



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

<b>FILE #</b>	2012156	<b>FNMA #</b>	<b>DATE COMPLETED</b>	4/5/2017	<b>RQD' BY</b>	TestCase
<b>SEND TO</b>			<b>DATE ORDERED</b>	4/5/2017	<b>REPOSITORIES</b>	XP/TU
			<b>PRICE</b>		<b>PRPD' BY</b>	
			<b>REF. #</b>		<b>LOAN TYPE</b>	
<b>PROPERTY ADDRESS</b>						
<b>APPLICANT</b>			<b>CO-APPLICANT</b>			
<b>APPLICANT</b>	TESTCASE, DAVE X		<b>CO-APPLICANT</b>			
<b>SOC SEC #</b>	000-00-0020	<b>DOB</b>	<b>SOC SEC #</b>	<b>DOB</b>		
<b>MARITAL STATUS</b>			<b>DEPENDENTS</b>			
<b>CURRENT ADDRESS</b>	918 D ST, ANTHILL, MO 65488		<b>LENGTH</b>			
<b>PREVIOUS ADDRESS</b>			<b>LENGTH</b>			

**SCORE MODELS**

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

[Request New Tradeline](#)

**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
J	B	<a href="#">SAXON MORTGAGE SERVI</a> 2000772847	01/17	01/16 01/17	\$145000 MTG	\$139237 180 \$1303	\$0	7	0	0	0	AS AGREED <a href="#">XP/TU</a>
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST												
J	B	<a href="#">CIT GROUP SALES FIN</a> 9800567330	03/17	10/15 03/17	\$116800 MTG	\$115749 360 \$840	\$0	14	0	0	0	AS AGREED <a href="#">XP/TU</a>
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST												
B	B	<a href="#">AMPLIFY FEDERAL CU</a> 44453337747	03/17	11/16 03/17	\$17086 AUTO	\$15588 048 \$412	\$0	4	0	0	0	AS AGREED <a href="#">XP/TU</a>
B	B	<a href="#">THD/CBSD</a> 603574014722	03/17	09/16 03/17	\$7500 REV	\$1338 \$27*	\$0	7	0	0	0	AS AGREED <a href="#">XP/TU</a>

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

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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								<a href="#">BANK OF AMERICA</a> 4468	03/17	03/16 03/17	\$5000 REV	\$1037 MIN \$15	\$0	13	0	0	0	AS AGREED <a href="#">XP/TU</a>		
B	B								<a href="#">GEMB/JCP</a> 148584	03/17	03/16 02/17	\$800 REV	\$69 MIN \$15	\$0	13	0	0	0	AS AGREED <a href="#">XP/TU</a>		
J	B								<a href="#">ACCREDITED HOME LEND</a> 392511376	03/16	10/15 01/16	\$116800 MTG	\$0 360 \$0	\$0	6	0	0	0	PAID <a href="#">XP/TU</a>		
PURCHASED BY ANOTHER LENDER; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST																					
J	B								<a href="#">ACCREDITED HOME LEND</a> 676440187	03/16	01/16 03/16	\$145000 MTG	\$0 180 \$0	\$0	3	0	0	0	PAID <a href="#">XP/TU</a>		
PURCHASED BY ANOTHER LENDER; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST																					
B	B								<a href="#">AMPLIFY FEDERAL CU</a> 44452277775	12/16	11/15 11/16	\$21432 AUTO	\$0 060 \$0	\$0	13	0	0	0	PAID <a href="#">XP/TU</a>		
B	B								<a href="#">BANK OF AMERICA</a> 1859	02/17	11/14 03/16	\$2000 REV	\$0 \$0	\$0	25	0	0	0	PAID <a href="#">XP/TU</a>		
ACCOUNT CLOSED AT CONSUMER'S REQUEST																					
B	B								<a href="#">CHASE</a> 540184257986	03/17	01/16 03/17	\$7000 REV	\$0 \$0	\$0	14	0	0	0	AS AGREED <a href="#">XP/TU</a>		
B	B								<a href="#">ZALES/CBSD</a> 603526157382	04/17	07/15 02/16	\$2050 REV	\$0 \$0	\$0	21	0	0	0	AS AGREED <a href="#">XP/TU</a>		

COLLECTION ACCOUNTS

\*\*\* NONE \*\*\*

OTHER CREDIT HISTORY

\*\*\* NONE \*\*\*

PUBLIC RECORDS

\*\*\* NONE \*\*\*

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<b>MARITAL STATUS</b>			<b>DEPENDENTS</b>		

**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
<b>TOTAL</b>	<b>12</b>	<b>273018</b>	<b>301236</b>	<b>2612</b>	<b>0</b>

  

<b>SECURED DEBT</b>	270574	<b>OLDEST TRADELINE</b>	11/14
<b>UNSECURED DEBT</b>	2444	<b>DEBT/HIGH CREDIT</b>	91%

**DEROGATORY SUMMARY**

<b>CHARGE OFFS:</b>	0	<b>30 DAYS:</b>	0	<b>INQUIRIES:</b>	3
<b>COLLECTIONS:</b>	0	<b>60 DAYS:</b>	0	<b>MOST RECENT LATE:</b>	--/--
<b>BANKRUPTCY:</b>	0	<b>90 DAYS:</b>	0	<b>DISPUTES:</b>	0
<b>PUBLIC RECORDS:</b>	0	<b>OTHER:</b>	0		

**MORTGAGE SUMMARY**

	APPLICANT	CO-APPLICANT
<b># OF 30 DAY MTG DELINQ</b>	0	
<b># OF 60 DAY MTG DELINQ</b>	0	
<b># OF 90 DAY MTG DELINQ</b>	0	
<b># OF INQUIRIES</b>	3	
<b>TRADELINE COUNT</b>	12	

**INQUIRIES (LAST 120 DAYS)**

TU	B	01/12/17	<a href="#">BK OF AMER</a>	BANKING
XP	B	01/06/17	<a href="#">CREDIT PLUS</a>	FINANCE
TU	B	01/06/17	<a href="#">CBD</a>	MISC

**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

**SOURCE OF INFORMATION**

1 EXPERIAN - PULLED ON: 04/05/17  
 NAME: DONNA F TESTCASE 000000020 DOB: 09/30/58  
 NAME: DONNA R FREEMAN 000000020 DOB: N/A  
 SSN: 000000020

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<b>MARITAL STATUS</b>	<b>DOB</b>	<b>DOB</b>	
		<b>DEPENDENTS</b>	

**SOURCE OF INFORMATION**

ADDRESS: 483 WAYNE ST, ANTHILL, MO 65488-0001 - REPORTED 01/13 - 12/16  
 ADDRESS: 13414 HEARTH STONE DR, ANTHILL, MO 65488-0001 - REPORTED 06/12 - 11/15  
 ADDRESS: 509 SPRING AVENUE EXT, ANTHILL, MO 65488-0001 - REPORTED 01/11  
 EMPLOYER: DONNA// - REPORTED 04/16  
 2 TRANSUNION - PULLED ON: 04/05/17 - 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 11/14  
 ADDRESS: 13414 HEARTH STONE DR, ANTHILL, MO 65488 - REPORTED 06/12  
 ADDRESS: 483 WAYNE ST, ANTHOLE, MO 65488  
 PHONE: 555-0173 - RESIDENCE

**MISCELLANEOUS INFORMATION**

- Instant View Password: B1-2B033E2  
 - To verify the authenticity of this credit report, please visit <https://credit.ciscocredit.com> and click on the Instant View link. Enter Identifier # 2012156 and password B1-2B033E2 to view the report. For any inquiries regarding this report or services provided by CISCO/CREDITFAX please contact us at (800) 804-0043.

**CREDITORS**

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
BANK OF AMERICA	PO BOX 1598, NORFOLK, VA 23501	800-732-9194
BANKAMERICA	9000 SOUTHSIDE BV., JACKSONVILLE FL 32256	800-274-5060
BK OF AMER	PO BOX 982238, EL PASO, TX 79998	800-421-2110
CALIBER HOME LOANS, IN	PO BOX 24610, OKLAHOMA CITY, OK 73124	800-401-6587
CIT FINANCIAL	GREENTREE EXEC BLDG 1002, MARLTON NJ	
CREDIT PLUS	31550 WINTERPLACE PKWY, SALISBURY, MD 21804	410-742-9551
MBGA/JCPENEY	P.O. BOX 27570, ALBUQUERQUE NM 87125	
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

**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.

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**DISCLAIMER**

EXPERIAN	TRANSUNION	EQUIFAX
PO BOX 4500	PO BOX 2000	PO BOX 740256
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 4/5/2017 10:21:19 AM \*\*\*

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RETURN SERVICE REQUESTED

DAVE X TESTCASE  
918 D ST  
ANTHILL, MO 65488

### Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	<p><b>703</b> Source: TRANS UNION</p> <p>Model: TRANSUNION/FICO CLASSIC (04) Date: 04/05/17</p>
Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>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.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
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	<p>Scores range from a low of 309 to a high of 839.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	Your credit score ranks higher than 43 percent of U.S. consumers.
Key factors that adversely affected your credit score	<ul style="list-style-type: none"> <li>• LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED</li> <li>• TOO MANY INQUIRIES LAST 12 MONTHS</li> <li>• AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH</li> <li>• TOO MANY ACCOUNTS WITH BALANCES</li> <li>• INQUIRIES IMPACTED THE CREDIT SCORE</li> </ul>
Checking Your Credit Report	
What if there are mistakes in your credit report?	<p>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.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p> <p>TRANSUNION PO BOX 2000 CHESTER, PA 19016 800-888-4213</p>
How can you obtain a copy of your credit report?	<p>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.</p> <p>To order your free annual credit report:</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a></p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <a href="http://www.ftc.gov/bcp/online/include/requestformfinal.pdf">http://www.ftc.gov/bcp/online/include/requestformfinal.pdf</a>) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
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 <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .

### **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.