

INFORMATIVE RESEARCH * 13030 EUCLID STREET * STE. 200 * GARDEN GROVE, CA * 92843 * 800-606-4593					
GG TEST 13030 Euclid st1233x HELLO 123 Gg CA 92683 123456789	Client ID	Requested By	Sources	Charges	
	9000064	Daniel Gilbreth	XPN TU EFX	\$11.00	
	Order Number	Date Requested	Orig Order Number	Orig Date Requested	
	1007177406PQ	11/10/2017	1007176108PQ	10/18/2017	
Identification (as requested)					
Applicant's Last Name	Applicant's First Name	Middle	Suffix	DOB	Social Security
ANDERSON	EMERRILL				XXX-XX-2740
Co-Applicant's Last Name	Co-Applicant's First Name	Middle	Suffix	DOB	Social Security
BROWN	STACEY				XXX-XX-6728

PreCloseCredit Comparison Summary					
**** This report compares credit bureau data accessed on 10/18/2017 and 11/10/2017 ****					
Changes in Balance or Payments			Inquiry Tracking (120-days)		
Change in Total Outstanding Balances:	\$0		Total # of Inquiries on the Original Report:	9	
Change in Minimum Payments:	-\$378		Total # of Inquiries on the New Report:	2	
Change in Total Maximum Credit Available:	-\$347885		New Inquiries for Verification:	+ 2	
New Credit Activity			Trade Numbers		
Change in Total # of OPEN Tradelines:	- 19		Number of open Mortgage trades:	11	5
OLD Credit Utilization*/NEW Credit Utilization*:	29 % / 42 %		Number of open Installment trades:	13	3
			Number of open Revolving trades:	39	36
			Number of open Other trades:	0	0
			Total number of open trades:	63	44
*Credit utilization based on data reported "as is" from the credit bureaus					
Recommendations					
• Review the 2 new inquires, and consider ordering a verification from the "Help" column in the Inquiries section below.					

Balance/Payment Comparison								
	Old Balance	New Balance	Balance Difference	Variance	Old Payment	New Payment	Payment Difference	Variance
Mortgage	\$327824	\$327824	\$0	0 %	\$3614	\$3614	\$0	0 %
Installment	\$1253	\$1253	\$0	0 %	\$647	\$269	-\$378	-58 %
Revolving	\$14563	\$14563	\$0	0 %	\$1589	\$1589	\$0	0 %
Other	\$0	\$0	\$0	0 %	\$0	\$0	\$0	0 %
Totals	\$343640	\$343640	\$0	0 %	\$5850	\$5472	-\$378	-6 %

Credit Quality Changes							
• New "Adverse" Conditions Reported: No				• Change in Past Due Amounts: \$0			
• New "Late Payments" Reported: No							
		Old	New		Old	New	
Amount Past Due	Revolving amount past due	\$0	\$0	Adverse Trade Lines	Number of collection trade lines	0	0
	Installment amount past due	\$0	\$0		Number of bankruptcy trade lines	0	0
	Balance Monthly amount past due	\$0	\$0		Number of foreclosed trade lines	0	0
	Total amount past due	\$0	\$0				
Late Payments	Payments 30 to 59 days late	7	7	Number of profit and loss trade lines	0	0	
	Payments 60 to 89 days late	3	3	Number of repossession trade lines	0	0	
	Payments 90 and over days late	0	0	Number of adverse trade lines	9	9	



Inquiries

Click the links to order inquiry verifications.

Date	Company	New/Old	Industry	Help
11/10/17	INFORMATIVE (TU1 TU2)	New	FINANCE	Order Creditor Verification
10/14/17	AMEX (XPN2)	New	OIL AND NATIONAL CREDIT CARDS	Order Creditor Verification
10/18/17	INFORMATIVE (TU1 TU2)	Old	FINANCE	
09/28/17	ONEMAIN FI (EFX1)	Old	FINANCE	
09/14/17	AMEX (XPN2)	Old	OILANDNATIONALCREDITCARDS	
09/14/17	IR MTGCRDT (EFX2)	Old	FINANCE	
09/11/17	ADP (EFX1)	Old	AUTOMOTIVE	
09/11/17	CREDCO (EFX2)	Old	FINANCE	
09/08/17	ADP (EFX1)	Old	AUTOMOTIVE	
09/04/17	ADP (EFX1)	Old	AUTOMOTIVE	
08/24/17	CONCENTREX (EFX1)	Old	FINANCE	

Attention:	Daniel Gilbreth	Report Type:	PreCloseCredit Report
Client Name:	GG TEST	Sources:	XPN TU EFX
Client ID:	9000064	Order Number:	1007177406PQ
Loan Number:		Original Order Number:	
First Issued:	11/10/2017 10:14 AM	Product Price:	\$11.00
Last Updated:	11/10/2017 10:14 AM	Other:	\$0.00
		Total:	\$11.00

Borrower Information

Borrower:	Emerrill Anderson	Co-Borrower:	Stacey Brown
Borrower SSN:	XXX-XX-2740	Co-Borrower SSN:	XXX-XX-6728
Borrower DOB:		Co-Borrower DOB:	
Current Address:	4872 Putter, Bakersfield, CA 93308		

Trade Information

Creditor Name	Reported Date	Opened Date	Balance	Payment	Terms	Account Type	Times Past Due		
Account Number	DLA	ECO A	Credit Limit	High Credit	Current Status	Months Reviewed	30	60	90+
MSB BANK 500900366831 ConventionalRealEstateMortgage	09/17 09/17	10/13 J	116043	1261 150000	360 MO 01	Mtg 44	0	0	0
XPN2 09/17: CCCCCCCCCCCCCCCCCCCCCCCCCC XPN2: OPEN ACCOUNT XPN2: THIS IS AN ACCOUNT IN GOOD STANDING									
OCWEN/GMAC 111119956 ConventionalRealEstateMortgage	08/17 08/17	01/14 J	110130	1355 113400	360 MO 01	Mtg 43	0	0	0
TU2 07/17: CCCCCCCCCCCCCC-CCCCC-CCCCCCCCCCCCCCCCC									
MORTGAGE COMPANIES 3053348606 ConventionalRealEstateMortgage	09/17 09/17	09/11 J	76825	787 81000	360 MO 01	Mtg 69	0	0	0
XPN1 09/17: CCCCCCCCCCCCCCCCCCCCCCCCCC XPN1: OPEN ACCOUNT XPN1: THIS IS AN ACCOUNT IN GOOD STANDING									
WARWICK SAVINGS BANK 64143 HomeEquity	08/17 08/17	07/14 J	24826 25000	211 24826	REV 01	Mtg 34	0	0	0
XPN2 08/17: CCCCCCCCCCCCCCCCCCCCCCCCCC XPN2: OPEN ACCOUNT XPN2: THIS IS AN ACCOUNT IN GOOD STANDING									

Trade Information

Creditor Name	Reported Date	Opened Date	Balance	Payment	Terms	Account Type	Times Past Due		
Account Number	DLA	ECO A	Credit Limit	High Credit	Current Status	Months Reviewed	30	60	90+
WF/WB 5410532000 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: CCCCCCCCC1CCCCCCCCCCCCCCCC 30 Days: 11/16 XPN2: OPEN ACCOUNT XPN2: CURRENT ACCOUNT/ WAS 30 DAYS PAST DUE DATE									
V N B M/C 543133800662 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 XPN2: OPEN ACCOUNT XPN2: CURRENT ACCOUNT/ WAS 30 DAYS PAST DUE DATE 2 TIMES									
BK OF AMER 2804 CreditCard	09/17 09/17	08/08 C	2024 2000	44 2170	REV 01	Rev 99	1	0	0
XPN2 09/17: CCCCCCCCCCCCCCCCCCCCCCCCCC XPN2: OPEN ACCOUNT XPN2: CURRENT ACCOUNT/ WAS 30 DAYS PAST DUE DATE									
BMOHARRISBK 111111101063 CreditCard	07/17 07/17	06/05 C	1772 7800	37 7800	REV 01	Rev 48	0	0	0
TU2 06/17: CC									
PNC BANK 11111006006113192 Automobile	08/17 08/17	04/13 C	1253	156 9403	60 MO 01	Inst 48	0	0	0
TU2 07/17: CC									
BENFCL NB/BJ 111114010716 CreditCard	07/17 07/17	04/15 J	855 2500	17 2500	REV 01	Rev 27	0	0	0
TU2 06/17: CCCCCCCCCCCCCCCCCCCCCCCCCCCCCC									

Trade Information

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+
GECRB/THE WIZ C86W2002539 CreditCard	10/17 10/17	12/14 B	536 3600	66 2033	REV 01	Rev 32	0	0	0
XPN1 10/17: CCCCCCCCCCCCCCCCCCCCCCCCCC XPN1: OPEN ACCOUNT XPN1: THIS IS AN ACCOUNT IN GOOD STANDING									
MACYS/FDSB 11111885 ChargeAccount	09/17 09/17	10/93 B	456 2300	23 1769	REV 01	Rev 47	0	0	0
TU1 08/17: CC-----CCCCCCCCC									
CHEVY CHASE 111110201141 CreditCard	07/17 09/15	05/14 J	59 9000	1000* 9000	REV 01	Rev 38	0	0	0
TU2 06/17: CCCCCCCCCCCCCCCCCCCCCCCCCCCCCC----C TU2: CREDIT LINE CLOSED BY CUSTOMER									
A F S C I 8 CreditCard	09/16 09/16	09/12 B	0 1652	1652	REV 01	Rev 45	0	0	0
XPN1 09/16: C----- XPN1: OPEN ACCOUNT XPN1: THIS IS AN ACCOUNT IN GOOD STANDING									
AMEX 16879900 CreditCard	08/12 07/12	09/06 C	0		REV 00	Rev 20	0	0	0
TU2 07/12: -CCCCCCC-CC-CCCC-CC TU2: CREDIT LINE CLOSED BY CUSTOMER									
AMEX 16879900 CreditCard	08/12 07/12	09/06 C	0		1 MO 00	Open 20	0	0	0
TU2 07/12: -CCCCCCC-CC-C-CCC-CC TU2: CREDIT LINE CLOSED BY CUSTOMER									

Trade Information

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+
BAC/FLEET-BKCARD 407129687941 CreditCard	09/17 09/17	10/12 J	0 6000	698	REV 01	Rev 56	1	1	0
XPN1 Last Past Due: 07/17 09/17: CC21CCCCCCCCCCCCCCCCCCCCC 30 Days: 06/17 60 Days: 07/17 XPN1: OPEN ACCOUNT XPN1: CURRENT ACCOUNT/ WAS DELINQUENT 60 DAYS PAST DUE DATE									
BANK 59563 CheckCreditOrLineOfCredit	02/16 02/16	08/98 C	0 2000		REV 00	Rev 99	0	0	0
XPN2 02/16: -CCCCCCCCCCCCCCCCCCCCCCCCC XPN2: CLOSED ACCOUNT XPN2: THIS IS AN ACCOUNT IN GOOD STANDING XPN2: 20									
BANK CR CARD 412800323021 CreditCard	10/16 10/16	05/14 B	0 1500		REV 01	Rev 27	0	0	0
XPN1 10/16: C-----CCCCCCCCC XPN1: OPEN ACCOUNT XPN1: THIS IS AN ACCOUNT IN GOOD STANDING									
BANK CREDIT CARD 4225810310 CreditCard	09/17 09/17	02/16 B	0 1500		REV 01	Rev 15	0	0	0
XPN1 09/17: CCCC-CCCCCCC-CC XPN1: OPEN ACCOUNT XPN1: THIS IS AN ACCOUNT IN GOOD STANDING									
BK OF AMER 9363 CreditCard	10/17 10/17	10/16 B	0 6500	145	REV 01	Rev 9	0	0	0
XPN1 10/17: CCCCCC-CC XPN1: OPEN ACCOUNT XPN1: THIS IS AN ACCOUNT IN GOOD STANDING									

Trade Information

Creditor Name	Reported Date	Opened Date	Balance	Payment	Terms	Account Type	Times Past Due		
Account Number	DLA	ECO A	Credit Limit	High Credit	Current Status	Months Reviewed	30	60	90+
CAP1/BERPL 4015500289249 CreditCard	10/17 10/17	09/14 B	0	3604	REV 01	Rev 33	0	0	0
XPN1 10/17: CCCC-CC-CCCCCCCCCCCCCCCC XPN1: OPEN ACCOUNT XPN1: THIS IS AN ACCOUNT IN GOOD STANDING									
CAP ONE 2111443104 CreditCard	07/17 07/17	05/07 J	0 8700	1359	REV 01	Rev 99	0	0	0
XPN1 07/17: -CCCCCCCCCCCCCCCCCCCC XPN1: PAID ACCOUNT. ZERO BALANCE XPN1: THIS IS AN ACCOUNT IN GOOD STANDING XPN1: ACCOUNT/PAID SATISFACTORILY									
CBUSASEARS 11111230 ChargeAccount	06/17 04/17	11/06 C	0 1800	422	REV 01	Rev 48	0	0	0
TU2 05/17: CCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCC-----CCCC									
CHASE HOME MORTGAGE CO 3110005634860 ConventionalRealEstateMortgage	10/16 10/16	09/11 J	0	81000	PAID 01	Mtg 1	0	0	0
XPN1 10/16: - XPN1: ACCOUNT TRANSFERRED TO ANOTHER LENDER XPN1: ACCOUNT TRANSFERRED TO ANOTHER LENDER									
CHASE NA 111111065200 CreditCard	07/17 06/16	11/11 J	0 2500	2500	REV 01	Rev 27	0	0	0
TU2 06/17: CCCCCCCCCCCCCCCCCCCCCCCCCCCCCC									
CHASE NA 111117001376 CreditCard	07/17 06/17	12/15 A	0 7500	7500	REV 01	Rev 18	0	0	0
TU2 06/17: CCCCCCCCCCCCCCCCCCCCCC									
CITI 111110103057 CreditCard	07/17 02/15	08/14 C	0 1500	1500	REV 01	Rev 31	0	0	0
TU2 06/17: CCCCCC-----CCCCCCCCCCCC									

Trade Information

Creditor Name	Reported Date	Opened Date	Balance	Payment	Terms	Account Type	Times Past Due		
Account Number	DLA	EOCA	Credit Limit	High Credit	Current Status	Months Reviewed	30	60	90+
CITI 111110325550 CreditCard	05/17 08/15	04/14 A	0 4000		REV 01	Rev 17	0	0	0
TU2 04/17: CCCCC-----CCCC									
CITI 541931062286 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 XPN1: PAID ACCOUNT. ZERO BALANCE XPN1: ACCOUNT 30 DAYS PAST DUE DATE XPN1: ACCOUNT CLOSED BY CREDIT GRANTOR XPN1: 51									
CITIBANK NA 8861 CreditCard	10/15 10/15	08/07 C	0 6100		REV 01	Rev 95	0	0	0
XPN2 10/15: ----- XPN2: CLOSED ACCOUNT XPN2: THIS IS AN ACCOUNT IN GOOD STANDING XPN2: ACCOUNT CLOSED BY CONSUMER									
CITIBK/BRAD 1111114346 UnknownLoanType	12/16 11/16	05/07 J	0 500	272	REV 01	Rev 48	0	0	0
TU2 11/16: C-CCCCC									
DISCOVERBANK 111110154851 CreditCard	07/17 04/17	04/08 J	0		REV 01	Rev 47	0	0	0
TU2 06/17: CCCCCCCCCCCCCCCCCCCCCCCCC-----CCCCC									
DISCOVER FIN SVCS LLC 601100177313 CreditCard	02/14 02/14	12/07 C	0	1593	REV 00	Rev 71	0	1	0
XPN2 02/14: - XPN2: PAID ACCOUNT. ZERO BALANCE XPN2: ACCOUNT DELINQUENT 60 DAYS PAST DUE DATE XPN2: ACCOUNT CLOSED BY CONSUMER XPN2: 56									

Trade Information

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+
FIRST CARD 111111325 UnknownLoanType	07/12 04/12	01/09 J	0 7500	1700	REV 01	Rev 17	0	0	0
TU2 06/12: CCCCCCCCCCCCCCCCCC									
FIRST USA BANK 528600905192 CreditCard	09/17 09/17	09/06 B	0 7500	1800	REV 01	Rev 99	0	0	0
XPN1 09/17: CCCCCCCCCCCCCCCCCC- XPN1: OPEN ACCOUNT XPN1: THIS IS AN ACCOUNT IN GOOD STANDING									
FLEET CC 111110000043 CreditCard	07/17 01/16	03/09 J	0 12000	12000	REV 01	Rev 12	0	0	0
TU2 06/17: CCCCCCCCCCCC									
FLEET CC 111119627501 CreditCard	05/17 01/16	03/09 J	0 12000	12000	REV 01	Rev 48	0	0	0
TU2 04/17: CCCCCCCCCCCCCCCCCC TU2: CANCELED BY CREDIT GRANTOR									
FLEET MTG CO 1111100000581014 FHARealEstateMortgage	01/12 01/12	03/97 J	0	40900	PAID 00	Mtg 0	0	0	0
TU2 TU2: CLOSED ACCOUNT									
FLEET MTG CO 1111100006694328 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									
EST OMNI BK 111112010382 CreditCard	08/16 03/16	01/16 A	0 7500		REV 01	Rev 3	0	0	0
TU2 07/16: CCC									

Trade Information

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+
FST USA BK B 111112915712 CreditCard	08/17 07/14	05/14 A	0		REV 01	Rev 38	0	0	0
TU2 07/17: CCCCCCCCCC-----CCCC TU2: CREDIT LINE CLOSED BY CUSTOMER									
GE CAPITAL 11 UnknownLoanType	06/08 06/08	05/08 J	0		REV 01	Rev 0	0	0	0
TU2									
GE CARD CO 541860030068 CreditCard	07/13 07/13	11/07 B	0 3500	48	REV 01	Rev 65	0	0	0
XPN1 07/13: - XPN1: PAID ACCOUNT. ZERO BALANCE XPN1: THIS IS AN ACCOUNT IN GOOD STANDING XPN1: ACCOUNT CLOSED BY CREDIT GRANTOR XPN1: ACCOUNT/PAID SATISFACTORILY									
GECRB/HDMBGA 1111161 UnknownLoanType	10/12 05/10	04/10 J	0		REV 01	Rev 0	0	0	0
TU2									
JC PENNEY/MCCBG 1649468 CreditCard	10/15 10/15	02/96 J	0	890	REV 01	Rev 99	0	0	0
XPN2 10/15: ----- XPN2: OPEN ACCOUNT XPN2: THIS IS AN ACCOUNT IN GOOD STANDING									
JC PENNEY/MCCBG 2375600 CreditCard	11/16 11/16	09/08 B	0	402	REV 01	Rev 95	0	0	0
XPN1 11/16: CCCCCCCCCC----- XPN1: OPEN ACCOUNT XPN1: THIS IS AN ACCOUNT IN GOOD STANDING									

Trade Information

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+
JC PENNEY/MCCBG 479149080023 CreditCard	07/17 07/17	01/14 J	0 4100		REV 01	Rev 14	0	0	0
XPN1 07/17: CCCCCCCCCCCCCC XPN1: OPEN ACCOUNT XPN1: THIS IS AN ACCOUNT IN GOOD STANDING									
JC PENNEY/MCCBG 479150080043 CreditCard	07/17 07/17	01/14 J	0 5100	764	REV 01	Rev 34	0	0	0
XPN1 07/17: CCCCCCCCCCCCCCCCCCCCCC XPN1: OPEN ACCOUNT XPN1: THIS IS AN ACCOUNT IN GOOD STANDING									
JCP-MCCBG 11111638 UnknownLoanType	07/16 07/16	02/06 J	0	109	REV 01	Rev 14	0	0	0
TU2 06/16: CCCC									
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 XPN2: OPEN ACCOUNT XPN2: CURRENT ACCOUNT/ WAS DELINQUENT 60 DAYS PAST DUE DATE									
MACYS/FDSB 111114 ChargeAccount	08/17 04/17	04/06 J	0 1000	400	REV 01	Rev 48	0	0	0
TU2 07/17: CCCC-----CCCC									
MACYS/FDSB 73169962 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-CCC1CCCCCCCCCCCCC 30 Days: 06/17, 12/16 XPN2: OPEN ACCOUNT XPN2: CURRENT ACCOUNT/ WAS 30 DAYS PAST DUE DATE 2 TIMES									

Trade Information

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+
SARMA/ALAMO PREMIER MO 106844021 NoteLoan	10/14 10/14	11/12 J	0	5689	PAID 01	Inst 20	0	0	0
XPN1 10/14: -CCCCCCCCCCCCCCCCCCCC XPN1: PAID ACCOUNT. ZERO BALANCE XPN1: THIS IS AN ACCOUNT IN GOOD STANDING XPN1: ACCOUNT/PAID SATISFACTORILY									
SUMMIT BANK 11111 UnknownLoanType	05/12 11/08	07/05 J	0	13000	REV 01	Rev 0	0	0	0
TU2 SUMMIT BANK 111119100 UnknownLoanType									
	02/12 12/11	12/07 C	0	9507	PAID 01	Inst 14	0	0	0
TU2 01/12: C-CCCCCCCCC									
SYNCB CG6M3773066 CreditCard	11/15 11/15	09/13 C	5000	4490	REV 01	Rev 23	0	0	0
XPN2 11/15: -CCCCCCCCCCCCCCCC XPN2: OPEN ACCOUNT XPN2: THIS IS AN ACCOUNT IN GOOD STANDING									
SYNCB/PC RICHARD 438405196 CreditCard	08/17 08/17	04/13 B	1300	721	REV 01	Rev 49	0	0	0
XPN1 08/17: CCCCCCCCCCCCCCCCCCCCCC XPN1: OPEN ACCOUNT XPN1: THIS IS AN ACCOUNT IN GOOD STANDING									
TD AUTO FINANCE 83132643 Automobile	07/17 07/17	03/13 B	0	9456	PAID 01	Inst 49	0	0	0
XPN1 07/17: -CCCCCCCCCCCCCCCCCCCC XPN1: PAID ACCOUNT. ZERO BALANCE XPN1: THIS IS AN ACCOUNT IN GOOD STANDING XPN1: ACCOUNT/PAID SATISFACTORILY									

Trade Information

Creditor Name	Reported Date	Opened Date	Balance	Payment	Terms	Account Type	Times Past Due		
Account Number	DLA	ECO A	Credit Limit	High Credit	Current Status	Months Reviewed	30	60	90+
UNVL/CITI 111110000930 CreditCard	08/17 11/09	09/09 C	0 4000	12	REV 01	Rev 48	0	0	0
TU2 07/17: CCCCCCCCCCCC TU2: CREDIT LINE CLOSED BY CUSTOMER									
VALLEY NATIONAL BANK 51000220 Unsecured	03/11 03/11	09/07 B	0	5159	PAID 01	Inst 39	0	0	0
XPN1 03/11: - XPN1: PAID ACCOUNT. ZERO BALANCE XPN1: THIS IS AN ACCOUNT IN GOOD STANDING XPN1: ACCOUNT/PAID SATISFACTORILY									
V N B M/C 543133800666 CreditCard	05/17 05/17	02/06 C	0 3900		REV 00	Rev 12	0	0	0
XPN2 05/17: -CCCCCCCCCCC XPN2: LOST OR STOLEN CARD XPN2: THIS IS AN ACCOUNT IN GOOD STANDING XPN2: CREDIT CARD LOST OR STOLEN									
WFHM 5127962381 ConventionalRealEstateMortgage	02/13 02/13	06/06 J	0	110000	PAID 01	Mtg 77	0	0	0
XPN2 02/13: - XPN2: PAID ACCOUNT. ZERO BALANCE XPN2: THIS IS AN ACCOUNT IN GOOD STANDING XPN2: ACCOUNT/PAID SATISFACTORILY									
CBUSASEARS 11111424 UnknownLoanType	04/16 04/16	03/16 A		113 6807	M 01	Inst 0	0	0	0
TU2									

Collections

None Reported

Public Records

None Reported

Inquiries

INFORMATIVE	FINANCE	11/10/17	TU1 TU2
AMEX	OIL AND NATIONAL CREDIT CARDS	10/14/17	XP2

Addresses

Address	Status	ECOA	Reported Date	Repository
4872 Putter Bakersfield, CA 93308	Current	B		
4872 Putter Bakersfield, CA 93308	Current	C		
4872 PUTTER LN BAKERSFIELD, CA 933081130	Current	B	08/17	XPN1 TU1
4107 GLENCANNON ST BAKERSFIELD, CA 933081201	Prior	B	06/11	XPN1
11750 SANTA LUCIA RD ATASCADERO, CA 934221781	Prior	B	02/10	XPN1
2716 LAUREL DR BAKERSFIELD, CA 933045724	Current	C	07/17	XPN2 TU2
2812 LAUREL DR BAKERSFIELD, CA 933045726	Prior	C	05/14	XPN2
3409 CORONA DR NW ALBUQUERQUE, NM 871201239	Prior	C	08/13	XPN2

Employment

Name	Employer Position	Status	Reported Date	Repository
EMERRILL ANDERSON	ARMAAR IND	Current	03/05	XPN1
EMERRILL ANDERSON	ARMARK DISTRIBUTION COR	Prior	06/04	XPN1
STACEY BROWN	WITCO CORPORATION	Current	08/05	XPN2
EMERRILL ANDERSON	RETIRED RETIRED	Current	10/17	TU1
EMERRILL ANDERSON	TEST TEST	Prior	10/17	TU1
STACEY BROWN	BROWNS BAKERY SHOPPE OWNER	Current	10/17	TU2
STACEY BROWN	BANK OF AMERICA TESTING CREDIT SCORE	Prior	10/17	TU2

Information and Alerts

XPN1
DOB: 1940 Age: 77 - MONTH AND DAY OF DOB NOT PROVIDED

XPN2
[FACTA: Address Discrepancy - Reported via A/R tape, but different from inquiry](#)
[FACTA: Risk Score Value - 0335 F 08TOO MANY INQUIRIES LAST 12 MONTHS\(XPN\)](#)
DOB: 1942 Age: 75 - MONTH AND DAY OF DOB NOT PROVIDED

TU1
OFAC: (Clear) [OFAC Advisor Name Screen :Clear \(TU1\)](#)
[HIGH RISK FRAUD ALERT: \(H01\) Available and Clear \(TU\)](#)

DOB: Age:
02: Product Status (02): Requested product not available; (00R85)

TU2
OFAC: (Clear) [OFAC Advisor Name Screen :Clear \(TU2\)](#)
[FACTA: Address Discrepancy - Current Address Input does not match fileTU](#)
[HIGH RISK FRAUD ALERT: \(H01\) Available and Clear \(TU\)](#)
DOB: Age:
02: Product Status (02): Requested product not available; (00R85)

Information and Alerts

EFX1

04A: Invalid Security Code - Use Your Correct Code

Consumer Statements

None Reported

Summary

	Borrower	Co-Borrower	Total
Number of Trades Reported	43	16	59
Number of Open trades	32	8	40
Number of Trades w/Balance	8	5	13
Number of Inquiries last 120 days	1	1	2
Number of Delinquent Trades	5	4	9
Number of 30 Day Mortgage Delinquencies	1	0	1
Number of 60 Day Mortgage Delinquencies	0	0	0
Number of 90 Day Mortgage Delinquencies	0	0	0
Installments - Monthly Payments	\$3,614	\$156	\$3,770
Installments - Outstanding Balance	\$327,824	\$1,253	\$329,077
Revolving - Monthly Payments	\$1,106	\$483	\$1,589
Revolving - Outstanding Balance	\$1,906	\$12,657	\$14,563
Mortgage - Monthly Payments	\$3,614	\$0	\$3,614
Mortgage - Outstanding Balance	\$327,824	\$0	\$327,824

Creditor Information List

Creditor Name	Phone Number	Street Address	City, State Postal Code
BAC/FLEET-BKCARD	BYMAILONLY	200 TOURNAMENT DR	HORSHAM, PA 19044
BANK	5163571435	400 OAK ST	GARDEN CITY, NY 11530
BANK CREDIT CARD	8009559900	4915 INDEPENDENCE PKWY	TAMPA, FL 33634
BK OF AMER	8004448430	PO BOX 1598	NORFOLK, VA 23501
BK OF AMER	8004212110	POB 17054	WILMINGTON, DE 19884
CAP1/BERPL		90 CHRISTIANA RD	NEW CASTLE, DE 19720
CAP ONE	8004776000	PO BOX 19360	SALINAS, CA 93901
CHASE HOME MORTGAGE CO	8138812000	4915 INDEPENDENCE PKWY	TAMPA, FL 33634
CITI	BYMAILONLY	PO BOX 6003	HAGERSTOWN, MD 21747
CITIBANK NA	BYMAILONLY	PO BOX 528	PELHAM, NY 10803
DISCOVER FIN SVCS LL	BYMAILONLY	PO BOX 15316	WILMINGTON, DE 19850
FIRST USA BANK	8009559900	800 BROOKSEGE BLVD	WESTERVILLE, OH 43081
GE CARD CO	BYMAILONLY	PO BOX 36957	CANTON, OH 44735
GEGRB/THE WIZ	8009671670	PO BOX 981400	EL PASO, TX 79998
JC PENNEY/MCCBG	7249410600	1120 BOYCE RD	PITTSBURGH, PA 15241
LORD & TAYLOR	4402332700	300 SHEFFIELD CTR	LORAIN, OH 44055
MACYS/FDSB	8002847049	9111 DUKE DRIVE	MASON, OH 45040
MORTGAGE COMPANIES	8008489380	3415 VISION DR	COLUMBUS, OH 43219
MSB BANK	9142948100	PO BOX 609	GOSHEN, NY 10924
SYNCB	8009671864	PO BOX 981400	EL PASO, TX 79998
SYNCB/PC RICHARD	8663968254	PO BOX 981439	EL PASO, TX 79998
TD AUTO FINANCE	8003655630	1 BLUE HILL PLZ STE 15	PEARL RIVER, NY 10965
VALLEY NATIONAL BANK	9733058800	1445 VALLEY RD	WAYNE, NJ 07470

Creditor Information List

Creditor Name	Phone Number	Street Address	City, State Postal Code
V N B M/C	9733058800	1445 VALLEY RD	WAYNE, NJ 07470
WARWICK SAVINGS BANK	8455671400	18 OAKLAND AVE	WARWICK, NY 10990
WF/WB	BYMAILONLY	PO BOX 3117	WINSTON SALEM, NC 27102
WFHM	8006420257	4101 WISEMAN BLVD # MC-T	SAN ANTONIO, TX 78251

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PreClose Monitoring Report

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Trend Total Addendum

To view the Trend Total Report, [Click Here](#) .

***Payment Note**

The monthly payment amount(s) are calculated at 5 percent of the balance or at the pre-determined minimum amount of \$1000, whichever is greater. For AMEX Accounts, the monthly payment amount(s) are calculated at -2 percent of the balance or at the pre-determined minimum amount of \$10, whichever is greater.

Disclaimer

This credit report contains data from the identified repositories. The contents have not been verified and the report may contain duplicate information. The credit report may be used for real estate lending purposes; however, it is not a residential mortgage credit report (RMCR) as currently defined by FHA, FMHA, VA, Fannie Mae and Freddie Mac guidelines. IR merge version(s) may impact your Pre-Close Credit Report values. Contact Informative Research HelpDesk with questions. IR Blend V 2.2.43.1r

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End of Report - 11/10/2017 10:14 AM
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Informative Research
 PO BOX 2379
 Garden Grove, CA 92843
 800-606-4593
 www.informativeresearch.com

LETTER OF EXPLANATION

Borrower Information

Borrower:	Emerrill Anderson	Co-Borrower:	Stacey Brown
Borrower SSN:	XXX-XX-2740	Co-Borrower SSN:	XXX-XX-6728
Client Name:	GG TEST	Order By:	Daniel Gilbreth
Loan Number:		Order Number:	1007177406PQ

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

Type

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: _____

AMEX OIL AND NATIONAL CREDIT CARDS 10/14/17 XPN2

Was new account opened? Yes No Explanation: _____

Credit Data Repository Information

Repository Name	Phone Number	Street Address	City, State Postal Code
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

Disclaimer

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Signature

Emerrill Anderson

Date

Stacey Brown

Date