

Attention:	Daniel Gilbreth	Report Type:	Merged Credit Report
Client Name:	GG TEST	Sources:	XPN TU EFX
Client ID:	9000064	Order Number:	1007177439PQ
Loan Number:		Original Order Number:	
First Issued:	11/10/2017 10:39 AM	Product Price:	\$0.00
Last Updated:	11/10/2017 10:39 AM	Other:	\$29.16
		Total:	\$29.16

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		

Credit Scores

EMERRILL ANDERSON	696	XPN FairIsaac (V2)
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	
EMERRILL ANDERSON	781	TU FICORiskScoreClassic04
27	Too few accounts currently paid as agreed	
11	Amount owed on revolving accounts is too high	
4	Lack of recent installment loan information	
10	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts	
EMERRILL ANDERSON	755	EFX FACTABeacon5.0
30	Time since most recent account opening is too short	
15	Lack of recent bank revolving information	
12	Length of time revolving accounts have been established	
8	Too many inquiries last 12 months	
STACEY BROWN	620	XPN FairIsaac (V2)
10	Proportion of balance to high credit on bank revolving or all revolving accounts	
13	Length of time (or unknown time) since account delinquent	
2	Delinquency reported on accounts	
1	Current balances on accounts	
STACEY BROWN	788	TU FICORiskScoreClassic04
2	Level of delinquency on accounts	
14	Length of time accounts have been established	
11	Amount owed on revolving accounts is too high	
13	Time since delinquency is too recent or unknown	
STACEY BROWN		EFX FACTABeacon5.0
O	BEACON NOT AVAILABLE, NO RECENTLY REPORTED ACCOUNT INFORMATION	

Trade Information

Creditor Name	Reported Date	Opened Date	Balance	Payment	Terms	Account Type	Times Past Due		
Account Number	DLA	EOA	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 IR: CLICK HERE TO VIEW TREND DATA									
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									
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: CCCCCCCC1CCCCCCCCCCCCC 30 Days: 11/16 XPN2: OPEN ACCOUNT XPN2: CURRENT ACCOUNT/ WAS 30 DAYS PAST DUE DATE									

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+
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: CCCCCCCCCCCCCCCCCCCCCC 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: CCCCCCCCCCCCCCCCCCCCCC IR: CLICK HERE TO VIEW TREND DATA									
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: CCCCCCCCCCCCCCCCCCCCCC IR: CLICK HERE TO VIEW TREND DATA									
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: CCCCCCCCCCCCCCCCCCCCCC IR: CLICK HERE TO VIEW TREND DATA									
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: CCCCCCCCCCCCCCCCCCCCCC 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+
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 IR: CLICK HERE TO VIEW TREND DATA									
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: CCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCC----C TU2: CREDIT LINE CLOSED BY CUSTOMER IR: CLICK HERE TO VIEW TREND DATA									
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 IR: CLICK HERE TO VIEW TREND DATA									
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 IR: CLICK HERE TO VIEW TREND DATA									
AVCO 41793778966988 ChargeAccount	06/17 09/15	06/15 J	0	1000	REV 01	Rev 23	0	0	0
EFX1 06/17: - IR: CLICK HERE TO VIEW TREND DATA									

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									
BANGOR SB 892389097 UnknownLoanType	03/15 03/15	07/12 J	0	11745	PAID 01	Inst 32	0	0	0
EFX1 03/15: - IR: CLICK HERE TO VIEW TREND DATA									
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									

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+
BEST BANK 45782345012323121 CreditCard	04/17 01/17	08/16 C	0	520	REV 01	Rev 2	0	0	0
EFX2 04/17: - EFX2: ACCOUNT CLOSED BY CREDIT GRANTOR EFX2: CREDIT CARD IR: CLICK HERE TO VIEW TREND DATA									
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									
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: CCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCC-----CCCC IR: CLICK HERE TO VIEW TREND DATA									

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+
CBUSASEARS 1906369503478 ChargeAccount	06/13 06/13	05/13 A	0 1440		REV 00	Rev	0	0	0
EFX1 06/13: - EFX1: CHARGE EFX1: AMOUNT IN H/C COLUMN IS CREDIT LIMIT IR: CLICK HERE TO VIEW TREND DATA									
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 IR: CLICK HERE TO VIEW TREND DATA									
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 IR: CLICK HERE TO VIEW TREND DATA									
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 IR: CLICK HERE TO VIEW TREND DATA									
CITI 111110325550 CreditCard	05/17 08/15	04/14 A	0 4000		REV 01	Rev 17	0	0	0
TU2 04/17: CCCCC-----CCCC IR: CLICK HERE TO VIEW TREND DATA									

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+
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 IR: CLICK HERE TO VIEW TREND DATA									
DISCOVERBANK 111110154851 CreditCard	07/17 04/17	04/08 J	0		REV 01	Rev 47	0	0	0
TU2 06/17: CCCCCCCCCCCCCCCCCCCCCCCCCCCCC-----CCCCCCC IR: CLICK HERE TO VIEW TREND DATA									
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 IR: CLICK HERE TO VIEW TREND DATA									
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: CCCCCCCCCCCCCCCCCCCCCCCCCCCCCC- 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: CCCCCCCCCCCCCC IR: CLICK HERE TO VIEW TREND DATA									
FLEET CC 111119627501 CreditCard	05/17 01/16	03/09 J	0 12000	12000	REV 01	Rev 48	0	0	0
TU2 04/17: CCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCC TU2: CANCELED BY CREDIT GRANTOR IR: CLICK HERE TO VIEW TREND DATA									
FLEET MTG CO 1111100000581014 FHARRealEstateMortgage	01/12 01/12	03/97 J	0	40900	PAID 00	Mtg 0	0	0	0
TU2 TU2: CLOSED ACCOUNT IR: CLICK HERE TO VIEW TREND DATA									
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--CCCC1C 30 Days: 02/12 IR: CLICK HERE TO VIEW TREND DATA									

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 OMNI BK 111112010382 CreditCard	08/16 03/16	01/16 A	0 7500		REV 01	Rev 3	0	0	0
TU2 07/16: CCC IR: CLICK HERE TO VIEW TREND DATA									
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 IR: CLICK HERE TO VIEW TREND DATA									
GE CAPITAL 11 UnknownLoanType	06/08 06/08	05/08 J	0		REV 01	Rev 0	0	0	0
TU2 IR: CLICK HERE TO VIEW TREND DATA									
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 IR: CLICK HERE TO VIEW TREND DATA									
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									

Trade Information

Creditor Name	Reported Date	Opened Date	Balance	Payment	Terms	Account Type	Times Past Due		
Account Number	DLA	EOA	Credit Limit	High Credit	Current Status	Months Reviewed	30	60	90+
JC PENNEY/MCCBG 2375600 CreditCard	11/16 11/16	09/08 B	0	402	REV 01	Rev 95	0	0	0
XPN1 11/16: CCCCCCCCCCCCC----- XPN1: OPEN ACCOUNT XPN1: THIS IS AN ACCOUNT IN GOOD STANDING									
JC PENNEY/MCCBG 479149080023 CreditCard	07/17 07/17	01/14 J	4100		REV 01	Rev 14	0	0	0
XPN1 07/17: CCCCCCCCCCCCC XPN1: OPEN ACCOUNT XPN1: THIS IS AN ACCOUNT IN GOOD STANDING									
JC PENNEY/MCCBG 479150080043 CreditCard	07/17 07/17	01/14 J	5100	764	REV 01	Rev 34	0	0	0
XPN1 07/17: CCCCCCCCCCCCCCCCCCCCCCCCC 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 IR: CLICK HERE TO VIEW TREND DATA									
K.V. FCU 967ORDQ4 UnknownLoanType	08/12 09/11	05/10 J	0	7755	PAID 01	Inst 25	0	0	0
EFX1 08/12: - IR: CLICK HERE TO VIEW TREND DATA									
K.V. FCU 967ORDQ4 UnknownLoanType	02/11 03/10	11/08 J	0	7755	PAID 01	Inst 25	0	0	0
EFX1 02/11: - IR: CLICK HERE TO VIEW TREND DATA									

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+
K.V. FCU 967ORDQ5 UnknownLoanType	08/12 05/12	09/11 J	0	6500	PAID 01	Inst 10	0	0	0
EFX1 08/12: - IR: CLICK HERE TO VIEW TREND DATA									
K.V. FCU 967ORDQ5 UnknownLoanType	02/11 11/10	03/10 J	0	6500	PAID 01	Inst 10	0	0	0
EFX1 02/11: - IR: CLICK HERE TO VIEW TREND DATA									
KENNEBEC 31278034 ConventionalRealEstateMortgage	10/15 10/15	08/10 J	0	105000	PAID 01	Mtg 61	0	0	0
EFX1 10/15: - EFX1: AMORTIZED MORTGAGE IR: CLICK HERE TO VIEW TREND DATA									
KENNEBEC 40167781 Mortgage	10/15 10/15	01/15 J	0	35000	PAID 01	Mtg 8	0	0	0
EFX1 10/15: - EFX1: REAL ESTATE MORTGAGE IR: CLICK HERE TO VIEW TREND DATA									
KENNEBEC 400123787 ConventionalRealEstateMortgage	04/17 01/17	07/15 J	0	2971	PAID 01	Mtg 19	0	0	0
EFX1 04/17: - EFX1: AMORTIZED MORTGAGE IR: CLICK HERE TO VIEW TREND DATA									
KENNEBEC 400123787 ConventionalRealEstateMortgage	10/15 07/15	01/14 J	0	2971	PAID 01	Mtg 19	0	0	0
EFX1 10/15: - EFX1: AMORTIZED MORTGAGE IR: CLICK HERE TO VIEW TREND DATA									

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+
KENNEBEC 408901123 LineOfCredit	04/17 04/17	12/13 J	0	500	PAID 01	Inst 35	0	0	0
EFX1 04/17: - EFX1: LINE OF CREDIT IR: CLICK HERE TO VIEW TREND DATA									
KENNEBEC 408901123 LineOfCredit	10/15 10/15	06/12 J	0	500	PAID 01	Inst 35	0	0	0
EFX1 10/15: - EFX1: LINE OF CREDIT IR: CLICK HERE TO VIEW TREND DATA									
KEYBANK-CE 340601010106234 UnknownLoanType	10/10 10/10	10/07 J	0	3525	PAID 01	Inst 35	0	0	0
EFX1 10/10: - IR: CLICK HERE TO VIEW TREND DATA									
KEYBANK-CE 340601010106234 UnknownLoanType	04/09 04/09	04/06 J	0	3525	PAID 01	Inst 35	0	0	0
EFX1 04/09: - IR: CLICK HERE TO VIEW TREND DATA									
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 IR: CLICK HERE TO VIEW TREND DATA									

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+
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-CCC1CCCCCCCCCCCCCCC 30 Days: 06/17, 12/16 XPN2: OPEN ACCOUNT XPN2: CURRENT ACCOUNT/ WAS 30 DAYS PAST DUE DATE 2 TIMES									
POMERLEAU 1256907 ChargeAccount	06/12 06/12	04/12 B	0	373	REV 01	Rev 1	0	0	0
EFX1 06/12: - EFX1: CHARGE IR: CLICK HERE TO VIEW TREND DATA									
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: -CCCCCCCCCCCCCCCCCCC 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 IR: CLICK HERE TO VIEW TREND DATA									
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 IR: CLICK HERE TO VIEW TREND DATA									
SYNCB CG6M3773066 CreditCard	11/15 11/15	09/13 C	0 5000	4490	REV 01	Rev 23	0	0	0
XPN2 11/15: -CCCCCCCCCCCCCCCCC 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	EOA	Credit Limit	High Credit	Current Status	Months Reviewed	30	60	90+
SYNCB/PC RICHARD 438405196 CreditCard	08/17 08/17	04/13 B	0 1300	721	REV 01	Rev 49	0	0	0
XPN1 08/17: CCCCCCCCCCCCCCCCCCCCCCCCCC 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: -CCCCCCCCCCCCCCCCCCCCCCCCC XPN1: PAID ACCOUNT. ZERO BALANCE XPN1: THIS IS AN ACCOUNT IN GOOD STANDING XPN1: ACCOUNT/PAID SATISFACTORILY									
UNVL/CITI 111110000930 CreditCard	08/17 11/09	09/09 C	0 4000	12	REV 01	Rev 48	0	0	0
TU2 07/17: CCCCCCCCCCCCCC TU2: CREDIT LINE CLOSED BY CUSTOMER IR: CLICK HERE TO VIEW TREND DATA									
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: -CCCCCCCCCCCC XPN2: LOST OR STOLEN CARD XPN2: THIS IS AN ACCOUNT IN GOOD STANDING XPN2: CREDIT CARD LOST OR STOLEN									

Trade Information

Creditor Name	Reported Date	Opened Date	Balance	Payment	Terms	Account Type	Times Past Due		
Account Number	DLA	EOA	Credit Limit	High Credit	Current Status	Months Reviewed	30	60	90+
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									
BANGOR SB 892389097 UnknownLoanType	09/16 09/16	01/14 J		378 11745	INST 01	Inst 32	0	0	0
EFX1 09/16: - IR: CLICK HERE TO VIEW TREND DATA									
CBUSASEARS 11111424 UnknownLoanType	04/16 04/16	03/16 A		113 6807	M 01	Inst 0	0	0	0
TU2 IR: CLICK HERE TO VIEW TREND DATA									
KENNEBEC 31278034 ConventionalRealEstateMortgage	04/17 04/17	02/12 J		105000	INST 01	Mtg 61	0	0	0
EFX1 04/17: - EFX1: AMORTIZED MORTGAGE IR: CLICK HERE TO VIEW TREND DATA									
KENNEBEC 40167781 Mortgage	04/17 04/17	07/16 J		35000	INST 01	Mtg 8	0	0	0
EFX1 04/17: - EFX1: REAL ESTATE MORTGAGE IR: CLICK HERE TO VIEW TREND DATA									

Collections

None Reported

Public Records

None Reported

Inquiries

INFORMATIVE	FINANCE	11/10/17	TU1 TU2
ONEMAIN FI	FINANCE	10/28/17	EFX1
AMEX	OIL AND NATIONAL CREDIT CARDS	10/14/17	XPN2
IR MTGCRDT	FINANCE	10/14/17	EFX2

Inquiries

ADP	AUTOMOTIVE		10/11/17	EFX1
CREDCO	FINANCE	RESELLER	10/11/17	EFX2
ADP	AUTOMOTIVE		10/08/17	EFX1
ADP	AUTOMOTIVE		10/04/17	EFX1
CONCENTREX	FINANCE		09/24/17	EFX1

Addresses

Address	Status	EOA	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 EFX1
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 EFX2
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

OFAC: (Clear) [SUBMISSION OF OFAC REQUEST RETURNED NO RESULTS \(XPN1\)](#)
[FRAUDSHIELD: SSN ISSUED BETWEEN 1970-1985 \(XPN\)](#)

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

XPN2

OFAC: (Clear) [SUBMISSION OF OFAC REQUEST RETURNED NO RESULTS \(XPN2\)](#)
[FACTA: Address Discrepancy - Reported via A/R tape. but different from inquiry](#)
[FACTA: Risk Score Value - 0335 F 08TOO MANY INQUIRIES LAST 12 MONTHS\(XPN\)](#)
[FRAUDSHIELD: SSN ISSUED BETWEEN 1952-1960 \(XPN\)](#)
[FRAUDSHIELD: \(01\) Inquiry/onfile current address conflict \(XPN\)](#)
[FRAUDSHIELD: \(03\) Inquiry current address not onfile \(XPN\)](#)

DOB: 1942 Age: 75 - MONTH AND DAY OF DOB NOT PROVIDED

Information and Alerts

TU1

[HIGH RISK FRAUD ALERT: \(H01\) Available and Clear \(TU\)](#)

DOB: Age:

TU2

[FACTA: Address Discrepancy - Current Address Input does not match fileTU](#)

[HIGH RISK FRAUD ALERT: \(H01\) Available and Clear \(TU\)](#)

DOB: Age:

EFX1

DOB: 07/01/1959 Age: 58

EFX2

[FACTA: Address Discrepancy - A substantial difference occurred](#)

DOB: Age:

Consumer Statements

None Reported

Summary

	Borrower	Co-Borrower	Total
Number of Trades Reported	61	17	78
Number of Open trades	50	8	58
Number of Trades w/Balance	8	5	13
Number of Inquiries last 120 days	6	3	9
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	\$3,992	\$156	\$4,148
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
AVCO	8008012055	CONTACT EQUIFAX @ 800-801-2055	ATLANTA, GA 30309
BAC/FLEET-BKCARD	BYMAILONLY	200 TOURNAMENT DR	HORSHAM, PA 19044
BANGOR SB	2079425211	PO BOX 930	BANGOR, ME 04401
BANK	5163571435	400 OAK ST	GARDEN CITY, NY 11530
BANK CREDIT CARD	8009559900	4915 INDEPENDENCE PKWY	TAMPA, FL 33634
BEST BANK	8002401835	1920 PEARL ST	BOULDER, CO 80302
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

Creditor Information List

Creditor Name	Phone Number	Street Address	City, State Postal Code
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
GECRB/THE WIZ	8009671670	PO BOX 981400	EL PASO, TX 79998
JC PENNEY/MCCBG	7249410600	1120 BOYCE RD	PITTSBURGH, PA 15241
KENNEBEC	2076225801	150 STATE STREET	AUGUSTA, ME 04330
KEYBANK-CE	2076235821	331 WATERS STREET	AUGUSTA, ME 04330-4619
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
POMERLEAU	2076263500	43 BRIDGE STREET	AUGUSTA, ME 04330-5104
RIVERGATE	6158687990	P O BOX 1309	MADISON, TN 37116-1309
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

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***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

End of Report - 11/10/2017 10:39 AM

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 9000064	Date Requested 11/10/2017	Order Number 1007177439PQ
	Requested By Daniel Gilbreth	Sources	

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

Credit History											
OCWEN/GMAC 111119956	Opened 01/14	Reported 08/17	High Balance 113400	Reviewed 43 mo	30 0	60 0	90 0	Past Due	Payment	Balance	Status
	Last Active 08/17	TU2 J	High Limit	Mortgage 360 MO				0	1355	110130	M-01

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

BMOHARRISBK 11111101063	Opened 06/05	Reported 07/17	High Balance 7800	Reviewed 48 mo	30 0	60 0	90 0	Past Due	Payment	Balance	Status
	Last Active 07/17	TU2 C	High Limit	Revolving REV				0	37	1772	R-01

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

PNC BANK 11111006006113192	Opened 04/13	Reported 08/17	High Balance 9403	Reviewed 48 mo	30 0	60 0	90 0	Past Due	Payment	Balance	Status
	Last Active 08/17	TU2 C	High Limit	Installment 60 MO				0	156	1253	I-01

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

BENFCL NB/BJ 111114010716	Opened 04/15	Reported 07/17	High Balance 2500	Reviewed 27 mo	30 0	60 0	90 0	Past Due	Payment	Balance	Status
	Last Active 07/17	TU2 J	High Limit	Revolving REV				0	17	855	R-01

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

MACYS/FDSB 11111885	Opened 10/93	Reported 09/17	High Balance 1769	Reviewed 47 mo	30 0	60 0	90 0	Past Due	Payment	Balance	Status
	Last Active 09/17	TU1 B	High Limit	Revolving REV				0	23	456	R-01

EMERRILL ANDERSON	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

CHEVY CHASE 11110201141	Opened	Reported	High Balance	Reviewed	30	60	90	Past Due	Payment	Balance	Status
	05/14	07/17	9000	38 mo							
Last Active	TU2	High Limit	Revolving								
09/15	J	9000	REV								

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

GE CAPITAL 11	Opened	Reported	High Balance	Reviewed	30	60	90	Past Due	Payment	Balance	Status
	05/08	06/08	0	0 mo							
Last Active	TU2	High Limit	Revolving								
06/08	J	REV	REV								

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

SUMMIT BANK 11111	Opened	Reported	High Balance	Reviewed	30	60	90	Past Due	Payment	Balance	Status
	07/05	05/12	13000	0 mo							
Last Active	TU2	High Limit	Revolving								
11/08	J	REV	REV								

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

MACYS/FDSB 111114	Opened	Reported	High Balance	Reviewed	30	60	90	Past Due	Payment	Balance	Status
	04/06	08/17	400	48 mo							
Last Active	TU2	High Limit	Revolving								
04/17	J	1000	REV								

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

GECRB/HDMBGA 1111161	Opened	Reported	High Balance	Reviewed	30	60	90	Past Due	Payment	Balance	Status
	04/10	10/12	0	0 mo							
Last Active	TU2	High Limit	Revolving								
05/10	J	REV	REV								

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

POMERLEAU 1256907	Opened	Reported	High Balance	Reviewed	30	60	90	Past Due	Payment	Balance	Status
	04/12	06/12	373	1 mo							
Last Active	EFX1	High Limit	Revolving								
06/12	B	REV	REV								

EMERRILL ANDERSON	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

CBUSASEARS 11111230	Opened 11/06	Reported 06/17	High Balance 422	Reviewed 48 mo	30 0	60 0	90 0	Past Due 0	Payment	Balance 0	Status R-01
	Last Active 04/17	TU2 C	High Limit 1800	Revolving REV							

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

JCP-MCCBG 11111638	Opened 02/06	Reported 07/16	High Balance 109	Reviewed 14 mo	30 0	60 0	90 0	Past Due 0	Payment	Balance 0	Status R-01
	Last Active 07/16	TU2 J	High Limit	Revolving REV							

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

AMEX 16879900	Opened 09/06	Reported 08/12	High Balance	Reviewed 20 mo	30 0	60 0	90 0	Past Due 0	Payment	Balance 0	Status R-00
	Last Active 07/12	TU2 C	High Limit	Revolving REV							

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

AMEX 16879900	Opened 09/06	Reported 08/12	High Balance	Reviewed 20 mo	30 0	60 0	90 0	Past Due 0	Payment	Balance 0	Status O-00
	Last Active 07/12	TU2 C	High Limit	Open 1 MO							

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

KENNEBEC 31278034	Opened 08/10	Reported 10/15	High Balance 105000	Reviewed 61 mo	30 0	60 0	90 0	Past Due 0	Payment Paid	Balance 0	Status M-01
	Last Active 10/15	EFX1 J	High Limit	Mortgage PAID							

EMERRILL ANDERSON	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

KENNEBEC 40167781	Opened 01/15	Reported 10/15	High Balance 35000	Reviewed 8 mo	30 0	60 0	90 0	Past Due 0	Payment Paid	Balance 0	Status M-01
	Last Active 10/15	EFX1 J	High Limit	Mortgage PAID							

EMERRILL ANDERSON	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

K.V.FCU 967ORDQ4	Opened 05/10	Reported 08/12	High Balance 7755	Reviewed 25 mo	30 0	60 0	90 0	Past Due 0	Payment Paid	Balance 0	Status I-01
	Last Active 09/11	EFX1 J	High Limit	Installment PAID							

EMERRILL ANDERSON	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

K.V.FCU 967ORDQ4	Opened 11/08	Reported 02/11	High Balance 7755	Reviewed 25 mo	30 0	60 0	90 0	Past Due 0	Payment Paid	Balance 0	Status I-01
	Last Active 03/10	EFX1 J	High Limit	Installment PAID							

EMERRILL ANDERSON	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

K.V.FCU 967ORDQ5	Opened 09/11	Reported 08/12	High Balance 6500	Reviewed 10 mo	30 0	60 0	90 0	Past Due 0	Payment Paid	Balance 0	Status I-01
	Last Active 05/12	EFX1 J	High Limit	Installment PAID							

EMERRILL ANDERSON	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

K.V.FCU 967ORDQ5	Opened 03/10	Reported 02/11	High Balance 6500	Reviewed 10 mo	30 0	60 0	90 0	Past Due 0	Payment Paid	Balance 0	Status I-01
	Last Active 11/10	EFX1 J	High Limit	Installment PAID							

EMERRILL ANDERSON	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

FIRST CARD 11111325	Opened 01/09	Reported 07/12	High Balance 1700	Reviewed 17 mo	30 0	60 0	90 0	Past Due 0	Payment	Balance 0	Status R-01
	Last Active 04/12	TU2 J	High Limit 7500	Revolving REV							

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

SUMMIT BANK 11119100	Opened 12/07	Reported 02/12	High Balance 9507	Reviewed 14 mo	30 0	60 0	90 0	Past Due 0	Payment Paid	Balance 0	Status I-01
	Last Active 12/11	TU2 C	High Limit	Installment PAID							

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

KENNEBEC 400123787	Opened 07/15	Reported 04/17	High Balance 2971	Reviewed 19 mo	30 0	60 0	90 0	Past Due 0	Payment Paid	Balance 0	Status M-01
	Last Active 01/17	EFX1 J	High Limit	Mortgage PAID							

EMERRILL ANDERSON	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

KENNEBEC 400123787	Opened 01/14	Reported 10/15	High Balance 2971	Reviewed 19 mo	30 0	60 0	90 0	Past Due 0	Payment Paid	Balance 0	Status M-01
	Last Active 07/15	EFX1 J	High Limit	Mortgage PAID							

EMERRILL ANDERSON	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

KENNEBEC 408901123	Opened 12/13	Reported 04/17	High Balance 500	Reviewed 35 mo	30 0	60 0	90 0	Past Due 0	Payment Paid	Balance 0	Status I-01
	Last Active 04/17	EFX1 J	High Limit	Installment PAID							

EMERRILL ANDERSON	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

KENNEBEC 408901123	Opened 06/12	Reported 10/15	High Balance 500	Reviewed 35 mo	30 0	60 0	90 0	Past Due 0	Payment Paid	Balance 0	Status I-01
	Last Active 10/15	EFX1 J	High Limit	Installment PAID							

EMERRILL ANDERSON	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

BANGOR SB 892389097	Opened 07/12	Reported 03/15	High Balance 11745	Reviewed 32 mo	30 0	60 0	90 0	Past Due 0	Payment Paid	Balance 0	Status I-01
	Last Active 03/15	EFX1 J	High Limit	Installment PAID							

EMERRILL ANDERSON	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

CITIBK/BRAD 111114346	Opened 05/07	Reported 12/16	High Balance 272	Reviewed 48 mo	30 0	60 0	90 0	Past Due 0	Payment	Balance 0	Status R-01
	Last Active 11/16	TU2 J	High Limit 500	Revolving REV							

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

FLEET CC 11111000043	Opened 03/09	Reported 07/17	High Balance 12000	Reviewed 12 mo	30 0	60 0	90 0	Past Due 0	Payment	Balance 0	Status R-01
	Last Active 01/16	TU2 J	High Limit 12000	Revolving REV							

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

UNVL/CITI 111110000930	Opened 09/09	Reported 08/17	High Balance 12	Reviewed 48 mo	30 0	60 0	90 0	Past Due 0	Payment	Balance 0	Status R-01
	Last Active 11/09	TU2 C	High Limit 4000	Revolving REV							

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

CITI 111110103057	Opened 08/14	Reported 07/17	High Balance 1500	Reviewed 31 mo	30 0	60 0	90 0	Past Due 0	Payment	Balance 0	Status R-01
	Last Active 02/15	TU2 C	High Limit 1500	Revolving REV							

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

DISCOVERBANK 111110154851	Opened 04/08	Reported 07/17	High Balance	Reviewed 47 mo	30 0	60 0	90 0	Past Due 0	Payment	Balance 0	Status R-01
	Last Active 04/17	TU2 J	High Limit	Revolving REV							

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

CITI 111110325550	Opened 04/14	Reported 05/17	High Balance	Reviewed 17 mo	30 0	60 0	90 0	Past Due 0	Payment	Balance 0	Status R-01
	Last Active 08/15	TU2 A	High Limit 4000	Revolving REV							

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

CHASE NA 111111065200	Opened 11/11	Reported 07/17	High Balance 2500	Reviewed 27 mo	30 0	60 0	90 0	Past Due 0	Payment	Balance 0	Status R-01
	Last Active 06/16	TU2 J	High Limit 2500	Revolving REV							

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

EST OMNIBK 111112010382	Opened 01/16	Reported 08/16	High Balance	Reviewed 3 mo	30 0	60 0	90 0	Past Due 0	Payment	Balance 0	Status R-01
	Last Active 03/16	TU2 A	High Limit 7500	Revolving REV							

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

	Opened	Reported	High Balance	Reviewed	30	60	90	Past Due	Payment	Balance	Status
EST USA BK B 111112915712	05/14	08/17		38 mo	0	0	0			0	R-01
	Last Active 07/14	TU2 A	High Limit	Revolving REV				0			

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

	Opened	Reported	High Balance	Reviewed	30	60	90	Past Due	Payment	Balance	Status
CHASE NA 111117001376	12/15	07/17	7500	18 mo	0	0	0			0	R-01
	Last Active 06/17	TU2 A	High Limit 7500	Revolving REV				0			

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

	Opened	Reported	High Balance	Reviewed	30	60	90	Past Due	Payment	Balance	Status
FLEET CC 111119627501	03/09	05/17	12000	48 mo	0	0	0			0	R-01
	Last Active 01/16	TU2 J	High Limit 12000	Revolving REV				0			

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

	Opened	Reported	High Balance	Reviewed	30	60	90	Past Due	Payment	Balance	Status
CBUSASEARS 1906369503478	05/13	06/13			0	0	0			0	R-00
	Last Active 06/13	EFX1 A	High Limit 1440	Revolving REV				0			

EMERRILL ANDERSON	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

	Opened	Reported	High Balance	Reviewed	30	60	90	Past Due	Payment	Balance	Status
AYCO 41793778966988	06/15	06/17	1000	23 mo	0	0	0			0	R-01
	Last Active 09/15	EFX1 J	High Limit	Revolving REV				0			

EMERRILL ANDERSON	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

	Opened	Reported	High Balance	Reviewed	30	60	90	Past Due	Payment	Balance	Status
KEYBANK-CE 340601010106234	10/07	10/10	3525	35 mo	0	0	0			0	I-01
	Last Active 10/10	EFX1 J	High Limit	Installment PAID				0	Paid		

EMERRILL ANDERSON	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

KEYBANK-CE 340601010106234	Opened	Reported	High Balance	Reviewed	30	60	90	Past Due	Payment	Balance	Status
	04/06	04/09	3525	35 mo							
Last Active	EFX1	High Limit	Installment	PAID	0	0	0	0	Paid	0	I-01
	04/09	J									

EMERRILL ANDERSON	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

FLEET MTG CO 111110000581014	Opened	Reported	High Balance	Reviewed	30	60	90	Past Due	Payment	Balance	Status
	03/97	01/12	40900	0 mo							
Last Active	TU2	High Limit	Mortgage	PAID	0	0	0	0	Paid	0	M-00
	01/12	J									

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

FLEET MTG CO 1111100006694328	Opened	Reported	High Balance	Reviewed	30	60	90	Past Due	Payment	Balance	Status
	03/05	07/14	65750	30 mo							
Last Active	TU2	High Limit	Mortgage	PAID	1	0	0	0	Paid	0	M-01
	07/14	J			02/12			02/12			

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

BEST BANK 45782345012323121	Opened	Reported	High Balance	Reviewed	30	60	90	Past Due	Payment	Balance	Status
	08/16	04/17	520	2 mo							
Last Active	EFX2	High Limit	Revolving	REV	0	0	0	0	Paid	0	R-01
	01/17	C									

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

CBUSASEARS 11111424	Opened	Reported	High Balance	Reviewed	30	60	90	Past Due	Payment	Balance	Status
	03/16	04/16	6807	0 mo							
Last Active	TU2	High Limit	Installment	M	0	0	0	0	113	0	I-01
	04/16	A									

STACEY BROWN	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
Back to Tradeline	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
No trend data available												

KENNEBEC 31278034	Opened	Reported	High Balance	Reviewed	30	60	90	Past Due	Payment	Balance	Status
	02/12	04/17	105000	61 mo							
Last Active	EFX1	High Limit	Mortgage	INST	0	0	0	0		0	M-01
	04/17	J									

EMERRILL ANDERSON	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
Back to Tradeline												
No trend data available												

KENNEBEC 40167781	Opened	Reported	High Balance	Reviewed	30	60	90	Past Due	Payment	Balance	Status
	07/16	04/17	35000	8 mo							
	Last Active	EFX1	High Limit	Mortgage				0		0	M-01
	04/17	J		INST							

EMERRILL ANDERSON	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
Back to Tradeline												
No trend data available												

BANGOR SB 892389097	Opened	Reported	High Balance	Reviewed	30	60	90	Past Due	Payment	Balance	Status
	01/14	09/16	11745	32 mo							
	Last Active	EFX1	High Limit	Installment				0	378	0	I-01
	09/16	J		INST							

EMERRILL ANDERSON	Balance		Sch Payment Amount		Act Payment Amount		Past Due Date		High Credit		Credit Limit	
	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU	EFX	TU
Back to Tradeline												
No trend data available												

Disclaimer

This credit report addendum contains data from the identified repositories. The contents have not been verified and the report may contain duplicate information.