

TRENDSCAPE™

	TESTCASE, DAVE
MID-SCORE ¹	703
FORECAST ² based on trend data	Likely to stay 700-719 for at least 3 months customize forecast >
BALANCE TREND ³	Revolving balance: no consistent balance trend (last 12 months)
REVOLVING last 12 months	Paid balances in full ⁴
INSTALLMENT last 12 months	Made scheduled payments ⁴ New auto loan 10/2016 Paid off auto loan 10/2016

¹ Mid-score is the median FICO score from Experian, TransUnion and Equifax.

² Forecast is not intended for use in loan pricing or underwriting decisions. If forecast seems wrong, it is because you can only see a small part of the information that goes into credit scores. Forecast is not guaranteed. It is based on a score prediction by CreditXpert Inc.

³ Balance Trend is based on the total balance on revolving accounts, excluding authorized user accounts.

⁴ Some trend data was not reported (see credit report for details).

Questions? See TrendScape FAQ: creditxpert.com/tsfaq



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2815 S. ALMA SCHOOL RD. #109, MESA, AZ 85210
 Phone: (800) 804-0043
 Fax: (888) 512-2385

MERGED INFILE CREDIT REPORT

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

FILE #	2004246	FNMA #	DATE COMPLETED	3/10/2017	RQD' BY	CISCO DEMO
SEND TO	Cisco Credit Test		DATE ORDERED	3/10/2017	REPOSITORY	XP/TU/EF
	CUST. # TST		PRICE	\$0.00	LOAN TYPE	
	2815 S ALMA SCHOOL RD		REF. #	SMARTPAY		
	MESA, AZ 85210					

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	TESTCASE, DAVE X		CO-APPLICANT		
SOC SEC #	000-00-0020	DOB 09/06/1958	SOC SEC #	DOB	
MARITAL STATUS			DEPENDENTS		
CURRENT ADDRESS	918 D ST, ANTHILL, MO 65488		LENGTH	2+ years	
PREVIOUS ADDRESS			LENGTH		

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - DONNA FREEMAN TESTCASE - 000000020
SCORE: 703
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 00008 - TOO MANY INQUIRIES LAST 12 MONTHS
 00005 - TOO MANY ACCOUNTS WITH BALANCES
 00012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

TRANSUNION/FICO CLASSIC (04) - DONNA F TESTCASE - 000000020
SCORE: 703
 014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 008 - TOO MANY INQUIRIES LAST 12 MONTHS
 011 - AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH
 005 - TOO MANY ACCOUNTS WITH BALANCES
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - DONNA F TESTCASE - 000000020
SCORE: 710
 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 05 - TOO MANY ACCOUNTS WITH BALANCES
 08 - TOO MANY INQUIRIES LAST 12 MONTHS
 12 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

TU HIGH RISK FRAUD ALERT

*** HIGH RISK FRAUD ALERT ***
 2 - TESTCASE, DAVE X
 AVAILABLE AND CLEAR

ALERT

1 - DONNA F TESTCASE YOB: 1958 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

MISCELLANEOUS INFORMATION

- Instant View Password: B1-127BD62E
 - To verify the authenticity of this credit report, please visit <https://credit.ciscocredit.com> and click on the Instant View link. Enter Identifier # 2004246 and password B1-127BD62E to view the report. For any inquiries regarding this report or services provided by CISCO/CREDITFAX please contact us at (800) 804-0043.

[Request New Tradeline](#)

[Display Trended Data](#)

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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
J	B	MERITECH 2000772847	01/17	12/15 01/17	\$145000 MTG	\$139237 180 \$1303	\$0	09	0	0	0	AS AGREED XP/TU/EF
History: 01/17; 0 REAL ESTATE MORTGAGE; CONVENTIONAL MORTGAGE												
J	B	CIT GROUP SALES FIN 9800567330	02/17	09/15 02/17	\$116800 MTG	\$115749 360 \$840	\$0	14	0	0	0	AS AGREED XP/TU/EF
History: 02/17; 00000000000000 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST												
B	B	AMPLIFY FEDERAL CU 44453337747	02/17	10/16 02/17	\$17086 AUTO	\$15588 048 \$412	\$0	4	0	0	0	AS AGREED XP/TU/EF
History: 02/17; 0000												
B	B	THD/CBSD 6035740147222795	02/17	08/16 02/17	\$7500 REV	\$1338 \$27*	\$0	7	0	0	0	AS AGREED XP/TU/EF
History: 02/17; 00000000												
B	B	BANK OF AMERICA 4468	02/17	02/16 02/17	\$5000 REV	\$1037 MIN \$15	\$0	13	0	0	0	AS AGREED XP/TU/EF
History: 02/17; 00000000000000												
B	B	GEMB/JCP -148584	02/17	02/16 01/17	\$800 REV	\$69 MIN \$15	\$0	13	0	0	0	AS AGREED XP/TU/EF
History: 02/17; 00000000000000												
B	B	CHASE 540184257986	02/17	12/15 02/17	\$7000 REV	\$0 \$0	\$0	14	0	0	0	AS AGREED XP/TU/EF
History: 02/17; 00000000000000												
B	B	ZALES/CBSD 6035261573829102	03/17	06/15 01/16	\$2050 REV	\$0 \$0	\$0	21	0	0	0	AS AGREED XP/TU/EF
History: 03/17; 00000000000000000000												

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PROPERTY ADDRESS

APPLICANT

CO-APPLICANT

APPLICANT	TESTCASE, DAVE X			CO-APPLICANT	
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MARITAL STATUS		DEPENDENTS			

CLOSED ACCOUNTS

E C C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
J	B	ACCRDHOM 676440187	04/16	12/15 02/16	\$145000 MTG	\$0 180 \$0	\$0	04	0	0	0	PAID XP/TU/EF
History: 02/16; -00 ACCOUNT TRANSFERRED OR SOLD; REAL ESTATE MORTGAGE												
J	B	ACCREDITED HOME LEND 392511376	02/16	09/15 12/15	\$116800 MTG	\$0 360 \$0	\$0	6	0	0	0	PAID XP/TU/EF
History: 02/16; --0000 PURCHASED BY ANOTHER LENDER; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST												
B	B	BANK OF AMERICA 1859	01/17	10/14 02/16	\$2000 REV	\$0 \$0	\$0	25	0	0	0	PAID XP/TU/EF
History: 01/17; -----00000000000000000000 ACCOUNT CLOSED AT CONSUMER'S REQUEST												
B	B	IBM CUNION 4445227775	12/16	10/15 10/16	\$21432 AUTO	\$0 060 \$0	\$0	13	0	0	0	PAID XP/TU/EF
History: 11/16; -000000000000												

DEROGATORY ACCOUNTS

*** NONE ***

OTHER CREDIT HISTORY

*** NONE ***

PUBLIC RECORDS

*** NONE ***

INQUIRIES (LAST 120 DAYS)

EF	B	02/17/17	A+FEDCU	FINANCE
EF	B	12/19/16	AT&T-WS	UTILITIES/FUEL
TU	B	12/17/16	BK OF AMER	BANKING
XP	B	12/11/16	CREDIT PLUS	FINANCE
TU/EF	B	12/11/16	CBD	MISC

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TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	4	254986	261800	2143	0
AUTO	2	15588	17086	412	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	0	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	6	2444	22350	57	0
OTHER	0	0	0	0	0
TOTAL	12	273018	301236	2612	0

SECURED DEBT	270574	OLDEST TRADELINE	10/14
UNSECURED DEBT	2444	DEBT/HIGH CREDIT	91%

DEROGATORY SUMMARY

CHARGE OFFS:	0	30 DAYS:	0	INQUIRIES:	5
COLLECTIONS:	0	60 DAYS:	0	MOST RECENT LATE:	--/--
BANKRUPTCY:	0	90 DAYS:	0	DISPUTES:	0
PUBLIC RECORDS:	0	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	5	
TRADELINE COUNT	12	

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SOC SEC #	000-00-0020	DOB	09/06/1958	SOC SEC #	DOB
MARITAL STATUS			DEPENDENTS		

TREND SUMMARY

PAYMENT BEHAVIOR:	TRANSACTIONING	PAYMENT RATIO:	100.00 %
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REVOLVING ACCOUNTS

	1 MO. AGO	2 MO. AGO	3 MO. AGO	6 MO. AGO	12 MO. AGO	24 MO. AGO
# OPEN ACCOUNTS	5	5	6	6	5	1
# ACTIVE ACCOUNTS	1	5	6	6	5	1
CREDIT LIMIT	0	0	0	0	0	0
PREV BALANCE	102	1421	1234	1258	785	0
BALANCE	41	1003	1421	764	873	120
SCHEDULED PAYMENT	0	30	30	30	30	0
ACTUAL PAYMENT	102	1241	1234	1258	785	180

NON-REVOLVING ACCOUNTS

	1 MO. AGO	2 MO. AGO	3 MO. AGO	6 MO. AGO	12 MO. AGO	24 MO. AGO
BALANCE	0	115842	257222	264989	281826	0
PAYMENT	0	840	2143	2589	3892	0

SOURCE OF INFORMATION

- EXPERIAN - PULLED ON: 03/10/17
NAME: DONNA F TESTCASE 000000020 DOB: 09/30/58
NAME: DONNA R FREEMAN 000000020 DOB: N/A
SSN: 000000020
ADDRESS: 483 WAYNE ST, ANTHILL, MO 65488-0001 - REPORTED 12/12 - 11/16
ADDRESS: 13414 HEARTH STONE DR, ANTHILL, MO 65488-0001 - REPORTED 05/12 - 10/15
ADDRESS: 509 SPRING AVENUE EXT, ANTHILL, MO 65488-0001 - REPORTED 12/10
EMPLOYER: DONNA// - REPORTED 03/16
- TRANSUNION - PULLED ON: 03/10/17 - INFILE DATE: 08/01/03
NAME: DONNA F TESTCASE
NAME: FREEMAN, DONNA, R
NAME: DOB: 09/30/58
SSN: 000000020
ADDRESS: 483 WAYNE ST, ANTHILL, MO 65488 - REPORTED 10/14
ADDRESS: 13414 HEARTH STONE DR, ANTHILL, MO 65488 - REPORTED 05/12
ADDRESS: 483 WAYNE ST, ANTHOLE, MO 65488
- EQUIFAX - PULLED ON: 03/10/17 - INFILE DATE: 10/22/04
NAME: DONNA FREEMAN TESTCASE DOB: 09/30/58
SSN: 000000020
ADDRESS: 13414 HEARTH STONE DR, ANTHILL, MO 65488-0001 - REPORTED 07/15
ADDRESS: 483 WAYNE ST, ANTHILL, MO 65488-0001 - REPORTED 07/13

CREDITORS

A+ CREDIT UNION	6420 US HWY 290 EAST, AUSTIN, TX 78723	512-302-6855
ACCREDITED HOME LEND	16550 W BERNARDO DR. BLDG 1, SAN DIEGO, CA 92127	877-683-4466
ACCREDITED HOME LENDER	15253 AVENUE OF SCIENCE, SAN DIEGO, CA 92128	858-676-2100
AMPLIFY CREDIT UNION	2608 BROCKTON DR, AUSTIN, TX 78758	512-836-5901
AMPLIFY FEDERAL CRED	P. O. BOX 9926, AUSTIN, TX 78766-0926	512-836-5901

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PROPERTY ADDRESS

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MARITAL STATUS		SOC SEC #	
		DEPENDENTS	

CREDITORS

AT&T SERVICES INC	1801 VALLEY VIEW LANE, ATTN: FRAUD DEPARTMENT ? TO, FARMERS BRANCH, TX 75234	877-844-5584
BANKAMERICA	9000 SOUTHSIDE BV., JACKSONVILLE FL 32256	800-274-5060
BK OF AMER	PO BOX 982238, EL PASO, TX 79998	800-421-2110
CBDELMARVA	530 RIVERSIDE DR, SALISBURY, MD 21801	410-742-9551
CHASE BANK USA, NA	201 N. WALNUT ST//DE1-1027, WILMINGTON, DE 19801	800-955-9900
CIT	715 S. METROPOLITAN AVE, OKLAHOMA CITY, OK 73108-2057	405-945-1400
CIT FINANCIAL	GREENTREE EXEC BLDG 1002, MARLTON NJ	
CREDIT PLUS	31550 WINTERPLACE PKWY, SALISBURY, MD 21804	410-742-9551
GEMB/JC PENNEY	PO BOX 981402, EL PASO, TX 79998	800-542-0800
MBGA/JCPENEY	P.O. BOX 27570, ALBUQUERQUE NM 87125	
SAXON MORTGAGE SERVI	2700 AIRPORT FREEWAY, FORT WORTH, TX 76111-2332	817-665-7200
SAXON MORTGAGE SERVICE	4708 MERCANTILE DR N, FORT WORTH, TX 76137	817-665-7200
SAXON MTG	PO BOX 161489, FORT WORTH TX 76161	800-594-8422
THD/CBUSA	PO BOX 9714, GRAY TN 37615	800-677-0232
VERICREST	PO BOX 24610, OKLAHOMA CITY, OK 73124	800-401-6587

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 4500	PO BOX 2000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19016	ATLANTA, GA 30374
888-397-3742	800-888-4213	800-685-1111
www.experian.com/reportaccess	transunion.com/myoptions	www.equifax.com/fcra

*** END OF REPORT 3/28/2017 10:28:50 AM ***

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DISPUTE SUMMARY

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	MESA, AZ 85210				

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CO-APPLICANT

APPLICANT	TESTCASE, DAVE X	CO-APPLICANT	
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MARITAL STATUS		DEPENDENTS	
CURRENT ADDRESS	918 D ST, ANTHILL, MO 65488	LENGTH	2+ years
PREVIOUS ADDRESS		LENGTH	

DISPUTED ACCOUNTS

*** NONE ***

DISPUTED PUBLIC RECORDS

*** NONE ***

*** END OF REPORT 3/28/2017 10:28:51 AM ***

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