

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



The following disclosures and disclaimers apply to CreditXpert Inc. ("CXI") and its affiliates, suppliers and distributors. "Mid-score", "Lowest Score" and "Current Score" are selected from FICO scores provided by the credit bureaus (see credit report for details). "Forecast" is based on a score prediction by CXI (and not by FICO or any credit bureau). Credit scores from CXI may not be identical or similar to credit scores produced by any other company, and may not change by the same amount, in the same way, or at all. Results from CreditXpert products are based on credit report information from the credit 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 CXI is not responsible for inaccurate results, including any due to incorrect, incomplete, or outdated credit report information or incorrect assumptions about the future. TrendScape is not intended for use as a score disclosure notice. CXI is not a credit reporting agency, nor a credit counseling or credit repair organization. CXI is not affiliated with or endorsed by Equifax, Experian, TransUnion or FICO. THE FOREGOING IS NOT INTENDED TO PROVIDE OR IMPLY WARRANTIES OF ANY KIND. CREDITXPRT PRODUCTS ARE PROVIDED ON AN "AS IS" BASIS, AND CXI AND ITS DISTRIBUTORS DISCLAIM ANY AND ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, SYSTEM INTEGRATION, NON-INTERFERENCE AND/OR ACCURACY OF INFORMATIONAL CONTENT.



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 | | |
| | CUST. # | TST | | REPOSITORIES | XP/TU/EF | PRPD' BY | |
| | 2815 S ALMA SCHOOL RD | | | PRICE | \$0.00 | LOAN TYPE | |
| | MESA, AZ 85210 | | | REF. # | SMARTPAY | | |

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 | | | |

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 TRADLINE | 10/14 |
| UNSECURED DEBT | 2444 | DEBT/HIGH CREDIT | 91% |

DEROGATORY SUMMARY

| | | | | | |
|------------------------|---|-----------------|---|--------------------------|-------|
| CHARGE OFFS: | 0 | 30 DAYS: | 0 | INQUIRIES: | 6 |
| COLLECTIONS: | 0 | 60 DAYS: | 0 | MOST RECENT LATE: | --/-- |
| BANKRUPTCY: | 0 | 90 DAYS: | 0 | DISPUTES: | 0 |
| PUBLIC RECORDS: | 0 | OTHER: | 0 | | |

SCORE MODELS

BORROWER'S AVERAGE SCORE -
 SCORE: **705**

EQUIFAX/FICO CLASSIC V5 FACTA - DONNA FREEMAN TESTCASE - 000000020
 SCORE: **703**

TRANSUNION/FICO CLASSIC (04) - DONNA F TESTCASE - 000000020
 SCORE: **703**

EXPERIAN/FAIR, ISAAC (VER. 2) - DONNA F TESTCASE - 000000020
 SCORE: **710**

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

CISCO/CREDITFAX: 2815 S. ALMA SCHOOL RD. #109, MESA, AZ 85210 (P) (800) 804-0043 (F) (888) 512-2385

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

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 | | |

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

JOINT ACCOUNTS

*** NONE ***

[Request New Tradeline](#)

[Hide Trended Data](#)

BORROWER'S 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 | | | | | | | | | | | | | | |
| | | Trended | 01/17 | 12/16 | 11/16 | 10/16 | 09/16 | 08/16 | 07/16 | 06/16 | 05/16 | 04/16 | 03/16 | 02/16 |
| | | Scheduled (\$) | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 |
| | | Actual (\$) | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 |
| | | Balance (\$) | 139237 | 140540 | 141843 | 143146 | 144449 | 145752 | 147055 | 148358 | 149661 | 150964 | 152267 | 153570 |
| | | | 01/16 | 12/15 | 11/15 | 10/15 | 09/15 | 08/15 | 07/15 | 06/15 | 05/15 | 04/15 | 03/15 | 02/15 |
| | | Scheduled (\$) | 1303 | 1303 | - | - | - | - | - | - | - | - | - | - |
| | | Actual (\$) | 1303 | 1303 | - | - | - | - | - | - | - | - | - | - |
| | | Balance (\$) | 154873 | 156176 | - | - | - | - | - | - | - | - | - | - |

J B [CIT GROUP SALES FIN](#) 9800567330 02/17 09/15 \$116800 \$115749 \$0 14 0 0 0 AS AGREED [XP/TU/EF](#)

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

CISCO/CREDITFAX: 2815 S. ALMA SCHOOL RD. #109, MESA, AZ 85210 (P) (800) 804-0043 (F) (888) 512-2385

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

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 | | | |

BORROWER'S 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 | 02/17 | 01/17 | 12/16 | 11/16 | 10/16 | 09/16 | 08/16 | 07/16 | 06/16 | 05/16 | 04/16 | 03/16 |
| | | Balance (\$) | 450 | 450 | 450 | 300 | 350 | 150 | 150 | 100 | 250 | 100 | 150 | 150 |
| | | | 02/16 | 01/16 | 12/15 | 11/15 | 10/15 | 09/15 | 08/15 | 07/15 | 06/15 | 05/15 | 04/15 | 03/15 |
| | | Scheduled (\$) | 15 | - | - | - | - | - | - | - | - | - | - | - |
| | | Actual (\$) | 400 | - | - | - | - | - | - | - | - | - | - | - |
| | | Balance (\$) | 250 | - | - | - | - | - | - | - | - | - | - | - |

B B [GEMB/JCP](#) 02/17 02/16 \$800 \$69 \$0 13 0 0 0 AS AGREED
 -148584 01/17 REV MIN \$15 [XP/TU/EF](#)

History: 02/17; 0000000000000

| | | | | | | | | | | | | |
|-----------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Trended | 02/17 | 01/17 | 12/16 | 11/16 | 10/16 | 09/16 | 08/16 | 07/16 | 06/16 | 05/16 | 04/16 | 03/16 |
| Scheduled (\$) | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 |
| Actual (\$) | 16 | 40 | 72 | 40 | 72 | 24 | 72 | 64 | 32 | 56 | 32 | 64 |
| Balance (\$) | 24 | 16 | 40 | 72 | 40 | 72 | 24 | 72 | 64 | 32 | 56 | 32 |
| | 02/16 | 01/16 | 12/15 | 11/15 | 10/15 | 09/15 | 08/15 | 07/15 | 06/15 | 05/15 | 04/15 | 03/15 |
| Scheduled (\$) | 15 | - | - | - | - | - | - | - | - | - | - | - |
| Actual (\$) | 32 | - | - | - | - | - | - | - | - | - | - | - |
| Balance (\$) | 64 | - | - | - | - | - | - | - | - | - | - | - |

J B [ACCRDHOM](#) 04/16 12/15 \$145000 \$0 \$0 04 0 0 0 PAID
 676440187 02/16 MTG 180 \$0 [XP/TU/EF](#)

History: 02/16; -00

ACCOUNT TRANSFERRED OR SOLD; REAL ESTATE MORTGAGE

| | | | | | | | | | | | | |
|-----------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Trended | 04/16 | 03/16 | 02/16 | 01/16 | 12/15 | 11/15 | 10/15 | 09/15 | 08/15 | 07/15 | 06/15 | 05/15 |
| Scheduled (\$) | 1303 | 1303 | 1303 | 1303 | 1303 | - | - | - | - | - | - | - |
| Actual (\$) | 1303 | 1303 | 1303 | 1303 | 1303 | - | - | - | - | - | - | - |
| Balance (\$) | 0 | 1303 | 2606 | 3909 | 5212 | - | - | - | - | - | - | - |

J B [ACCREDITED HOME LEND](#) 02/16 09/15 \$116800 \$0 \$0 6 0 0 0 PAID
 392511376 12/15 MTG 360 \$0 [XP/TU/EF](#)

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

CISCO/CREDITFAX: 2815 S. ALMA SCHOOL RD. #109, MESA, AZ 85210 (P) (800) 804-0043 (F) (888) 512-2385

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

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 | | | |

BORROWER'S 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 |

History: 02/16; --0000

PURCHASED BY ANOTHER LENDER; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST

| Trended | 02/16 | 01/16 | 12/15 | 11/15 | 10/15 | 09/15 | 08/15 | 07/15 | 06/15 | 05/15 | 04/15 | 03/15 |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Scheduled (\$) | 840 | 840 | 840 | 840 | 840 | 840 | - | - | - | - | - | - |
| Actual (\$) | 840 | 840 | 840 | 840 | 840 | 840 | - | - | - | - | - | - |
| Balance (\$) | 0 | 840 | 1680 | 2520 | 3360 | 4200 | - | - | - | - | - | - |

B B [BANK OF AMERICA](#) 01/17 10/14 \$2000 \$0 \$0 25 0 0 0 PAID
1859 02/16 REV \$0 [XP/TU/EF](#)

History: 01/17; -----00000000000000000000

ACCOUNT CLOSED AT CONSUMER'S REQUEST

| Trended | 01/17 | 12/16 | 11/16 | 10/16 | 09/16 | 08/16 | 07/16 | 06/16 | 05/16 | 04/16 | 03/16 | 02/16 |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Scheduled (\$) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Actual (\$) | 180 | 100 | 140 | 100 | 160 | 140 | 180 | 80 | 140 | 160 | 80 | 60 |
| Balance (\$) | 60 | 180 | 100 | 140 | 100 | 160 | 140 | 180 | 80 | 140 | 160 | 80 |

| Trended | 01/16 | 12/15 | 11/15 | 10/15 | 09/15 | 08/15 | 07/15 | 06/15 | 05/15 | 04/15 | 03/15 | 02/15 |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Scheduled (\$) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Actual (\$) | 120 | 120 | 180 | 120 | 140 | 160 | 60 | 100 | 140 | 120 | 180 | - |
| Balance (\$) | 60 | 120 | 120 | 180 | 120 | 140 | 160 | 60 | 100 | 140 | 120 | - |

B B [CHASE](#) 02/17 12/15 \$7000 \$0 \$0 14 0 0 0 AS AGREED
540184257986 02/17 REV \$0 [XP/TU/EF](#)

History: 02/17; 0000000000000000

| Trended | 02/17 | 01/17 | 12/16 | 11/16 | 10/16 | 09/16 | 08/16 | 07/16 | 06/16 | 05/16 | 04/16 | 03/16 |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Scheduled (\$) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Actual (\$) | 210 | 560 | 210 | 350 | 210 | 630 | 140 | 350 | 140 | 350 | 490 | 350 |
| Balance (\$) | 490 | 210 | 560 | 210 | 350 | 210 | 630 | 140 | 350 | 140 | 350 | 490 |

| Trended | 02/16 | 01/16 | 12/15 | 11/15 | 10/15 | 09/15 | 08/15 | 07/15 | 06/15 | 05/15 | 04/15 | 03/15 |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Scheduled (\$) | 0 | 0 | 0 | - | - | - | - | - | - | - | - | - |

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

CISCO/CREDITFAX: 2815 S. ALMA SCHOOL RD. #109, MESA, AZ 85210 (P) (800) 804-0043 (F) (888) 512-2385

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

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 | | | |

BORROWER'S 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 | | | | | | 04/15 | 03/15 | | |
| | | | | 02/16 | 01/16 | 12/15 | 11/15 | 10/15 | 09/15 | 08/15 | 07/15 | 06/15 | 05/15 | 04/15 | 03/15 |
| | | Actual (\$) | | 420 | 210 | 350 | - | - | - | - | - | - | - | - | - |
| | | Balance (\$) | | 350 | 420 | 210 | - | - | - | - | - | - | - | - | - |

B B [IBM CUNION](#) 12/16 10/15 \$21432 \$0 \$0 13 0 0 0 PAID
 44452277775 10/16 AUTO 060 \$0 [XP/TU/EF](#)

History: 11/16; -000000000000

| Trended | 12/16 | 11/16 | 10/16 | 09/16 | 08/16 | 07/16 | 06/16 | 05/16 | 04/16 | 03/16 | 02/16 | 01/16 |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Scheduled (\$) | 446 | 446 | 446 | 446 | 446 | 446 | 446 | 446 | 446 | 446 | 446 | 446 |
| Actual (\$) | 446 | 446 | 446 | 446 | 446 | 446 | 446 | 446 | 446 | 446 | 446 | 446 |
| Balance (\$) | 0 | 446 | 892 | 1338 | 1784 | 2230 | 2676 | 3122 | 3568 | 4014 | 4460 | 4906 |

| Trended | 12/15 | 11/15 | 10/15 | 09/15 | 08/15 | 07/15 | 06/15 | 05/15 | 04/15 | 03/15 | 02/15 | 01/15 |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Scheduled (\$) | 446 | 446 | 446 | - | - | - | - | - | - | - | - | - |
| Actual (\$) | 446 | 446 | 446 | - | - | - | - | - | - | - | - | - |
| Balance (\$) | 5352 | 5798 | 6244 | - | - | - | - | - | - | - | - | - |

B B [ZALES/CBSD](#) 03/17 06/15 \$2050 \$0 \$0 21 0 0 0 AS AGREED
 6035261573829102 01/16 REV \$0 [XP/TU/EF](#)

History: 03/17; 00000000000000000000

| Trended | 02/17 | 01/17 | 12/16 | 11/16 | 10/16 | 09/16 | 08/16 | 07/16 | 06/16 | 05/16 | 04/16 | 03/16 |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Scheduled (\$) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Actual (\$) | 102 | 41 | 102 | 102 | 82 | 144 | 62 | 41 | 184 | 41 | 41 | 41 |
| Balance (\$) | 41 | 102 | 41 | 102 | 102 | 82 | 144 | 62 | 41 | 184 | 41 | 41 |

| Trended | 02/16 | 01/16 | 12/15 | 11/15 | 10/15 | 09/15 | 08/15 | 07/15 | 06/15 | 05/15 | 04/15 | 03/15 |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Scheduled (\$) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | - | - |
| Actual (\$) | 164 | 144 | 62 | 62 | 102 | 102 | 123 | 184 | 184 | - | - | - |
| Balance (\$) | 41 | 164 | 144 | 62 | 62 | 102 | 102 | 123 | 184 | - | - | - |

CO-BORROWER'S ACCOUNTS

*** NONE ***

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

CISCO/CREDITFAX: 2815 S. ALMA SCHOOL RD. #109, MESA, AZ 85210 (P) (800) 804-0043 (F) (888) 512-2385

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 # | 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 | PRPD' BY | |
| | 2815 S ALMA SCHOOL RD | | REF. # | SMARTPAY | LOAN TYPE | |
| | 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 | | |

OTHER ACCOUNTS

*** NONE ***

ALERT

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

INQUIRIES (LAST 180 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 |
| EF | B | 10/23/16 | AMP FCU | FINANCE |

SOURCE OF INFORMATION

1 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

2 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

3 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

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.

TU HIGH RISK FRAUD ALERT

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

PUBLIC RECORDS

*** NONE ***

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.

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

CISCO/CREDITFAX: 2815 S. ALMA SCHOOL RD. #109, MESA, AZ 85210 (P) (800) 804-0043 (F) (888) 512-2385

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

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 | | |

DISCLAIMER

-
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 3/31/2017 10:44:59 AM ***

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

CISCO/CREDITFAX: 2815 S. ALMA SCHOOL RD. #109, MESA, AZ 85210 (P) (800) 804-0043 (F) (888) 512-2385

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.