

INFORMATIVE RESEARCH * 13030 EUCLID STREET * STE. 100 * GARDEN GROVE, CA * 92843 * 800-676-3338			
CTST - TEST ACCOUNT 13030 EUCLID ST GARDEN GROVE CA 92843 7146382855	Client ID 2004137	Date Requested 04/19/2018	Order Number 4087123135PQ
	Requested By Dan Gilbreth	Sources XPN TU	Charges \$0.50

Identification (as requested)					
Applicant's Last Name ANDERSON	Applicant's First Name EMERRILL	Middle	Suffix	DOB	Social Security 666-04-2740
Co-Applicant's Last Name BROWN	Co-Applicant's First Name STACEY	Middle	Suffix	DOB	Social Security 666-30-6728

Credit Assure™			
Borrower Name: Emerrill Anderson			
Current Score Potential Improvement Potential Score View CreditXpert Solutions	TransUnion	Experian 696 OK 696 *More...	Equifax
Co-Borrower Name: Stacey Brown			
Current Score Potential Improvement Potential Score View CreditXpert Solutions	TransUnion	Experian 620 +30 650 *More...	Equifax
Available Cash is set at \$5000. Timeframe: Immediate			
<p>Order a detailed report to try different settings, which may yield better results. Potential score improvements include the impact of actions identified by CreditAssure™ and the effect of time. Time may account for none, some, or all of a potential improvement and decrease it even cause it to be negative.</p> <p>Current scores (called bureau scores) are provided by the credit bureaus. Predicted scores (called potential scores) and score changes (called potential improvements or score improvements) are provided by CreditXpert Inc. ("CXI") and are not bureau or FICO scores or changes. Predicted scores and score changes simulated by CreditXpert® products are only estimates. CXI does not guarantee that scores from any other company will change by the same amount, in the same way, or at all, or that correcting credit report information will result in a score improvement. CreditXpert products are based on credit reports from the 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 CXI is not responsible for inaccurate results, including any due to incorrect, incomplete, or outdated credit report information or incorrect assumptions about the future. CXI is not a credit counseling or credit repair organization. CXI is not endorsed by Equifax, Experian, TransUnion or FICO.</p> <p>THE FOREGOING IS NOT INTENDED TO PROVIDE OR IMPLY WARRANTIES OF ANY KIND. CREDITXPRT PRODUCTS ARE PROVIDED ON AN "AS IS" BASIS, AND CREDITXPRT INC. 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.</p> <p>Copyright © 2000-2018 CreditXpert Inc. All rights reserved. CreditXpert® is a registered trademark of CreditXpert Inc.</p>			

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Co-Applicant's Last Name BROWN	Co-Applicant's First Name STACEY	Middle	Suffix	DOB	Social Security 666-30-6728

Residence Information (as requested)					
Present	Street Address 4872 PUTTER	City BAKERSFIELD	State CA	ZipCode 93308	Telephone
Previous	Street Address 4107 GLENCANNON ST	City BAKERSFIELD	State CA	ZipCode 933081201	Telephone

Public Records
None Reported

Inquiry Information		
03/14/18	AMEX (XPN2)	OIL AND NATIONAL CREDIT CARDS

Database Residence Information							
ECOA	Street Address	City	State	ZipCode	Status	Reported	Repository
B	4872 Putter	Bakersfield	CA	93308	Current		
C	4872 Putter	Bakersfield	CA	93308	Current		
B	4872 PUTTER LN	BAKERSFIELD	CA	933081130	Current	01/18	XPN1
B	4107 GLENCANNON ST	BAKERSFIELD	CA	933081201	Prior	11/11	XPN1
B	11750 SANTA LUCIA RD	ATASCADERO	CA	934221781	Prior	07/10	XPN1
C	2716 LAUREL DR	BAKERSFIELD	CA	933045724	Current	12/17	XPN2
C	2812 LAUREL DR	BAKERSFIELD	CA	933045726	Prior	10/14	XPN2
C	3409 CORONA DR NW	ALBUQUERQUE	NM	871201239	Prior	01/14	XPN2

Database Employment Information					
ECOA	Company Name	Employer Position	Status	Reported	Repository
B	ARMAAR IND		CURRENT	08/05	XPNI
B	ARMARK DISTRIBUTION COR		PRIOR	11/04	XPNI
C	WITCO CORPORATION		CURRENT	01/06	XPNI

SSN Validation
None Reported

File Variations					
Experian	B		ANDERSON EMERRILL,		
Experian	C		BROWN STACEY,		
TransUnion			,		

AKA Records
None Reported

Comments
FACTA: Address Discrepancy - Reported via A/R tape, but different from inquiry (XPNI)
FACTA: Risk Score Value - 0335 F 08TOO MANY INQUIRIES LAST 12 MONTHS (XPNI)
Bureau submarket missing or invalid (TU1)

Fraud
None Reported

Credit Score Information						
	ECOA	Repository	Brand	Type	SSN	Name
	B	Experian	ExperianFairIsaac (V2)		666-04-2740	ANDERSON, EMERRILL
696	39 - Serious delinquency 13 - Length of time (or unknown time) since account delinquent 18 - Number of accounts delinquent 14 - Length of time accounts have been established					

Credit Score Information						
ECOA	Repository	Brand	Type	SSN	Name	
620	C	Experian	ExperianFairIsaac (V2)		666-30-6728	BROWN, STACEY
10 - Proportion of balance to high credit on bank revolving or all revolving accounts 13 - Length of time (or unknown time) since account delinquent 02 - Delinquency reported on accounts 01 - Current balances on accounts						

Credit History												
MSB BANK	<u>Opened</u>	<u>Reported</u>	<u>High Balance</u>	<u>Reviewed</u>	<u>30</u>	<u>60</u>	<u>90</u>	<u>Past Due</u>	<u>Payment</u>	<u>Balance</u>	<u>Status</u>	
	03/14	02/18	150000	44 mo	0	0	0					
	<u>Last Active</u>	XP2	<u>High Limit</u>	Mortgage				0	1261	116043	M-01	
	02/18	J		360 MO								
XP2: OPEN ACCOUNT												
XP2: THIS IS AN ACCOUNT IN GOOD STANDING												
MORTGAGE COMPANIES	<u>Opened</u>	<u>Reported</u>	<u>High Balance</u>	<u>Reviewed</u>	<u>30</u>	<u>60</u>	<u>90</u>	<u>Past Due</u>	<u>Payment</u>	<u>Balance</u>	<u>Status</u>	
	02/12	02/18	81000	69 mo	0	0	0					
	<u>Last Active</u>	XP1	<u>High Limit</u>	Mortgage				0	787	76825	M-01	
	02/18	J		360 MO								
XP1: OPEN ACCOUNT												
XP1: THIS IS AN ACCOUNT IN GOOD STANDING												
WARWICK SAVINGS BANK	<u>Opened</u>	<u>Reported</u>	<u>High Balance</u>	<u>Reviewed</u>	<u>30</u>	<u>60</u>	<u>90</u>	<u>Past Due</u>	<u>Payment</u>	<u>Balance</u>	<u>Status</u>	
	12/14	01/18	24826	34 mo	0	0	0					
	<u>Last Active</u>	XP2	<u>High Limit</u>	Mortgage				0	211	24826	M-01	
	01/18	J		REV								
XP2: OPEN ACCOUNT												
XP2: THIS IS AN ACCOUNT IN GOOD STANDING												
WF/WB	<u>Opened</u>	<u>Reported</u>	<u>High Balance</u>	<u>Reviewed</u>	<u>30</u>	<u>60</u>	<u>90</u>	<u>Past Due</u>	<u>Payment</u>	<u>Balance</u>	<u>Status</u>	
	01/98	01/18	5664	42 mo	1	0	0					
	<u>Last Active</u>	XP2	<u>High Limit</u>	Revolving				0	100	4986	R-01	
	01/18	C		REV	04/17			04/17				
XP2: OPEN ACCOUNT												
XP2: CURRENT ACCOUNT/ WAS 30 DAYS PAST DUE DATE												
V N B M/C	<u>Opened</u>	<u>Reported</u>	<u>High Balance</u>	<u>Reviewed</u>	<u>30</u>	<u>60</u>	<u>90</u>	<u>Past Due</u>	<u>Payment</u>	<u>Balance</u>	<u>Status</u>	
	07/06	02/18	3917	99 mo	2	0	0					
	<u>Last Active</u>	XP2	<u>High Limit</u>	Revolving				0	302	3875	R-01	
	02/18	C		REV	01/18			01/18				
XP2: OPEN ACCOUNT												
XP2: CURRENT ACCOUNT/ WAS 30 DAYS PAST DUE DATE 2 TIMES												
BK OF AMER	<u>Opened</u>	<u>Reported</u>	<u>High Balance</u>	<u>Reviewed</u>	<u>30</u>	<u>60</u>	<u>90</u>	<u>Past Due</u>	<u>Payment</u>	<u>Balance</u>	<u>Status</u>	
	01/09	02/18	2170	99 mo	1	0	0					
	<u>Last Active</u>	XP2	<u>High Limit</u>	Revolving				0	44	2024	R-01	
	02/18	C		REV								
XP2: OPEN ACCOUNT												
XP2: CURRENT ACCOUNT/ WAS 30 DAYS PAST DUE DATE												

Credit History											
GECRB/THE WIZ	Opened 05/15	Reported 03/18	High Balance 2033	Reviewed 32 mo	30 0	60 0	90 0	Past Due	Payment	Balance	Status
	Last Active 03/18	XPNI B	High Limit 3600	Revolving REV				0	66	536	R-01
	XPNI: OPEN ACCOUNT XPNI: THIS IS AN ACCOUNT IN GOOD STANDING										
A F S C I	Opened 02/13	Reported 02/17	High Balance 1652	Reviewed 45 mo	30 0	60 0	90 0	Past Due	Payment	Balance	Status
	Last Active 02/17	XPNI B	High Limit 1652	Revolving REV				0		0	R-01
	XPNI: OPEN ACCOUNT XPNI: THIS IS AN ACCOUNT IN GOOD STANDING										
BAC/FLEET-BKCARD	Opened 03/13	Reported 02/18	High Balance 698	Reviewed 56 mo	30 1	60 1	90 0	Past Due	Payment	Balance	Status
	Last Active 02/18	XPNI J	High Limit 6000	Revolving REV	11/17	12/17		0 12/17		0	R-01
	XPNI: OPEN ACCOUNT XPNI: CURRENT ACCOUNT/ WAS DELINQUENT 60 DAYS PAST DUE DATE										
BANK CR CARD	Opened 10/14	Reported 03/17	High Balance	Reviewed 27 mo	30 0	60 0	90 0	Past Due	Payment	Balance	Status
	Last Active 03/17	XPNI B	High Limit 1500	Revolving REV				0		0	R-01
	XPNI: OPEN ACCOUNT XPNI: THIS IS AN ACCOUNT IN GOOD STANDING										
BANK CREDIT CARD	Opened 07/16	Reported 02/18	High Balance	Reviewed 15 mo	30 0	60 0	90 0	Past Due	Payment	Balance	Status
	Last Active 02/18	XPNI B	High Limit 1500	Revolving REV				0		0	R-01
	XPNI: OPEN ACCOUNT XPNI: THIS IS AN ACCOUNT IN GOOD STANDING										
BK OF AMER	Opened 03/17	Reported 03/18	High Balance 145	Reviewed 9 mo	30 0	60 0	90 0	Past Due	Payment	Balance	Status
	Last Active 03/18	XPNI B	High Limit 6500	Revolving REV				0		0	R-01
	XPNI: OPEN ACCOUNT XPNI: THIS IS AN ACCOUNT IN GOOD STANDING										
CAP1/BERPL	Opened 02/15	Reported 03/18	High Balance 3604	Reviewed 33 mo	30 0	60 0	90 0	Past Due	Payment	Balance	Status
	Last Active 03/18	XPNI B	High Limit	Revolving REV				0		0	R-01
	XPNI: OPEN ACCOUNT XPNI: THIS IS AN ACCOUNT IN GOOD STANDING										

Credit History											
CAP ONE	<u>Opened</u> 10/07	<u>Reported</u> 12/17	<u>High Balance</u> 1359	<u>Reviewed</u> 99 mo	<u>30</u> 0	<u>60</u> 0	<u>90</u> 0	<u>Past Due</u>	<u>Payment</u>	<u>Balance</u>	<u>Status</u>
	<u>Last Active</u> 12/17	XPN1 J	<u>High Limit</u> 8700	Revolving REV				0		0	R-01
	XPN1: PAID ACCOUNT. ZERO BALANCE XPN1: THIS IS AN ACCOUNT IN GOOD STANDING XPN1: ACCOUNT/PAID SATISFACTORILY										
CHASE HOME MORTGAGE CO	<u>Opened</u> 02/12	<u>Reported</u> 03/17	<u>High Balance</u> 81000	<u>Reviewed</u> 1 mo	<u>30</u> 0	<u>60</u> 0	<u>90</u> 0	<u>Past Due</u>	<u>Payment</u> Paid	<u>Balance</u>	<u>Status</u>
	<u>Last Active</u> 03/17	XPN1 J	<u>High Limit</u>	Mortgage PAID				0		0	M-01
	XPN1: ACCOUNT TRANSFERRED TO ANOTHER LENDER XPN1: ACCOUNT TRANSFERRED TO ANOTHER LENDER										
CITI	<u>Opened</u> 02/16	<u>Reported</u> 08/17	<u>High Balance</u> 69	<u>Reviewed</u> 15 mo	<u>30</u> 1	<u>60</u> 0	<u>90</u> 0	<u>Past Due</u>	<u>Payment</u>	<u>Balance</u>	<u>Status</u>
	<u>Last Active</u> 08/17	XPN1 B	<u>High Limit</u> 2500	Revolving REV	07/17			0 07/17		0	R-00
	XPN1: PAID ACCOUNT. ZERO BALANCE XPN1: ACCOUNT 30 DAYS PAST DUE DATE XPN1: ACCOUNT CLOSED BY CREDIT GRANTOR										
CITIBANK NA	<u>Opened</u> 01/08	<u>Reported</u> 03/16	<u>High Balance</u>	<u>Reviewed</u> 95 mo	<u>30</u> 0	<u>60</u> 0	<u>90</u> 0	<u>Past Due</u>	<u>Payment</u>	<u>Balance</u>	<u>Status</u>
	<u>Last Active</u> 03/16	XPN2 C	<u>High Limit</u> 6100	Revolving REV				0		0	R-01
	XPN2: CLOSED ACCOUNT XPN2: THIS IS AN ACCOUNT IN GOOD STANDING XPN2: ACCOUNT CLOSED BY CONSUMER										
DISCOVER FIN SVCS LLC	<u>Opened</u> 05/08	<u>Reported</u> 07/14	<u>High Balance</u> 1593	<u>Reviewed</u> 71 mo	<u>30</u> 0	<u>60</u> 1	<u>90</u> 0	<u>Past Due</u>	<u>Payment</u>	<u>Balance</u>	<u>Status</u>
	<u>Last Active</u> 07/14	XPN2 C	<u>High Limit</u>	Revolving REV				0		0	R-00
	XPN2: PAID ACCOUNT. ZERO BALANCE XPN2: ACCOUNT DELINQUENT 60 DAYS PAST DUE DATE XPN2: ACCOUNT CLOSED BY CONSUMER										
EDC/MARQUETTE MANAGEMENT	<u>Opened</u> 01/99	<u>Reported</u> 07/16	<u>High Balance</u>	<u>Reviewed</u> 99 mo	<u>30</u> 0	<u>60</u> 0	<u>90</u> 0	<u>Past Due</u>	<u>Payment</u>	<u>Balance</u>	<u>Status</u>
	<u>Last Active</u> 07/16	XPN2 C	<u>High Limit</u> 2000	Revolving REV				0		0	R-00
	XPN2: CLOSED ACCOUNT XPN2: THIS IS AN ACCOUNT IN GOOD STANDING										
FIRST USA BANK	<u>Opened</u> 02/07	<u>Reported</u> 02/18	<u>High Balance</u> 1800	<u>Reviewed</u> 99 mo	<u>30</u> 0	<u>60</u> 0	<u>90</u> 0	<u>Past Due</u>	<u>Payment</u>	<u>Balance</u>	<u>Status</u>
	<u>Last Active</u> 02/18	XPN1 B	<u>High Limit</u> 7500	Revolving REV				0		0	R-01
	XPN1: OPEN ACCOUNT XPN1: THIS IS AN ACCOUNT IN GOOD STANDING										

Credit History											
GE CARD CO	<u>Opened</u> 04/08	<u>Reported</u> 12/13	<u>High Balance</u> 48	<u>Reviewed</u> 65 mo	<u>30</u> 0	<u>60</u> 0	<u>90</u> 0	<u>Past Due</u>	<u>Payment</u>	<u>Balance</u> 0	<u>Status</u> R-01
	<u>Last Active</u> 12/13	XPN1 B	<u>High Limit</u> 3500	Revolving REV				0			
	XPN1: PAID ACCOUNT. ZERO BALANCE XPN1: THIS IS AN ACCOUNT IN GOOD STANDING XPN1: ACCOUNT CLOSED BY CREDIT GRANTOR XPN1: ACCOUNT/PAID SATISFACTORILY										
JC PENNEY/MCCBG	<u>Opened</u> 07/96	<u>Reported</u> 03/16	<u>High Balance</u> 890	<u>Reviewed</u> 99 mo	<u>30</u> 0	<u>60</u> 0	<u>90</u> 0	<u>Past Due</u>	<u>Payment</u>	<u>Balance</u> 0	<u>Status</u> R-01
	<u>Last Active</u> 03/16	XPN2 J	<u>High Limit</u>	Revolving REV				0			
	XPN2: OPEN ACCOUNT XPN2: THIS IS AN ACCOUNT IN GOOD STANDING										
JC PENNEY/MCCBG	<u>Opened</u> 02/09	<u>Reported</u> 04/17	<u>High Balance</u> 402	<u>Reviewed</u> 95 mo	<u>30</u> 0	<u>60</u> 0	<u>90</u> 0	<u>Past Due</u>	<u>Payment</u>	<u>Balance</u> 0	<u>Status</u> R-01
	<u>Last Active</u> 04/17	XPN1 B	<u>High Limit</u>	Revolving REV				0			
	XPN1: OPEN ACCOUNT XPN1: THIS IS AN ACCOUNT IN GOOD STANDING										
JC PENNEY/MCCBG	<u>Opened</u> 06/14	<u>Reported</u> 12/17	<u>High Balance</u>	<u>Reviewed</u> 14 mo	<u>30</u> 0	<u>60</u> 0	<u>90</u> 0	<u>Past Due</u>	<u>Payment</u>	<u>Balance</u> 0	<u>Status</u> R-01
	<u>Last Active</u> 12/17	XPN1 J	<u>High Limit</u> 4100	Revolving REV				0			
	XPN1: OPEN ACCOUNT XPN1: THIS IS AN ACCOUNT IN GOOD STANDING										
JC PENNEY/MCCBG	<u>Opened</u> 06/14	<u>Reported</u> 12/17	<u>High Balance</u> 764	<u>Reviewed</u> 34 mo	<u>30</u> 0	<u>60</u> 0	<u>90</u> 0	<u>Past Due</u>	<u>Payment</u>	<u>Balance</u> 0	<u>Status</u> R-01
	<u>Last Active</u> 12/17	XPN1 J	<u>High Limit</u> 5100	Revolving REV				0			
	XPN1: OPEN ACCOUNT XPN1: THIS IS AN ACCOUNT IN GOOD STANDING										
LORD & TAYLOR	<u>Opened</u> 07/02	<u>Reported</u> 02/18	<u>High Balance</u> 2011	<u>Reviewed</u> 99 mo	<u>30</u> 0	<u>60</u> 1	<u>90</u> 0	<u>Past Due</u>	<u>Payment</u>	<u>Balance</u> 0	<u>Status</u> R-01
	<u>Last Active</u> 02/18	XPN2 J	<u>High Limit</u> 100	Revolving REV				0			
	XPN2: OPEN ACCOUNT XPN2: CURRENT ACCOUNT/ WAS DELINQUENT 60 DAYS PAST DUE DATE										
MACYS/FDSB	<u>Opened</u> 03/97	<u>Reported</u> 01/18	<u>High Balance</u> 809	<u>Reviewed</u> 99 mo	<u>30</u> 2	<u>60</u> 0	<u>90</u> 0	<u>Past Due</u>	<u>Payment</u>	<u>Balance</u> 0	<u>Status</u> R-01
	<u>Last Active</u> 01/18	XPN2 J	<u>High Limit</u> 450	Revolving REV	11/17 05/17			0 11/17			
	XPN2: OPEN ACCOUNT XPN2: CURRENT ACCOUNT/ WAS 30 DAYS PAST DUE DATE 2 TIMES										

Credit History											
	Opened	Reported	High Balance	Reviewed	30	60	90	Past Due	Payment	Balance	Status
SARMA/ALAMO PREMIER MO	04/13	03/15	5689	20 mo	0	0	0				
	Last Active	XPN1	High Limit	Installment				0	Paid	0	I-01
	03/15	J		PAID							
XPN1: PAID ACCOUNT. ZERO BALANCE XPN1: THIS IS AN ACCOUNT IN GOOD STANDING XPN1: ACCOUNT/PAID SATISFACTORILY											
SYNCB	02/14	04/16	4490	24 mo	0	0	0				
	Last Active	XPN2	High Limit	Revolving				0		0	R-01
	04/16	C	5000	REV							
XPN2: OPEN ACCOUNT XPN2: THIS IS AN ACCOUNT IN GOOD STANDING											
SYNCB/PC RICHARD	09/13	01/18	721	49 mo	0	0	0				
	Last Active	XPN1	High Limit	Revolving				0		0	R-01
	01/18	B	1300	REV							
XPN1: OPEN ACCOUNT XPN1: THIS IS AN ACCOUNT IN GOOD STANDING											
TD AUTO FINANCE	08/13	12/17	9456	49 mo	0	0	0				
	Last Active	XPN1	High Limit	Installment				0	Paid	0	I-01
	12/17	B		PAID							
XPN1: PAID ACCOUNT. ZERO BALANCE XPN1: THIS IS AN ACCOUNT IN GOOD STANDING XPN1: ACCOUNT/PAID SATISFACTORILY											
VALLEY NATIONAL BANK	02/08	08/11	5159	39 mo	0	0	0				
	Last Active	XPN1	High Limit	Installment				0	Paid	0	I-01
	08/11	B		PAID							
XPN1: PAID ACCOUNT. ZERO BALANCE XPN1: THIS IS AN ACCOUNT IN GOOD STANDING XPN1: ACCOUNT/PAID SATISFACTORILY											
V N B M/C	07/06	10/17		12 mo	0	0	0				
	Last Active	XPN2	High Limit	Revolving				0		0	R-00
	10/17	C	3900	REV							
XPN2: LOST OR STOLEN CARD XPN2: THIS IS AN ACCOUNT IN GOOD STANDING XPN2: CREDIT CARD LOST OR STOLEN											
WFHM	11/06	07/13	110000	77 mo	0	0	0				
	Last Active	XPN2	High Limit	Mortgage				0	Paid	0	M-01
	07/13	J		PAID							
XPN2: PAID ACCOUNT. ZERO BALANCE XPN2: THIS IS AN ACCOUNT IN GOOD STANDING XPN2: ACCOUNT/PAID SATISFACTORILY											

Totals - Credit History				
High Credit	High Balance	Past Due	Payment	Balance
107402	501969	0	2771	229115

Creditor Information		
Name	Phone	Address
BAC/FLEET-BKCARD	BYMAILONLY	200 TOURNAMENT DR, HORSHAM, PA, 19044
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 LLC	BYMAILONLY	PO BOX 15316, WILMINGTON, DE, 19850
EDC/MARQUETTE MANAGEME	5163571435	400 OAK ST, GARDEN CITY, NY, 11530
FIRST USA BANK	8009559900	800 BROOKSEDGE BLVD, WESTERVILLE, OH, 43081
GE CARD CO	BYMAILONLY	PO BOX 36957, CANTON, OH, 44735
GECRB/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
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

Summary Information - Borrower					
General Summations	07/96	Oldest Trade Line	Payment Summaries	66	Open revolving payments
	0	Public Records		0	Open installment payments
	0	Number of Inquiries (90 days)		2325	Total open payments
Trades with	3	with Payments 30 to 59 days late	Balance Owed	0	Balance monthly owed

Summary Information - Borrower					
Late Payments	2	with Payments 60 to 89 days late		536	Revolving balance owed
	0	with Payments 90 and over days late		0	Installment balance owed
				218230	Total balance owed
Trade Numbers	15	Number of open revolving trades	Amount Past Due	0	Revolving amount past due
	0	Number of open installment trades		0	Installment amount past due
	0	Number of balance monthly trades		0	Balance monthly amount past due
	26	Total number of trades		0	Total amount past due
Adverse Trade Lines	0	Number of collection tradelines	High Credit/Balance	54002	Revolving Credit Limit
	0	Number of bankruptcy trade lines		17005	Revolving High Balance
	0	Number of foreclosed tradelines		20304	Installment High Balance
	0	Number of profit and loss trade lines		0	Balance Monthly High Balance
	0	Number of repossession tradelines			
4	Number of adverse trade lines				
Mortgage Delinquencies Late Payments	0	Number of 30 Day Delinquencies	Mortgage Trades	217694	Mortgage Balance Owed
	0	Number of 60 Day Delinquencies		2259	Mortgage Monthly Payment
	0	Number of 90 Day Delinquencies			

Summary Information - Co-Borrower					
General Summations	01/98	Oldest Trade Line	Payment Summaries	446	Open revolving payments
	0	Public Records		0	Open installment payments
	1	Number of Inquiries (90 days)		446	Total open payments
Trades with Late Payments	3	with Payments 30 to 59 days late	Balance Owed	0	Balance monthly owed
	1	with Payments 60 to 89 days late		10885	Revolving balance owed
	0	with Payments 90 and over days late		0	Installment balance owed
			10885	Total balance owed	
Trade Numbers	4	Number of open revolving trades	Amount Past Due	0	Revolving amount past due
	0	Number of open installment trades		0	Installment amount past due
	0	Number of balance monthly trades		0	Balance monthly amount past due
	8	Total number of trades		0	Total amount past due
Adverse Trade Lines	0	Number of collection tradelines	High Credit/Balance	28400	Revolving Credit Limit
	0	Number of bankruptcy trade lines		17834	Revolving High Balance
	0	Number of foreclosed tradelines		0	Installment High Balance
	0	Number of profit and loss trade lines		0	Balance Monthly High Balance
	0	Number of repossession tradelines			
4	Number of adverse trade lines				
Mortgage Delinquencies Late Payments	0	Number of 30 Day Delinquencies	Mortgage Trades	0	Mortgage Balance Owed
	0	Number of 60 Day Delinquencies		0	Mortgage Monthly Payment
	0	Number of 90 Day Delinquencies			

Information Sources		
This report includes information from the following repository(ies):		
Experian P.O. Box 9701 Allen, TX 75013 (800) 509-8495 www.experian.com	TransUnion P.O. Box 1000 2 Baldwin Place Chester, PA 19022 (800) 888-4213 www.transunion.com	Equifax Credit Information P.O. Box 740256 Atlanta, GA 30374 (800) 685-1111 www.equifax.com
*Payment Note		
The monthly payment amount(s) are calculated at 5 percent of the balance or at the pre-determined minimum amount of \$10, whichever is greater. For AMEX Accounts, the monthly payment amount(s) are calculated at 5 percent of the balance or at the pre-determined minimum amount of \$10, whichever is greater.		
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