0	0	0	-	-
Balance (\$)	1377	1377	1377	1377	1377	1377	1377	1377	1377	1377	-	-

B B [SM SERVICING](#) 09/19 08/19 \$1000 \$1000 \$0 01 0 0 0 AS AGREED
 ACCT000055 --/-- EDU - [TU/EF](#)

PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 11162009

B B [SM SERVICING](#) 09/19 12/18 \$875 \$875 \$0 07 0 0 0 AS AGREED
 ACCT000042 12/18 EDU UNK - [XP/TU/EF](#)

PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 12182009

Trended	09/19	08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	-	-

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OPEN 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						11/18	10/18		
		Trended		09/19	08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18
		Actual (\$)		0	0	0	0	0	0	0	0	0	0	-	-
		Balance (\$)		875	875	875	875	875	875	875	875	875	875	-	-

B B [SM SERVICING](#) 09/19 08/19 \$500 \$502 \$0 01 0 0 0 AS AGREED
 ACCT000054 --/-- --/-- EDU - - [TU/EF](#)
 PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 11162009

CLOSED 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						11/18	10/18
J	B	AMER GEN FIN ACCT000001	04/10	01/09 04/10	\$1222 INST	\$0 18 \$0	\$0		-	-	-	PAID TU	
B	B	HSBC NY ACCT000020	06/16	05/16 --/--	\$80 REV	\$0 \$0	\$0	01	0	0	0	CRCDLOST TU	
M	B	SUNCOAST SCHOOLS FCU ACCT000002	07/11	01/11 07/11	\$500 INST	\$0 014 \$0	\$0	7	0	0	0	PAID XP/TU	

DEROGATORY 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						11/18	10/18
B	B	STRLNG KING ACCT000014	11/18	10/14 02/13	\$4267 COLL	\$4267 -	\$4267		-	-	-	COLLECTION TU/EF	
PLACED FOR COLLECTION; ORIGINAL CREDITOR: ROOMS TO GO BRONZE LK													
B	B	FAS ADJ BUR ACCT000017	07/15	05/15 02/15	\$1813 COLL	\$1813 -	\$1813		-	-	-	COLLECTION TU/EF	
PLACED FOR COLLECTION; ORIGINAL CREDITOR: FLORIDA METROPOLITAN UNIV													
B	B	FLORIDA FIRST FINANCI ACCT000016	05/15	03/15 09/14	\$1255 COLL	\$1255 UNK -	\$1255	10	0	0	0	COLLECTION XP/TU/EF	

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DEROGATORY ACCOUNTS

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			DLA	ACCT TYPE	TERMS	SOURCE									
		Trended	08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18	09/18	
		Balance (\$)	25	45	20	45	25	30	35	45	35	10	15	15	
			08/18	07/18	06/18	05/18	04/18	03/18	02/18	01/18	12/17	11/17	10/17	09/17	
		Scheduled (\$)	0	0	0	0	0	-	-	-	-	-	-	-	
		Actual (\$)	25	30	45	40	10	-	-	-	-	-	-	-	
		Balance (\$)	15	25	30	45	40	-	-	-	-	-	-	-	

B B [ASSET ACCEPTANCE LLC](#) 10/19 09/18 \$460 \$478 \$478 12 0 0 0 COLLECTION
 ACCT000039 02/15 OPEN 001 \$478* XP/TU/EF

FACTORING COMPANY; ORIGINAL CREDITOR: SPRINT PCS

Trended	09/19	08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18
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 (\$)	460	460	460	464	469	469	464	460	464	469	464	473

B B [NCO FIN/33](#) 08/19 05/19 \$475 \$475 \$475 8 0 0 0 COLLECTION
 ACCT000047 01/19 COLL UNK - XP/TU/EF

ORIGINAL CREDITOR: WEST FLORIDA-AMR

B B [MAF COLL SVC](#) 09/13 07/13 \$458 \$458 \$458 - - - COLLECTION
 ACCT000008 --/-- COLL - TU

PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL

B B [CRED PROTECTIONS ASSOC](#) 10/19 04/19 \$410 \$410 \$410 10 0 0 0 COLLECTION
 ACCT000045 --/-- COLL UNK - XP

ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: BRIGHT HOUSE NETWORKS

B B [MAF COLLECTION SERVICE](#) 06/18 03/18 \$377 \$377 \$377 2 0 0 0 COLLECTION
 ACCT000034 05/18 COLL 001 - XP/TU/EF

ORIGINAL CREDITOR: TAMPA UTILITIES

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FILE #	489376	FNMA #	DATE COMPLETED	10/25/2019	RQD' BY	LISA
SEND TO	ABC Mortgage Test II		DATE ORDERED	10/25/2019		
	CUST. # 1234		REPOSITORIES	XP/TU/EF	PRPD' BY	
	1400 N MAIN ST		PRICE	\$20.03	LOAN TYPE	
	CLEBURNE, TX 76033		REF. #			

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, MARIA A			CO-APPLICANT			
SOC SEC #	000-00-0005	DOB	07/10/1969	SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			

DEROGATORY 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		
		Trended	05/18	04/18	03/18	02/18	01/18	12/17	11/17	10/17	09/17	08/17	07/17	06/17
		Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-
		Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	-	-	-	-	-	-	-	-	-	-	-	-
			05/17	04/17	03/17	02/17	01/17	12/16	11/16	10/16	09/16	08/16	07/16	06/16
		Scheduled (\$)	-	-	0	0	0	0	-	-	-	-	-	-
		Actual (\$)	-	-	0	0	0	0	-	-	-	-	-	-
		Balance (\$)	-	-	373	362	362	373	-	-	-	-	-	-

B B [PENNCRO ASSOCIATES INC](#) 02/19 12/18 \$355 \$355 \$355 1 0 0 0 COLLECTION
 ACCT000041 --/-- COLL 001 - [XP/TU](#)

ORIGINAL CREDITOR: BANK OF AMERICA; CREDIT GRANTOR CANNOT LOCATE CONSUMER

Trended	01/19	12/18	11/18	10/18	09/18	08/18	07/18	06/18	05/18	04/18	03/18	02/18
Scheduled (\$)	-	-	-	-	-	-	0	0	0	-	-	-
Actual (\$)	-	-	-	-	-	-	0	0	0	-	-	-
Balance (\$)	-	-	-	-	-	-	177	177	177	-	-	-

B B [AR RESOURCES INC](#) 10/19 11/17 \$305 \$305 \$305 21 0 0 0 COLLECTION
 ACCT000032 11/16 COLL 001 - [XP/TU/EF](#)

ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; MEDICAL

Trended	09/19	08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Actual (\$)	18	18	15	9	18	6	15	18	27	21	12	9
Balance (\$)	24	18	18	15	9	18	6	15	18	27	21	12
Trended	09/18	08/18	07/18	06/18	05/18	04/18	03/18	02/18	01/18	12/17	11/17	10/17
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	-	-
Actual (\$)	27	18	15	12	18	12	6	12	21	12	-	-

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	CUST. # 1234		REPOSITORIES	XP/TU/EF	PRPD' BY	
	1400 N MAIN ST		PRICE	\$20.03	LOAN TYPE	
	CLEBURNE, TX 76033		REF. #			

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, MARIA A			CO-APPLICANT			
SOC SEC #	000-00-0005	DOB	07/10/1969	SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			

DEROGATORY 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						11/17	10/17		
				09/18	08/18	07/18	06/18	05/18	04/18	03/18	02/18	01/18	12/17	11/17	10/17
		Balance (\$)		9	27	18	15	12	18	12	6	12	21	-	-

B B [N/A](#) 10/19 --/-- \$242 \$242 \$242 - - - COLLECTION
 ACCT000053 07/17 COLL -
 CONSUMER DISPUTES THIS ACCOUNT INFORMATION; CUSTOMER HAS NOW LOCATED CONSUMER; ORIGINAL CREDITOR: DIRECTV INC, ASSIGNED ON 08/19

B B [ALLIED INT](#) 10/17 08/17 \$242 \$242 \$242 - - - COLLECTION
 ACCT000029 --/-- COLL -
 PLACED FOR COLLECTION; ORIGINAL CREDITOR: 11 DIRECTV

B B [NATIONCOLL](#) 07/18 05/18 \$242 \$242 \$242 - - - COLLECTION
 ACCT000036 07/17 COLL -
 PLACED FOR COLLECTION; ORIGINAL CREDITOR: DIRECTV

B B [CRED PROTECTIONS ASSOC](#) 10/19 09/14 \$824 \$194 \$194 47 0 0 0 COLLECTION
 ACCT000012 06/14 COLL UNK -
 ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: BRIGHT HOUSE NETWORKS

Trended	09/19	08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18
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 (\$)	192	192	188	187	188	188	188	190	190	188	187	190

	09/18	08/18	07/18	06/18	05/18	04/18	03/18	02/18	01/18	12/17	11/17	10/17
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	-
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	-
Balance (\$)	190	192	190	192	192	190	187	192	187	192	188	-

B B [IC SYSTEM INC](#) 06/15 10/14 \$179 \$179 \$179 8 0 0 0 COLLECTION
 ACCT000013 12/13 COLL UNK -
 ORIGINAL CREDITOR: CONTINENTAL DIRECT SERVICES

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	1400 N MAIN ST		PRICE	\$20.03	LOAN TYPE	
	CLEBURNE, TX 76033		REF. #			

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, MARIA A			CO-APPLICANT			
SOC SEC #	000-00-0005	DOB	07/10/1969	SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			

DEROGATORY 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 [CRED PROTECTIONS ASSOC](#) 10/19 10/17 \$160 \$160 \$160 28 0 0 0 COLLECTION
 ACCT000030 --/-- COLL UNK - XP/TU

ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: HOLLYWOOD VIDEO

Trended	09/19	08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Actual (\$)	13	3	5	3	14	11	11	10	6	3	5	10
Balance (\$)	8	13	3	5	3	14	11	11	10	6	3	5

	09/18	08/18	07/18	06/18	05/18	04/18	03/18	02/18	01/18	12/17	11/17	10/17
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	-
Actual (\$)	11	14	11	14	3	5	13	14	6	14	14	-
Balance (\$)	10	11	14	11	14	3	5	13	14	6	14	-

B B [RISK MANAGEMENT ALTERNATIVES](#) 12/18 --/-- \$138 \$138 \$138 - - - COLLECTION
 ACCT000033 11/13 COLL - EF

ORIGINAL CREDITOR: WACHOVIA, ASSIGNED ON 01/18

B B [CRED PROTECTIONS ASSOC](#) 10/19 05/14 \$105 \$105 \$105 47 0 0 0 COLLECTION
 ACCT000010 --/-- COLL UNK - XP/TU

ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: HOLLYWOOD VIDEO

Trended	09/19	08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Actual (\$)	3	3	6	6	2	4	7	4	9	5	5	8
Balance (\$)	7	3	3	6	6	2	4	7	4	9	5	5

	09/18	08/18	07/18	06/18	05/18	04/18	03/18	02/18	01/18	12/17	11/17	10/17
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	-
Actual (\$)	9	8	4	8	8	6	7	5	8	3	9	-
Balance (\$)	8	9	8	4	8	8	6	7	5	8	3	-

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	1400 N MAIN ST		PRICE	\$20.03	LOAN TYPE	
	CLEBURNE, TX 76033		REF. #			

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, MARIA A			CO-APPLICANT			
SOC SEC #	000-00-0005	DOB	07/10/1969	SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			

DEROGATORY 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 [PREFERRED COLLECTION & ACCT000021](#) 10/16 07/16 --/-- \$90 COLL \$90 001 - \$90 1 0 0 0 COLLECTION [XP](#)
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA

B B [PREFERRED COLLECTION & ACCT000022](#) 10/16 07/16 --/-- \$90 COLL \$90 001 - \$90 1 0 0 0 COLLECTION [XP](#)
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA

B B [MAF COLL SVC ACCT000009](#) 02/14 12/13 03/13 \$54 COLL \$54 - \$54 - - - COLLECTION [TU/EF](#)
PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL

B B [MAF COLL SVC ACCT000046](#) 06/19 04/19 09/18 \$53 COLL \$53 001 - \$53 - - - COLLECTION [XP/TU/EF](#)
PLACED FOR COLLECTION; ORIGINAL CREDITOR: 03 TECO PEOPLES GAS TAMPA

B B [FINANCIAL CREDIT SVCS ACCT000028](#) 01/18 07/17 09/16 \$50 COLL \$50 UNK - \$50 - - - COLLECTION [XP/EF](#)
MEDICAL; ORIGINAL CREDITOR: MEDICAL PAYMENT DATA, ASSIGNED ON 07/17

B B [WEST ASSET MANAGEMENT ACCT000023](#) 07/17 11/16 07/16 \$50 COLL \$50 UNK - \$50 12 0 0 0 COLLECTION [XP/TU/EF](#)
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA

B B [AR RESOURCES INC ACCT000031](#) 10/19 11/17 11/16 \$43 COLL \$43 001 - \$43 21 0 0 0 COLLECTION [XP/EF](#)
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; MEDICAL

Trended	09/19	08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Actual (\$)	1	1	2	2	2	3	2	4	3	3	3	2
Balance (\$)	4	1	1	2	2	2	3	2	4	3	3	3

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	CUST. # 1234		REPOSITORIES	XP/TU/EF	PRPD' BY	
	1400 N MAIN ST		PRICE	\$20.03	LOAN TYPE	
	CLEBURNE, TX 76033		REF. #			

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, MARIA A			CO-APPLICANT			
SOC SEC #	000-00-0005	DOB	07/10/1969	SOC SEC #	DOB		
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DEROGATORY 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						11/17	10/17		
				09/18	08/18	07/18	06/18	05/18	04/18	03/18	02/18	01/18	12/17	11/17	10/17
		Scheduled (\$)		0	0	0	0	0	0	0	0	0	0	-	-
		Actual (\$)		3	4	2	3	2	2	1	4	4	1	-	-
		Balance (\$)		2	3	4	2	3	2	2	1	4	4	-	-

B B	MBC	04/19	11/18	\$35	\$35	\$35	1	0	0	0	COLLECTION		
	ACCT000040		--/--	COLL	001 -						XP		
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA													
Trended		03/19	02/19	01/19	12/18	11/18	10/18	09/18	08/18	07/18	06/18	05/18	04/18
Scheduled (\$)		-	-	-	-	0	0	0	0	0	0	-	-
Actual (\$)		-	-	-	-	0	0	0	0	0	0	-	-
Balance (\$)		-	-	-	-	35	34	34	34	35	34	-	-

B B	MAF COLLECTION SERVICE	07/17	06/17	\$27	\$27	\$27	1	0	0	0	CUR WAS COLL
	ACCT000027		--/--	COLL	001 -						XP
ORIGINAL CREDITOR: TAMPA TRIBUNE; CREDIT GRANTOR COULD NOT LOCATE CONSUMER / CONSUMER NOW LOCATED											

B B	MBC	04/19	02/15	\$24	\$24	\$24	5	0	0	0	COLLECTION		
	ACCT000015		--/--	COLL	001 -						XP		
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA													
Trended		03/19	02/19	01/19	12/18	11/18	10/18	09/18	08/18	07/18	06/18	05/18	04/18
Scheduled (\$)		-	-	-	-	0	0	0	0	0	0	0	0
Actual (\$)		-	-	-	-	0	0	0	0	0	0	0	0
Balance (\$)		-	-	-	-	24	23	24	23	23	23	24	23
		03/18	02/18	01/18	12/17	11/17	10/17	09/17	08/17	07/17	06/17	05/17	04/17
Scheduled (\$)		0	0	0	0	0	0	0	0	0	0	0	-
Actual (\$)		0	0	0	0	0	0	0	0	0	0	0	-
Balance (\$)		23	23	23	23	23	23	23	24	24	24	23	-

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	CLEBURNE, TX 76033		REF. #			

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, MARIA A			CO-APPLICANT			
SOC SEC #	000-00-0005	DOB	07/10/1969	SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			

DEROGATORY 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 [HSBC NV](#) 12/18 05/16 \$785 \$0 \$0 - - - CHARGE OFF
 ACCT000019 10/16 REV \$0 [XP/TU/EF](#)

PURCHASED BY ANOTHER LENDER

Trended	12/18	11/18	10/18	09/18	08/18	07/18	06/18	05/18	04/18	03/18	02/18	01/18
Scheduled (\$)	10	10	10	10	10	10	10	10	10	10	10	10
Actual (\$)	63	39	47	16	39	24	47	31	71	55	31	63
Balance (\$)	16	63	39	47	16	39	24	47	31	71	55	31

	12/17	11/17	10/17	09/17	08/17	07/17	06/17	05/17	04/17	03/17	02/17	01/17
Scheduled (\$)	10	10	10	-	-	-	-	-	-	-	-	-
Actual (\$)	55	71	39	-	-	-	-	-	-	-	-	-
Balance (\$)	63	55	71	-	-	-	-	-	-	-	-	-

B B [HSBC/RS](#) 09/14 02/13 \$4266 \$0 \$0 33 1 1 5 COLLECTION
 ACCT000007 10/13 REV \$0 [XP/TU/EF](#)

Late Dates: 4/14-150+, 3/14-150+, 2/14-150+, 1/14-120, 12/13-90, 11/13-60, 10/13-30
 TRANSFERRED TO ANOTHER LENDER

B B [SUNCOAST SCHOOLS FCU](#) 09/14 05/12 \$1258 \$0 \$0 28 4 3 3 PD WAS 120+
 ACCT000006 09/14 INST 029 \$0 [XP/TU/EF](#)

Late Dates: 7/14-30, 3/14-30, 2/14-90, 1/14-120, 12/13-60, 10/13-30, 9/13-90, 7/13-30

J B [SUNCOASTCU](#) 10/19 04/12 \$12615 \$0 \$0 07 3 1 7 REPOSESS
 ACCT000005 08/13 AUTO 066 \$0 [XP/TU/EF](#)

Late Dates: 7/14-150+, 6/14-150+, 5/14-150+, 4/14-150+, 3/14-150+, 1/14-90, 12/13-60, 11/13-30, 3/13-30, 2/13-30
 INVOLUNTARY REPOSSESSION

Trended	09/19	08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18
Scheduled (\$)	230	230	230	230	230	230	230	230	230	230	230	230
Actual (\$)	230	230	230	230	230	230	230	230	230	230	230	230
Balance (\$)	230	460	690	920	1150	1380	1610	1840	2070	2300	2530	2760

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FILE #	489376	FNMA #	DATE COMPLETED	10/25/2019	RQD' BY	LISA
SEND TO	ABC Mortgage Test II		DATE ORDERED	10/25/2019		
	CUST. # 1234		REPOSITORIES	XP/TU/EF	PRPD' BY	
	1400 N MAIN ST		PRICE	\$20.03	LOAN TYPE	
	CLEBURNE, TX 76033		REF. #			

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, MARIA A			CO-APPLICANT			
SOC SEC #	000-00-0005	DOB	07/10/1969	SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			

DEROGATORY 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						11/17	10/17		
				09/18	08/18	07/18	06/18	05/18	04/18	03/18	02/18	01/18	12/17	11/17	10/17
		Scheduled (\$)		230	230	230	230	230	230	230	230	230	230	230	230
		Actual (\$)		230	230	230	230	230	230	230	230	230	230	230	230
		Balance (\$)		2990	3220	3450	3680	3910	4140	4370	4600	4830	5060	5290	5520

B B	SUNCOASTCU	10/19	08/14	\$9828	\$0	\$0	01	1	1	8	CHARGE OFF	
	ACCT000011		12/17	AUTO	060 \$0						XP/TU/EF	
ACCOUNT PAID FOR LESS THAN FULL BALANCE; CHARGED OFF ACCOUNT												
Trended	09/19	08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18
Scheduled (\$)	258	258	258	258	258	258	258	258	258	258	258	258
Actual (\$)	258	258	258	258	258	258	258	258	258	258	258	258
Balance (\$)	258	516	774	1032	1290	1548	1806	2064	2322	2580	2838	3096
	09/18	08/18	07/18	06/18	05/18	04/18	03/18	02/18	01/18	12/17	11/17	10/17
Scheduled (\$)	258	258	258	258	258	258	258	258	258	258	258	258
Actual (\$)	258	258	258	258	258	258	258	258	258	258	258	258
Balance (\$)	3354	3612	3870	4128	4386	4644	4902	5160	5418	5676	5934	6192

M B	SUNCOASTCU	10/19	05/11	\$11728	\$0	\$0	07	7	2	22	CHARGE OFF	
	ACCT000003		11/14	AUTO	064 \$0						XP/TU/EF	
ACCOUNT PAID FOR LESS THAN FULL BALANCE; CHARGED OFF ACCOUNT												
Trended	09/19	08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18
Scheduled (\$)	217	217	217	217	217	217	217	217	217	217	217	217
Actual (\$)	217	217	217	217	217	217	217	217	217	217	217	217
Balance (\$)	217	434	651	868	1085	1302	1519	1736	1953	2170	2387	2604
	09/18	08/18	07/18	06/18	05/18	04/18	03/18	02/18	01/18	12/17	11/17	10/17
Scheduled (\$)	217	217	217	217	217	217	217	217	217	217	217	217
Actual (\$)	217	217	217	217	217	217	217	217	217	217	217	217

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	CLEBURNE, TX 76033			REF. #			

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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						11/17	10/17		
				09/18	08/18	07/18	06/18	05/18	04/18	03/18	02/18	01/18	12/17	11/17	10/17
		Balance (\$)		2821	3038	3255	3472	3689	3906	4123	4340	4557	4774	4991	5208

M B [SUNCOASTCU](#) 10/19 07/11 \$2554 \$0 \$0 37 2 5 6 PD WAS 120+
 ACCT000004 09/14 INST 060 \$0 [XP/TU/EF](#)

Late Dates: 3/14-60, 2/14-90, 1/14-120, 12/13-90, 11/13-60, 10/13-120, 9/13-90, 8/13-90, 7/13-60, 6/13-30, 3/13-60, 2/13-60, 1/13-30
 UNSECURED

Trended	09/19	08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18
Scheduled (\$)	66	66	66	66	66	66	66	66	66	66	66	66
Actual (\$)	66	66	66	66	66	66	66	66	66	66	66	66
Balance (\$)	66	132	198	264	330	396	462	528	594	660	726	792

	09/18	08/18	07/18	06/18	05/18	04/18	03/18	02/18	01/18	12/17	11/17	10/17
Scheduled (\$)	66	66	66	66	66	66	66	66	66	66	66	66
Actual (\$)	66	66	66	66	66	66	66	66	66	66	66	66
Balance (\$)	858	924	990	1056	1122	1188	1254	1320	1386	1452	1518	1584

OTHER CREDIT HISTORY

*** NONE ***

PUBLIC RECORDS

J B HILLSBOROUGH Docket #: P000001 Source: TU/EF	File Date: 05/16 Amount: \$16,145 Status Date: --/--	Plaintiff: SUNCOAST SCHOOLS FCU Action Type: JUDGMENT Status: JUDGMENT
J B HILLSBOROUGH Docket #: P000002 Source: XP/TU	File Date: 05/16 Amount: \$7,498 Status Date: 01/18	Plaintiff: SUNCOAST SCHOOLS FEDE Action Type: JUDGMENT Status: PAID

EXPERIAN FRAUD SHIELD

*** FRAUD SHIELD ***
 1 - TESTCASE, MARIA A
 * FROM 07/01/19 INQ COUNT FOR SSN - 4
 * FROM 07/01/19 INQ COUNT FOR ADDRESS - 3
 * INPUT SSN ISSUED 1976 - 1978

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SOC SEC #	000-00-0005	DOB	07/10/1969	SOC SEC #	DOB
MARITAL STATUS			DEPENDENTS		

REMARKS

1 - EXPERIAN MESSAGE: ** SUBSCRIBER CAN NOT LOCATE (SCNL) ON THE ABOVE REPORT **

INQUIRIES (LAST 120 DAYS)

EF	B	10/07/19	ACSEDSERV	GOVERNMENT
XP/EF	B	09/08/19	CREDIT DATA SERVICES	MISC
TU	B	09/08/19	CRED DTA SVC	MISC
XP/EF	B	08/17/19	ERNIE HAIRE FORD INC	AUTOMOTIVE
EF	B	08/10/19	WOL&ABRAM	COLLECTIONS
XP	B	08/04/19	PACIFIC CAPITAL BANK N	BANKING
XP/EF	B	07/19/19	CIT BANK/DFS	BANKING
TU	B	07/12/19	WOLPOFF & AB	COLLECTIONS

CREDITORS

AAC	7027 MILLER RD, WARREN MI 48092	800-455-2554
ACS EDUCATION SERVIC	225 OLD FALLS ST, NIAGARA FALLS, NY 14303	800-557-7394
AGGENION LLC	2250 SATELLITE BLVD STE, DULUTH GA 30097	877-370-8739
AMER GEN FIN	5035 E. BUSCH BLVD, TAMPA FL 33617	(813) 988-7383
ASSET ACCEPT	320 E. BIG BEAVERE, TROY, MI 48083	800-614-4730
ASSET ACCEPTANCE LLC	PO BOX 2036, WARREN, MI 48090	800-545-9931
ASSETCARE INC	4553 WINTERS CHAPEL ROAD, ATLANTA GA 30360	(770) 242-0600
ATTENTION LLC	220 SUNSET BLVD STE A, SHERMAN, TX 75092	877-370-8739
ATTN L.L.C.	220 A NORTH SUNSET, SHERMAN TX 75092-	(903) 891-8407
CIT BANK/DFS	1 DELL WAY, ROUND ROCK, TX 78682	512-723-4755
COURTHOUSE	419 PIERCE ST, TAMPA, FL 33602-4022	813-276-8100
CRED PROTECTIONS ASSOC	1355 NOEL RD SUITE 2100, DALLAS TX 75240	877-332-2432
CREDIT PROTECTION ASSOC-REFUSED	13355 NOEL ROAD#, DALLAS, TX 75240	972-677-6397
CREDIT DATA SERVICES	4200 W CYPRESS ST # 3750, TAMPA, FL 33607	813-877-8007
CREDIT PROTECTION	PO BOX 802068, DALLAS TX 75380	972-677-6305
DELL FINANCIAL SERVI	ONE DELL WAY RR1 BOX 57, ROUND ROCK, TX 78682	512-723-0742
ERNIE HAIRE FORD	9545 NORTH FLORIDA AVENUE, TAMPA FL 33612-7989	(813) 933-6571
ERNIE HAIRE FORD INC	9545 N FLORIDA AVE, TAMPA FL 336127909	(813) 935-5177
FAS ADJ BUR	1543 KINGSLEY AVE, ORANGE PARK, FL 32067	904-269-0137
FINANCIAL ACCOMODATI	1543 KINGSLEY AVE., BLDG, ORANGE PARK FL 32073	904-269-0137
FINANCIAL CREDIT SVCS	PO BOX 90, CLEARWATER, FL 33757	813-446-0018
FLORIDA FIRST FINANC	1718 E GIDDENS AVENUE SUI, TAMPA, FL 33610-4957	813-237-1114
FLORIDA FIRST FINANCI	1718 E GIDDENS AVE, TAMPA, FL 33610	813-237-1114

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CREDITORS

HHLDBANK	SAVANNAH THOMAS, LAS VEGAS NV 89193	800-477-6000
HHLDBANK-RECOVERY/STORE CARDS ONLY		800-365-0492
HILLSBOROUGH	419 PIERCE ST #114, TAMPA, FL 33602	813-276-8100
HILLSBOROUGH CO CIR CT	611 N FLORIDA AVE, TAMPA, FL 33602	BYMAILONLY
HOUSEHOLD BANK	1441 SCHILLING PLACE, SALINAS, CA 93901	800-947-1000
HOUSEHOLD BANK NA IL	POB 978, WOOD DALE, IL 60191	800-695-6950
HSBC/RS	POB 15524, WILMINGTON DE 19850	800-695-6950
I C SYSTEM INC	PO BOX 64378, SAINT PAUL, MN 55164	888-735-0516
I.C. SYSTEMS, INC.	P.O. BOX 64378, ST PAUL, MN 55164	888-735-0516
JEFFERSON CAPITAL SYST	16 MCLELAND RD, SAINT CLOUD, MN 56303	866-417-2561
MERCHANTS ASSN COLL-	134 S. TAMPA STREET, TAMPA, FL 33602	813-273-7811
MERCHANTS ASSN COLL-TAMP	134 S. TAMPA ST., TAMPA, FL 33602	813-273-7811
MERCHANTS ASSOC COLL	1008 GOODLETTE RD N, BRADENTON, FL 34207	800-226-3334
NATIONWIDE CREDIT	2015 VAUGHN RD, KENNESAW GA 30144	(800) 456-4729
NATIONWIDE CREDIT,IN	6190 POWERS FERRY ROAD, ATLANTA, GA 30339	800-767-5972
NCO FIN/33	POB 15609, WILMINGTON, DE 19850	800-786-9330
NCO FINANCIAL	PO BOX 585, RAMSEY NJ 074460585	(BYM) AIL-ONLY
PCA INTERNATIONAL IN	PO BOX 66430, SEATTLE, WA 98166-0430	206-241-4567
PENNCRO ASSOCIATES INC	95 JAMES WAY, SOUTHAMPTON PA 18966	(215) 322-2438
PREFERRED COLLECTION &	1 DAVIS BLVD STE 703, TAMPA, FL 33606	813-251-0802
RISK MANAGEMENT ALTERNATIVES	802 E MARTINTOWN RD STE 201 NORTH, AUGUSTA SC 29841	(800) 477-1827
SALLIE MAE	PO BOX 9500, WILKES BARRE, PA 18773	888-272-5543
SALLIE MAE SERVICING	1002 ARTHUR DR, LYNN HAVEN, FL 32444	850-767-7000
SANTA BARBARA BANK & T	PO BOX 1390, SOLANA BEACH, CA 92075	BYMAILONLY
STERLING & KING	1015 SEMORAN BLVD #1455, CASSELBERRY, FL 32707	407-339-9033
SUNCOAST SCHOOLS FCU	PO BOX 11904, TAMPA, FL 33680	813-621-7511
SUNCOASTCU	6801 E HILLSBOROUGH AVE, TAMPA, FL 33610	813-621-7511
WOL&ABRAM	7272 WISCONSIN AVE 4TH FL, BETHESDA, MD 20814-4838	BYMAILONLY

SOURCE OF INFORMATION

1 EXPERIAN - PULLED ON: 10/25/19
 NAME: MARIA A GREEN 000000005 DOB: 07/10/69
 NAME: GREEN A MARIA 000000005 DOB: N/A
 NAME: MARIA MORRIS 000000005 DOB: N/A

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SOC SEC #	000-00-0005	DOB 07/10/1969	SOC SEC #	DOB	
MARITAL STATUS			DEPENDENTS		

SOURCE OF INFORMATION

NAME: MARIA A GREEN 000000005 DOB: N/A
NAME: GREEN KAY MARIA 000000005 DOB: N/A
NAME: MARIA TESTCASE 000000005 DOB: N/A
SSN: 000000005
ADDRESS: 5524 EASTBOURNE DR, ANTHILL, MO 65488-0001 - REPORTED 07/19 - 08/19
ADDRESS: 3613 BRIGHTON DR, ANTHILL, MO 65488 - REPORTED 12/11 - 03/19
ADDRESS: 17511 E 180TH ST, ANTHILL, MO 65488 - REPORTED 08/06 - 01/16
EMPLOYER: ANTHILL CITY DEPT PRKS REC// - REPORTED 05/16
EMPLOYER: LENDERS INSURANCE INC// - REPORTED 05/12

2 TRANSUNION - PULLED ON: 10/25/19 - INFILE DATE: 07/01/87
NAME: MARIA A MORRIS
NAME: GREEN, MARIA, A
NAME: TESTCASE, MARIA
NAME: DOB: 07/10/69
SSN: 000000005
ADDRESS: 5524 EASTBOURNE DR, ANTHILL, MO 65488 - REPORTED 09/19
ADDRESS: 3613 BRIGHTON DR, ANTHILL, MO 65488 - REPORTED 09/19
ADDRESS: 2003 SANDALWOOD LN, ANTHILL, MO 65488
EMPLOYER: LENDERS INSURANCE CORP//
EMPLOYER: PETER ELEM//
PHONE: 555-0185 - RESIDENCE

3 EQUIFAX - PULLED ON: 10/25/19 - INFILE DATE: 10/09/87
NAME: MARIA A GREEN DOB: 07/10/69
NAME: MARIA A MORRIS
NAME: GREEN KAY MARIA
SSN: 000000005
ADDRESS: 5524 EASTBOURNE DR, ANTHILL, MO 65488-0001 - REPORTED 10/19
ADDRESS: 3613 BRIGHTON DR, ANTHILL, MO 65488-0001 - REPORTED 12/11
ADDRESS: 17518 E 183RD ST, ANTHILL, MO 65488 - REPORTED 10/11
EMPLOYER: LENDERS INSURANCE//
EMPLOYER: UNKNOWN//
EMPLOYER: MYRMEYCOSCHOOLS//

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.

EXPERIAN	TRANSUNION	EQUIFAX
PO BOX 2002	PO BOX 2000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19016	ATLANTA, GA 30374
888-397-3742	800-916-8800	800-685-1111
www.experian.com/reportaccess	transunion.com/myoptions	www.equifax.com/fcra

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MISCELLANEOUS INFORMATION

- Instant View Password: A9-195A10

- To verify the authenticity of this credit report, please visit <https://svc1stinfo.meridianlink.com> and click on the Instant View link. Enter Identifier # 489376 and password A9-195A10 to view the report. For any inquiries regarding this report or services provided by SERVICE FIRST INFORMATION SOLUTIONS LLC please contact us at 877-814-1178.

*** END OF REPORT 10/25/2019 9:51:03 AM ***

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ID RISK REVIEW

Borrower: MARIA A TESTCASE
Address: 5524 E BOURNE DR
City, State, ZIP: ANTHILL, MO 65488

Social Security Number: XXX-XX-0005
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 | ✔ No Other Alert on File |

Social Security Number Alerts

SSN Check: **PASSED**

- ✔ Verified SSN with external information sources
- ✔ Verified SSN is consistent with Personal identifying information

Address Alerts

Address Check: **PASSED**

- ✔ Verified Address with external information sources
- ✔ Verified Address against known fraudulent activity
- ✔ Verified Address against commonly associated fraudulent activity indicators

Other Alerts

Additional Alerts Check: **No Additional Alerts Found**

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.

NOTICE TO THE HOME LOAN APPLICANT CREDIT SCORE INFORMATION DISCLOSURE

TESTCASE, MARIA A
5524 E BOURNE DR
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.

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 regarding the terms of the loan, contact the lender.

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

EXPERIAN	TRANSUNION	EQUIFAX
PO BOX 2002	PO BOX 2000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19016	ATLANTA, GA 30374
888-397-3742	800-916-8800	800-685-1111
www.experian.com/reportaccess	transunion.com/myoptions	www.equifax.com/fcra

The following information about your credit scores was created on 10/25/2019.

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - MARIA A GREEN - *****0005

SCORE: **524**

00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

TRANSUNION/FICO CLASSIC (98) - MARIA A MORRIS - *****0005

SCORE: **567**

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
018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
FA - DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - MARIA TESTCASE - *****0005

SCORE: **566**

38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
08 - TOO MANY INQUIRIES LAST 12 MONTHS

Borrower Signature _____ Date _____

RETURN SERVICE REQUESTED

MARIA A TESTCASE
 5524 E BOURNE DR
 ANTHILL, MO 65488

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	<p>566 Source: EXPERIAN</p> <p style="text-align: right;">Model: EXPERIAN/FAIR, ISAAC (VER. 2) Date: 10/25/19</p>
Understanding Your Credit Score	
What you should know about credit scores	<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>
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	<p>Scores range from a low of 300 to a high of 850.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	Your credit score ranks higher than 13 percent of U.S. consumers.
Key factors that adversely affected your credit score	<ul style="list-style-type: none"> • SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED • NUMBER OF ACCOUNTS WITH DELINQUENCY • LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED • TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT • TOO MANY INQUIRIES LAST 12 MONTHS
Checking Your Credit Report	
What if there are mistakes in your credit report?	<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> <p>EXPERIAN PO BOX 2002 ALLEN, TX 75013 888-397-3742</p>
How can you obtain a copy of your credit report?	<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 <i>On the web:</i> Visit www.annualcreditreport.com <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p style="text-align: center;">Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore .

Notice to the Home Loan Applicant

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RETURN SERVICE REQUESTED

MARIA A TESTCASE
 5524 E BOURNE DR
 ANTHILL, MO 65488

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	<p>567 Source: TRANS UNION</p> <p style="text-align: right;">Model: TRANSUNION/FICO CLASSIC (98) Date: 10/25/19</p>
Understanding Your Credit Score	
What you should know about credit scores	<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>
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	<p>Scores range from a low of 336 to a high of 843.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	Your credit score ranks higher than 12 percent of U.S. consumers.
Key factors that adversely affected your credit score	<ul style="list-style-type: none"> • SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED • LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT • PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS • NUMBER OF ACCOUNTS WITH DELINQUENCY • DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE
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How can you obtain a copy of your credit report?	<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 <i>On the web:</i> Visit www.annualcreditreport.com <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p style="text-align: center;">Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
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 ANTHILL, MO 65488

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Your credit score	<p>524 Source: EQUIFAX</p> <p style="text-align: right;">Model: EQUIFAX/FICO CLASSIC V5 FACTA Date: 10/25/19</p>
Understanding Your Credit Score	
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How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	<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>
How your score compares to the scores of other consumers	Your credit score ranks higher than 5 percent of U.S. consumers.
Key factors that adversely affected your credit score	<ul style="list-style-type: none"> • SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED • NUMBER OF ACCOUNTS WITH DELINQUENCY • LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT • LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED • NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY
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If you have questions concerning the terms of the loan, contact the lender.

CONSUMER EXPLANATION LETTER

FILE #: 489376
 REFERENCE #:
 APPLICANT: TESTCASE, MARIA A
 CO-APPLICANT:
 ADDRESS: 5524 E BOURNE DR
 ANTHILL, MO 65488
 RE: CREDIT ACCOUNTS AND INQUIRIES

CREDIT REPORT PROVIDED BY:
 SERVICE FIRST INFORMATION SOLUTIONS
 LLC
 2 BUFFALO AVE
 EGG HARBOR CITY, NJ 08215
 VOICE: 877-814-1178
 FAX 877-813-7178

Dear Applicant,

A copy of your credit report has been provided to ABC Mortgage Test II in association with your recent application.

A brief statement may be required by ABC Mortgage Test II 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 ABC Mortgage Test II promptly. If you are unsure of the explanation(s) required, please contact ABC Mortgage Test II.

IT IS VERY IMPORTANT that you respond to ABC Mortgage Test II IN WRITING as soon as possible regarding any items listed below. Please DO NOT send your response to SERVICE FIRST INFORMATION SOLUTIONS LLC.

Please return this letter to:
ABC Mortgage Test II
1400 N MAIN ST
CLEBURNE, TX 76033
Phone: 8173733110

* 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 19016 800-916-8800 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."

DEROGATORY ACCOUNTS

001											
ECOA / WHOSE B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	COLLECTION			
STRLNG KING ACCT000014	COLL	11/18	\$4267	-	-	-	-				
	SOURCE TU/EF	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
	-	10/14	\$4267	\$4267	-	-	-	-	-	--	02/13
PLACED FOR COLLECTION; ORIGINAL CREDITOR: ROOMS TO GO BRONZE LK											
EXPLANATION:											
OUTCOME:											

002											
ECOA / WHOSE B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	COLLECTION			
FAS ADJ BUR ACCT000017	COLL	07/15	\$1813	-	-	-	-				
	SOURCE TU/EF	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
	-	05/15	\$1813	\$1813	-	-	-	-	-	--	02/15
PLACED FOR COLLECTION; ORIGINAL CREDITOR: FLORIDA METROPOLITAN UNIV											
EXPLANATION:											
OUTCOME:											

CONSUMER EXPLANATION LETTER

FILE #: 489376
 REFERENCE #:
 APPLICANT: TESTCASE, MARIA A
 CO-APPLICANT:
 ADDRESS: 5524 E BOURNE DR
 ANTHILL, MO 65488

CREDIT REPORT PROVIDED BY:
 SERVICE FIRST INFORMATION SOLUTIONS
 LLC
 2 BUFFALO AVE
 EGG HARBOR CITY, NJ 08215
 VOICE: 877-814-1178
 FAX 877-813-7178

RE: CREDIT ACCOUNTS AND INQUIRIES

DEROGATORY ACCOUNTS

003											
ECOA / WHOSE B / B	FLORIDA FIRST FINANCIA ACCT000016	ACCT TYPE COLL	REPORTED 05/15	HI CREDIT \$1255	PAYMENT -	30 0	60 0	90+ 0	COLLECTION		
SOURCE XP/TU/EF		TERM UNK	OPENED 03/15	BALANCE \$1255	PAST DUE \$1255	-	-	-	MO REV 10	LAST LATE --/--	DLA 09/14
ORIGINAL CREDITOR: RIVERTREE LANDING APTS											
EXPLANATION:											
OUTCOME:											
004											
ECOA / WHOSE B / B	ALLTEL COMMUNICATIONS ACCT000024	ACCT TYPE OPEN	REPORTED 10/19	HI CREDIT \$975	PAYMENT \$975*	30 0	60 0	90+ 0	CHARGE OFF		
SOURCE XP/TU/EF		TERM -	OPENED 01/17	BALANCE \$975	PAST DUE \$0	-	-	-	MO REV 29	LAST LATE --/--	DLA 06/17
TRANSFERRED TO RECOVERY; TELECOMMUNICATIONS/CELLULAR											
EXPLANATION:											
OUTCOME:											
005											
ECOA / WHOSE B / B	FINANCIAL CREDIT SVCS ACCT000050	ACCT TYPE COLL	REPORTED 08/19	HI CREDIT \$815	PAYMENT -	30 0	60 0	90+ 0	COLLECTION		
SOURCE XP/EF		TERM 001	OPENED 06/19	BALANCE \$815	PAST DUE \$815	-	-	-	MO REV 8	LAST LATE --/--	DLA 01/19
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; MEDICAL											
EXPLANATION:											
OUTCOME:											
006											
ECOA / WHOSE B / B	PCA INTERNATIONAL IN ACCT000018	ACCT TYPE COLL	REPORTED 05/17	HI CREDIT \$449	PAYMENT -	30 -	60 -	90+ -	COLLECTION		
SOURCE EF		TERM -	OPENED --/--	BALANCE \$670	PAST DUE \$670	-	-	-	MO REV -	LAST LATE --/--	DLA 02/13
ORIGINAL CREDITOR: ADVANCE TIL PAY, ASSIGNED ON 08/15											
EXPLANATION:											
OUTCOME:											
007											
ECOA / WHOSE B / B	JEFFERSON CAPITAL SYST ACCT000035	ACCT TYPE OPEN	REPORTED 09/19	HI CREDIT \$497	PAYMENT \$517*	30 0	60 0	90+ 0	COLLECTION		
SOURCE XP		TERM 001	OPENED 04/18	BALANCE \$517	PAST DUE \$517	-	-	-	MO REV 12	LAST LATE --/--	DLA --/--
FACTORING COMPANY; ORIGINAL CREDITOR: FIRST AMERICANCASHADVANCE											
EXPLANATION:											
OUTCOME:											

CONSUMER EXPLANATION LETTER

FILE #: 489376
 REFERENCE #:
 APPLICANT: TESTCASE, MARIA A
 CO-APPLICANT:
 ADDRESS: 5524 E BOURNE DR
 ANTHILL, MO 65488
 RE: CREDIT ACCOUNTS AND INQUIRIES

CREDIT REPORT PROVIDED BY:
 SERVICE FIRST INFORMATION SOLUTIONS
 LLC
 2 BUFFALO AVE
 EGG HARBOR CITY, NJ 08215
 VOICE: 877-814-1178
 FAX 877-813-7178

DEROGATORY ACCOUNTS

DEROGATORY ACCOUNTS											
008											
ECOA / WHOSE B / B	ASSET ACCEPTANCE LLC ACCT000039	ACCT TYPE OPEN	REPORTED 10/19	HI CREDIT \$460	PAYMENT \$478*	30 0	60 0	90+ 0	COLLECTION		
SOURCE XP/TU/EF		TERM 001	OPENED 09/18	BALANCE \$478	PAST DUE \$478	-	-	-	MO REV 12	LAST LATE --/--	DLA 02/15
FACTORING COMPANY; ORIGINAL CREDITOR: SPRINT PCS											
EXPLANATION:											
OUTCOME:											
009											
ECOA / WHOSE B / B	NCO FIN/33 ACCT000047	ACCT TYPE COLL	REPORTED 08/19	HI CREDIT \$475	PAYMENT -	30 0	60 0	90+ 0	COLLECTION		
SOURCE XP/TU/EF		TERM UNK	OPENED 05/19	BALANCE \$475	PAST DUE \$475	-	-	-	MO REV 8	LAST LATE --/--	DLA 01/19
ORIGINAL CREDITOR: WEST FLORIDA-AMR											
EXPLANATION:											
OUTCOME:											
010											
ECOA / WHOSE B / B	MAF COLL SVC ACCT000008	ACCT TYPE COLL	REPORTED 09/13	HI CREDIT \$458	PAYMENT -	30 -	60 -	90+ -	COLLECTION		
SOURCE TU		TERM -	OPENED 07/13	BALANCE \$458	PAST DUE \$458	-	-	-	MO REV -	LAST LATE --/--	DLA --/--
PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL											
EXPLANATION:											
OUTCOME:											
011											
ECOA / WHOSE B / B	CRED PROTECTIONS ASSOC ACCT000045	ACCT TYPE COLL	REPORTED 10/19	HI CREDIT \$410	PAYMENT -	30 0	60 0	90+ 0	COLLECTION		
SOURCE XP		TERM UNK	OPENED 04/19	BALANCE \$410	PAST DUE \$410	-	-	-	MO REV 10	LAST LATE --/--	DLA --/--
ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: BRIGHT HOUSE NETWORKS											
EXPLANATION:											
OUTCOME:											
012											
ECOA / WHOSE B / B	MAF COLLECTION SERVICE ACCT000034	ACCT TYPE COLL	REPORTED 06/18	HI CREDIT \$377	PAYMENT -	30 0	60 0	90+ 0	COLLECTION		
SOURCE XP/TU/EF		TERM 001	OPENED 03/18	BALANCE \$377	PAST DUE \$377	-	-	-	MO REV 2	LAST LATE --/--	DLA 05/18
ORIGINAL CREDITOR: TAMPA UTILITIES											
EXPLANATION:											
OUTCOME:											

CONSUMER EXPLANATION LETTER

FILE #: 489376
 REFERENCE #:
 APPLICANT: TESTCASE, MARIA A
 CO-APPLICANT:
 ADDRESS: 5524 E BOURNE DR
 ANTHILL, MO 65488
 RE: CREDIT ACCOUNTS AND INQUIRIES

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 SERVICE FIRST INFORMATION SOLUTIONS
 LLC
 2 BUFFALO AVE
 EGG HARBOR CITY, NJ 08215
 VOICE: 877-814-1178
 FAX 877-813-7178

DEROGATORY ACCOUNTS

DEROGATORY ACCOUNTS											
013											
ECOA / WHOSE B / B	PENNCRO ASSOCIATES INC ACCT000041	ACCT TYPE COLL	REPORTED 02/19	HI CREDIT \$355	PAYMENT -	30 0	60 0	90+ 0	COLLECTION		
SOURCE XP/TU		TERM 001	OPENED 12/18	BALANCE \$355	PAST DUE \$355	-	-	-	MO REV 1	LAST LATE --/--	DLA --/--
ORIGINAL CREDITOR: BANK OF AMERICA; CREDIT GRANTOR CANNOT LOCATE CONSUMER											
EXPLANATION:											
OUTCOME:											
014											
ECOA / WHOSE B / B	AR RESOURCES INC ACCT000032	ACCT TYPE COLL	REPORTED 10/19	HI CREDIT \$305	PAYMENT -	30 0	60 0	90+ 0	COLLECTION		
SOURCE XP/TU/EF		TERM 001	OPENED 11/17	BALANCE \$305	PAST DUE \$305	-	-	-	MO REV 21	LAST LATE --/--	DLA 11/16
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; MEDICAL											
EXPLANATION:											
OUTCOME:											
015											
ECOA / WHOSE B / B	N/A ACCT000053	ACCT TYPE COLL	REPORTED 10/19	HI CREDIT \$242	PAYMENT -	30 -	60 -	90+ -	COLLECTION		
SOURCE EF		TERM -	OPENED --/--	BALANCE \$242	PAST DUE \$242	-	-	-	MO REV -	LAST LATE --/--	DLA 07/17
CONSUMER DISPUTES THIS ACCOUNT INFORMATION; CUSTOMER HAS NOW LOCATED CONSUMER; ORIGINAL CREDITOR: DIRECTV INC, ASSIGNED ON 08/19											
EXPLANATION:											
OUTCOME:											
016											
ECOA / WHOSE B / B	ALLIED INT ACCT000029	ACCT TYPE COLL	REPORTED 10/17	HI CREDIT \$242	PAYMENT -	30 -	60 -	90+ -	COLLECTION		
SOURCE TU		TERM -	OPENED 08/17	BALANCE \$242	PAST DUE \$242	-	-	-	MO REV -	LAST LATE --/--	DLA --/--
PLACED FOR COLLECTION; ORIGINAL CREDITOR: 11 DIRECTV											
EXPLANATION:											
OUTCOME:											
017											
ECOA / WHOSE B / B	NATIONCOLL ACCT000036	ACCT TYPE COLL	REPORTED 07/18	HI CREDIT \$242	PAYMENT -	30 -	60 -	90+ -	COLLECTION		
SOURCE TU/EF		TERM -	OPENED 05/18	BALANCE \$242	PAST DUE \$242	-	-	-	MO REV -	LAST LATE --/--	DLA 07/17
PLACED FOR COLLECTION; ORIGINAL CREDITOR: DIRECTV											
EXPLANATION:											
OUTCOME:											

CONSUMER EXPLANATION LETTER

FILE #: 489376
 REFERENCE #:
 APPLICANT: TESTCASE, MARIA A
 CO-APPLICANT:
 ADDRESS: 5524 E BOURNE DR
 ANTHILL, MO 65488

CREDIT REPORT PROVIDED BY:
 SERVICE FIRST INFORMATION SOLUTIONS
 LLC
 2 BUFFALO AVE
 EGG HARBOR CITY, NJ 08215
 VOICE: 877-814-1178
 FAX 877-813-7178

RE: CREDIT ACCOUNTS AND INQUIRIES

DEROGATORY ACCOUNTS

018											
ECOA / WHOSE B / B	CRED PROTECTIONS ASSOC ACCT000012	ACCT TYPE COLL	REPORTED 10/19	HI CREDIT \$824	PAYMENT -	30 0	60 0	90+ 0	COLLECTION		
SOURCE XP/TU/EF		TERM UNK	OPENED 09/14	BALANCE \$194	PAST DUE \$194	-	-	-	MO REV 47	LAST LATE --/--	DLA 06/14
ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: BRIGHT HOUSE NETWORKS											
EXPLANATION:											
OUTCOME:											
019											
ECOA / WHOSE B / B	I C SYSTEM INC ACCT000013	ACCT TYPE COLL	REPORTED 06/15	HI CREDIT \$179	PAYMENT -	30 0	60 0	90+ 0	COLLECTION		
SOURCE XP/TU/EF		TERM UNK	OPENED 10/14	BALANCE \$179	PAST DUE \$179	-	-	-	MO REV 8	LAST LATE --/--	DLA 12/13
ORIGINAL CREDITOR: CONTINENTAL DIRECT SERVICES											
EXPLANATION:											
OUTCOME:											
020											
ECOA / WHOSE B / B	CRED PROTECTIONS ASSOC ACCT000030	ACCT TYPE COLL	REPORTED 10/19	HI CREDIT \$160	PAYMENT -	30 0	60 0	90+ 0	COLLECTION		
SOURCE XP/TU		TERM UNK	OPENED 10/17	BALANCE \$160	PAST DUE \$160	-	-	-	MO REV 28	LAST LATE --/--	DLA --/--
ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: HOLLYWOOD VIDEO											
EXPLANATION:											
OUTCOME:											
021											
ECOA / WHOSE B / B	RISK MANAGEMENT ALTERNATIVES ACCT000033	ACCT TYPE COLL	REPORTED 12/18	HI CREDIT \$138	PAYMENT -	30 -	60 -	90+ -	COLLECTION		
SOURCE EF		TERM -	OPENED --/--	BALANCE \$138	PAST DUE \$138	-	-	-	MO REV -	LAST LATE --/--	DLA 11/13
ORIGINAL CREDITOR: WACHOVIA, ASSIGNED ON 01/18											
EXPLANATION:											
OUTCOME:											
022											
ECOA / WHOSE B / B	CRED PROTECTIONS ASSOC ACCT000010	ACCT TYPE COLL	REPORTED 10/19	HI CREDIT \$105	PAYMENT -	30 0	60 0	90+ 0	COLLECTION		
SOURCE XP/TU		TERM UNK	OPENED 05/14	BALANCE \$105	PAST DUE \$105	-	-	-	MO REV 47	LAST LATE --/--	DLA --/--
ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: HOLLYWOOD VIDEO											
EXPLANATION:											
OUTCOME:											

CONSUMER EXPLANATION LETTER

FILE #: 489376
 REFERENCE #:
 APPLICANT: TESTCASE, MARIA A
 CO-APPLICANT:
 ADDRESS: 5524 E BOURNE DR
 ANTHILL, MO 65488
 RE: CREDIT ACCOUNTS AND INQUIRIES

CREDIT REPORT PROVIDED BY:
 SERVICE FIRST INFORMATION SOLUTIONS
 LLC
 2 BUFFALO AVE
 EGG HARBOR CITY, NJ 08215
 VOICE: 877-814-1178
 FAX 877-813-7178

DEROGATORY ACCOUNTS

023											
ECOA / WHOSE B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	COLLECTION			
SOURCE XP	PREFERRED COLLECTION & ACCT000021	10/16	\$90	-	0	0	0				
	TERM 001	OPENED 07/16	BALANCE \$90	PAST DUE \$90	-	-	-	MO REV 1	LAST LATE --/--	DLA --/--	
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA											
EXPLANATION:											
OUTCOME:											
024											
ECOA / WHOSE B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	COLLECTION			
SOURCE XP	PREFERRED COLLECTION & ACCT000022	10/16	\$90	-	0	0	0				
	TERM 001	OPENED 07/16	BALANCE \$90	PAST DUE \$90	-	-	-	MO REV 1	LAST LATE --/--	DLA --/--	
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA											
EXPLANATION:											
OUTCOME:											
025											
ECOA / WHOSE B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	COLLECTION			
SOURCE TU/EF	MAF COLL SVC ACCT000009	02/14	\$54	-	-	-	-				
	TERM -	OPENED 12/13	BALANCE \$54	PAST DUE \$54	-	-	-	MO REV -	LAST LATE --/--	DLA 03/13	
PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL											
EXPLANATION:											
OUTCOME:											
026											
ECOA / WHOSE B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	COLLECTION			
SOURCE XP/TU/EF	MAF COLL SVC ACCT000046	06/19	\$53	-	-	-	-				
	TERM 001	OPENED 04/19	BALANCE \$53	PAST DUE \$53	-	-	-	MO REV -	LAST LATE --/--	DLA 09/18	
PLACED FOR COLLECTION; ORIGINAL CREDITOR: 03 TECO PEOPLES GAS TAMPA											
EXPLANATION:											
OUTCOME:											
027											
ECOA / WHOSE B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	COLLECTION			
SOURCE XP/EF	FINANCIAL CREDIT SVCS ACCT000028	01/18	\$50	-	-	-	-				
	TERM UNK	OPENED 07/17	BALANCE \$50	PAST DUE \$50	-	-	-	MO REV -	LAST LATE --/--	DLA 09/16	
MEDICAL; ORIGINAL CREDITOR: MEDICAL PAYMENT DATA, ASSIGNED ON 07/17											
EXPLANATION:											
OUTCOME:											

CONSUMER EXPLANATION LETTER

FILE #: 489376
 REFERENCE #:
 APPLICANT: TESTCASE, MARIA A
 CO-APPLICANT:
 ADDRESS: 5524 E BOURNE DR
 ANTHILL, MO 65488
 RE: CREDIT ACCOUNTS AND INQUIRIES

CREDIT REPORT PROVIDED BY:
 SERVICE FIRST INFORMATION SOLUTIONS
 LLC
 2 BUFFALO AVE
 EGG HARBOR CITY, NJ 08215
 VOICE: 877-814-1178
 FAX 877-813-7178

DEROGATORY ACCOUNTS

028											
ECOA / WHOSE B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	COLLECTION			
WEST ASSET MANAGEMENT ACCT000023	COLL	07/17	\$50	-	0	0	0				
SOURCE XP/TU/EF	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
	UNK	11/16	\$50	\$50	-	-	-	12	--/--	07/16	
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA											
EXPLANATION:											
OUTCOME:											
029											
ECOA / WHOSE B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	COLLECTION			
AR RESOURCES INC ACCT000031	COLL	10/19	\$43	-	0	0	0				
SOURCE XP/EF	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
	001	11/17	\$43	\$43	-	-	-	21	--/--	11/16	
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; MEDICAL											
EXPLANATION:											
OUTCOME:											
030											
ECOA / WHOSE B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	COLLECTION			
MBC ACCT000040	COLL	04/19	\$35	-	0	0	0				
SOURCE XP	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
	001	11/18	\$35	\$35	-	-	-	1	--/--	--/--	
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA											
EXPLANATION:											
OUTCOME:											
031											
ECOA / WHOSE B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	CUR WAS COLL			
MAF COLLECTION SERVICE ACCT000027	COLL	07/17	\$27	-	0	0	0				
SOURCE XP	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
	001	06/17	\$27	\$27	-	-	-	1	--/--	--/--	
ORIGINAL CREDITOR: TAMPA TRIBUNE; CREDIT GRANTOR COULD NOT LOCATE CONSUMER / CONSUMER NOW LOCATED											
EXPLANATION:											
OUTCOME:											
032											
ECOA / WHOSE B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	COLLECTION			
MBC ACCT000015	COLL	04/19	\$24	-	0	0	0				
SOURCE XP	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
	001	02/15	\$24	\$24	-	-	-	5	--/--	--/--	
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA											
EXPLANATION:											
OUTCOME:											

CONSUMER EXPLANATION LETTER

FILE #: 489376
 REFERENCE #:
 APPLICANT: TESTCASE, MARIA A
 CO-APPLICANT:
 ADDRESS: 5524 E BOURNE DR
 ANTHILL, MO 65488
 RE: CREDIT ACCOUNTS AND INQUIRIES

CREDIT REPORT PROVIDED BY:
 SERVICE FIRST INFORMATION SOLUTIONS
 LLC
 2 BUFFALO AVE
 EGG HARBOR CITY, NJ 08215
 VOICE: 877-814-1178
 FAX 877-813-7178

DEROGATORY ACCOUNTS

033											
ECOA / WHOSE B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	CHARGE OFF			
HSBC NV ACCT000019	REV	12/18	\$785	\$0	-	-	-				
SOURCE XP/TU/EF	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
	-	05/16	\$0	\$0	-	-	-	-	--	10/16	
PURCHASED BY ANOTHER LENDER											
EXPLANATION:											
OUTCOME:											
034											
ECOA / WHOSE B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	COLLECTION			
HSBC/RS ACCT000007	REV	09/14	\$4266	\$0	1	1	5				
SOURCE XP/TU/EF	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
	-	02/13	\$0	\$0	10/13	11/13	04/14 03/14 02/14 01/14 12/13	33	04/14	10/13	
TRANSFERRED TO ANOTHER LENDER											
EXPLANATION:											
OUTCOME:											
035											
ECOA / WHOSE B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PD WAS 120+			
SUNCOAST SCHOOLS FCU ACCT000006	INST	09/14	\$1258	\$0	4	3	3				
SOURCE XP/TU/EF	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
	029	05/12	\$0	\$0	07/14 03/14 10/13 07/13	12/13	02/14 01/14 09/13	28	07/14	09/14	
EXPLANATION:											
OUTCOME:											
036											
ECOA / WHOSE J / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	REPOSESS			
SUNCOASTCU ACCT000005	AUTO	10/19	\$12615	\$0	3	1	7				
SOURCE XP/TU/EF	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
	066	04/12	\$0	\$0	11/13 03/13 02/13	12/13	07/14 06/14 05/14 04/14 03/14 01/14	07	08/14	08/13	
INVOLUNTARY REPOSSESSION											
EXPLANATION:											
OUTCOME:											
037											
ECOA / WHOSE B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	CHARGE OFF			
SUNCOASTCU ACCT000011	AUTO	10/19	\$9828	\$0	1	1	8				
SOURCE XP/TU/EF	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
	060	08/14	\$0	\$0	-	-	-	01	--	12/17	
ACCOUNT PAID FOR LESS THAN FULL BALANCE; CHARGED OFF ACCOUNT											

CONSUMER EXPLANATION LETTER

FILE #: 489376
 REFERENCE #:
 APPLICANT: TESTCASE, MARIA A
 CO-APPLICANT:
 ADDRESS: 5524 E BOURNE DR
 ANTHILL, MO 65488
 RE: CREDIT ACCOUNTS AND INQUIRIES

CREDIT REPORT PROVIDED BY:
 SERVICE FIRST INFORMATION SOLUTIONS
 LLC
 2 BUFFALO AVE
 EGG HARBOR CITY, NJ 08215
 VOICE: 877-814-1178
 FAX 877-813-7178

DEROGATORY ACCOUNTS

EXPLANATION:

OUTCOME:

038											
ECOA / WHOSE M / B	SUNCOASTCU ACCT000003	ACCT TYPE AUTO	REPORTED 10/19	HI CREDIT \$11728	PAYMENT \$0	30 7	60 2	90+ 22	CHARGE OFF		
SOURCE XP/TU/EF		TERM 064	OPENED 05/11	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 07	LAST LATE --/--	DLA 11/14
ACCOUNT PAID FOR LESS THAN FULL BALANCE; CHARGED OFF ACCOUNT											

EXPLANATION:

OUTCOME:

039											
ECOA / WHOSE M / B	SUNCOASTCU ACCT000004	ACCT TYPE INST	REPORTED 10/19	HI CREDIT \$2554	PAYMENT \$0	30 2	60 5	90+ 6	PD WAS 120+		
SOURCE XP/TU/EF		TERM 060	OPENED 07/11	BALANCE \$0	PAST DUE \$0	06/13 01/13	03/14 11/13 07/13 03/13 02/13	02/14 01/14 12/13 10/13 09/13 08/13	MO REV 37	LAST LATE 03/14	DLA 09/14
UNSECURED											

EXPLANATION:

OUTCOME:

PUBLIC RECORDS

001					
ECOA / WHOSE J / B	HILLSBOROUGH	FILE DATE 05/16	AMOUNT \$16,145	STATUS DATE --/--	JUDGMENT
SOURCE TU/EF	Docket #: P000001	PLAINTIFF SUNCOAST SCHOOLS FCU		ACTION TYPE JUDGMENT	

EXPLANATION:

OUTCOME:

002					
ECOA / WHOSE J / B	HILLSBOROUGH	FILE DATE 05/16	AMOUNT \$7,498	STATUS DATE 01/18	PAID
SOURCE XP/TU	Docket #: P000002	PLAINTIFF SUNCOAST SCHOOLS FEDE		ACTION TYPE JUDGMENT	

EXPLANATION:

OUTCOME:

CONSUMER EXPLANATION LETTER

FILE #: 489376
 REFERENCE #:
 APPLICANT: TESTCASE, MARIA A
 CO-APPLICANT:
 ADDRESS: 5524 E BOURNE DR
 ANTHILL, MO 65488

CREDIT REPORT PROVIDED BY:
 SERVICE FIRST INFORMATION SOLUTIONS
 LLC
 2 BUFFALO AVE
 EGG HARBOR CITY, NJ 08215
 VOICE: 877-814-1178
 FAX 877-813-7178

RE: CREDIT ACCOUNTS AND INQUIRIES

ADDRESSES

Address	Time Frame	Source	Do You Currently Own This Property?
001. 17511 E 180TH ST, ANTHILL, MO 65488	08/06 - 01/16	XP-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
Explanation:			
002. 17518 E 183RD ST, ANTHILL, MO 65488		EF-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
Explanation:			
003. 2003 SANDALWOOD LN, ANTHILL, MO 65488		TU-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
Explanation:			
004. 3613 BRIGHTON DR, ANTHILL, MO 65488	12/11 - 03/19, 09/19 - 09/19	XP/TU/EF-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
Explanation:			
005. 5524 E BOURNE DR, ANTHILL, MO 65488	CURRENT	User Supplied-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
Explanation:			
006. 5524 EASTBOURNE DR, ANTHILL, MO 65488	07/19 - 08/19, 09/19 - 09/19	XP/TU/EF-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
Explanation:			

INQUIRIES (LAST 120 DAYS)

Inquiries	Date Reported	Source	New Credit Opened?
001. ACSEDSERV	10/07/19	EF-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
Explanation:			
002. CREDIT DATA SERVICES	09/08/19	XP/EF-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
Explanation:			
003. CRED DTA SVC	09/08/19	TU-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
Explanation:			
004. ERNIE HAIRE FORD INC	08/17/19	XP/EF-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
Explanation:			

CONSUMER EXPLANATION LETTER

FILE #: 489376
 REFERENCE #:
 APPLICANT: TESTCASE, MARIA A
 CO-APPLICANT:
 ADDRESS: 5524 E BOURNE DR
 ANTHILL, MO 65488
 RE: CREDIT ACCOUNTS AND INQUIRIES

CREDIT REPORT PROVIDED BY:
 SERVICE FIRST INFORMATION SOLUTIONS
 LLC
 2 BUFFALO AVE
 EGG HARBOR CITY, NJ 08215
 VOICE: 877-814-1178
 FAX 877-813-7178

INQUIRIES (LAST 120 DAYS)

Inquiries	Date Reported	Source	New Credit Opened?
005. WOL&ABRAM	08/10/19	EF-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
Explanation:			
006. PACIFIC CAPITAL BANK N	08/04/19	XP-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
Explanation:			
007. CIT BANK/DFS	07/19/19	XP/EF-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
Explanation:			
008. WOLPOFF & AB	07/12/19	TU-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
Explanation:			

NAME VARIATION

APPLICANT

Name	Source	Explanation
001. GREEN A MARIA	XP	
002. GREEN KAY MARIA	XP/EF	
003. GREEN,MARIA,A	TU	
004. MARIA A GREEN	XP/EF	
005. MARIA A MORRIS	TU/EF	
006. MARIA MORRIS	XP	

SSN VARIATIONS

APPLICANT

SSN	Source	Explanation
001. 000000005	XP/TU/EF	

ADDITIONAL REMARKS

*** NONE ***

*** 10/25/2019 9:51:08 AM ***

Borrower Signature _____

Date _____

** REMIT ALL CORRESPONDENCE TO:

ABC Mortgage Test II
 1400 N MAIN ST
 CLEBURNE, TX 76033