MERGED INFILE CREDIT REPORT

FILE #	689928	**FNMA #**	**DATE COMPLETED**	6/28/2019	**RQD' BY**	CLOUD MAVEN 3
SEND TO	Cloud Maven Inc		**DATE ORDERED**	6/28/2019		
	CUST. # CMC		**REPOSITORIES**	XP/TU/EF	**PRPD' BY**	
	747 THIRD AVE, 2ND FLOOR		**PRICE**	$0.00	**LOAN TYPE**	
	NEW YORK, NY 10017		**REF. #**			
PROPERTY ADDRESS						

APPLICANT				CO-APPLICANT		
APPLICANT	TESTCASE, CONDI X		**CO-APPLICANT**	TESTCASE, CARY X		
SOC SEC #	000-00-0017	**DOB**	**SOC SEC #**	000-00-0018	**DOB**	
MARITAL STATUS			**DEPENDENTS**			
CURRENT ADDRESS	784 BEACH, ANTHILL, MO 65488			**LENGTH**		
PREVIOUS ADDRESS				**LENGTH**		

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - CONDI X TESTCASE - 000000017
SCORE: **580**
FACTORS - 00038; 00013; 00018; 00020; FA

TRANSUNION/FICO CLASSIC (04) - CONDI X TESTCASE - 000000017
SCORE: **605**
FACTORS - 038; 013; 018; 008; FA

EXPERIAN/FAIR, ISAAC (VER. 2) - CONDI X TESTCASE - 000000017
SCORE: **592**
FACTORS - 38; 02; 13; 20; 08

EQUIFAX/FICO CLASSIC V5 FACTA - CARY X TESTCASE - 000000018
SCORE: **654**
FACTORS - 00038; 00014; 00018; 00008

TRANSUNION/FICO CLASSIC (04) - CARY X TESTCASE - 000000018
SCORE: **623**
FACTORS - 038; 013; 008; 014; FA

EXPERIAN/FAIR, ISAAC (VER. 2) - CARY TESTCASE - 000000018
SCORE: **666**
FACTORS - 38; 14; 21; 08

Request New Tradeline **Hide Trended Data**

OPEN ACCOUNTS

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
J	J	Account888888888888888 66666666	04/19	02/18 04/19	$333000 MTG	$333000 360 $2065	$0	7	0	0	0	AS AGREED XP/TU/EF

History: 04/19; 0000000
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST

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 ($)	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065
Actual ($)	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065
Balance ($)	333000	335065	337130	339195	341260	343325	345390	347455	349520	351585	353650	355715

ECOA 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**

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SEND TO	Cloud Maven Inc			**DATE ORDERED**	6/28/2019		
	CUST. # CMC			**REPOSITORIES**	XP/TU/EF	**PRPD' BY**	
	747 THIRD AVE, 2ND FLOOR			**PRICE**	$0.00	**LOAN TYPE**	
	NEW YORK, NY 10017			**REF. #**			
PROPERTY ADDRESS							

APPLICANT				**CO-APPLICANT**			
APPLICANT	TESTCASE, CONDI X			**CO-APPLICANT**	TESTCASE, CARY X		
SOC SEC #	000-00-0017	**DOB**		**SOC SEC #**	000-00-0018	**DOB**	
MARITAL STATUS				**DEPENDENTS**			

OPEN ACCOUNTS

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
J	J	Account88888 5062802043838109 **History:** 04/19; 0 SECURED	04/19	03/19 04/19	$49800 INST	$49800 360 $455	$0		-	-	-	AS AGREED **TU**/EF

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
J	J	Account999999 999999999999 **History:** 04/19; 00000000000000	04/19	02/18 03/19	$22902 AUTO	$20135 072 $474	$0	14	0	0	0	AS AGREED **XP**/TU/EF

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 ($)	474	474	474	474	474	474	474	474	474	474	474	474
Actual ($)	474	474	474	474	474	474	474	474	474	474	474	474
Balance ($)	20135	20609	21083	21557	22031	22505	22979	23453	23927	24401	24875	25349

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
C	C	Account10101 55843306521 **History:** 05/19; 0000000000 PAYMENT DEFERRED	05/19	08/18 --/--	$5093 EDU	$5244 UNK -	$0	10	0	0	0	AS AGREED **XP**/TU/EF

Trended	**04/19**	**03/19**	**02/19**	**01/19**	**12/18**	**11/18**	**10/18**	**09/18**	**08/18**	**07/18**	**06/18**	**05/18**
Scheduled ($)	0	0	0	0	0	0	0	0	0	-	-	-
Actual ($)	0	0	0	0	0	0	0	0	0	-	-	-
Balance ($)	5244	5244	5244	5244	5244	5244	5244	5244	5244	-	-	-

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
C	C	Account10101 55843306520 **History:** 05/19; 0000000000 PAYMENT DEFERRED	05/19	08/18 --/--	$1532 EDU	$1532 UNK -	$0	10	0	0	0	AS AGREED **XP**/TU/EF

Trended	**04/19**	**03/19**	**02/19**	**01/19**	**12/18**	**11/18**	**10/18**	**09/18**	**08/18**	**07/18**	**06/18**	**05/18**
Scheduled ($)	0	0	0	0	0	0	0	0	0	-	-	-
Actual ($)	0	0	0	0	0	0	0	0	0	-	-	-
Balance ($)	1532	1532	1532	1532	1532	1532	1532	1532	1532	-	-	-

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SEND TO	Cloud Maven Inc			**DATE ORDERED**	6/28/2019		
	CUST. # CMC			**REPOSITORIES**	XP/TU/EF	**PRPD' BY**	
	747 THIRD AVE, 2ND FLOOR			**PRICE**	$0.00	**LOAN TYPE**	
	NEW YORK, NY 10017			**REF. #**			
PROPERTY ADDRESS							

APPLICANT				**CO-APPLICANT**			
APPLICANT	TESTCASE, CONDI X			**CO-APPLICANT**	TESTCASE, CARY X		
SOC SEC #	000-00-0017	**DOB**		**SOC SEC #**	000-00-0018	**DOB**	
MARITAL STATUS				**DEPENDENTS**			

OPEN ACCOUNTS

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
J	J	Account444 444444444444444	05/19	10/18 05/19	$4823 EDU	$534 120 $88	$0	07	0	0	0	AS AGREED XP/TU/**EF**

History: 05/19; 0

Trended	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18	09/18	08/18	07/18	06/18
Scheduled ($)	88	88	88	88	88	88	88	88	-	-	-	-
Actual ($)	88	88	88	88	88	88	88	88	-	-	-	-
Balance ($)	534	622	710	798	886	974	1062	1150	-	-	-	-

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
B	B	Account333333333333333 3333333333331029	06/19	10/16 10/17	$1500 REV	$243 MIN $15	$0	32	0	0	0	AS AGREED **XP**/TU/EF

History: 06/19; 0000--------------00000000000000

Trended	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18	09/18	08/18	07/18	06/18
Scheduled ($)	15	15	15	15	15	15	15	15	15	15	15	15
Actual ($)	15	15	15	15	15	15	15	15	15	15	15	15
Balance ($)	234	238	236	238	236	234	236	236	236	234	238	234

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
C	C	Inq5 771410032636	05/19	11/18 03/19	$800 REV	$34 MIN $15	$0	7	0	0	0	AS AGREED **XP**/TU/EF

History: 05/19; 0000000

Trended	04/19	03/19	02/19	01/19	12/18	11/18	10/18	09/18	08/18	07/18	06/18	05/18
Scheduled ($)	15	15	15	15	15	15	-	-	-	-	-	-
Actual ($)	14	15	13	14	15	6	-	-	-	-	-	-
Balance ($)	26	22	18	17	17	17	-	-	-	-	-	-

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
C	C	Account666 529107160210	05/16	05/12 --/--	$697 REV	$0 $0	$0	05	0	0	0	AS AGREED EF
B	B	Account777 777777777777	05/19	02/17 05/19	$400 REV	$0 $0	$0	29	0	0	0	AS AGREED **XP**/TU/EF

History: 05/19; 00000000000000000000000000000

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	CUST. # CMC			**REPOSITORIES**	XP/TU/EF	**PRPD' BY**	
	747 THIRD AVE, 2ND FLOOR			**PRICE**	$0.00	**LOAN TYPE**	
	NEW YORK, NY 10017			**REF. #**			
PROPERTY ADDRESS							

APPLICANT				**CO-APPLICANT**			
APPLICANT	TESTCASE, CONDI X			**CO-APPLICANT**	TESTCASE, CARY X		
SOC SEC #	000-00-0017	**DOB**		**SOC SEC #**	000-00-0018	**DOB**	
MARITAL STATUS				**DEPENDENTS**			

OPEN ACCOUNTS

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE

Trended	04/19	03/19	02/19	01/19	12/18	11/18	10/18	09/18	08/18	07/18	06/18	05/18
Scheduled ($)	15	15	15	15	15	15	15	15	15	15	15	15
Actual ($)	32	16	36	32	36	16	8	28	36	8	36	16
Balance ($)	20	32	16	36	32	36	16	8	28	36	8	36

CLOSED ACCOUNTS

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
B	B	Accoun1 22B22B22B22B	09/17	10/16 --/--	$5 REV	$0 $0	$0	12	0	0	0	PAID XP/EF

History: 09/17; -00000000000

Trended	08/17	07/17	06/17	05/17	04/17	03/17	02/17	01/17	12/16	11/16	10/16	09/16
Scheduled ($)	-	-	-	-	-	-	-	-	-	-	-	-
Actual ($)	-	-	-	-	-	-	-	-	-	-	-	-
Balance ($)	-	-	-	-	-	-	-	-	-	-	-	-

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
B	B	Accoun1 969696969696	09/17	10/16 --/--	$500 REV	$0 $0	$0	12	0	0	0	PAID TU

History: 09/17; -000000000000
CLOSED

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
B	B	Account10101 17171717171	01/18	05/10 09/17	$3700 EDU	$0 120 $0	$0	3	0	0	0	PAID XP/EF

History: 01/18; --0
PAYMENT DEFERRED

Trended	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 ($)	-	-	-	-	-	-	-	-	-	-	-	-
Actual ($)	-	-	-	-	-	-	-	-	-	-	-	-
Balance ($)	-	-	-	-	-	-	-	-	-	-	-	-

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SEND TO	Cloud Maven Inc			**DATE ORDERED**	6/28/2019		
	CUST. # CMC			**REPOSITORIES**	XP/TU/EF	**PRPD' BY**	
	747 THIRD AVE, 2ND FLOOR			**PRICE**	$0.00	**LOAN TYPE**	
	NEW YORK, NY 10017			**REF. #**			
PROPERTY ADDRESS							

APPLICANT				**CO-APPLICANT**			
APPLICANT	TESTCASE, CONDI X			**CO-APPLICANT**	TESTCASE, CARY X		
SOC SEC #	000-00-0017	**DOB**		**SOC SEC #**	000-00-0018	**DOB**	
MARITAL STATUS				**DEPENDENTS**			

CLOSED ACCOUNTS

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
J	J	Account131313131313131 1313131313	07/18	02/18 06/18	$333000 MTG	$0 360 $0	$0	6	0	0	0	PAID XP/TU/EF

History: 07/18; -00000
TRANSFERRED TO ANOTHER LENDER; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST

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

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
J	J	Account141 1414141	06/18	01/15 03/18	$14594 AUTO	$0 072 $0	$0	28	0	0	0	PAID XP/TU/EF

History: 03/18; -000000000-00-000000-00000-0--0000000

Trended	**06/18**	**05/18**	**04/18**	**03/18**	**02/18**	**01/18**	**12/17**	**11/17**	**10/17**	**09/17**	**08/17**	**07/17**
Scheduled ($)	334	334	334	334	334	334	334	334	334	334	334	334
Actual ($)	334	334	334	334	334	334	334	334	334	334	334	334
Balance ($)	0	334	668	1002	1336	1670	2004	2338	2672	3006	3340	3674

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
J	J	Account202 202020	11/17	01/17 08/17	$56600 MTG	$0 015 $0	$0	05	0	0	0	PAID XP/TU/EF

History: 09/17; -000
REAL ESTATE MORTGAGE

Trended	**11/17**	**10/17**	**09/17**	**08/17**	**07/17**	**06/17**	**05/17**	**04/17**	**03/17**	**02/17**	**01/17**	**12/16**
Scheduled ($)	549	549	549	549	549	549	-	-	-	-	-	-
Actual ($)	549	549	549	549	549	549	-	-	-	-	-	-
Balance ($)	0	549	1098	1647	2196	2745	-	-	-	-	-	-

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
J	J	Account212121212121 2121212121212	11/17	08/17 10/17	$308750 MTG	$0 360 $0	$0	3	0	0	0	PAID XP/TU/EF

History: 11/17; -00
TRANSFERRED TO ANOTHER LENDER; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST

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	CUST. # CMC			**REPOSITORIES**	XP/TU/EF	**PRPD' BY**	
	747 THIRD AVE, 2ND FLOOR			**PRICE**	$0.00	**LOAN TYPE**	
	NEW YORK, NY 10017			**REF. #**			
PROPERTY ADDRESS							

APPLICANT				**CO-APPLICANT**			
APPLICANT	TESTCASE, CONDI X			**CO-APPLICANT**	TESTCASE, CARY X		
SOC SEC #	000-00-0017	**DOB**		**SOC SEC #**	000-00-0018	**DOB**	
MARITAL STATUS				**DEPENDENTS**			

CLOSED ACCOUNTS

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE

Trended	10/17	09/17	08/17	07/17	06/17	05/17	04/17	03/17	02/17	01/17	12/16	11/16
Scheduled ($)	-	-	-	-	-	-	-	-	-	-	-	-
Actual ($)	-	-	-	-	-	-	-	-	-	-	-	-
Balance ($)	-	-	-	-	-	-	-	-	-	-	-	-

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
B	B	Account232 232323232	09/16	04/16 06/16	$31877 AUTO	$0 060 $0	$0	04	0	0	0	PAID XP/TU/**EF**
		History: 07/16; -00										
B	B	Account444 979797979797	04/14	11/04 03/11	$2200 REV	$0 $0	$0	14	0	0	0	PAID TU
		History: 04/14; -00000000000000 ACCOUNT CLOSED BY CONSUMER										
J	J	Account64646464646 6464646464646	05/17	01/17 04/17	$226400 MTG	$0 360 $0	$0	3	0	0	0	PAID **XP**/TU/EF
		History: 05/17; -00 TRANSFERRED TO ANOTHER LENDER; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST										
J	J	Account64646464646 6565656565656	04/17	01/17 03/17	$56600 MTG	$0 180 $0	$0	2	0	0	0	PAID **XP**/EF
		History: 04/17; -0 TRANSFERRED TO ANOTHER LENDER; SECOND MORTGAGE										
B	B	Account66B66 66B66B66B	11/17	10/10 02/11	$800 REV	$0 $0	$0	41	0	0	0	PAID XP/**TU**
		History: 11/17; -0000000000000000000000000000000000000000 ACCOUNT CLOSED BY CONSUMER										
B	B	Account6767676 676767676767	11/11	07/07 01/11	$2500 REV	$0 $0	$0	53	0	0	0	PAID XP
		History: 11/11; -00000000000-000000000000 ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST										
B	B	Account686868 686868686868	08/14	07/10 02/11	$1500 REV	$0 $0	$0	32	0	0	0	PAID **XP**/TU

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SEND TO	Cloud Maven Inc			**DATE ORDERED**	6/28/2019		
	CUST. # CMC			**REPOSITORIES**	XP/TU/EF	**PRPD' BY**	
	747 THIRD AVE, 2ND FLOOR			**PRICE**	$0.00	**LOAN TYPE**	
	NEW YORK, NY 10017			**REF. #**			
PROPERTY ADDRESS							

APPLICANT				**CO-APPLICANT**			
APPLICANT	TESTCASE, CONDI X			**CO-APPLICANT**	TESTCASE, CARY X		
SOC SEC #	000-00-0017	**DOB**		**SOC SEC #**	000-00-0018	**DOB**	
MARITAL STATUS				**DEPENDENTS**			

CLOSED ACCOUNTS

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
		History: 08/14; -000000000000000000000000 ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST										
B	B	Account696969696 696969696 **History:** 02/11; -0000000000000	02/11	01/10 02/11	$16774 AUTO	$0 048 $0	$0	14	0	0	0	PAID **XP**/TU
B	B	Account707070707070770 7070707070707 **History:** 01/10; ------00-0-00-00----0-000	01/10	10/07 01/10	$14175 AUTO	$0 048 $0	$0	27	0	0	0	PAID **XP**/TU
B	B	Account717171717177171 71717171717 **History:** 09/09; -00	09/09	06/09 --/--	$739 INST	$0 003 $0	$0	3	0	0	0	PAID XP
J	J	Account888 11B11B11 **History:** 02/18; -000 ACCOUNT CLOSED AT CONSUMER'S REQUEST; REAL ESTATE MORTGAGE	01/19	08/17 --/--	$308750 MTG	$0 360 $0	$0		-	-	-	PAID XP/TU/**EF**

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 ($)	0	0	0	0	0	0	0	0	0	0	0	0
Actual ($)	0	0	0	0	0	0	0	0	0	0	0	0
Balance ($)	0	0	0	0	0	0	0	0	0	0	0	0

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
J	J	Account888 12121212 **History:** 09/17; -0000 ACCOUNT CLOSED AT CONSUMER'S REQUEST; REAL ESTATE MORTGAGE	01/19	01/17 08/17	$226400 MTG	$0 360 $0	$0	06	0	0	0	PAID XP/TU/**EF**

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 ($)	0	0	0	0	0	0	0	0	0	0	0	0
Actual ($)	0	0	0	0	0	0	0	0	0	0	0	0
Balance ($)	0	0	0	0	0	0	0	0	0	0	0	0

ECOA 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**

FILE #	689928	**FNMA #**		**DATE COMPLETED**	6/28/2019	**RQD' BY**	CLOUD MAVEN 3
SEND TO	Cloud Maven Inc			**DATE ORDERED**	6/28/2019		
	CUST. # CMC			**REPOSITORIES**	XP/TU/EF	**PRPD' BY**	
	747 THIRD AVE, 2ND FLOOR			**PRICE**	$0.00	**LOAN TYPE**	
	NEW YORK, NY 10017			**REF. #**			
PROPERTY ADDRESS							

APPLICANT				**CO-APPLICANT**			
APPLICANT	TESTCASE, CONDI X			**CO-APPLICANT**	TESTCASE, CARY X		
SOC SEC #	000-00-0017	**DOB**		**SOC SEC #**	000-00-0018	**DOB**	
MARITAL STATUS				**DEPENDENTS**			

CLOSED ACCOUNTS

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
C	C	BALLY TOTAL FITNESS 41515452005	10/11	12/08 12/11	$765 INST	$0 036 $0	$0	36	0	0	0	PAID XP/TU

History: 10/11; -000000000000000000000000
INSTALLMENT SALES CONTRACT

DEROGATORY ACCOUNTS

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
J	B	Account636363636363636 63636363	03/15	10/13 10/14	$3681 INST	$3424 084 -	-	18	0	1	1	REPOSESS XP

History: 03/15; 86---2000000000000
Late Dates: 2/15-150+, 10/14-60
INSTALLMENT SALES CONTRACT

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
C	C	Account10 916027994190	05/16	11/12 04/13	$1922 REV	$1922 $1922	$1922		-	-	-	CHARGE OFF EF

CHARGED OFF ACCOUNT

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
B	B	Collectio2 2222222	05/19	07/18 05/19	$1141 COLL	$1209 001 -	$1209	9	0	0	0	COLLECTION XP/TU/EF

History: 05/19; 999999999
ORIGINAL CREDITOR: Account44444444

Trended	04/19	03/19	02/19	01/19	12/18	11/18	10/18	09/18	08/18	07/18	06/18	05/18
Scheduled ($)	0	0	0	0	0	0	0	0	0	0	-	-
Actual ($)	0	0	0	0	0	0	0	0	0	0	-	-
Balance ($)	991	882	773	664	604	604	604	604	604	604	-	-

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
B	B	Account66666 555555555555	06/19	06/18 05/19	$2864 REV	$1045 MIN $32	$0	12	1	0	0	CUR WAS 30 XP/TU/EF

History: 06/19; 000000001000
Late Dates: 10/18-30

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FILE #	689928 **FNMA #**	**DATE COMPLETED**	6/28/2019	**RQD' BY**	CLOUD MAVEN 3
SEND TO	Cloud Maven Inc	**DATE ORDERED**	6/28/2019		
	CUST. # CMC	**REPOSITORIES**	XP/TU/EF	**PRPD' BY**	
	747 THIRD AVE, 2ND FLOOR	**PRICE**	$0.00	**LOAN TYPE**	
	NEW YORK, NY 10017	**REF. #**			
PROPERTY ADDRESS					

APPLICANT			CO-APPLICANT		
APPLICANT	TESTCASE, CONDI X		**CO-APPLICANT**	TESTCASE, CARY X	
SOC SEC #	000-00-0017	**DOB**	**SOC SEC #**	000-00-0018	**DOB**
MARITAL STATUS			**DEPENDENTS**		

DEROGATORY ACCOUNTS

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED DLA	HIGH CREDIT OR LIMIT ACCT TYPE	BALANCE TERMS	PAST DUE	MO REV	30	60	90+	STATUS SOURCE

Trended	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18	09/18	08/18	07/18	06/18
Scheduled ($)	32	32	32	32	32	32	32	32	32	32	32	32
Actual ($)	31	30	31	31	27	29	32	29	28	31	27	30
Balance ($)	1045	871	784	697	610	523	522	522	522	522	522	522

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED DLA	HIGH CREDIT OR LIMIT ACCT TYPE	BALANCE TERMS	PAST DUE	MO REV	30	60	90+	STATUS SOURCE
C	C	Accoun1 912053447565 ACCOUNT CLOSED BY CREDIT GRANTOR	05/16	10/12 10/12	$875 REV	$875 $946	$875	02	0	0	0	COLLECTION EF
C	C	MEDICAL PAYMENT DATA 26125051 History: 12/18; 9------9 GOVERNMENT MISCELLANEOUS DEBT	12/18	12/16 12/18	$296 INST	$236 001 -	$236	8	0	0	0	COLLECTION XP/TU

Trended	11/18	10/18	09/18	08/18	07/18	06/18	05/18	04/18	03/18	02/18	01/18	12/17
Scheduled ($)	-	-	-	-	0	0	0	0	0	0	0	0
Actual ($)	-	-	-	-	0	0	0	0	0	0	0	0
Balance ($)	-	-	-	-	236	236	236	236	236	236	236	236

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED DLA	HIGH CREDIT OR LIMIT ACCT TYPE	BALANCE TERMS	PAST DUE	MO REV	30	60	90+	STATUS SOURCE
C	C	Account1 271192022280 CHARGED OFF ACCOUNT; ANNUAL PAYMENT	05/16	10/12 10/12	$0 REV	$172 $35	$172		-	-	-	CHARGE OFF EF
B	B	Accoun1 0626262626 History: 10/14; 943221000000000000000000 Late Dates: 9/14-120, 8/14-90, 7/14-60, 6/14-60, 5/14-30 PURCHASED BY ANOTHER LENDER; BANKRUPTCY CHAPTER 7	10/14	11/12 --/--	$3500 REV	$0 $0	$0	23	1	2	2	BANKRUPTCY XP
B	B	Accoun1 161616161616 ACCOUNT TRANSFERRED OR SOLD; CHARGED OFF ACCOUNT	04/18	11/12 04/14	$5139 REV	$0 $0	$0		-	-	-	CHARGE OFF EF

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FILE #	689928 **FNMA #**	**DATE COMPLETED**	6/28/2019	**RQD' BY**	CLOUD MAVEN 3
SEND TO	Cloud Maven Inc	**DATE ORDERED**	6/28/2019		
	CUST. # CMC	**REPOSITORIES**	XP/TU/EF	**PRPD' BY**	
	747 THIRD AVE, 2ND FLOOR	**PRICE**	$0.00	**LOAN TYPE**	
	NEW YORK, NY 10017	**REF. #**			
PROPERTY ADDRESS					

APPLICANT			**CO-APPLICANT**		
APPLICANT	TESTCASE, CONDI X		**CO-APPLICANT**	TESTCASE, CARY X	
SOC SEC #	000-00-0017	**DOB**	**SOC SEC #**	000-00-0018	**DOB**
MARITAL STATUS			**DEPENDENTS**		

DEROGATORY ACCOUNTS

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE

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

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
B	B	Account10101 10101010101	04/19	08/10 03/19	$2537 EDU	$0 120 $0	$0	99	8	4	3	PD WAS 120+ XP/EF

History: 04/19; -0121021110100000000000010
Late Dates: 2/19-30, 1/19-60, 12/18-30, 10/18-60, 9/18-30, 8/18-30, 7/18-30, 5/18-30, 5/17-30

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 ($)	0	0	0	0	0	0	0	0	0	0	0	0
Actual ($)	0	0	0	0	0	0	0	0	0	0	0	0
Balance ($)	-	-	-	-	-	-	-	-	-	-	-	-

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
B	B	Account151 1515151515151515	05/18	01/16 09/17	$700 REV	$0 $0	$0	26	2	0	0	PD WAS 30 XP/TU/EF

History: 05/18; 0-----1----1-------------0000
Late Dates: 11/17-30, 6/17-30

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 ($)	0	0	0	0	0	0	0	0	0	0	0	0
Actual ($)	0	0	0	0	0	0	0	0	0	0	0	0
Balance ($)	0	0	0	0	0	0	0	0	0	0	0	0

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
C	C	Account66666 529115192578	05/19	04/14 04/14	$692 REV	$0 $0	$0	07	1	1	7	BANKRUPTCY XP/TU/EF

History: 10/14; 94321000000
Late Dates: 9/14-120, 8/14-90, 7/14-60, 6/14-30
CHAPTER 7 BANKRUPTCY

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

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FILE #	689928	**FNMA #**		**DATE COMPLETED**	6/28/2019	**RQD' BY**	CLOUD MAVEN 3
SEND TO	Cloud Maven Inc CUST. # CMC 747 THIRD AVE, 2ND FLOOR NEW YORK, NY 10017			**DATE ORDERED**	6/28/2019		
				REPOSITORIES	XP/TU/EF	**PRPD' BY**	
				PRICE	$0.00	**LOAN TYPE**	
				REF. #			
PROPERTY ADDRESS							

APPLICANT				**CO-APPLICANT**			
APPLICANT	TESTCASE, CONDI X			**CO-APPLICANT**	TESTCASE, CARY X		
SOC SEC #	000-00-0017	**DOB**		**SOC SEC #**	000-00-0018	**DOB**	
MARITAL STATUS				**DEPENDENTS**			

DEROGATORY ACCOUNTS

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE

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

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
B	B	Account94949 9494949	04/19	08/10 03/19	$2537 EDU	$0 120 $0	$0	14	6	2	0	BANKRUPTCY TU

History: 04/19; -0121021110100
Late Dates: 2/19-30, 1/19-60, 12/18-30, 10/18-60, 9/18-30, 8/18-30, 7/18-30, 5/18-30
INCLUDED IN BANKRUPTCY

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
B	B	Account94949 9494949	11/17	05/10 09/17	$3700 EDU	$0 120 $0	$0	01	0	0	0	BANKRUPTCY TU

History: 11/17; -0
INCLUDED IN BANKRUPTCY

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
B	B	Acc4 018181818181	01/18	08/12 01/15	$18805 AUTO	- 060 -	-		3	-	-	BANKRUPTCY XP/EF

History: 10/14; 9000001000100000010000000
Late Dates: 4/14-30, 12/13-30, 5/13-30
BANKRUPTCY CHAPTER 7

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

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
B	B	Acc9 45	03/17	05/11 04/14	$4000 REV	- -	-		3	1	-	BANKRUPTCY XP/TU

History: 11/14; 92100-11000000000--------
Late Dates: 10/14-60, 9/14-30, 5/14-30, 4/14-30
INCLUDED IN BANKRUPTCY

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
B	B	Accoun1 989898989898	09/17	11/12 07/14	$3500 REV	- -	-		-	-	-	BANKRUPTCY TU

CHAPTER 7 BANKRUPTCY; COLLATERAL: 12RECONCILATION DATE

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FILE #	689928 **FNMA #**	**DATE COMPLETED**	6/28/2019	**RQD' BY**	CLOUD MAVEN 3
SEND TO	Cloud Maven Inc	**DATE ORDERED**	6/28/2019		
	CUST. # CMC	**REPOSITORIES**	XP/TU/EF	**PRPD' BY**	
	747 THIRD AVE, 2ND FLOOR	**PRICE**	$0.00	**LOAN TYPE**	
	NEW YORK, NY 10017	**REF. #**			
PROPERTY ADDRESS					

APPLICANT			**CO-APPLICANT**		
APPLICANT	TESTCASE, CONDI X		**CO-APPLICANT**	TESTCASE, CARY X	
SOC SEC #	000-00-0017	**DOB**	**SOC SEC #**	000-00-0018	**DOB**
MARITAL STATUS			**DEPENDENTS**		

DEROGATORY ACCOUNTS

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED / DLA	HIGH CREDIT OR LIMIT / ACCT TYPE	BALANCE / TERMS	PAST DUE	MO REV	30	60	90+	STATUS / SOURCE
B	B	**Account11B** 25252525	12/18	04/11 03/14	$2800 REV	- -	-		1	1	3	BANKRUPTCY XP/**TU**/EF
		History: 11/14; 9543210000000000000000000 Late Dates: 10/14-150+ (See status), 9/14-120, 8/14-90, 7/14-60, 6/14-30 BANKRUPTCY/DISPUTED RESOLVED/CONSUMER DISAGREES										
B	B	**Account24** 45	03/16	05/11 04/14	- OTHE	- -	-		-	-	-	BANKRUPTCY EF
B	B	**Account505** 10010010	01/15	09/12 06/14	$2153 INST	- 36 $81	-		-	-	-	BANKRUPTCY TU
		CHAPTER 7 BANKRUPTCY										
B	B	**Account616** 616161616161	05/19	01/12 06/13	$1500 REV	- -	-		-	-	-	BANKRUPTCY XP/**TU**
		History: 10/14; 9-00000000000000000000000 INCLUDED IN BANKRUPTCY										
B	B	**Account88888** 1919191919192362	01/18	12/13 07/14	$1632 REV	- UNK -	-		-	2	1	BANKRUPTCY XP/**TU**/EF
		History: 10/14; 9322000000 Late Dates: 9/14-90, 8/14-60, 7/14-60 CHAPTER 7 BANKRUPTCY										

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

OTHER CREDIT HISTORY

*** NONE ***

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MCL DEMO: 1600 SUNFLOWER AVE, COSTA MESA, CA 92626 (P) 7147086950 (F) 7147086956

FILE #	689928 **FNMA #**	**DATE COMPLETED**	6/28/2019	**RQD' BY**	CLOUD MAVEN 3
SEND TO	Cloud Maven Inc	**DATE ORDERED**	6/28/2019		
	CUST. # CMC	**REPOSITORIES**	XP/TU/EF	**PRPD' BY**	
	747 THIRD AVE, 2ND FLOOR	**PRICE**	$0.00	**LOAN TYPE**	
	NEW YORK, NY 10017	**REF. #**			
PROPERTY ADDRESS					

APPLICANT / CO-APPLICANT

APPLICANT	TESTCASE, CONDI X		**CO-APPLICANT**	TESTCASE, CARY X	
SOC SEC #	000-00-0017	**DOB**	**SOC SEC #**	000-00-0018	**DOB**
MARITAL STATUS			**DEPENDENTS**		

TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	8	333000	333000	2065	0
AUTO	6	20135	22902	474	0
EDUCATION	7	7310	11448	88	0
OTHER INSTALLMENT	6	53460	53777	455	236
OPEN	0	0	0	0	0
REVOLVING	23	4291	9058	2965	2969
OTHER	2	1209	1141	0	1209
TOTAL	52	419405	431326	6047	4414

SECURED DEBT	406359	**OLDEST TRADELINE**	11/04
UNSECURED DEBT	13046	**REVOLVING CREDIT UTILIZATION**	47%
		TOTAL DEBT/HIGH CREDIT	99%

DEROGATORY SUMMARY

CHARGE OFFS:	3	**30 DAYS:**	9	**INQUIRIES:**	28
COLLECTIONS:	3	**60 DAYS:**	8	**MOST RECENT LATE:**	undetermined
BANKRUPTCY:	12	**90 DAYS:**	6	**DISPUTES:**	1
PUBLIC RECORDS:	1	**OTHER:**	0		

PUBLIC RECORDS

J J USBK COURT CENTRAL CALIF
Docket #: 111111
Source: XP/**TU**/EF

File Date: 10/14
Amount: $0
Status Date: 01/15

Plaintiff: ABA8FB9C279EFF746B2ED
Action Type: CHAPTER 7 BANKRUPTCY
Status: DISCHARGED

***** -ZYK-09/01-WJM-03/09**

INQUIRIES (LAST 90 DAYS)

TU	J	06/28/19	Inquiry11811	MISC
XP/EF	J	06/27/19	Inquiry262626262626262	FINANCE
TU	J	06/27/19	Inquiry7373	MISC
XP	J	06/25/19	Account20	FINANCE
XP	J	06/25/19	Inquiry5656565656565	FINANCE
XP	J	06/25/19	Inquiry737373737373737	AUTOMOTIVE
XP	C	06/25/19	Inquiry777777777777777	FINANCE
XP	C	06/25/19	Inquiry828282828282828	FINANCE
XP	C	06/25/19	Inquiry818181818181818	FINANCE
XP	C	06/25/19	Account4564 1 CU	FINANCE

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FILE #	689928 **FNMA #**	**DATE COMPLETED**	6/28/2019	**RQD' BY**	CLOUD MAVEN 3
SEND TO	Cloud Maven Inc	**DATE ORDERED**	6/28/2019		
	CUST. # CMC	**REPOSITORIES**	XP/TU/EF	**PRPD' BY**	
	747 THIRD AVE, 2ND FLOOR	**PRICE**	$0.00	**LOAN TYPE**	
	NEW YORK, NY 10017	**REF. #**			
PROPERTY ADDRESS					

APPLICANT			**CO-APPLICANT**		
APPLICANT	TESTCASE, CONDI X		**CO-APPLICANT**	TESTCASE, CARY X	
SOC SEC #	000-00-0017	**DOB**	**SOC SEC #**	000-00-0018	**DOB**
MARITAL STATUS			**DEPENDENTS**		

INQUIRIES (LAST 90 DAYS)

TU	C	06/25/19	Inquiry434	MISC
XP	C	06/15/19	Account123123123123123	DEPT/VARIETY STORES
XP/TU/EF	J	05/31/19	Inquiry1	FINANCE
XP	C	05/17/19	Inquiry404040404040404	FINANCE
TU	C	05/17/19	I R ANAHEIM	FINANCE/NONPERSONAL
EF	C	05/17/19	Inquiry323	MISC
TU	J	04/30/19	Inquiry10310	FINANCE
TU	J	04/29/19	Inquiry104	HOME FURNISHING
XP	J	04/25/19	Inquiry747474747474	CONTRACTORS
XP	J	04/07/19	Inqui7	FINANCE
XP	J	04/07/19	Accoun4	FINANCE
EF	J	04/07/19	Account19	FINANCE
XP	J	04/06/19	Account999999	FINANCE
XP	J	04/06/19	Account444	BANKING
XP	J	04/06/19	Account19	FINANCE
XP/EF	J	04/06/19	Inquiry48	FINANCE
XP	J	04/06/19	Inquiry777777777777777	FINANCE
XP	J	03/30/19	Inquiry808080808080808	FINANCE

ALERT

1 - CONDI X TESTCASE EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

2 - CARY TESTCASE EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

3 - TRANSUNION OFAC NAME SCREEN: CLEAR - CONDI X TESTCASE - 000000017

4 - TRANSUNION OFAC NAME SCREEN: CLEAR - CARY X TESTCASE - 000000018

SOURCE OF INFORMATION

1 EXPERIAN - PULLED ON: 06/28/19
NAME: CONDI X TESTCASE 000000017 DOB: N/A
NAME: CB4EBFF6418E76A6 000000017 DOB: N/A
SSN: 000000017
ADDRESS: 784 BEACH BLVD/ - REPORTED 12/16 - 01/19
ADDRESS: / - REPORTED 10/15 - 11/16
ADDRESS: / - REPORTED 03/07 - 07/15
EMPLOYER: D85D6F7DE6B96D// - REPORTED 06/19
EMPLOYER: // - REPORTED 03/19

2 EXPERIAN - PULLED ON: 06/28/19
NAME: CARY TESTCASE 000000018 DOB: N/A
NAME: 0C4DE2FEA652D 000000018 DOB: N/A
NAME: 06E8D268B40FA 000000018 DOB: N/A
SSN: 000000018
SSN: 999000018
ADDRESS: 784 BEACH BLVD/ - REPORTED 12/16 - 01/19

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	CUST. # CMC	**REPOSITORIES**	XP/TU/EF	**PRPD' BY**	
	747 THIRD AVE, 2ND FLOOR	**PRICE**	$0.00	**LOAN TYPE**	
	NEW YORK, NY 10017	**REF. #**			
PROPERTY ADDRESS					

APPLICANT				**CO-APPLICANT**			
APPLICANT	TESTCASE, CONDI X			**CO-APPLICANT**	TESTCASE, CARY X		
SOC SEC #	000-00-0017	**DOB**		**SOC SEC #**	000-00-0018	**DOB**	
MARITAL STATUS				**DEPENDENTS**			

SOURCE OF INFORMATION

ADDRESS: / - REPORTED 02/16
ADDRESS: / - REPORTED 06/13 - 05/15
EMPLOYER: F24DBDD82BF6294261A72// - REPORTED 06/19
EMPLOYER: A9CC83DFD65BCFBE1915F49// - REPORTED 06/19

3 TRANSUNION - PULLED ON: 06/28/19 - INFILE DATE: 11/01/90
NAME: CONDI X TESTCASE
NAME: DOB: N/A
SSN: 000000017
ADDRESS: 784 BEACH BL, ANTHILL, MO 65488 - REPORTED 03/17
ADDRESS: 6738 8A72DF6B049254257DBB63445D0 #1511, ANTHILL, MO 65488 - REPORTED 01/16
ADDRESS: 9444 AFFB0F1BFDA533FC9CA7E8A6A49 #21F, ANTHILL, MO 65488
EMPLOYER: BBD2CA837C34E2DD77EF4078F3515AA9/7E3F30B3B11427B2EA737A/
EMPLOYER: 718F6FE50418351EE1DF2B883C9212D8//
PHONE: (555) 555-0148 - RESIDENCE

4 TRANSUNION - PULLED ON: 06/28/19 - INFILE DATE: 06/01/96
NAME: CARY X TESTCASE
NAME: 628083E6D61DE98670F9B5685
NAME: DOB: N/A
SSN: 000000018
ADDRESS: 784 BEACH BL, ANTHILL, MO 65488 - REPORTED 04/17
ADDRESS: 20178 4B23A38BB5284455749651F2BC6, ANTHILL, MO 65488 - REPORTED 04/17
ADDRESS: 6738 8A72DF6B049254257DBB63445D0, ANTHILL, MO 65488
EMPLOYER: F51B817E2480B48B58A797B0C31A5212//
EMPLOYER: A95980B1E4E0A6BA236F85BD495380B2/7E3F30B3B11427B2EA737A/
PHONE: 555-0199 - RESIDENCE

5 EQUIFAX - PULLED ON: 06/28/19 - INFILE DATE: 05/21/91
NAME: CONDI X TESTCASE
SSN: 000000017
ADDRESS: 784 BEACH BL, ANTHILL, MO 65488-0001 - REPORTED 04/17
ADDRESS: 6738 BFA32EB5FDC7D5B747D6400528 9E1079E2F34067CA75849796CE, ANTHILL, MO 65488-0001 - REPORTED 11/15
ADDRESS: 9444 1645F9A579F136A4DE160A7050, ANTHILL, MO 65488 - REPORTED 04/13
EMPLOYER: A68C1B09DAB590E8077053AE4ABD8365//
EMPLOYER: 4EBF8295DE25F3421AD19A1EBEE19674/F68B573F6910F8F9F4A3AC0713820669/
EMPLOYER: EBFFC8CAF2F99B7C86008F3400DF8337/C15BAEEB8FA2F74908157F2837D1B382/ANTHILL, MO

6 EQUIFAX - PULLED ON: 06/28/19 - INFILE DATE: 08/31/96
NAME: CARY X TESTCASE
NAME: C4E402487906385 561CE867FC16072556CE9AC4B
NAME: E8AEC7379BCABDB 0CEF266B17900AE2F7FF3330F
SSN: 000000018
ADDRESS: 784 BEACH BL, ANTHILL, MO 65488-0001 - REPORTED 07/17
ADDRESS: 6738 BFA32EB5FDC7D5B747D6400528, ANTHILL, MO 65488-0001 - REPORTED 01/16
ADDRESS: 9444 1645F9A579F136A4DE160A7050, ANTHILL, MO 65488 - REPORTED 09/13
EMPLOYER: 72A485DDE98B4B26DC4FCB5909E6F7BF//

CREDITORS

ALLY FINANCIAL	17500 CHENAL PKWY STE 20, LITTLE ROCK, AR 72223	BYMAILONLY
AMER GEN FIN	601 NW SECOND ST, EVANSVILLE, IN 47708	800-4660617
AMERICAN GENERAL FINANCE	9225 WARD PKWY, KANSAS CITY MO 641143336	(816) 444-1120
ANDREWS FCU	5711 ALLENTOWN RD SUITE 400, SUITLAND, MD 20746	301-702-5500

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	CUST. # CMC	**REPOSITORIES**	XP/TU/EF	**PRPD' BY**	
	747 THIRD AVE, 2ND FLOOR	**PRICE**	$0.00	**LOAN TYPE**	
	NEW YORK, NY 10017	**REF. #**			
PROPERTY ADDRESS					

APPLICANT				**CO-APPLICANT**			
APPLICANT	TESTCASE, CONDI X			**CO-APPLICANT**	TESTCASE, CARY X		
SOC SEC #	000-00-0017	**DOB**		**SOC SEC #**	000-00-0018	**DOB**	
MARITAL STATUS				**DEPENDENTS**			

CREDITORS

ANDREWS FEDERAL CRED U	5711 ALLENTOWN RD, SUITLAND, MD 20746	800-487-5500
ARCADIA FINANCIAL LT	,	619-453-1040
AUTO FINANCING COMPANI	PO BOX 1697, WINTERVILLE, NC 28590	800-289-8004
BALLY TOTAL FITNESS	12440 E IMPERIAL HWY #30, NORWALK, CA 90650	866-402-2559
BALLYS	12440 E IMPERIAL HWY SUITE 300, NORWALK, CA 90650	866-402-2559
BANK OF AMERICA, N.A	450 AMERICAN ST, SIMI VALLEY CA 93065	800-669-6607
BANK OF THE WEST	2527 CAMINO RAMON, SAN RAMON, CA 94583	BYMAILONLY
BENFCL/HFC	PO BOX 9068, BRANDON, FL 33509	
BK OF AMER	9000 SOUTHSIDE BLVD BLDG, JACKSONVILLE, FL 32256	800-215-6195
BK WEST	CONSUMER PRODUCT SERVICING PO BOX 2078, OMAHA, NE 68154	800-827-7500
CBUSASEARS	133200 SMITH RD, CLEVELAND OH 44130	MAIL ONLY
CENTRAL DISTRICT OF CA	3420 12TH STREET, RIVERSIDE CA 9250-3819	(909) 774-1000
CENTRIX RESOURCE SYSTEM	5690 DTC BLVD STE 260, ENGLEWOOD, CO 80111	
CITI AUTO	11770 BERNARDO PLAZA CT, SAN DIEGO, CA 92128	BYMAILONLY
CITIBANK N A	701 E 60TH ST N, SIOUX FALLS, SD 57104	800-627-3999
CITIBANK N.A.	,	800-967-2400
CITIBANK STU	701 EAST 60TH STREET NORTH, SIOUX FALLS, SD 57104	800-967-2400
COLL DIV/SAN BERN CNTY	157 W 5TH ST FL 2, SAN BERNARDINO, CA 92415	909-387-8303
COMENITYBANK/VICTORIA	PO BOX 182789, COLUMBUS, OH 43218	800-695-1526
COUNTRYWIDE	450 AMERICAN ST CREDIT REPORTI, SIMI VALLEY, CA 93065	805-5205100
CRAFTMATIC	2500 INTERPLEX DR, TREVOSE, PA 19053	800-6778200
CREDCO IMS	5625 RUFFIN RD, SAN DIEGO, CA 92123	619-929-6000
CREDIT ONE BANK	ATTN: ACCOUNT SERVICES PO BOX 98873, LAS VEGAS, NV 89193	877-825-3242
CREDIT ONE BANK NA	PO BOX 98875, LAS VEGAS, NV 89193	702-269-1000
CREDIT TECHNOLOGIES IN	40480 GRAND RIVER AVE ST, NOVI, MI 48375	248-473-7400
CREDIT TECHNOLOGIES INC.	50481 W PONTIAC TR, WIXOM, MI 48393	800-473-8221
CREDITONEBNK	PO BOX 98872, LAS VEGAS, NV 89193	877-825-3242
CRESCENT JEWELERS	P.O. BOX 30728, OAKLAND CA 94604-0000	MAIL ONLY
CUDL/GOLDEN 1 CU	6507 4TH AVE, SACRAMENTO, CA 95817	916-732-2900
CUDL/KINECTA FEDERAL C	1440 ROSECRANS AVE, MANHATTAN BEACH, CA 90266	310-643-5480
CUDL/LOCKHEED FED CR U	2340 N HOLLYWOOD WAY, BURBANK, CA 91505	818-565-2015
CUDL/WESCOM CREDIT UNI	123 S MARENGO AVE, PASADENA, CA 91101	626-795-8181
DFS/WEBBANK	PO BOX 81607, AUSTIN, TX 78708	800-283-2210

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	CUST. # CMC	**REPOSITORIES**	XP/TU/EF	**PRPD' BY**	
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	NEW YORK, NY 10017	**REF. #**			
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APPLICANT	TESTCASE, CONDI X			**CO-APPLICANT**	TESTCASE, CARY X		
SOC SEC #	000-00-0017	**DOB**		**SOC SEC #**	000-00-0018	**DOB**	
MARITAL STATUS				**DEPENDENTS**			

CREDITORS

FIRST USA BANK	2500 WESTFIELD DR, ELGIN, IL 60124	800-955-9900
G M A C	PO BOX 5068, BUENA PARK, CA 90622	714-670-1629
GALKOS CONSTRUCTION	5412 BOLSA AVE STE G, HUNTINGTON BEACH, CA 92649	714-373-8545
GECAP/SAMS	2323 N CENTRAL EXP SUITE 200, RICHARDSON, TX 75080	800-4622996
GECCCC/PREFERRED CUSTOME	P.O. BOX 276 MAIL CODE OH 3-425, DAYTON, OH 45401	937-5346950
GEMB/LOWE'S BRC	P.O. BOX 103065 C811, ROSWELL, GA 30076	800-444-1408
GM FINANCIAL	PO BOX 181145, ARLINGTON, TX 76096	800-284-2271
GMAC	PO BOX 12699, GLENDALE, AZ 85318	BYMAILONLY
GMFNANCIAL	200 BAILEY AVE, FORT WORTH, TX 76107	800-284-2271
HOME LOAN SERVICES	150 ALLEGHENY CENTER MAL, PITTSBURGH, PA 15212	888-683-6405
HOME LOANS SERVICES	,	800-346-6437
HSBC AUTO FINANCE	6602 CONVOY CT, SAN DIEGO, CA 92111	800-418-1888
INFORMATIVE RESEARCH I	13030 EUCLID ST, GARDEN GROVE, CA 92843	800-676-3338
JPMCB CARD SERVICES	PO BOX 15369, WILMINGTON, DE 19850	800-945-2000
LOWES/MBGA	POB 103080, ROSWELL, GA 30076	800-4441408
MORTGAGE COMPANIES	35 N LAKE AVE, PASADENA, CA 91101	800-447-1692
NAVIENT SOLUTIONS INC	11100 USA PKWY, FISHERS, IN 46037	888-272-5543
NCO FIN/27	PO BOX 7216, PHILADELPHIA, PA 19101	800-709-8625
NCO FINANCIAL SYSTEM	,	800-709-8625
NEW CENTURY MORTGAGE	,	999-999-9999
NEW CENTURY MORTGAGE C	18400 VON KARMAN AVE STE, IRVINE, CA 92612	949-440-7030
NEW CNTY MTG	210 COMMERCE, IRVINE, CA 92602	
OPTION ONE MORTGAGE	11104 MENAUL BLVD NE, ALBUQUERQUE, NM 87112	505-292-9300
PACIFIC MONARCH RESORT	23091 MILL CREEK DR, LAGUNA HILLS, CA 92653	949-587-2430
PEAK5	,	303-224-9001
PIONEER MILITARY LOANS	4000 S EASTERN AVE STE 3, LAS VEGAS, NV 89119	800-367-5626
RNB-TARGET	MAILSTOP 2BD P O BOX 9475, MINNEAPOLIS, MN 55440	
SALLIE MAE	PO BOX 9500, WILKES BARRE, PA 18773	
SALLIE MAE-FFELP	1002 ARTHUR DRIVE LYNN, HAVEN FL 32444	900-555-7562
SAN BDNO CNTY	157 W 5TH ST 3RD FLOOR, SAN BERNARDINO, CA 92415	909-3878303
SEARS/CBSD	PO BOX 6282, SIOUX FALLS, SD 57117	BYMAILONLY
SPRINGLEAF FIN SRVCS	VISIONPLUS INHOUSE PMT 600 NORTH ROYAL AVENEU, EVANSVILLE IN 47715	MAIL ONLY

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	NEW YORK, NY 10017		**REF. #**			
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APPLICANT			**CO-APPLICANT**		
APPLICANT	TESTCASE, CONDI X		**CO-APPLICANT**	TESTCASE, CARY X	
SOC SEC #	000-00-0017	**DOB**	**SOC SEC #**	000-00-0018	**DOB**
MARITAL STATUS			**DEPENDENTS**		

CREDITORS

SPRINGLEAF FINANCIAL S	600 NW 2ND ST, EVANSVILLE, IN 47708	800-382-7951
SPRINGLF FIN	P O BOX 59, EVANSVILLE, IN 47701	
SYNCB/LOWES	PO BOX 965005, ORLANDO, FL 32896	800-444-1408
SYNCB/SAMS CLUB PLCC	2323 NORTH CENTRAL EXPRESSWAY, RICHARDSON, TX 75080	800-964-1917
SYNCB/SYNC BANK CARD	C/O PO BOX 965036, ORLANDO, FL 32896	866-396-8254
TRIAD FINANCIAL	5201 RUFE SNOW DR STE 40, NORTH RICHLAND HILLS, TX 76180	800-879-9756
US BKPT CT CA SAN BERN	699 N ARROWHEAD AVE, SAN BERNARDINO, CA 92401	BYMAILONLY
USBK COURT CENTRAL CALIF	3420 12TH ST, RIVERSIDE, CA 92501	855-460-9641
WEBBANK/DFS	1 DELL WAY, ROUND ROCK, TX 78682	800-283-2210
WILSHIRE CRD	4909 SAVARESE CIRCLE FL1-908-0, TAMPA, FL 33634	800-669-6607
WILSHIRE CREDIT CORP	450 AMERICAN ST # SV416, SIMI VALLEY, CA 93065	800-669-6607

MISCELLANEOUS INFORMATION

- Instant View Password: D1-3BF619A

- To verify the authenticity of this credit report, please visit https://demo.mortgagecreditlink.com and click on the Instant View link. Enter Identifier # 689928 and password D1-3BF619A to view the report. For any inquiries regarding this report or services provided by MCL DEMO please contact us at 7147086950.

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

***** END OF REPORT 6/28/2019 10:56:25 AM *****

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Cloud Maven Inc
747 THIRD AVE, 2ND FLOOR
NEW YORK, NY 10017
7147086950

REPORT #: 689928

RETURN SERVICE REQUESTED

CONDI X TESTCASE
784 BEACH
ANTHILL, MO 65488

Your Credit Score and the Price You Pay for Credit

Your Credit Score		
Your credit score	**592** Source: EXPERIAN	Model: EXPERIAN/FAIR, ISAAC (VER. 2) Date: 06/28/19

Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 300 to a high of 850. Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than 18 percent of U.S. consumers.
Key factors that adversely affected your credit score	• SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED • LEVEL OF DELINQUENCY ON ACCOUNTS • TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN • 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?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate. EXPERIAN PO BOX 2002 ALLEN, TX 75013 888-397-3742
How can you obtain a copy of your credit report?	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. To order your free annual credit report: *By telephone:* Call toll-free: 1-877-322-8228 *On the web:* Visit www.annualcreditreport.com *By mail:* 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/conline/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore.

Notice to the Home Loan Applicant

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

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

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

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

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

Cloud Maven Inc
747 THIRD AVE, 2ND FLOOR
NEW YORK, NY 10017
7147086950

REPORT #: 689928

RETURN SERVICE REQUESTED

CARY X TESTCASE
784 BEACH
ANTHILL, MO 65488

Your Credit Score and the Price You Pay for Credit

Your Credit Score		
Your credit score	**666** Source: EXPERIAN	Model: EXPERIAN/FAIR, ISAAC (VER. 2) Date: 06/28/19

Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 300 to a high of 850. Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than 33 percent of U.S. consumers.
Key factors that adversely affected your credit score	• SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED • LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED • AMOUNT PAST DUE ON ACCOUNTS • TOO MANY INQUIRIES LAST 12 MONTHS

Checking Your Credit Report	
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate. EXPERIAN PO BOX 2002 ALLEN, TX 75013 888-397-3742
How can you obtain a copy of your credit report?	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. To order your free annual credit report: *By telephone:* Call toll-free: 1-877-322-8228 *On the web:* Visit www.annualcreditreport.com *By mail:* 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/conline/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore.

Notice to the Home Loan Applicant

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

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

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

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

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

Cloud Maven Inc
747 THIRD AVE, 2ND FLOOR
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Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	**605** Model: TRANSUNION/FICO CLASSIC (04) Source: TRANS UNION Date: 06/28/19

Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 309 to a high of 839. Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than 18 percent of U.S. consumers.
Key factors that adversely affected your credit score	• SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED • TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN • NUMBER OF ACCOUNTS WITH DELINQUENCY • TOO MANY INQUIRIES LAST 12 MONTHS • INQUIRIES IMPACTED THE CREDIT SCORE

Checking Your Credit Report	
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate. TRANSUNION PO BOX 2000 CHESTER, PA 19016 800-916-8800
How can you obtain a copy of your credit report?	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. To order your free annual credit report: *By telephone:* Call toll-free: 1-877-322-8228 *On the web:* Visit www.annualcreditreport.com *By mail:* 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/conline/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore.

Notice to the Home Loan Applicant

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

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

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

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Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	**623** Source: TRANS UNION — Model: TRANSUNION/FICO CLASSIC (04) Date: 06/28/19

Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 309 to a high of 839. Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than 22 percent of U.S. consumers.
Key factors that adversely affected your credit score	• SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED • TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN • TOO MANY INQUIRIES LAST 12 MONTHS • LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED • INQUIRIES IMPACTED THE CREDIT SCORE

Checking Your Credit Report	
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate. TRANSUNION PO BOX 2000 CHESTER, PA 19016 800-916-8800
How can you obtain a copy of your credit report?	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. To order your free annual credit report: *By telephone:* Call toll-free: 1-877-322-8228 *On the web:* Visit www.annualcreditreport.com *By mail:* 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/conline/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore.

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

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Your Credit Score and the Price You Pay for Credit

Your Credit Score		
Your credit score	**580** Source: EQUIFAX	Model: EQUIFAX/FICO CLASSIC V5 FACTA Date: 06/28/19

Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 334 to a high of 818. Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than 13 percent of U.S. consumers.
Key factors that adversely affected your credit score	• SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED • TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN • NUMBER OF ACCOUNTS WITH DELINQUENCY • LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT • NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

Checking Your Credit Report	
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate. EQUIFAX PO BOX 740241 ATLANTA, GA 30374 800-685-1111
How can you obtain a copy of your credit report?	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. To order your free annual credit report: *By telephone:* Call toll-free: 1-877-322-8228 *On the web:* Visit www.annualcreditreport.com *By mail:* 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/conline/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
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Your Credit Score and the Price You Pay for Credit

Your Credit Score		
Your credit score	**654** Source: EQUIFAX	Model: EQUIFAX/FICO CLASSIC V5 FACTA Date: 06/28/19

Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 334 to a high of 818. Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than 29 percent of U.S. consumers.
Key factors that adversely affected your credit score	• SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED • LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED • NUMBER OF ACCOUNTS WITH DELINQUENCY • TOO MANY INQUIRIES LAST 12 MONTHS

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