

Informative Research  
 PO BOX 2379  
 Garden Grove, CA 92843  
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 www.informativeresearch.com

**LETTER OF EXPLANATION**

**Borrower Information**

<b>Borrower:</b>	Emerrill Anderson	<b>Co-Borrower:</b>	Stacey Brown
<b>Borrower SSN:</b>	XXX-XX-2740	<b>Co-Borrower SSN:</b>	XXX-XX-6728
<b>Client Name:</b>	GG TEST	<b>Order By:</b>	Daniel Gilbreth
<b>Loan Number:</b>		<b>Order Number:</b>	1007177439PQ

**Instructions**

Dear Home Loan Applicant,

Recently your credit report was provided to **GG TEST** in connection with your mortgage loan request/application. Certain creditor inquiries, addresses/previous addresses, public records, past due accounts, delinquencies and/or collections on your credit report may require a brief written explanation by **GG TEST** . Please use the convenient form below to provide your explanation regarding those items. Additional space can be found on the reverse side of this form. If you are uncertain of the explanation(s) required, please contact **GG TEST** immediately for assistance.

**IMPORTANT REMINDER** - Please send this response to GG TEST, DO NOT send this response to Informative Research.

**\*\*\*RETURN THIS DOCUMENT TO YOUR LENDER\*\*\***

**Derogatory Trade Lines**

Creditor Name	Reported Date	Opened Date	Balance	Payment	Terms	Account Type	Times Past Due		
							30	60	90+
Account Number	DLA	EOA	Credit Limit	High Credit	Current Status	Months Reviewed			
WF/WB *****2000 CreditCard	08/17 08/17	08/97 C	4986 5500	100 5664	REV 01	Rev 42	1	0	0

XPN2  
 Last Past Due: 11/16  
 08/17: CCCCCCCC1CCCCCCCCCCCCCCC  
 30 Days: 11/16  
 Explanation: \_\_\_\_\_

**Derogatory Trade Lines**

Creditor Name	Reported Date	Opened Date	Balance	Payment	Terms	Account Type	Times Past Due		
Account Number	DLA	ECOA	Credit Limit	High Credit	Current Status	Months Reviewed	30	60	90+
V N B M/C *****0662 CreditCard	09/17 09/17	02/06 C	3875 3900	302 3917	REV 01	Rev 99	2	0	0

XPN2  
 Last Past Due: 08/17  
 09/17: C1CC1CCCCCCCCCCCCCCCCCCCCC  
 30 Days: 08/17, 05/17  
 Explanation: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

BK OF AMER 2804 CreditCard	09/17 09/17	08/08 C	2024 2000	44 2170	REV 01	Rev 99	1	0	0
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XPN2  
 09/17: CCCCCCCCCCCCCCCCCCCCCC  
 Explanation: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

BAC/FLEET-BKCARD *****7941 CreditCard	09/17 09/17	10/12 J	0 6000	698	REV 01	Rev 56	1	1	0
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XPN1  
 Last Past Due: 07/17  
 09/17: CC21CCCCCCCCCCCCCCCCCCCCC  
 30 Days: 06/17  
 60 Days: 07/17  
 Explanation: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Derogatory Trade Lines**

Creditor Name	Reported Date	Opened Date	Balance	Payment	Terms	Account Type	Times Past Due		
Account Number	DLA	ECOA	Credit Limit	High Credit	Current Status	Months Reviewed	30	60	90+
CITI *****2286 CreditCard	03/17 03/17	09/15 B	0 2500	69	REV 00	Rev 15	1	0	0
XPN1 Last Past Due: 02/17 03/17: -1CCCCCCCCC-C-C 30 Days: 02/17 Explanation: _____									

DISCOVER FIN SVCS LLC *****7313 CreditCard	02/14 02/14	12/07 C	0	1593	REV 00	Rev 71	0	1	0
XPN2 02/14: - Explanation: _____									

FLEET MTG CO *****4328 VeteransAdministrationRealEstateMortgage	07/14 07/14	03/05 J	0	65750	PAID 01	Mtg 30	1	0	0
TU2 Last Past Due: 02/12 06/14: CCCCCCCCCC--CCCCCCCC-CCCCC1C 30 Days: 02/12 Explanation: _____									

LORD & TAYLOR 6106 CreditCard	09/17 09/17	02/02 J	0 100	2011	REV 01	Rev 99	0	1	0
XPN2 09/17: CCCCCCCCCCCCCC-CCCCC-C Explanation: _____									

**Derogatory Trade Lines**

Creditor Name	Reported Date	Opened Date	Balance	Payment	Terms	Account Type	Times Past Due		
Account Number	DLA	ECOA	Credit Limit	High Credit	Current Status	Months Reviewed	30	60	90+
MACYS/FDSB ****9962 CreditCard	08/17 08/17	10/96 J	0 450	809	REV 01	Rev 99	2	0	0

XPN2  
 Last Past Due: 06/17  
 08/17: CC1C-CCC1CCCCCCCCCCCCCCCC  
 30 Days: 06/17, 12/16  
 Explanation: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Public Records**

Please explain the public records listed below.

Court Name	ECOA	Date Filed	Docket/Case Number	Amount
Plaintiff	Disposition	Disposition Date	Disposition Docket/Case Number	Certificate Number
<b>Type</b>				

None Reported

**Inquiries**

An inquiry indicates that a credit grantor has obtained a copy of your credit report. Please indicate if you have applied for credit with the noted grantor, if you currently have an account, if credit was denied with the noted grantor, or if the inquiry was for employment purposes.

Company	Type	Date	Bureau
INFORMATIVE	FINANCE	11/10/17	TU1 TU2

Was new account opened?  Yes  No Explanation: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

ONEMAIN FI	FINANCE	10/28/17	EFX1
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Was new account opened?  Yes  No Explanation: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

AMEX	OIL AND NATIONAL CREDIT CARDS	10/14/17	XPN2
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Was new account opened?  Yes  No Explanation: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Inquiries**

An inquiry indicates that a credit grantor has obtained a copy of your credit report. Please indicate if you have applied for credit with the noted grantor, if you currently have an account, if credit was denied with the noted grantor, or if the inquiry was for employment purposes.

Company	Type	Date	Bureau
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IR MTGCRDT	FINANCE	10/14/17	EFX2
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Was new account opened?  Yes  No Explanation: \_\_\_\_\_

ADP	AUTOMOTIVE	10/11/17	EFX1
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Was new account opened?  Yes  No Explanation: \_\_\_\_\_

CREDCO	FINANCE	RESELLER	10/11/17	EFX2
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Was new account opened?  Yes  No Explanation: \_\_\_\_\_

ADP	AUTOMOTIVE	10/08/17	EFX1
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Was new account opened?  Yes  No Explanation: \_\_\_\_\_

ADP	AUTOMOTIVE	10/04/17	EFX1
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Was new account opened?  Yes  No Explanation: \_\_\_\_\_

CONCENTREX	FINANCE	09/24/17	EFX1
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Was new account opened?  Yes  No Explanation: \_\_\_\_\_

**Credit Data Repository Information**

Repository Name	Phone Number	Street Address	City, State Postal Code
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Experian	(800) 509-8495	P.O. Box 9701	Allen, TX 75013
TransUnion	(800) 888-4213	P.O. Box 1000 2 Baldwin Place	Chester, PA 19022
Equifax Credit Information	(800) 685-1111	P.O. Box 740256	Atlanta, GA 30374

**Credit Data Repository Information**

<b>Repository Name</b>	<b>Phone Number</b>	<b>Street Address</b>	<b>City, State Postal Code</b>
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**Disclaimer**

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**Signature**

\_\_\_\_\_  
Emerrill Anderson

\_\_\_\_\_  
Date

\_\_\_\_\_  
Stacey Brown

\_\_\_\_\_  
Date