

File#: 43695176
 Date: 5/25/2018
 Company: CREDIT PLUS UNIVERSITY ACCOUNT



Applicant: GARRETT TESTCASE

	Experian	TransUnion	Equifax
Bureau Scores	608	647	638
Potential Score Improvement	+28 <small>more ▶</small>	+26 <small>more ▶</small>	+20 <small>more ▶</small>

Co-Applicant: MEGAN TESTCASE

	Experian	TransUnion	Equifax
Bureau Scores	669	683	658
Potential Score Improvement	+21 <small>more ▶</small>	+19 <small>more ▶</small>	+14 <small>more ▶</small>

Credit Assure TM

Credit AssureTM 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 CXI is not responsible for inaccurate results, including any due to incorrect, incomplete, or outdated credit report information or incorrect assumptions about the future.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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31550 WINTERPLACE PKWY, SALISBURY, MD 21804
 Phone: (800) 258-3488
 Fax: (800) 258-3287

MERGED INFILE CREDIT REPORT

FILE #	43695176 FNMA #	DATE COMPLETED	6/15/2018	RQD' BY	MEGAN WITT
SEND TO	CREDIT PLUS UNIVERSITY ACCOUNT	DATE ORDERED	5/25/2018		
	CUST. # 99999MW	REPOSITORIES	XP/TU/EF	PRPD' BY	
	31550 WINTERPLACE PKWY	PRICE	\$26.40	LOAN TYPE	
	SALISBURY, MD 21804	REF. #	1712000090		

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	TESTCASE, GARRETT		CO-APPLICANT	TESTCASE, MEGAN	
SOC SEC #	000-00-0019	DOB	SOC SEC #	000-00-0015	DOB
MARITAL STATUS			DEPENDENTS		
CURRENT ADDRESS	19 FOREST DRIVE, ANTHILL, MO 65488			LENGTH	
PREVIOUS ADDRESS			LENGTH		

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - DAVE X TESTCASE - 000000019
 SCORE: **638**
 00039 - SERIOUS DELINQUENCY
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

TRANSUNION/FICO CLASSIC (04) - DAVE X TESTCASE - 000000019
 SCORE: **647**
 039 - SERIOUS DELINQUENCY
 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - DAVE TESTCASE - 000000019
 SCORE: **608**
 39 - SERIOUS DELINQUENCY
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

EQUIFAX/FICO CLASSIC V5 FACTA - BILL C TESTCASE - 000000015
 SCORE: **658**
 00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 00008 - TOO MANY INQUIRIES LAST 12 MONTHS
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT

TRANSUNION/FICO CLASSIC (04) - BILL X TESTCASE - 000000015
 SCORE: **683**
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
 008 - TOO MANY INQUIRIES LAST 12 MONTHS
 012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

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

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

FILE #	43695176 FNMA #	DATE COMPLETED	6/15/2018	RQD' BY	MEGAN WITT
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	CUST. # 99999MW	PRICE	\$26.40	PRPD' BY	
	31550 WINTERPLACE PKWY	REF. #	1712000090	LOAN TYPE	
	SALISBURY, MD 21804				

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SOC SEC #	000-00-0019	DOB	SOC SEC #	000-00-0015	DOB
MARITAL STATUS			DEPENDENTS		

SCORE MODELS

EXPERIAN/FAIR, ISAAC (VER. 2) - BILL TESTCASE - 000000015
 SCORE: **669**
 13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 08 - TOO MANY INQUIRIES LAST 12 MONTHS
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
 18 - NUMBER OF ACCOUNTS WITH DELINQUENCY

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CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
			DLA	ACCT TYPE	TERMS	SOURCE						
B	B	Acco3 33333333333333	05/18	05/17 05/18	\$242000 MTG	\$242000 360 \$1432	\$0	4	0	0	0	M1 XP/TU/EF
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST												
B	B	Accoun4 1370	04/18	12/17 04/18	\$75000 MTG	\$62824 -	\$0	1	0	0	0	M1 XP
HOME EQUITY LINE OF CREDIT - REVOLVING TERMS												
B	B	Accoun4 099999999999	05/18	02/18 04/18	\$35419 AUTO	\$34698 072 \$603	\$0	3	0	0	0	I1 XP/TU/EF
J	C	Account7777777777 777777777	03/18	12/16 03/18	\$32000 MTG	\$32249 MIN \$250	\$0	7	0	0	0	M1 XP/TU/EF
HOME EQUITY LINE OF CREDIT - REVOLVING TERMS												
J	B	Account191919191919191 7050131013772326	04/18	04/17 04/18	\$19336 INST	\$10622 120 \$161	\$0	13	0	0	0	I1 XP/TU/EF
SECURED LOAN												
C	C	Account111111111111111 11111111	04/18	05/17 04/18	\$9949 AUTO	\$8360 048 \$231	\$0	12	0	0	0	I1 XP/TU/EF
J	C	Account8888888888888888 88888888	04/18	11/16 --/--	\$256000 MTG	\$5000 360 \$1235	\$0	14	0	0	0	M1 XP/TU/EF
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST												
J	B	Account191919191919191	04/18	09/17	\$3592	\$3103	\$0	8	0	0	0	I1

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MARITAL STATUS				DEPENDENTS			

DISCLAIMER

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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 4500	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

TREND SUMMARY

PAYMENT BEHAVIOR: INACTIVE **PAYMENT RATIO:** N/A

REVOLVING ACCOUNTS

	1 MO. AGO	2 MO. AGO	3 MO. AGO	6 MO. AGO	12 MO. AGO	24 MO. AGO
# OPEN ACCOUNTS	15	16	15	16	16	12
# ACTIVE ACCOUNTS	0	4	9	11	11	7
CREDIT LIMIT	0	0	0	0	0	0
PREV BALANCE	0	2159	2520	2712	3042	0
BALANCE	0	422	2159	3003	2425	1475
SCHEDULED PAYMENT	0	35	141	156	156	62
ACTUAL PAYMENT	0	102	567	791	1145	168

NON-REVOLVING ACCOUNTS

	1 MO. AGO	2 MO. AGO	3 MO. AGO	6 MO. AGO	12 MO. AGO	24 MO. AGO
BALANCE	0	244864	533326	575702	591853	2548
PAYMENT	0	1432	3209	3459	3309	364

*** END OF REPORT 2/1/2019 9:31:17 AM ***

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