



MERGED INFILE CREDIT REPORT

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

32065 CASTLE COURT SUITE 300, EVERGREEN, CO 80439

INFILE REPORT						
FILE #	2747819	FNMA #	DATE COMPLETED	3/26/2015	RQD' BY	HAPPY DAZE
SEND TO	Evergreen Credit A - 1101099		DATE ORDERED	3/19/2015		
	32065 CASTLE COURT		REPOSITORIES	XP/TU/EF	PRPD' BY	
	EVERGREEN, CO 80439		PRICE		LOAN TYPE	
			REF. #			
PROPERTY ADDRESS						

APPLICANTS						
APPLICANT	TESTCASE, CARLOS			CO-APPLICANT		
SOC SEC #	000-00-0001	DOB		SOC SEC #		DOB
MARITAL STATUS				DEPENDENTS		
CURRENT ADDRESS	9614 ORIOLE, ANTHILL, MO 65488			LENGTH		
PREVIOUS ADDRESS				LENGTH		

SCORE MODELS	
EQUIFAX/FICO CLASSIC V5 FACTA - MARISOL LEMUS TESTCASE - 000000001	SCORE: 743
00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT	
00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED	
00008 - TOO MANY INQUIRIES LAST 12 MONTHS	
00012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED	

TRANSUNION/FICO CLASSIC (98) - MARISOL L TESTCASE - 000000001	SCORE: 741
014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED	
012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED	
008 - TOO MANY INQUIRIES LAST 12 MONTHS	
030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT	
FA - INQUIRIES IMPACTED THE CREDIT SCORE	

EXPERIAN/FAIR, ISAAC (VER. 2) - MARISOL TESTCASE - 000000001	SCORE: 745
14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED	
08 - TOO MANY INQUIRIES LAST 12 MONTHS	
09 - TOO MANY ACCOUNTS RECENTLY OPENED	

ALERT	
1 - MARISOL TESTCASE YOB: 1980	
EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED	

[Request New Tradeline](#)

OPEN ACCOUNTS											
E C O A	CREDITOR ACCT#	RPTD	LAST ACT	OPEN	LIMIT/MC	PRESENT STATUS		TERMS PAYMENT	TYPE STATUS	#MONTHS 30/60/90	
						BALANCE	PAST-DUE			HISTORY	
B	CITI *ACCT000004	03/15	02/15	03/14	\$230000	\$120000	0	360 M 975	MTG AS AGREED XP/TU/EF	12 0	0/0/0
B	USAA FEDERAL SAVINGS *ACCT000006 Directory: 800-922-9092 PO BOX 47504 SAN ANTONIO, TX 78265	02/15	08/14	06/14	\$31206	\$28626	0	069 M 533	AUTO AS AGREED XP/TU/EF	9 000000000	0/0/0

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

ADVANTAGE CREDIT: 32065 CASTLE COURT SUITE 300, EVERGREEN, CO 80439 (P) 303-670-7993 (F) 303-670-8067

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.

APPLICANTS

APPLICANT	TESTCASE, CARLOS	CO-APPLICANT	FILE #	2747819
SOC SEC #	000-00-0001	SOC SEC #	DATE ORDERED	3/19/2015

OPEN ACCOUNTS

E C O A	CREDITOR ACCT#	RPTD	LAST ACT	OPEN	LIMIT/MC	PRESENT STATUS		TERMS PAYMENT	TYPE STATUS	#MONTHS 30/60/90	
						BALANCE	PAST-DUE			HISTORY	
B	CHASE *ACCT000002 Directory: 8009559900 800 BROOKSEdge BLVD WESTERVILLE, OH 43081	03/15	03/15	08/14	\$4000	\$228	0	MIN M 10	REV AS AGREED XP/TU/EF	7	0/0/0
B	GEMB/JCP *ACCT000007 Directory: 8005420800 PO BOX 984100 EL PASO, TX 79998	03/15	08/13	12/11	\$500	\$0	0	0	REV AS AGREED XP/TU/EF	39	0/0/0

DEROGATORY ACCOUNTS

E C O A	CREDITOR ACCT#	RPTD	LAST ACT	OPEN	LIMIT/MC	PRESENT STATUS		TERMS PAYMENT	TYPE STATUS	#MONTHS 30/60/90	
						BALANCE	PAST-DUE			HISTORY	
B	GTE SOUTHWEST INC *ACCT000005 *UTILITY COMPANY	02/15	02/15	08/14	\$150	\$75	\$75	001 M -	OTHE CHARGE OFF XP/TU/EF	7	1/1/1
B	HSBC/MCRAE *ACCT000010	03/15	11/14	06/11	\$900	\$0	0	0	REV CUR WAS 30 XP/TU/EF	35	1/0/0

CLOSED ACCOUNTS

E C O A	CREDITOR ACCT#	RPTD	LAST ACT	OPEN	LIMIT/MC	PRESENT STATUS		TERMS PAYMENT	TYPE STATUS	#MONTHS 30/60/90	
						BALANCE	PAST-DUE			HISTORY	
B	NBGL-MCRAES *ACCT000013 Directory: 6019684293 P O BOX 10327 JACKSON, MS 39289	04/15	03/15	06/11	\$900	\$450	0	25	REV AS AGREED XP/TU/EF	25	0/0/0
B	DISCOVER FIN SVS LLC *ACCT000003 *ACCOUNT CLOSED AT CONSUMER'S REQUEST	03/15	03/14	04/12	\$7500	\$0	0	0	REV PAID XP/TU/EF	35	0/0/0
B	TOYOTA MOTOR CREDIT *ACCT000012	07/14	07/14	06/14	\$30973	\$0	0	072 M 0	AUTO PAID XP/TU/EF	2	0/0/0

OTHER CREDIT HISTORY

*** NONE ***

PUBLIC RECORDS

J [HOWDY HIGH COURT](#)
Docket #: ABC111
Source:

File Date: 03/11
Amount: \$12,000
Status Date: 01/12

Plaintiff: CLUSTER TIGHT INC
Action Type: CHAPTER 11 BANKRUPTCY
Status: SATISFIED

INQUIRIES (LAST 120 DAYS)

XP/EF	B	03/14/15	FISERV CREDSTAR	FINANCE
TU	B	03/14/15	CHASE CREDIT	REAL ESTATE

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SOC SEC #	000-00-0001	SOC SEC #	DATE ORDERED	3/19/2015

INQUIRIES (LAST 120 DAYS)

XP	B	03/08/15	MBNA	BANKING
TU	B	02/06/15	CITI	BANKING

TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	1	120000	230000	975	0
AUTO	2	28626	31206	533	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	0	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	5	678	6300	35	0
OTHER	1	75	150	0	75
TOTAL	9	149379	267656	1543	75
SECURED DEBT		28626	OLDEST TRADELINE		06/11
UNSECURED DEBT		120753	DEBT/HIGH CREDIT		56%

DEROGATORY SUMMARY

CHARGE OFFS:	1	30 DAYS:	2	INQUIRIES:	4
COLLECTIONS:	0	60 DAYS:	1	MOST RECENT LATE:	undetermined
BANKRUPTCY:	0	90 DAYS:	1		
PUBLIC RECORDS:	1	OTHER:	0		

MORTGAGE SUMMARY

	APPLICANT	CO-APPLICANT
# OF 30 DAY MTG DELINQ	0	
# OF 60 DAY MTG DELINQ	0	
# OF 90 DAY MTG DELINQ	0	
# OF INQUIRIES	4	
TRADELINE COUNT	9	

MISCELLANEOUS INFORMATION

- Instant View Password: BE-13054094

- To verify the authenticity of this credit report, please visit <https://credit.advcredit.com> and click on the Instant View link. Enter report number 2747819 and password BE-13054094 to view the report. For any inquiries regarding this report or services provided by ADVANTAGE CREDIT please contact us at 303-670-7993.

SOURCE OF INFORMATION

- EXPERIAN - PULLED ON: 03/19/15
NAME: MARISOL TESTCASE 000000001 DOB: N/A
NAME: TESTCASE MARISOL 000000001 DOB: N/A
SSN: 000000001
ADDRESS: 220 LOCUST AVE, ANTHILL, MO 65488-0001 - REPORTED 09/14 - 03/15
ADDRESS: 7144 S JAMACHA RD, ANTHILL, MO 65488 - REPORTED 03/15
EMPLOYER: US AIR FORCE// - REPORTED 07/14
- TRANSUNION - PULLED ON: 03/19/15 - INFILE DATE: 06/01/01
NAME: MARISOL L TESTCASE
NAME: DOB: 05/27/80
SSN: 000000001
ADDRESS: 220 LOCUST AV, ANTHILL, MO 65488 - REPORTED 12/14
ADDRESS: 7144 S JAMACHA RD, ANTHILL, MO 65488 - REPORTED 11/14
EMPLOYER: FLETCHER MOTORCARS/CAR SALES/
PHONE: 555-0102 - RESIDENCE

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APPLICANT	TESTCASE, CARLOS	CO-APPLICANT	FILE #	2747819
SOC SEC #	000-00-0001	SOC SEC #	DATE ORDERED	3/19/2015
SOURCE OF INFORMATION				
3	EQUIFAX - PULLED ON: 03/19/15 - INFILE DATE: 06/30/01 NAME: MARISOL LEMUS TESTCASE DOB: 05/27/80 SSN: 000000001 ADDRESS: 220 LOCUST AVE, ANTHILL, MO 65488-0001 - REPORTED 09/14 ADDRESS: 7144 S JAMACHA RD, ANTHILL, MO 65488-0001 - REPORTED 06/10			
CREDITORS				
ANB/CITIBANK SD	P O BOX 15687, WILMINGTON, DE 19850			800-533-5600
BANK OF AMERICA	POB 17054, WILMINGTON, DE 19884			800-421-2110
BANK ONE	BANK ONE CARD SERV, WESTERVILLE OH 43081			800-955-9900
CATO CORPORATION	PO BOX 34216, CHARLOTTE, NC 28234			704-588-2428
CHASE	800 BROOKSEDGE BLVD, WESTERVILLE, OH 43081			800-955-9900
CITI CARDS CBSDNA	POB 6241, SIOUX FALLS, SD 57117			800-843-0777
DISCOVER FINANCIAL S	PO BOX15316, ATT:CMS/PROD DEVELOP, WILMINGTON, DE 19850-5316			800-347-2683
GE CONSUMER FINANCE/JCPENNEY	PO BOX 981426, EL PASO, TX 79998			800-527-4403
GEMB/JCP	PO BOX 984100, EL PASO, TX 79998			800-542-0800
HB/MCRAES	3455 HWY 80 W, JACKSON, MS 39209			601-968-4293
M.B.N.A AMER	400 CHRISTIANIA ROAD, NEWARK, DE 19713-4217			
MBGA/JCPENNEY	P.O. BOX 27570, ALBUQUERQUE NM 87125			
NBGL-MCRAES	P O BOX 10327, JACKSON, MS 39289			601-968-4293
NBGL-MCRAES CREDIT DEP	PO BOX 10327, JACKSON, MS 39289			601-968-4220
USAA FEDERAL SAVINGS B	PO BOX 47504, SAN ANTONIO, TX 78265			800-922-9092
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 PO BOX 2002 ALLEN, TX 75013 888-397-3742 www.experian.com/reportaccess	TRANSUNION PO BOX 1000 CHESTER, PA 19022 800-888-4213 transunion.com/myoptions	EQUIFAX PO BOX 740241 ATLANTA, GA 30374 800-685-1111 www.equifax.com/fcra	

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*** END OF REPORT 3/26/2015 7:10:50 AM ***