




Krisha's Test Client 1415 W Gramercy St ANAHEIM, CA 92801 845-777-6666	Client ID	Date Ordered	Sources	Order Number
	9000072	01/10/2018	XPN	1000001099DM
	Requested By	Report Created	Loan Number	Charges
	KrishaS	01/10/2018	IOAN456	\$10.00
Borrower Information				
Last Name	First Name	Middle Name	Suffix	Social Security
DIMHCS	LUAP	B		990-12-1317
Address				
Address	City	State	Zip	
123 Valley Ave	Glendale	CA	92801	

Status	
Borrower is being monitored.	
	

Summary									
Look Back Date	01/09/2018								
Look Back Days	1								
Start Date	01/10/2018								
Days Monitored	22								
New Tradelines	Mortgage		0	Auto		2	Other		4
New Late Payments	30 Days	4	60 Days	0	90 Days	0	120+ Days	0	
New Major Derogs	Foreclosure	0	Repossession	0	Charge-Off	2	Other	0	
New Inquiries	36								
New Collections Reported	2								
New Liens Reported	2								
Consumer Initiated Actions	Voluntary BK Withdrawn		0	Accounts Closed		14	Accounts Disputed		0
Existing Bankruptcy on File	Chapter 7	N	Chapter 11	N	Chapter 12	N	Chapter 13	N	
Alert Triggers	Card Over Limit	8	Security/Fraud	4	BK Alert	0	Deceased	0	



<b>Alert Date</b>	01/08/2018
New Tradeline	
<b>Name:</b>	CITI
<b>Tradeline Type:</b>	New Bank/Credit Card
<b>Kind of Business:</b>	All Banks # Non-Specific
<b>Date Opened:</b>	10/29/2017
<b>Credit Limit:</b>	\$8000.00
<b>Balance:</b>	\$1291.00
<b>Payment Amount:</b>	\$37.00
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
New Tradeline	
<b>Name:</b>	AMERICAN HONDA FINANCE
<b>Tradeline Type:</b>	New Auto Loan
<b>Kind of Business:</b>	Automobile Financing Company
<b>Date Opened:</b>	11/25/2017
<b>Balance:</b>	\$27723.00
<b>Payment Amount:</b>	\$445.00
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
New Tradeline	
<b>Name:</b>	CHASE CARD
<b>Tradeline Type:</b>	New Bank/Credit Card
<b>Kind of Business:</b>	Bank Credit Cards
<b>Date Opened:</b>	10/13/2017
<b>Credit Limit:</b>	\$9000.00
<b>Balance:</b>	\$0.00
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
New Tradeline	
<b>Name:</b>	CITI
<b>Tradeline Type:</b>	New Bank/Credit Card
<b>Kind of Business:</b>	All Banks # Non-Specific
<b>Date Opened:</b>	10/29/2017
<b>Credit Limit:</b>	\$8000.00
<b>Balance:</b>	\$1291.00
<b>Payment Amount:</b>	\$37.00
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
New Tradeline	
<b>Name:</b>	AMERICAN HONDA FINANCE
<b>Tradeline Type:</b>	New Auto Loan
<b>Kind of Business:</b>	Automobile Financing Company
<b>Date Opened:</b>	11/25/2017
<b>Balance:</b>	\$27723.00
<b>Payment Amount:</b>	\$445.00
<b>Source:</b>	XPN



<b>Alert Date</b>	01/08/2018
<b>New Tradeline</b>	
<b>Name:</b>	CHASE CARD
<b>Tradeline Type:</b>	New Bank/Credit Card
<b>Kind of Business:</b>	Bank Credit Cards
<b>Date Opened:</b>	10/13/2017
<b>Credit Limit:</b>	\$9000.00
<b>Balance:</b>	\$0.00
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	CHASE CARD
<b>Inquiry Type:</b>	Bank/Credit Card Inquiry
<b>Kind of Business:</b>	Bank Credit Cards
<b>Inquiry Date:</b>	12/17/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	CBNA/THD
<b>Inquiry Type:</b>	Bank/Credit Card Inquiry
<b>Kind of Business:</b>	Bank Credit Cards
<b>Inquiry Date:</b>	12/12/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	INFORMATIVE RESEARCH I
<b>Inquiry Type:</b>	Mortgage Loan Inquiry
<b>Kind of Business:</b>	Mortgage Reporters
<b>Inquiry Date:</b>	11/09/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	CREDIT ONE BANK NA
<b>Inquiry Type:</b>	Bank/Credit Card Inquiry
<b>Kind of Business:</b>	Bank Credit Cards
<b>Inquiry Date:</b>	12/21/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	INFORMATIVE RESEARCH I
<b>Inquiry Type:</b>	Mortgage Loan Inquiry
<b>Kind of Business:</b>	Mortgage Reporters
<b>Inquiry Date:</b>	10/24/2017
<b>Source:</b>	XPN



<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	SYNCB
<b>Inquiry Type:</b>	Installment Loan Inquiry
<b>Kind of Business:</b>	Sales Financing Company
<b>Inquiry Date:</b>	12/11/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	INFORMATIVE RESEARCH I
<b>Inquiry Type:</b>	Mortgage Loan Inquiry
<b>Kind of Business:</b>	Mortgage Reporters
<b>Inquiry Date:</b>	11/07/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	INFORMATIVE RESEARCH I
<b>Inquiry Type:</b>	Mortgage Loan Inquiry
<b>Kind of Business:</b>	Mortgage Reporters
<b>Inquiry Date:</b>	10/09/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	INFORMATIVE RESEARCH I
<b>Inquiry Type:</b>	Mortgage Loan Inquiry
<b>Kind of Business:</b>	Mortgage Reporters
<b>Inquiry Date:</b>	11/16/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	INFORMATIVE RESEARCH I
<b>Inquiry Type:</b>	Mortgage Loan Inquiry
<b>Kind of Business:</b>	Mortgage Reporters
<b>Inquiry Date:</b>	11/16/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	AT&T SERVICES
<b>Inquiry Type:</b>	Installment Loan Inquiry
<b>Kind of Business:</b>	Telephone Companies
<b>Inquiry Date:</b>	12/10/2017
<b>Source:</b>	XPN



<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	AT&T SERVICES
<b>Inquiry Type:</b>	Utility Inquiry
<b>Kind of Business:</b>	Telephone Companies
<b>Inquiry Date:</b>	12/10/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	INFORMATIVE RESEARCH I
<b>Inquiry Type:</b>	Mortgage Loan Inquiry
<b>Kind of Business:</b>	Mortgage Reporters
<b>Inquiry Date:</b>	09/20/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	INFORMATIVE RESEARCH I
<b>Inquiry Type:</b>	Mortgage Loan Inquiry
<b>Kind of Business:</b>	Mortgage Reporters
<b>Inquiry Date:</b>	09/27/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	INFORMATIVE RESEARCH I
<b>Inquiry Type:</b>	Mortgage Loan Inquiry
<b>Kind of Business:</b>	Mortgage Reporters
<b>Inquiry Date:</b>	09/13/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	INFORMATIVE RESEARCH I
<b>Inquiry Type:</b>	Mortgage Loan Inquiry
<b>Kind of Business:</b>	Mortgage Reporters
<b>Inquiry Date:</b>	10/18/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	INFORMATIVE RESEARCH I
<b>Inquiry Type:</b>	Mortgage Loan Inquiry
<b>Kind of Business:</b>	Mortgage Reporters
<b>Inquiry Date:</b>	09/25/2017
<b>Source:</b>	XPN



<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	INFORMATIVE RESEARCH I
<b>Inquiry Type:</b>	Mortgage Loan Inquiry
<b>Kind of Business:</b>	Mortgage Reporters
<b>Inquiry Date:</b>	10/17/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	CHASE CARD
<b>Inquiry Type:</b>	Bank/Credit Card Inquiry
<b>Kind of Business:</b>	Bank Credit Cards
<b>Inquiry Date:</b>	12/17/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	CBNA/THD
<b>Inquiry Type:</b>	Bank/Credit Card Inquiry
<b>Kind of Business:</b>	Bank Credit Cards
<b>Inquiry Date:</b>	12/12/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	INFORMATIVE RESEARCH I
<b>Inquiry Type:</b>	Mortgage Loan Inquiry
<b>Kind of Business:</b>	Mortgage Reporters
<b>Inquiry Date:</b>	11/09/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	CREDIT ONE BANK NA
<b>Inquiry Type:</b>	Bank/Credit Card Inquiry
<b>Kind of Business:</b>	Bank Credit Cards
<b>Inquiry Date:</b>	12/21/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	INFORMATIVE RESEARCH I
<b>Inquiry Type:</b>	Mortgage Loan Inquiry
<b>Kind of Business:</b>	Mortgage Reporters
<b>Inquiry Date:</b>	10/24/2017
<b>Source:</b>	XPN



<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	SYNCB
<b>Inquiry Type:</b>	Installment Loan Inquiry
<b>Kind of Business:</b>	Sales Financing Company
<b>Inquiry Date:</b>	12/11/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	INFORMATIVE RESEARCH I
<b>Inquiry Type:</b>	Mortgage Loan Inquiry
<b>Kind of Business:</b>	Mortgage Reporters
<b>Inquiry Date:</b>	11/07/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	INFORMATIVE RESEARCH I
<b>Inquiry Type:</b>	Mortgage Loan Inquiry
<b>Kind of Business:</b>	Mortgage Reporters
<b>Inquiry Date:</b>	10/09/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	INFORMATIVE RESEARCH I
<b>Inquiry Type:</b>	Mortgage Loan Inquiry
<b>Kind of Business:</b>	Mortgage Reporters
<b>Inquiry Date:</b>	11/16/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	INFORMATIVE RESEARCH I
<b>Inquiry Type:</b>	Mortgage Loan Inquiry
<b>Kind of Business:</b>	Mortgage Reporters
<b>Inquiry Date:</b>	11/16/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	AT&T SERVICES
<b>Inquiry Type:</b>	Installment Loan Inquiry
<b>Kind of Business:</b>	Telephone Companies
<b>Inquiry Date:</b>	12/10/2017
<b>Source:</b>	XPN



<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	AT&T SERVICES
<b>Inquiry Type:</b>	Utility Inquiry
<b>Kind of Business:</b>	Telephone Companies
<b>Inquiry Date:</b>	12/10/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	INFORMATIVE RESEARCH I
<b>Inquiry Type:</b>	Mortgage Loan Inquiry
<b>Kind of Business:</b>	Mortgage Reporters
<b>Inquiry Date:</b>	09/20/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	INFORMATIVE RESEARCH I
<b>Inquiry Type:</b>	Mortgage Loan Inquiry
<b>Kind of Business:</b>	Mortgage Reporters
<b>Inquiry Date:</b>	09/27/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	INFORMATIVE RESEARCH I
<b>Inquiry Type:</b>	Mortgage Loan Inquiry
<b>Kind of Business:</b>	Mortgage Reporters
<b>Inquiry Date:</b>	09/13/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	INFORMATIVE RESEARCH I
<b>Inquiry Type:</b>	Mortgage Loan Inquiry
<b>Kind of Business:</b>	Mortgage Reporters
<b>Inquiry Date:</b>	10/18/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	INFORMATIVE RESEARCH I
<b>Inquiry Type:</b>	Mortgage Loan Inquiry
<b>Kind of Business:</b>	Mortgage Reporters
<b>Inquiry Date:</b>	09/25/2017
<b>Source:</b>	XPN





<b>Alert Date</b>	01/08/2018
<b>New Inquiry</b>	
<b>Name:</b>	INFORMATIVE RESEARCH I
<b>Inquiry Type:</b>	Mortgage Loan Inquiry
<b>Kind of Business:</b>	Mortgage Reporters
<b>Inquiry Date:</b>	10/17/2017
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Late Payment Alert</b>	
<b>Alert Type:</b>	30 Days Late Payment
<b>Name:</b>	COMENITY BANK/GORDMANS
<b>Kind of Business:</b>	Complete Department Stores
<b>Date Reported:</b>	12/16/2017
<b>Credit Limit:</b>	\$750.00
<b>Balance:</b>	\$872.00
<b>Payment Amount:</b>	\$44.00
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Late Payment Alert</b>	
<b>Alert Type:</b>	30 Days Late Payment
<b>Name:</b>	FIFTH THIRD BANK
<b>Kind of Business:</b>	Bank Credit Cards
<b>Date Reported:</b>	12/18/2017
<b>Credit Limit:</b>	\$3500.00
<b>Balance:</b>	
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Late Payment Alert</b>	
<b>Alert Type:</b>	30 Days Late Payment
<b>Name:</b>	COMENITY BANK/GORDMANS
<b>Kind of Business:</b>	Complete Department Stores
<b>Date Reported:</b>	12/16/2017
<b>Credit Limit:</b>	\$750.00
<b>Balance:</b>	\$872.00
<b>Payment Amount:</b>	\$44.00
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Late Payment Alert</b>	
<b>Alert Type:</b>	30 Days Late Payment
<b>Name:</b>	FIFTH THIRD BANK
<b>Kind of Business:</b>	Bank Credit Cards
<b>Date Reported:</b>	12/18/2017
<b>Credit Limit:</b>	\$3500.00
<b>Balance:</b>	
<b>Source:</b>	XPN



<b>Alert Date</b>	01/08/2018
<b>New Major Derog</b>	
<b>Alert Type:</b>	Charge-Off
<b>Name:</b>	AMEX
<b>Date Reported:</b>	12/18/2017
<b>Balance:</b>	\$2739.00
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Major Derog</b>	
<b>Alert Type:</b>	Charge-Off
<b>Name:</b>	AMEX
<b>Date Reported:</b>	12/18/2017
<b>Balance:</b>	\$2739.00
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Collections</b>	
<b>Name:</b>	COAST2COAST COLLECTION
<b>Kind of Business:</b>	Other Collection Agencies
<b>Date Reported:</b>	09/18/2017
<b>Balance:</b>	\$430.00
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Collections</b>	
<b>Name:</b>	COAST2COAST COLLECTION
<b>Kind of Business:</b>	Other Collection Agencies
<b>Date Reported:</b>	09/18/2017
<b>Balance:</b>	\$430.00
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Liens</b>	
<b>Alert Type:</b>	Lien Released/Satisfied
<b>Subscriber Name:</b>	COLLIN COUNTY COURT
<b>Date Filed:</b>	08/29/2014
<b>Lien Amount:</b>	\$99080.00
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>New Liens</b>	
<b>Alert Type:</b>	Lien Released/Satisfied
<b>Subscriber Name:</b>	COLLIN COUNTY COURT
<b>Date Filed:</b>	08/29/2014
<b>Lien Amount:</b>	\$99080.00
<b>Source:</b>	XPN



<b>Alert Date</b>	01/08/2018
Alert Triggers	
<b>Alert Type:</b>	Card Over Limit Alert
<b>Name:</b>	BK OF AMER
<b>Kind of Business:</b>	Bank Credit Cards
<b>Date Reported:</b>	12/21/2017
<b>Credit Limit:</b>	\$2000.00
<b>Balance:</b>	\$2034.00
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
Alert Triggers	
<b>Alert Type:</b>	Card Over Limit Alert
<b>Name:</b>	BK OF AMER
<b>Kind of Business:</b>	Bank Credit Cards
<b>Date Reported:</b>	12/21/2017
<b>Credit Limit:</b>	\$2000.00
<b>Balance:</b>	\$2034.00
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
Alert Triggers	
<b>Alert Type:</b>	Card Over Limit Alert
<b>Name:</b>	DISCOVER FIN SVCS LLC
<b>Kind of Business:</b>	Bank Credit Cards
<b>Date Reported:</b>	12/03/2017
<b>Credit Limit:</b>	\$3600.00
<b>Balance:</b>	\$3869.00
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
Alert Triggers	
<b>Alert Type:</b>	Card Over Limit Alert
<b>Name:</b>	CHASE CARD
<b>Kind of Business:</b>	Bank Credit Cards
<b>Date Reported:</b>	12/15/2017
<b>Credit Limit:</b>	\$2200.00
<b>Balance:</b>	\$5046.00
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
Alert Triggers	
<b>Alert Type:</b>	Card Over Limit Alert
<b>Name:</b>	BK OF AMER
<b>Kind of Business:</b>	Bank Credit Cards
<b>Date Reported:</b>	12/21/2017
<b>Credit Limit:</b>	\$2000.00
<b>Balance:</b>	\$2034.00
<b>Source:</b>	XPN



<b>Alert Date</b>	01/08/2018
<b>Alert Triggers</b>	
<b>Alert Type:</b>	Card Over Limit Alert
<b>Name:</b>	BK OF AMER
<b>Kind of Business:</b>	Bank Credit Cards
<b>Date Reported:</b>	12/21/2017
<b>Credit Limit:</b>	\$2000.00
<b>Balance:</b>	\$2034.00
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>Alert Triggers</b>	
<b>Alert Type:</b>	Card Over Limit Alert
<b>Name:</b>	DISCOVER FIN SVCS LLC
<b>Kind of Business:</b>	Bank Credit Cards
<b>Date Reported:</b>	12/03/2017
<b>Credit Limit:</b>	\$3600.00
<b>Balance:</b>	\$3869.00
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>Alert Triggers</b>	
<b>Alert Type:</b>	Card Over Limit Alert
<b>Name:</b>	CHASE CARD
<b>Kind of Business:</b>	Bank Credit Cards
<b>Date Reported:</b>	12/15/2017
<b>Credit Limit:</b>	\$2200.00
<b>Balance:</b>	\$5046.00
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>Alert Triggers</b>	
<b>Alert Type:</b>	Security/Fraud Alert
<b>Date Reported:</b>	11/16/2017
<b>Security/Fraud Type:</b>	Security/Fraud Alert
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>Alert Triggers</b>	
<b>Alert Type:</b>	Security/Fraud Alert
<b>Date Reported:</b>	09/10/2017
<b>Security/Fraud Type:</b>	Security/Fraud Alert
<b>Source:</b>	XPN

<b>Alert Date</b>	01/08/2018
<b>Alert Triggers</b>	
<b>Alert Type:</b>	Security/Fraud Alert
<b>Date Reported:</b>	11/16/2017
<b>Security/Fraud Type:</b>	Security/Fraud Alert
<b>Source:</b>	XPN



<b>Alert Date</b>	01/08/2018
<b>Alert Triggers</b>	
<b>Alert Type:</b>	Security/Fraud Alert
<b>Date Reported:</b>	09/10/2017
<b>Security/Fraud Type:</b>	Security/Fraud Alert
<b>Source:</b>	XPN

### Disclaimer

This Pre Close Monitoring (Undisclosed Debt) Report contains data from the identified repository. The contents have not been verified and the report may contain duplicate information. This report may be used to monitor certain credit behavior of consumers that have a pending mortgage loan transaction with the Subscriber. This report cannot be used as a sole factor in any decision-making for denying credit. Because this report contains information provided to IR by other sources, IR cannot and will not, for the fee charged for the report, be an insurer or guarantor of the accuracy or reliability of the Services or data contained in this report. THE REPORT IS PROVIDED "AS-IS."