

TRENDSCAPE™

	TESTCASE, CARY	TESTCASE, CONDI
MID-SCORE ¹	654	592
FORECAST ² based on trend data	Likely to stay 640-659 for at least 3 months customize forecast >	▲ Likely to rise to 600-619 in 1 month customize forecast >
BALANCE TREND ³	Revolving balance was stable (last 12 months)	Revolving balance increased (last 6 months)
REVOLVING last 12 months	Paid balances in full (last 7 months) ⁴	Was late or derogatory
INSTALLMENT last 12 months	Was late or derogatory New student loans 02/2016, 12/2015 New installment loan 07/2016 Paid off mortgage 10/2015	Paid less than scheduled payments, but not reported as 30+ days late New student loan 02/2016 New installment loan 07/2016 Paid off mortgage 10/2015 Paid off student loan 07/2016

¹ Mid-score is the median FICO score from Experian, TransUnion and Equifax.
² Forecast is not intended for use in loan pricing or underwriting decisions. If forecast seems wrong, it is because you can only see a small part of the information that goes into credit scores. Forecast is not guaranteed. It is based on a score prediction by CreditXpert Inc.
³ Balance Trend is based on the total balance on revolving accounts, excluding authorized user accounts.
⁴ Some trend data was not reported (see credit report for details).

Questions? See TrendScape FAQ: creditxpert.com/tsfaq



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PANTHER VALLEY VILLAGE SQUARE, P.O. BOX 5000, ALLAMUCHY, NJ 07820
 Phone: 800-275-7722
 Fax: 800-275-8049

MERGED INFILE CREDIT REPORT

Reporting Bureau certifies compliance contractual requirements governing check of public records with these results.

Public Records Found For: Applicant Spouse

FILE #	8457961	FNMA #	DATE COMPLETED	10/21/2016	RQD' BY	SHARIN PEET
SEND TO	SANDYS MORTGAGE COMPANY		DATE ORDERED	10/21/2016	REPOSITORIES	XP/TU/EF
	CUST. # CIS-8888		PRICE	\$0.00	PRPD' BY	
	PO BOX 5000 PANTHER VALLEY VILLAGE SQUARE		REF. #	TESTCASE	LOAN TYPE	
	ALLAMUCHY, NJ 07820					

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	TESTCASE, CARY X		CO-APPLICANT	TESTCASE, CONDI X	
SOC SEC #	000-00-0018	DOB	SOC SEC #	000-00-0017	DOB
MARITAL STATUS			DEPENDENTS		
CURRENT ADDRESS	784 BEACH BLVD, ANTHILL, MO 65488			LENGTH	
PREVIOUS ADDRESS			LENGTH		

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - CARY X TESTCASE - 000000018
SCORE: 654
 00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00008 - TOO MANY INQUIRIES LAST 12 MONTHS

TRANSUNION/FICO CLASSIC (04) - CARY X TESTCASE - 000000018
SCORE: 623
 038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 008 - TOO MANY INQUIRIES LAST 12 MONTHS
 014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - CARY TESTCASE - 000000018
SCORE: 666
 38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 21 - AMOUNT PAST DUE ON ACCOUNTS
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

EQUIFAX/FICO CLASSIC V5 FACTA - CONDI X TESTCASE - 000000017
SCORE: 580
 00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

TRANSUNION/FICO CLASSIC (04) - CONDI X TESTCASE - 000000017
SCORE: 605
 038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 008 - TOO MANY INQUIRIES LAST 12 MONTHS
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER

CIS INFORMATION SERVICES: PANTHER VALLEY VILLAGE SQUARE, P.O. BOX 5000, ALLAMUCHY, NJ 07820 (P) 800-275-7722 (F) 800-275-8049

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FILE # 8457961 **FNMA #** **DATE COMPLETED** 10/21/2016 **RQD' BY** SHARIN PEET
SEND TO SANDYS MORTGAGE COMPANY **DATE ORDERED** 10/21/2016
 CUST. # CIS-8888 **REPOSITORIES** XP/TU/EF **PRPD' BY**
 PO BOX 5000 PANTHER VALLEY VILLAGE **PRICE** \$0.00 **LOAN TYPE**
 SQUARE **REF. #** TESTCASE
 ALLAMUCHY, NJ 07820

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, CARY X			CO-APPLICANT	TESTCASE, CONDI X		
SOC SEC #	000-00-0018	DOB		SOC SEC #	000-00-0017	DOB	
MARITAL STATUS				DEPENDENTS			

SCORE MODELS

EXPERIAN/FAIR, ISAAC (VER. 2) - CONDI X TESTCASE - 000000017
SCORE: 592
 38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
 02 - LEVEL OF DELINQUENCY ON ACCOUNTS
 13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

[Request New Tradeline](#)

[Hide Trended Data](#)

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE

J J [Account88888888888888](#) 08/16 06/15 \$333000 \$333000 \$0 7 0 0 0 AS AGREED
 66666666 08/16 MTG 360 \$2065 [XP/TU/EF](#)

History: 08/16; 0000000

CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST

Trended	08/16	07/16	06/16	05/16	04/16	03/16	02/16	01/16	12/15	11/15	10/15	09/15
Scheduled (\$)	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065
Actual (\$)	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065	2065
Balance (\$)	333000	335065	337130	339195	341260	343325	345390	347455	349520	351585	353650	355715

	08/15	07/15	06/15	05/15	04/15	03/15	02/15	01/15	12/14	11/14	10/14	09/14
Scheduled (\$)	2065	2065	2065	-	-	-	-	-	-	-	-	-
Actual (\$)	2065	2065	2065	-	-	-	-	-	-	-	-	-
Balance (\$)	357780	359845	361910	-	-	-	-	-	-	-	-	-

J J [Account88888](#) 08/16 07/16 \$49800 \$49800 \$0 - - - AS AGREED
 5062802043838109 08/16 INST 360 \$455 [TU/EF](#)

History: 08/16; 0
SECURED

J J [Account9999999](#) 08/16 06/15 \$22902 \$20135 \$0 14 0 0 0 AS AGREED
 999999999999999 07/16 AUTO 072 \$474 [XP/TU/EF](#)

History: 08/16; 000000000000000

Trended	08/16	07/16	06/16	05/16	04/16	03/16	02/16	01/16	12/15	11/15	10/15	09/15
Scheduled (\$)	474	474	474	474	474	474	474	474	474	474	474	474
Actual (\$)	474	474	474	474	474	474	474	474	474	474	474	474

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER

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FILE # 8457961 **FNMA #** **DATE COMPLETED** 10/21/2016 **RQD' BY** SHARIN PEET
SEND TO SANDYS MORTGAGE COMPANY **DATE ORDERED** 10/21/2016
 CUST. # CIS-8888 **REPOSITORIES** XP/TU/EF **PRPD' BY**
 PO BOX 5000 PANTHER VALLEY VILLAGE **PRICE** \$0.00 **LOAN TYPE**
 SQUARE **REF. #** TESTCASE
 ALLAMUCHY, NJ 07820

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, CARY X			CO-APPLICANT	TESTCASE, CONDI X		
SOC SEC #	000-00-0018	DOB		SOC SEC #	000-00-0017	DOB	
MARITAL STATUS				DEPENDENTS			

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS		
				DLA	ACCT TYPE	TERMS						SOURCE		
		Trended	08/16	07/16	06/16	05/16	04/16	03/16	02/16	01/16	12/15	11/15	10/15	09/15
		Actual (\$)	474	474	474	474	474	474	474	474	474	474	474	474
		Balance (\$)	20135	20609	21083	21557	22031	22505	22979	23453	23927	24401	24875	25349
			08/15	07/15	06/15	05/15	04/15	03/15	02/15	01/15	12/14	11/14	10/14	09/14
		Scheduled (\$)	474	474	474	-	-	-	-	-	-	-	-	-
		Actual (\$)	474	474	474	-	-	-	-	-	-	-	-	-
		Balance (\$)	25823	26297	26771	-	-	-	-	-	-	-	-	-

B B [Account10101](#) 09/16 12/15 \$5093 \$5244 \$0 10 0 0 0 AS AGREED
 55843306521 --/-- EDU UNK - [XP/TU/EF](#)
History: 09/16; 0000000000
 PAYMENT DEFERRED

Trended	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16	01/16	12/15	11/15	10/15
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	-	-
Actual (\$)	0	0	0	0	0	0	0	0	0	0	-	-
Balance (\$)	5244	5244	5244	5244	5244	5244	5244	5244	5244	5244	-	-

B B [Account10101](#) 09/16 12/15 \$1532 \$1532 \$0 10 0 0 0 AS AGREED
 55843306520 --/-- EDU UNK - [XP/TU/EF](#)
History: 09/16; 0000000000
 PAYMENT DEFERRED

Trended	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16	01/16	12/15	11/15	10/15
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	-	-
Actual (\$)	0	0	0	0	0	0	0	0	0	0	-	-
Balance (\$)	1532	1532	1532	1532	1532	1532	1532	1532	1532	1532	-	-

C C [Account66666](#) 10/16 10/15 \$2864 \$1045 \$0 12 1 0 0 CUR WAS 30
 555555555555 09/16 REV MIN \$32 [XP/TU/EF](#)
History: 10/16; 000000001000
Late Dates: 2/16-30

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FILE # 8457961 **FNMA #** **DATE COMPLETED** 10/21/2016 **RQD' BY** SHARIN PEET
SEND TO SANDYS MORTGAGE COMPANY **DATE ORDERED** 10/21/2016
 CUST. # CIS-8888 **REPOSITORIES** XP/TU/EF **PRPD' BY**
 PO BOX 5000 PANTHER VALLEY VILLAGE **PRICE** \$0.00 **LOAN TYPE**
 SQUARE
 ALLAMUCHY, NJ 07820 **REF. #** TESTCASE

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, CARY X			CO-APPLICANT	TESTCASE, CONDI X		
SOC SEC #	000-00-0018	DOB		SOC SEC #	000-00-0017	DOB	
MARITAL STATUS				DEPENDENTS			

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS		
				DLA	ACCT TYPE	TERMS						SOURCE		
		Trended	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16	01/16	12/15	11/15	10/15
		Scheduled (\$)	32	32	32	32	32	32	32	32	32	32	32	32
		Actual (\$)	31	30	31	31	27	29	32	29	28	31	27	30
		Balance (\$)	1045	871	784	697	610	523	522	522	522	522	522	522

J J [Account444](#) 09/16 02/16 \$4823 \$534 \$0 07 0 0 0 AS AGREED
 4444444444444444 09/16 EDU 120 \$88 [XP/TU/EF](#)

History: 09/16; 0

Trended	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16	01/16	12/15	11/15	10/15
Scheduled (\$)	88	88	88	88	88	88	88	88	-	-	-	-
Actual (\$)	88	88	88	88	88	88	88	88	-	-	-	-
Balance (\$)	534	622	710	798	886	974	1062	1150	-	-	-	-

C C [Account3333333333333333](#) 10/16 02/14 \$1500 \$243 \$0 32 0 0 0 AS AGREED
 33333333333333331029 02/15 REV MIN \$15 [XP/TU/EF](#)

History: 10/16; 0000-----00000000000000

Trended	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16	01/16	12/15	11/15	10/15
Scheduled (\$)	15	15	15	15	15	15	15	15	15	15	15	15
Actual (\$)	60	45	30	135	90	105	135	90	120	135	90	135
Balance (\$)	90	60	45	30	135	90	105	135	90	120	135	90

	09/15	08/15	07/15	06/15	05/15	04/15	03/15	02/15	01/15	12/14	11/14	10/14
Scheduled (\$)	15	15	15	15	15	15	15	15	15	15	15	15
Actual (\$)	60	30	135	90	105	105	90	30	90	45	90	105
Balance (\$)	135	60	30	135	90	105	105	90	30	90	45	90

B B [Inq5](#) 09/16 03/16 \$800 \$34 \$0 7 0 0 0 AS AGREED
 771410032636 07/16 REV MIN \$15 [XP/TU/EF](#)

History: 09/16; 0000000

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SEND TO SANDYS MORTGAGE COMPANY **DATE ORDERED** 10/21/2016
 CUST. # CIS-8888 **REPOSITORIES** XP/TU/EF **PRPD' BY**
 PO BOX 5000 PANTHER VALLEY VILLAGE **PRICE** \$0.00 **LOAN TYPE**
 SQUARE
 ALLAMUCHY, NJ 07820 **REF. #** TESTCASE

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, CARY X			CO-APPLICANT	TESTCASE, CONDI X		
SOC SEC #	000-00-0018	DOB		SOC SEC #	000-00-0017	DOB	
MARITAL STATUS				DEPENDENTS			

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS		
				DLA	ACCT TYPE	TERMS						SOURCE		
		Trended	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16	01/16	12/15	11/15	10/15
		Scheduled (\$)	15	15	15	15	15	15	-	-	-	-	-	-
		Actual (\$)	72	40	64	48	40	16	48	-	-	-	-	-
		Balance (\$)	48	72	40	64	48	40	16	-	-	-	-	-

C C [Accoun1](#) 22B22B22B22B 01/15 02/14 \$5 \$0 \$0 12 0 0 0 PAID
 REV \$0 XP/EF

History: 01/15; -000000000000

Trended	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14	02/14
Scheduled (\$)	0	0	0	0	-	-	-	-	-	-	-	-
Actual (\$)	0	0	0	0	-	-	-	-	-	-	-	-
Balance (\$)	0	0	0	0	-	-	-	-	-	-	-	-

C C [Accoun1](#) 969696969696 01/15 02/14 \$500 \$0 \$0 12 0 0 0 PAID
 REV \$0 TU

History: 01/15; -000000000000
 CLOSED

C C [Account10101](#) 10101010101 08/16 12/07 \$2537 \$0 \$0 99 8 4 3 PD WAS 120+
 07/16 EDU 120 \$0 XP/EF

History: 08/16; -01210211101000000000010
Late Dates: 6/16-30, 5/16-60, 4/16-30, 2/16-60, 1/16-30, 12/15-30, 11/15-30, 9/15-30, 9/14-30

Trended	08/16	07/16	06/16	05/16	04/16	03/16	02/16	01/16	12/15	11/15	10/15	09/15
Scheduled (\$)	50	50	50	50	50	50	50	50	50	50	50	50
Actual (\$)	50	50	0	50	50	0	50	50	50	50	50	50
Balance (\$)	0	50	150	150	200	300	300	350	400	450	500	550

	08/15	07/15	06/15	05/15	04/15	03/15	02/15	01/15	12/14	11/14	10/14	09/14
Scheduled (\$)	50	50	50	50	50	50	50	50	50	50	50	-
Actual (\$)	50	50	50	50	50	50	50	50	50	50	50	-
Balance (\$)	600	650	700	750	800	850	900	950	1000	1050	1100	-

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FILE # 8457961 **FNMA #** **DATE COMPLETED** 10/21/2016 **RQD' BY** SHARIN PEET
SEND TO SANDYS MORTGAGE COMPANY **DATE ORDERED** 10/21/2016
 CUST. # CIS-8888 **REPOSITORIES** XP/TU/EF **PRPD' BY**
 PO BOX 5000 PANTHER VALLEY VILLAGE **PRICE** \$0.00 **LOAN TYPE**
 SQUARE
 ALLAMUCHY, NJ 07820 **REF. #** TESTCASE

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, CARY X			CO-APPLICANT	TESTCASE, CONDI X		
SOC SEC #	000-00-0018	DOB		SOC SEC #	000-00-0017	DOB	
MARITAL STATUS				DEPENDENTS			

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS	
				DLA	ACCT TYPE	TERMS						SOURCE	

C C [Account10101](#) 05/15 09/07 \$3700 \$0 \$0 3 0 0 0 PAID
 17171717171 01/15 EDU 120 \$0 [XP/EF](#)

History: 05/15; --0
 PAYMENT DEFERRED

Trended	05/15	04/15	03/15	02/15	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14
Scheduled (\$)	46	46	46	46	46	46	46	46	-	-	-	-
Actual (\$)	46	46	46	46	46	46	46	46	-	-	-	-
Balance (\$)	0	46	92	138	184	230	276	322	-	-	-	-

J J [Account1313131313131313](#) 11/15 06/15 \$333000 \$0 \$0 6 0 0 0 PAID
 1313131313 10/15 MTG 360 \$0 [XP/TU/EF](#)

History: 11/15; -00000
 TRANSFERRED TO ANOTHER LENDER; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST

Trended	11/15	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15	02/15	01/15	12/14
Scheduled (\$)	1890	1890	1890	1890	1890	1890	-	-	-	-	-	-
Actual (\$)	1890	1890	1890	1890	1890	1890	-	-	-	-	-	-
Balance (\$)	0	1890	3780	5670	7560	9450	-	-	-	-	-	-

J J [Account141](#) 10/15 05/12 \$14594 \$0 \$0 28 0 0 0 PAID
 1414141 07/15 AUTO 072 \$0 [XP/TU/EF](#)

History: 07/15; -000000000-00-000000-00000-0--0000000

Trended	10/15	09/15	08/15	07/15	06/15	05/15	04/15	03/15	02/15	01/15	12/14	11/14
Scheduled (\$)	334	334	334	334	334	334	334	334	334	334	334	334
Actual (\$)	334	334	334	334	334	334	334	334	334	334	334	334
Balance (\$)	0	334	668	1002	1336	1670	2004	2338	2672	3006	3340	3674
Trended	10/14	09/14	08/14	07/14	06/14	05/14	04/14	03/14	02/14	01/14	12/13	11/13
Scheduled (\$)	334	-	-	-	-	-	-	-	-	-	-	-
Actual (\$)	334	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	4008	-	-	-	-	-	-	-	-	-	-	-

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER

CIS INFORMATION SERVICES: PANTHER VALLEY VILLAGE SQUARE, P.O. BOX 5000, ALLAMUCHY, NJ 07820 (P) 800-275-7722 (F) 800-275-8049

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FILE # 8457961 **FNMA #** **DATE COMPLETED** 10/21/2016 **RQD' BY** SHARIN PEET
SEND TO SANDYS MORTGAGE COMPANY **DATE ORDERED** 10/21/2016
 CUST. # CIS-8888 **REPOSITORIES** XP/TU/EF **PRPD' BY**
 PO BOX 5000 PANTHER VALLEY VILLAGE **PRICE** \$0.00 **LOAN TYPE**
 SQUARE
 ALLAMUCHY, NJ 07820 **REF. #** TESTCASE

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, CARY X			CO-APPLICANT	TESTCASE, CONDI X		
SOC SEC #	000-00-0018	DOB		SOC SEC #	000-00-0017	DOB	
MARITAL STATUS				DEPENDENTS			

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE

C C [Account151](#) 09/15 05/13 \$700 \$0 \$0 26 2 0 0 PD WAS 30
 1515151515151515 01/15 REV \$0 [XP/TU/EF](#)

History: 09/15; 0-----1----1-----0000
Late Dates: 3/15-30, 10/14-30

Trended	09/15	08/15	07/15	06/15	05/15	04/15	03/15	02/15	01/15	12/14	11/14	10/14
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Balance (\$)	0	0	0	0	0	0	0	0	0	0	0	0

J J [Account202](#) 03/15 05/14 \$56600 \$0 \$0 05 0 0 0 PAID
 202020 12/14 MTG 015 \$0 [XP/TU/EF](#)

History: 01/15; -000
 REAL ESTATE MORTGAGE

Trended	03/15	02/15	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14
Scheduled (\$)	549	549	549	549	549	549	-	-	-	-	-	-
Actual (\$)	549	549	549	549	549	549	-	-	-	-	-	-
Balance (\$)	0	549	1098	1647	2196	2745	-	-	-	-	-	-

J J [Account212121212121](#) 03/15 12/14 \$308750 \$0 \$0 3 0 0 0 PAID
 2121212121212 01/15 MTG 360 \$0 [XP/TU/EF](#)

History: 03/15; -00
 TRANSFERRED TO ANOTHER LENDER; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST

Trended	03/15	02/15	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14	05/14	04/14
Scheduled (\$)	2263	2263	2263	2263	-	-	-	-	-	-	-	-
Actual (\$)	2263	2263	2263	2263	-	-	-	-	-	-	-	-
Balance (\$)	0	2263	4526	6789	-	-	-	-	-	-	-	-

C C [Account232](#) 01/14 08/13 \$31877 \$0 \$0 04 0 0 0 PAID
 232323232 10/13 AUTO 060 \$0 [XP/TU/EF](#)

History: 11/13; -00

C C [Account444](#) 08/11 03/02 \$2200 \$0 \$0 14 0 0 0 PAID
 979797979797 07/08 REV \$0 [TU](#)

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CIS INFORMATION SERVICES: PANTHER VALLEY VILLAGE SQUARE, P.O. BOX 5000, ALLAMUCHY, NJ 07820 (P) 800-275-7722 (F) 800-275-8049

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FILE # 8457961 **FNMA #** **DATE COMPLETED** 10/21/2016 **RQD' BY** SHARIN PEET
SEND TO SANDYS MORTGAGE COMPANY **DATE ORDERED** 10/21/2016
CUST. # CIS-8888 **REPOSITORY** XP/TU/EF **PRPD' BY**
PO BOX 5000 PANTHER VALLEY VILLAGE **PRICE** \$0.00 **LOAN TYPE**
SQUARE
ALLAMUCHY, NJ 07820 **REF. #** TESTCASE

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	TESTCASE, CARY X		CO-APPLICANT	TESTCASE, CONDI X	
SOC SEC #	000-00-0018	DOB	SOC SEC #	000-00-0017	DOB
MARITAL STATUS	DEPENDENTS				

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE							TERMS

History: 08/11; -0000000000000000
ACCOUNT CLOSED BY CONSUMER

J	J	Account64646464646 6464646464646	09/14	05/14 08/14	\$226400 MTG	\$0 360 \$0	\$0	3	0	0	0	PAID XP/TU/EF
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History: 09/14; -00
TRANSFERRED TO ANOTHER LENDER; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST

J	J	Account64646464646 6565656565656	08/14	05/14 07/14	\$56600 MTG	\$0 180 \$0	\$0	2	0	0	0	PAID XP/EF
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History: 08/14; -0
TRANSFERRED TO ANOTHER LENDER; SECOND MORTGAGE

B	B	Account666 529107160210	09/13	09/09 --/--	\$697 REV	\$0 \$0	\$0	05	0	0	0	AS AGREED EF
---	---	--	-------	----------------	--------------	------------	-----	----	---	---	---	---------------------------------

C	C	Account66B66 66B66B66B	03/15	02/08 06/08	\$800 REV	\$0 \$0	\$0	41	0	0	0	PAID XP/TU
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History: 03/15; -000
ACCOUNT CLOSED BY CONSUMER

C	C	Account6767676 676767676767	03/09	11/04 05/08	\$2500 REV	\$0 \$0	\$0	53	0	0	0	PAID XP
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History: 03/09; -00000000000-000000000000
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST

C	C	Account686868 686868686868	12/11	11/07 06/08	\$1500 REV	\$0 \$0	\$0	32	0	0	0	PAID XP/TU
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History: 12/11; -000
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST

C	C	Account696969696 696969696	06/08	05/07 06/08	\$16774 AUTO	\$0 048 \$0	\$0	14	0	0	0	PAID XP/TU
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History: 06/08; -000000000000000

C	C	Account70707070707 7070707070707	05/07	02/05 05/07	\$14175 AUTO	\$0 048 \$0	\$0	27	0	0	0	PAID XP/TU
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History: 05/07; -----00-0-00-00----0-000

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FILE # 8457961 **FNMA #** **DATE COMPLETED** 10/21/2016 **RQD' BY** SHARIN PEET
SEND TO SANDYS MORTGAGE COMPANY **DATE ORDERED** 10/21/2016
 CUST. # CIS-8888 **REPOSITORIES** XP/TU/EF **PRPD' BY**
 PO BOX 5000 PANTHER VALLEY VILLAGE SQUARE **PRICE** \$0.00 **LOAN TYPE**
 ALLAMUCHY, NJ 07820 **REF. #** TESTCASE

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, CARY X			CO-APPLICANT	TESTCASE, CONDI X		
SOC SEC #	000-00-0018	DOB		SOC SEC #	000-00-0017	DOB	
MARITAL STATUS				DEPENDENTS			

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
C	C	Account71717171717171717171 71717171717171717171	01/07	10/06 --/--	\$739 INST	\$0 003 \$0	\$0	3	0	0	0	PAID XP
History: 01/07; -00												

C	C	Account777 77777777777777777777	09/16	06/14 09/16	\$400 REV	\$0 \$0	\$0	29	0	0	0	AS AGREED XP/TU/EF
History: 09/16; 00												

Trended	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16	01/16	12/15	11/15	10/15
Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	0	0	0	0	0	0	0	0	0	0	0	0

Trended	09/15	08/15	07/15	06/15	05/15	04/15	03/15	02/15	01/15	12/14	11/14	10/14
Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	0	0	0	0	0	0	0	0	0	0	0	0

J	J	Account888 11B11B11	05/16	12/14 --/--	\$308750 MTG	\$0 360 \$0	\$0	-	-	-	-	PAID XP/TU/EF
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History: 06/15; -000
ACCOUNT CLOSED AT CONSUMER'S REQUEST; REAL ESTATE MORTGAGE

Trended	05/16	04/16	03/16	02/16	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Balance (\$)	0	0	0	0	0	0	0	0	0	0	0	0

Trended	05/15	04/15	03/15	02/15	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14
Scheduled (\$)	0	0	0	0	0	0	-	-	-	-	-	-
Actual (\$)	0	0	0	0	0	0	-	-	-	-	-	-
Balance (\$)	0	0	0	0	0	0	-	-	-	-	-	-

J	J	Account888 12121212	05/16	05/14 12/14	\$226400 MTG	\$0 360 \$0	\$0	06	0	0	0	PAID XP/TU/EF
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FILE # 8457961 **FNMA #** **DATE COMPLETED** 10/21/2016 **RQD' BY** SHARIN PEET
SEND TO SANDYS MORTGAGE COMPANY **DATE ORDERED** 10/21/2016
 CUST. # CIS-8888 **REPOSITORY** XP/TU/EF **PRPD' BY**
 PO BOX 5000 PANTHER VALLEY VILLAGE **PRICE** \$0.00 **LOAN TYPE**
 SQUARE
 ALLAMUCHY, NJ 07820 **REF. #** TESTCASE

PROPERTY ADDRESS

APPLICANT	CO-APPLICANT
APPLICANT TESTCASE, CARY X	CO-APPLICANT TESTCASE, CONDI X
SOC SEC # 000-00-0018 DOB	SOC SEC # 000-00-0017 DOB
MARITAL STATUS	DEPENDENTS

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE

12121212 12/14 MTG 360 \$0 [XP/TU/EF](#)

History: 01/15; -0000

ACCOUNT CLOSED AT CONSUMER'S REQUEST; REAL ESTATE MORTGAGE

Trended	05/16	04/16	03/16	02/16	01/16	12/15	11/15	10/15	09/15	08/15	07/15	06/15
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Balance (\$)	0	0	0	0	0	0	0	0	0	0	0	0

	05/15	04/15	03/15	02/15	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14
Scheduled (\$)	0	0	0	0	0	0	0	0	-	-	-	-
Actual (\$)	0	0	0	0	0	0	0	0	-	-	-	-
Balance (\$)	0	0	0	0	0	0	0	0	-	-	-	-

B B [BALLY TOTAL FITNESS](#) 02/09 04/06 \$765 \$0 \$0 36 0 0 0 PAID
 41515452005 04/09 INST 036 \$0 [XP/TU](#)

History: 02/09; -000000000000000000000000

INSTALLMENT SALES CONTRACT

COLLECTION ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE

J C [Account6363636363636](#) 07/12 02/11 \$3681 \$3424 - 18 0 1 1 REPOSS
 63636363 02/12 INST 084 - [XP](#)

History: 07/12; 86---2000000000000

Late Dates: 6/12-150+, 2/12-60

INSTALLMENT SALES CONTRACT

B B [Account10](#) 09/13 03/10 \$1922 \$1922 \$1922 - - - CHARGE OFF
 916027994190 08/10 REV \$1922 [EF](#)

CHARGED OFF ACCOUNT

C C [Collectio2](#) 09/16 11/15 \$1141 \$1209 \$1209 9 0 0 0 COLLECTION
 2222222 09/16 COLL 001 - [XP/TU/EF](#)

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FILE # 8457961 **FNMA #** **DATE COMPLETED** 10/21/2016 **RQD' BY** SHARIN PEET
SEND TO SANDYS MORTGAGE COMPANY **DATE ORDERED** 10/21/2016
 CUST. # CIS-8888 **REPOSITORIES** XP/TU/EF **PRPD' BY**
 PO BOX 5000 PANTHER VALLEY VILLAGE **PRICE** \$0.00 **LOAN TYPE**
 SQUARE
 ALLAMUCHY, NJ 07820 **REF. #** TESTCASE

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, CARY X			CO-APPLICANT	TESTCASE, CONDI X		
SOC SEC #	000-00-0018	DOB		SOC SEC #	000-00-0017	DOB	
MARITAL STATUS				DEPENDENTS			

COLLECTION ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE

History: 09/16; 999999999
 ORIGINAL CREDITOR: Account44444444

B B [Account1](#) 09/13 02/10 \$875 \$875 \$875 02 0 0 0 COLLECTION
 912053447565 02/10 REV \$946 [EF](#)
 ACCOUNT CLOSED BY CREDIT GRANTOR

B B [MEDICAL PAYMENT DATA](#) 04/16 04/14 \$296 \$236 \$236 8 0 0 0 COLLECTION
 26125051 04/16 INST 001 - [XP/TU](#)
History: 04/16; 9-----9
 GOVERNMENT MISCELLANEOUS DEBT

B B [Account1](#) 09/13 02/10 \$0 \$172 \$172 - - - CHARGE OFF
 271192022280 02/10 REV \$35 [EF](#)
 CHARGED OFF ACCOUNT; ANNUAL PAYMENT

C C [Account1](#) 02/12 03/10 \$3500 \$0 \$0 23 **1 2 2** BANKRUPTCY
 0626262626 --/-- REV \$0 [XP](#)
History: 02/12; 9432210000000000000000
Late Dates: 1/12-120, 12/11-90, 11/11-60, 10/11-60, 9/11-30
 PURCHASED BY ANOTHER LENDER; BANKRUPTCY CHAPTER 7

C C [Account1](#) 08/15 03/10 \$5139 \$0 \$0 - - - CHARGE OFF
 161616161616 08/11 REV \$0 [EF](#)
 ACCOUNT TRANSFERRED OR SOLD; CHARGED OFF ACCOUNT

Trended	08/15	07/15	06/15	05/15	04/15	03/15	02/15	01/15	12/14	11/14	10/14	09/14
Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	0	0	0	0	0	0	0	0	0	0	0	-

B B [Account66666](#) 09/16 08/11 \$692 \$0 \$0 07 **1 1 7** BANKRUPTCY
 529115192578 08/11 REV \$0 [XP/TU/EF](#)
History: 02/12; 94321000000
Late Dates: 1/12-120, 12/11-90, 11/11-60, 10/11-30
 CHAPTER 7 BANKRUPTCY

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CIS INFORMATION SERVICES: PANTHER VALLEY VILLAGE SQUARE, P.O. BOX 5000, ALLAMUCHY, NJ 07820 (P) 800-275-7722 (F) 800-275-8049

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FILE # 8457961 **FNMA #** **DATE COMPLETED** 10/21/2016 **RQD' BY** SHARIN PEET
SEND TO SANDYS MORTGAGE COMPANY **DATE ORDERED** 10/21/2016
 CUST. # CIS-8888 **REPOSITORIES** XP/TU/EF **PRPD' BY**
 PO BOX 5000 PANTHER VALLEY VILLAGE **PRICE** \$0.00 **LOAN TYPE**
 SQUARE
 ALLAMUCHY, NJ 07820 **REF. #** TESTCASE

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, CARY X			CO-APPLICANT	TESTCASE, CONDI X		
SOC SEC #	000-00-0018	DOB		SOC SEC #	000-00-0017	DOB	
MARITAL STATUS				DEPENDENTS			

COLLECTION ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED		HIGH CREDIT OR LIMIT		BALANCE	PAST DUE	MO REV	30	60	90+	STATUS	
				DLA	ACCT TYPE	TERMS	SOURCE								
		Trended	06/15	05/15	04/15	03/15	02/15	01/15	12/14	11/14	10/14	09/14	08/14	07/14	
		Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-	-
		Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	0	0	0	0	0	0	0	0	0	-	-	-	

C C [Account94949](#) 08/16 12/07 \$2537 \$0 \$0 14 **6 2** 0 BANKRUPTCY
 9494949 07/16 EDU 120 \$0 [TU](#)
History: 08/16; -0121021110100
Late Dates: 6/16-30, 5/16-60, 4/16-30, 2/16-60, 1/16-30, 12/15-30, 11/15-30, 9/15-30
 INCLUDED IN BANKRUPTCY

C C [Account94949](#) 03/15 09/07 \$3700 \$0 \$0 01 0 0 0 BANKRUPTCY
 9494949 01/15 EDU 120 \$0 [TU](#)
History: 03/15; -0
 INCLUDED IN BANKRUPTCY

C C [Acc4](#) 05/15 12/09 \$18805 - - **3** - - BANKRUPTCY
 018181818181 05/12 AUTO 060 - [XP/EF](#)
History: 02/12; 9000001000100000010000000
Late Dates: 8/11-30, 4/11-30, 9/10-30
 BANKRUPTCY CHAPTER 7

Trended	05/15	04/15	03/15	02/15	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14
Scheduled (\$)	0	0	0	0	0	0	0	0	-	-	-	-
Actual (\$)	0	0	0	0	0	0	0	0	-	-	-	-
Balance (\$)	0	0	0	0	0	0	0	0	-	-	-	-

C C [Acc9](#) 07/14 09/08 \$4000 - - **3 1** - BANKRUPTCY
 45 08/11 REV - [XP/TU](#)
History: 03/12; 92100-11000000000-----
Late Dates: 2/12-60, 1/12-30, 9/11-30, 8/11-30
 INCLUDED IN BANKRUPTCY

C C [Accoun1](#) 01/15 03/10 \$3500 - - - - - BANKRUPTCY
 989898989898 11/11 REV - [TU](#)
 CHAPTER 7 BANKRUPTCY; COLLATERAL: 12RECONCILIATION DATE

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER

CIS INFORMATION SERVICES: PANTHER VALLEY VILLAGE SQUARE, P.O. BOX 5000, ALLAMUCHY, NJ 07820 (P) 800-275-7722 (F) 800-275-8049

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FILE # 8457961 **FNMA #** **DATE COMPLETED** 10/21/2016 **RQD' BY** SHARIN PEET
SEND TO SANDYS MORTGAGE COMPANY **DATE ORDERED** 10/21/2016
 CUST. # CIS-8888 **REPOSITORIES** XP/TU/EF **PRPD' BY**
 PO BOX 5000 PANTHER VALLEY VILLAGE SQUARE **PRICE** \$0.00 **LOAN TYPE**
 ALLAMUCHY, NJ 07820 **REF. #** TESTCASE

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, CARY X			CO-APPLICANT	TESTCASE, CONDI X		
SOC SEC #	000-00-0018	DOB		SOC SEC #	000-00-0017	DOB	
MARITAL STATUS				DEPENDENTS			

COLLECTION ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE							
C	C	Account11B 25252525	04/16	08/08 07/11	\$2800 REV	-	-	-	1	1	3	BANKRUPTCY XP/TU/EF

History: 03/12; 954321000000000000000000
Late Dates: 2/12-150+, 1/12-120, 12/11-90, 11/11-60, 10/11-30
 BANKRUPTCY/DISPUTED RESOLVED/CONSUMER DISAGREES

C	C	Account24 45	07/13	09/08 08/11	- OTHE	-	-	-	-	-	-	BANKRUPTCY EF
---	---	---------------------------------	-------	----------------	-----------	---	---	---	---	---	---	----------------------------------

C	C	Account505 10010010	05/12	01/10 10/11	\$0 INST	36 \$81	-	-	-	-	-	BANKRUPTCY TU
---	---	--	-------	----------------	-------------	---------	---	---	---	---	---	----------------------------------

CHAPTER 7 BANKRUPTCY

C	C	Account616 616161616161	09/16	05/09 10/10	\$1500 REV	-	-	-	-	-	-	BANKRUPTCY XP/TU
---	---	--	-------	----------------	---------------	---	---	---	---	---	---	-------------------------------------

History: 02/12; 9-0000000000000000000000
 INCLUDED IN BANKRUPTCY

C	C	Account88888 1919191919192362	05/15	04/11 11/11	\$1632 REV	UNK -	-	-	-	2	1	BANKRUPTCY XP/TU/EF
---	---	--	-------	----------------	---------------	-------	---	---	---	---	---	--

History: 02/12; 9322000000
Late Dates: 1/12-90, 12/11-60, 11/11-60
 CHAPTER 7 BANKRUPTCY

Trended	05/15	04/15	03/15	02/15	01/15	12/14	11/14	10/14	09/14	08/14	07/14	06/14
Scheduled (\$)	0	0	0	0	0	0	0	0	-	-	-	-
Actual (\$)	0	0	0	0	0	0	0	0	-	-	-	-
Balance (\$)	0	0	0	0	0	0	0	0	-	-	-	-

OTHER CREDIT HISTORY

*** NONE ***

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SEND TO	SANDYS MORTGAGE COMPANY	DATE ORDERED	10/21/2016		
	CUST. # CIS-8888	REPOSITORY	XP/TU/EF	PRPD' BY	
	PO BOX 5000 PANTHER VALLEY VILLAGE SQUARE	PRICE	\$0.00	LOAN TYPE	
	ALLAMUCHY, NJ 07820	REF. #	TESTCASE		

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	TESTCASE, CARY X		CO-APPLICANT	TESTCASE, CONDI X	
SOC SEC #	000-00-0018	DOB	SOC SEC #	000-00-0017	DOB
MARITAL STATUS	DEPENDENTS				

TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	8	333000	333000	2065	0
AUTO	6	20135	22902	474	0
EDUCATION	7	7310	11448	88	0
OTHER INSTALLMENT	6	53460	53777	455	236
OPEN	0	0	0	0	0
REVOLVING	23	4291	9058	2965	2969
OTHER	2	1209	1141	0	1209
TOTAL	52	419405	431326	6047	4414

SECURED DEBT	406359	OLDEST TRADLINE	03/02
UNSECURED DEBT	13046	DEBT/HIGH CREDIT	99%

DEROGATORY SUMMARY

CHARGE OFFS:	3	30 DAYS:	9	INQUIRIES:	33
COLLECTIONS:	3	60 DAYS:	8	MOST RECENT LATE:	undetermined
BANKRUPTCY:	12	90 DAYS:	6	DISPUTES:	1
PUBLIC RECORDS:	1	OTHER:	0		

PUBLIC RECORDS

J J	SAN BERNARBK	File Date:	02/12	Plaintiff:	ABA8FB9C279EFF746B2ED
	Docket #: 111111	Amount:	\$0	Action Type:	CHAPTER 7 BANKRUPTCY
	Source: XP/TU/EF	Status Date:	05/12	Status:	DISCHARGED

*** -ZYK-09/01-WJM-03/09

INQUIRIES (LAST 120 DAYS)

TU	J	10/21/16	Inquiry11811	MISC
XP/EF	J	10/20/16	Inquiry262626262626262	FINANCE
TU	J	10/20/16	Inquiry7373	MISC
XP	J	10/18/16	Account20	FINANCE
XP	B	10/18/16	Inquiry777777777777777	FINANCE
XP	B	10/18/16	Inquiry828282828282828	FINANCE
XP	B	10/18/16	Inquiry818181818181818	FINANCE
XP	B	10/18/16	Account4564 1 CU	FINANCE
XP	J	10/18/16	Inquiry5656565656565	FINANCE
XP	J	10/18/16	Inquiry737373737373737	AUTOMOTIVE
TU	B	10/18/16	Inquiry434	MISC
XP	B	10/08/16	Account123123123123123	DEPT/VARIETY STORES
XP/TU/EF	J	09/23/16	Inquiry1	FINANCE

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	CUST. # CIS-8888			REPOSITORIES	XP/TU/EF	LOAN TYPE	
	PO BOX 5000 PANTHER VALLEY VILLAGE SQUARE			PRICE	\$0.00		
	ALLAMUCHY, NJ 07820			REF. #	TESTCASE		

PROPERTY ADDRESS

APPLICANT		CO-APPLICANT	
APPLICANT	TESTCASE, CARY X	CO-APPLICANT	TESTCASE, CONDI X
SOC SEC #	000-00-0018	DOB	DOB
MARITAL STATUS		DEPENDENTS	

INQUIRIES (LAST 120 DAYS)

XP	B	DOB	INQUIRY URL	STATUS
XP	B	09/09/16	Inquiry404040404040404	FINANCE
TU	B	09/09/16	I R ANAHEIM	FINANCE/NONPERSONAL
EF	B	09/09/16	Inquiry323	MISC
TU	J	08/23/16	Inquiry10310	FINANCE
TU	J	08/22/16	Inquiry104	HOME FURNISHING
XP	J	08/18/16	Inquiry747474747474	CONTRACTORS
XP	J	07/31/16	Inqui7	FINANCE
XP	J	07/31/16	Accoun4	FINANCE
EF	J	07/31/16	Account19	FINANCE
XP	J	07/30/16	Account999999	FINANCE
XP	J	07/30/16	Account19	FINANCE
XP	J	07/30/16	Inquiry77777777777777	FINANCE
XP	J	07/30/16	Account444	BANKING
XP/EF	J	07/30/16	Inquiry48	FINANCE
XP	J	07/23/16	Inquiry808080808080808	FINANCE
XP	J	07/20/16	Inquiry818181818181818	FINANCE
XP	J	07/19/16	Inquiry828282828282828	FINANCE
XP	J	07/19/16	Inquiry83838	MISC
XP/EF	J	07/08/16	Inquiry262626262626262	FINANCE
TU	J	07/08/16	Inquiry7373	MISC

ALERT

- 1 - CARY TESTCASE EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED
- 2 - CONDI X TESTCASE EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED
- 3 - TRANSUNION OFAC NAME SCREEN: CLEAR - CARY X TESTCASE - 000000018
- 4 - TRANSUNION OFAC NAME SCREEN: CLEAR - CONDI X TESTCASE - 000000017

SOURCE OF INFORMATION

- 1 EXPERIAN - PULLED ON: 10/21/16
NAME: CARY TESTCASE 000000018 DOB: N/A
NAME: 0C4DE2FEA652D 000000018 DOB: N/A
NAME: 06E8D268B40FA 000000018 DOB: N/A
SSN: 000000018
SSN: 999000018
ADDRESS: 784 BEACH BLVD/ - REPORTED 04/14 - 05/16
ADDRESS: / - REPORTED 06/13
ADDRESS: / - REPORTED 10/10 - 09/12
EMPLOYER: F24DBDD82BF6294261A72// - REPORTED 10/16
EMPLOYER: A9CC83DFD65BCFBE1915F49// - REPORTED 10/16
- 2 EXPERIAN - PULLED ON: 10/21/16
NAME: CONDI X TESTCASE 000000017 DOB: N/A
NAME: CB4EBFF6418E76A6 000000017 DOB: N/A

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	CUST. # CIS-8888		REPOSITORIES	XP/TU/EF	PRPD' BY	
	PO BOX 5000 PANTHER VALLEY VILLAGE SQUARE		PRICE	\$0.00	LOAN TYPE	
	ALLAMUCHY, NJ 07820		REF. #	TESTCASE		

PROPERTY ADDRESS

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APPLICANT	TESTCASE, CARY X	CO-APPLICANT	TESTCASE, CONDI X
SOC SEC #	000-00-0018 DOB	SOC SEC #	000-00-0017 DOB
MARITAL STATUS		DEPENDENTS	

SOURCE OF INFORMATION

SSN: 000000017
ADDRESS: 784 BEACH BLVD/ - REPORTED 04/14 - 05/16
ADDRESS: / - REPORTED 02/13 - 03/14
ADDRESS: / - REPORTED 07/04 - 11/12
EMPLOYER: D85D6F7DE6B96D// - REPORTED 10/16
EMPLOYER: // - REPORTED 07/16

3 TRANSUNION - PULLED ON: 10/21/16 - INFILE DATE: 06/01/96
NAME: CARY X TESTCASE
NAME: 628083E6D61DE98670F9B5685
NAME: DOB: N/A
SSN: 000000018
ADDRESS: 784 BEACH BL, ANTHILL, MO 65488 - REPORTED 08/14
ADDRESS: 20178 4B23A38BB5284455749651F2BC6, ANTHILL, MO 65488 - REPORTED 08/14
ADDRESS: 6738 8A72DF6B049254257DBB63445D0, ANTHILL, MO 65488
EMPLOYER: F51B817E2480B48B58A797B0C31A5212//
EMPLOYER: A95980B1E4E0A6BA236F85BD495380B27E3F30B3B11427B2EA737A/
PHONE: 555-0199 - RESIDENCE

4 TRANSUNION - PULLED ON: 10/21/16 - INFILE DATE: 11/01/90
NAME: CONDI X TESTCASE
NAME: DOB: N/A
SSN: 000000017
ADDRESS: 784 BEACH BL, ANTHILL, MO 65488 - REPORTED 07/14
ADDRESS: 6738 8A72DF6B049254257DBB63445D0 #1511, ANTHILL, MO 65488 - REPORTED 05/13
ADDRESS: 9444 AFFB0F1BFDA533FC9CA7E8A6A49 #21F, ANTHILL, MO 65488
EMPLOYER: BBD2CA837C34E2DD77EF4078F3515AA97E3F30B3B11427B2EA737A/
EMPLOYER: 718F6FE50418351EE1DF2B883C9212D8//
PHONE: (555) 555-0148 - RESIDENCE

5 EQUIFAX - PULLED ON: 10/21/16 - INFILE DATE: 08/31/96
NAME: CARY X TESTCASE
NAME: C4E402487906385 561CE867FC16072556CE9AC4B
NAME: E8AEC7379BCABDB 0CEF266B17900AE2F7FF3330F
SSN: 000000018
ADDRESS: 784 BEACH BL, ANTHILL, MO 65488-0001 - REPORTED 11/14
ADDRESS: 6738 BFA32EB5FDC7D5B747D6400528, ANTHILL, MO 65488-0001 - REPORTED 05/13
ADDRESS: 9444 1645F9A579F136A4DE160A7050, ANTHILL, MO 65488 - REPORTED 01/11
EMPLOYER: 72A485DDE98B4B26DC4FCB5909E6F7BF//

6 EQUIFAX - PULLED ON: 10/21/16 - INFILE DATE: 05/21/91
NAME: CONDI X TESTCASE
SSN: 000000017
ADDRESS: 784 BEACH BL, ANTHILL, MO 65488-0001 - REPORTED 08/14
ADDRESS: 6738 BFA32EB5FDC7D5B747D6400528 9E1079E2F34067CA75849796CE, ANTHILL, MO 65488-0001 - REPORTED 03/13
ADDRESS: 9444 1645F9A579F136A4DE160A7050, ANTHILL, MO 65488 - REPORTED 08/10
EMPLOYER: A68C1B09DAB590E8077053AE4ABD8365//
EMPLOYER: 4EBF8295DE25F3421AD19A1EBEE19674/F68B573F6910F8F9F4A3AC0713820669/
EMPLOYER: EBFFC8CAF2F99B7C86008F3400DF8337/C15BAEEB8FA2F74908157F2837D1B382/ANTHILL, MO

CREDITORS

ALLY FINANCIAL	17500 CHENAL PKWY STE 20, LITTLE ROCK, AR 72223	BYMAILONLY
ALTEGRA CRED	150 ALLEGHENY CENT, PITTSBURGH PA 15212	800-346-6437
AMER GEN FIN	EVANSVILLE ACCT RE, EVANSVILLE IN 47715	
AMERICAN GENERAL FIN	VISIONPLUS INHOUSE PMT 600 NORTH ROYAL AVENEU, EVANSVILLE, IN 47715	
AMERICREDI	200 BAILEY AVE, FORT WORTH TX 76107	817-302-7000*

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	CUST. # CIS-8888		REPOSITORIES	XP/TU/EF	PRPD' BY	
	PO BOX 5000 PANTHER VALLEY VILLAGE SQUARE		PRICE	\$0.00	LOAN TYPE	
	ALLAMUCHY, NJ 07820		REF. #	TESTCASE		

PROPERTY ADDRESS

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APPLICANT	TESTCASE, CARY X	CO-APPLICANT	TESTCASE, CONDI X
SOC SEC #	000-00-0018 DOB	SOC SEC #	000-00-0017 DOB
MARITAL STATUS		DEPENDENTS	

CREDITORS

AMERICREDIT	4001 EMBARCADARO, ARLINGTON TX 76014	800-284-2271
ANDREWS FCU	5711 ALLENTOWN RD, SUITLAND MD 20746	(301) 702-5500
ANDREWS FEDERAL CRED U	5711 ALLENTOWN RD STE 40, SUITLAND, MD 20746	301-702-5500
ARCADIA FINANCIAL LT	4365 EXECUTIVE DRIVE #400, SAN DIEGO CA 92122	619-453-1040
BAC HOME LNS LP/CTRYWD	450 AMERICAN ST, SIMI VALLEY, CA 93065	800-669-6607
BALLY TOTAL FITNESS	12440 E IMPERIAL HWY #30, NORWALK, CA 90650	866-402-2559
BALLYS	7755 CENTER AVE, HUNTINGTON BEA CA 92647	866-402-2559
BANK OF AMERICA	CREDIT CARDS, WILMINGTON DE 19850	800-732-9194
BANK OF THE WEST	2527 CAMINO RAMON, SAN RAMON, CA 94583	BYMAILONLY
BENFCL/HFC	POB 6985, BRIDGEWATER NJ 08807	800-547-8776
BK OF AMER	9000 SOUTHSIDE BLVD BLDG, JACKSONVILLE, FL 32256	800-215-6195
BOFA/LNDSF	35 N LAKE AVE, PASADENA, CA 91101	800-447-1692
CAP 1 BANK	PO BOX 85015, RICHMOND VA 23285	800-955-7070
CAPITAL 1 BK	11013 W BROAD ST, GLEN ALLEN VA 23060	800-258-9319
CENTRAL DISTRICT OF CA	3420 12TH STREET, RIVERSIDE CA 9250-3819	(951) 774-1000
CENTRIX RES	5690 DTC BLVD, ENGLEWOOD CO 80111	
CHASE CARD	PO BOX 15298, WILMINGTON, DE 19850	800-432-3117
CHOICEADVANTA/CREDIT ECH	40480 GRAND RIVER SUITE H, NOVI, MI 48375	800-4454922
CIT BANK/DFS	3500 WADLEY PLACE BLDG A, AUSTIN TX 78728	512-724-7253
CITI AUTO	11770 BERNARDO PLAZA CT, SAN DIEGO, CA 92128	BYMAILONLY
CITIBANK N A	701 E 60TH ST N, SIOUX FALLS, SD 57104	800-967-2400
CITIBANK N.A.	PO BOX 22944, ROCHESTER NY 14692-2944	800-967-2400
CITIBANK STU	P.O. BOX 23315, ROCHESTER NY 14692	800-967-2400
COLL DIV/SAN BERN CNTY	157 W 5TH ST FL 2, SAN BERNARDINO, CA 92415	909-387-8303
COMENITY BANK/VCTRSSEC	PO BOX 182789, COLUMBUS, OH 43218	800-887-4930
COUNTRYWIDE HOME LOANS	400 COUNTRYWIDE WY SIMI, VALLEY CA 93065-	(805) 397-2535
CRAFTMATIC	2500 INTERPLEX DR, TREVOSSE, PA 19053	800-6778200
CREDCO IMS	5625 RUFFIN RD, SAN DIEGO, CA 92123	619-929-6000
CREDCO/TTY AUTO	12395 FIRST AMERICAN WAY, POWAY, CA 92064	800-637-2422
credit one	POB 98872, LAS VEGAS NV 89193	-877-825-3242
CREDIT ONE BANK	P O BOX 98873, LAS VEGAS NV 89193	877-825-3242
CREDIT ONE BANK NA	PO BOX 98875, LAS VEGAS, NV 89193	702-269-1000
CREDIT TECHNOLOGIES IN	50481 W PONTIAC TRAIL, WIXOM, MI 48393	248-473-7400

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	CUST. # CIS-8888		REPOSITORIES	XP/TU/EF	PRPD' BY	
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	ALLAMUCHY, NJ 07820		REF. #	TESTCASE		

PROPERTY ADDRESS

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APPLICANT	TESTCASE, CARY X	CO-APPLICANT	TESTCASE, CONDI X
SOC SEC #	000-00-0018 DOB	SOC SEC #	000-00-0017 DOB
MARITAL STATUS		DEPENDENTS	

CREDITORS

CRESCENT	P.O. BOX 30728, OAKLAND CA 94604	1-510-874-7600
CUDL/FINANCIAL PARTNER	7800 E IMPERIAL HIGHWAY, DOWNEY, CA 90241	562-923-0311
CUDL/GOLDEN 1 CU	6507 4TH AVE, SACRAMENTO, CA 95817	916-732-2900
CUDL/KINECTA FEDERAL C	1440 ROSECRANS AVE, MANHATTAN BEACH, CA 90266	310-643-5480
CUDL/LOCKHEED FED CR U	2340 N HOLLYWOOD WAY, BURBANK, CA 91505	818-565-2015
CUDL/WESCOM CREDIT UNI	123 S MARENGO AVE, PASADENA, CA 91101	626-795-8181
DELL FIN	ONE DELL WAY, ROUND ROCK TX 78682	800-283-2210
FIRST USA BANK	2500 WESTFIELD DR, ELGIN, IL 60124	800-955-9900
FIRSTNATIONWID/IRANAHE IM	PO BOX 2379, GARDEN GROVE, CA 92842	714-6382855
G M A C	PO BOX 12699, GLENDALE, AZ 85318	BYMAILONLY
GALKOS CONSTRUCTION	15262 PIPELINE LN STE G, HUNTINGTON BEACH, CA 92649	714-373-8545
GECAP/SAMS	2323 N CENTRAL EXP, RICHARDSON TX 75080	800-462-2996
GECCCC/PREFERRED CUSTOME	P.O. BOX 276 MAIL CODE OH 3-425, DAYTON, OH 45401	937-5346950
GECS/PB-ENG	P.O. BOX 276, DAYTON OH 45401	937-534-6950
GEMB/SAM	2323 NORTH CENTRAL EXPRESSWAY, RICHARDSON, TX 75080	800-964-1917
GEMB/SAMS CLUB	PO BOX 981400, EL PASO, TX 79998	800-964-1917
GM FINANCIAL	PO BOX 181145, ARLINGTON, TX 76096	800-284-2271
GMAC	PO BOX 380901, BLOOMINGTON, MN 55438	800-200-4622
HH BANK	POB 98706, LAS VEGAS NV 89193	800-477-6000
HOME LOAN SERVICES INC	150 ALLEGHENY CENTER MAL, PITTSBURGH, PA 15212	800-346-6437
HSBC AUTO	6602 CONVOY CT, SAN DIEGO, CA 92111	800-418-1888
HSBC AUTO FINANCE	,	619-793-6300
HSBC BANK	1441 SCHILLING PLACE, SALINAS, CA 93901	800-947-1000
INFORMATIVE RESEARCH I	13030 EUCLID ST, GARDEN GROVE, CA 92843	800-676-3338
LOWE'S	800-552-5239-CONF CALLS,	800-444-1408
LOWES/MBGA	P O BOX 103065, ROSWELL GA 30076	800-444-1408
MBNA AMERICA	POB 15026, WILMINGTON DE 19801	800-732-9194
MBNA AMERICA/PLATINUM CRD - AUTO #	FAX 216-545-8301,	800-789-6701
NAVIENT SOLUTIONS INC	11100 USA PKWY, FISHERS, IN 46037	888-272-5543
NCM	18400 VON KARMAN, IRVINE CA 92614	800-561-4567
NCO FIN/27	PO BOX 7216, PHILADELPHIA, PA 19101	800-709-8625
NCO FINANCIAL SYSTEM	,	800-709-8625
NEW CENTURY MORTGAGE C	CONF CALL WITH BORR ON LINE, IRVINE, CA 92612	(800)561-4567

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER

CIS INFORMATION SERVICES: PANTHER VALLEY VILLAGE SQUARE, P.O. BOX 5000, ALLAMUCHY, NJ 07820 (P) 800-275-7722 (F) 800-275-8049

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.

FILE #	8457961	FNMA #	DATE COMPLETED	10/21/2016	RQD' BY	SHARIN PEET
SEND TO	SANDYS MORTGAGE COMPANY		DATE ORDERED	10/21/2016		
	CUST. # CIS-8888		REPOSITORIES	XP/TU/EF	PRPD' BY	
	PO BOX 5000 PANTHER VALLEY VILLAGE SQUARE		PRICE	\$0.00	LOAN TYPE	
	ALLAMUCHY, NJ 07820		REF. #	TESTCASE		

PROPERTY ADDRESS

APPLICANT		CO-APPLICANT	
APPLICANT	TESTCASE, CARY X	CO-APPLICANT	TESTCASE, CONDI X
SOC SEC #	000-00-0018 DOB	SOC SEC #	000-00-0017 DOB
MARITAL STATUS		DEPENDENTS	

CREDITORS

NEW CNTY MTG	210 COMMERCE, IRVINE CA 92602	800-561-4567
NOWCOM/ULTIMATE AUTO C	17050 FOTHILL BLVD, FONTANA, CA 92335	909-357-0900
OPTION ONE MORTGAGE	11104 MENAUL BLVD NE, ALBUQUERQUE, NM 87112	505-292-9300
OPTN ONE	3 ADA, IRVINE CA 92618	949-790-8300
PACIFIC MONARCH RESORT	23091 MILL CREEK DR, LAGUNA HILLS, CA 92653	949-587-2430
PEAK5	6782 S POTOMAC ST, CENTENNIAL, CO 80112	303-391-3990
PIONEER MILITARY LOANS	4000 S EASTERN AVE STE 3, LAS VEGAS, NV 89119	800-367-5626
RNB-TARGET	MAILSTOP 2BD, MINNEAPOLIS MN 55440	800-659-2396
SALLIE MAE-FFELP	1002 ARTHUR DRIVE, LYNN HAVEN, FL 32444	888-272-5543
SAN BDNO CNTY	157 W 5TH ST 3RD FLOOR, SAN BERNARDINO, CA 92415	909-387-8303
SAN BERNARBK	3420 12TH ST ROOM 125, RIVERSIDE, CA 92501	855-460-9641
SEARS	13200 SMITH RD, CLEVELAND OH 44130	
SEARS/CBSD	PO BOX 6282, SIOUX FALLS, SD 57117	BYMAILONLY
SM SERVICING	PO BOX 9500, WILKES BARRE PA 18773	888-272-5543
SPRINGLEAF FINANCIAL S	600 NW 2ND ST, EVANSVILLE, IN 47708	800-382-7951
SYNCB/LOWES	PO BOX 965005, ORLANDO, FL 32896	800-444-1408
SYNCB/SYNC BANK CARD	C/O PO BOX 965036, ORLANDO, FL 32896	866-396-8254
TRIAD FINANCIAL	5201 RUFÉ SNOW DR STE 40, NORTH RICHLAND HILLS, TX 76180	800-879-9756
US BKPT CT CA SAN BERN	699 N ARROWHEAD AVE, SAN BERNARDINO, CA 92401	BYMAILONLY
WEBBANK/DFS	1 DELL WAY, ROUND ROCK, TX 78682	800-283-2210
WFDS	PO BOX 1697, WINTERVILLE, NC 28590	800-289-8004
WFFINANCE	2501 SEAPORT DR STE BH30, CHESTER, PA 19013	610-595-5300
WFS	P.O. BOX 19752, IRVINE CA 92623	800-289-8004
WFS/WACHOVIA DEALER SV	PO BOX 19657, IRVINE, CA 92623	800-289-8004
WILSHIRE CRD	PO BOX 8517, PORTLAND OR 97207	(888) 502-0100
WILSHIRE CREDIT CORP	450 AMERICAN ST # SV416, SIMI VALLEY, CA 93065	800-669-6607

DISCLAIMER

-
An asterisk (*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

-
This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

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FILE #	8457961	FNMA #	DATE COMPLETED	10/21/2016	RQD' BY	SHARIN PEET
SEND TO	SANDYS MORTGAGE COMPANY		DATE ORDERED	10/21/2016	PRPD' BY	
	CUST. # CIS-8888		REPOSITORIES	XP/TU/EF	LOAN TYPE	
	PO BOX 5000 PANTHER VALLEY VILLAGE SQUARE		PRICE	\$0.00		
	ALLAMUCHY, NJ 07820		REF. #	TESTCASE		

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	TESTCASE, CARY X		CO-APPLICANT	TESTCASE, CONDI X	
SOC SEC #	000-00-0018	DOB	SOC SEC #	000-00-0017	DOB
MARITAL STATUS			DEPENDENTS		

DISCLAIMER

EXPERIAN	TRANSUNION	EQUIFAX
PO BOX 4500	PO BOX 2000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19016	ATLANTA, GA 30374
888-397-3742	800-888-4213	800-685-1111
www.experian.com/reportaccess	transunion.com/myoptions	www.equifax.com/fcra

MISCELLANEOUS INFORMATION

- Instant View Password: BP-3CDCCE06

- To verify the authenticity of this credit report, please visit <https://cis.meridianlink.com> and click on the Instant View link. Enter Identifier # 8457961 and password BP-3CDCCE06 to view the report. For any inquiries regarding this report or services provided by CIS INFORMATION SERVICES please contact us at 800-275-7722.

*** END OF REPORT 2/24/2017 7:21:35 AM ***

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CIS INFORMATION SERVICES: PANTHER VALLEY VILLAGE SQUARE, P.O. BOX 5000, ALLAMUCHY, NJ 07820 (P) 800-275-7722 (F) 800-275-8049

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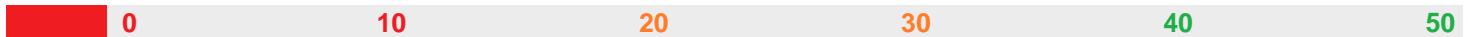
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REPORT INFORMATION

Order ID:	Reference #:	Ordered By:	Date Ordered:
42554	TESTCASE	SHARIN PEET	10/21/2016 10:36:22 AM

FRAUD RISK SUMMARY

Comprehensive Verification Index(0-50):	0	Nothing verified
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Potential Risk Indicators:

Description	Status	
The input SSN is invalid	CAUTION	Update
Unable to verify name, address, SSN/TIN and phone	CAUTION	Update
The input last name is not associated with the input SSN	CAUTION	Update
The input SSN is associated with a different name and address	CAUTION	Update
Multiple identities associated with the input SSN	CAUTION	Update
The input first name is not associated with input SSN	CAUTION	Update
The input address may be invalid according to postal specifications	CAUTION	Update
The input date-of-birth was missing or incomplete	CAUTION	Update
The input phone was missing or incomplete	CAUTION	Update

Potential Follow-up Actions:

Verify name with Social (via SSN card, DL if applicable, paycheck stub, or other Government Issued ID)
Verify name with Address (via DL, utility bill, Directory Assistance, paycheck stub, or other Government Issued ID)
Verify phone (Directory Assistance, utility bill)



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REPORT INFORMATION

Order ID:	Reference #:	Ordered By:	Date Ordered:
42554	TESTCASE	SHARIN PEET	10/21/2016 10:36:22 AM

CONSUMER FRAUD RISK DETAILS

Identity Cohesion:

Name, Address, SSN	Name, Address, Phone
Input SSN matched	No input matched

SSN Information:

SSN	Validity Indicator	Location Issued	Issued Date Range	# Additional SSNs Found for Subject
000-00-0018			-	

Watchlist Hits:

Watchlist	Name	Address
NO WATCHLIST HIT		

Address History:

Address	Date Seen	Phone Number	Is Best Address
NO ADDRESS HISTORY FOUND			

Aliases:

Last Name	Date Last Seen
NO ALIAS FOUND	

Reverse Phone Lookup:

Name	Address
no phone number provided on input	

Deceased Record:

Name	Date Born	Date Died
NO DECEASED RECORD FOUND		

Date of Birth Verification:

Match Level	Verified?
no DOB provided on input	



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REPORT INFORMATION

Order ID:	Reference #:	Ordered By:	Date Ordered:
42554	TESTCASE	SHARIN PEET	10/21/2016 10:36:22 AM

CONSUMER FRAUD RISK DETAILS

Area Code Change:

New Area Code	Effective Date
NO AREA CODE CHANGE FOUND	

NOTE: The information in this report is provided to supplement the authorized recipients other processes to identify potential misrepresentations. The data is gathered from multiple third-party sources and is based on the input data. The accuracy of the information cannot be guaranteed. Additionally, this information may not be used for any purpose governed by the Federal Fair Credit Reporting Act (15 U.S.C. 1681, et seq.). This report or data may not be resold.

*** END OF REPORT 2/24/2017 7:21:37 AM ***



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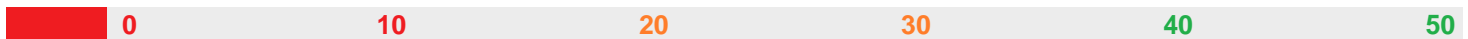
Solutions for Your Success

REPORT INFORMATION

Order ID:	Reference #:	Ordered By:	Date Ordered:
42555	TESTCASE	SHARIN PEET	10/21/2016 10:36:22 AM

FRAUD RISK SUMMARY

Comprehensive Verification Index(0-50):	0	Nothing verified
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Potential Risk Indicators:

Description	Status	
The input SSN is invalid	CAUTION	Update
Unable to verify name, address, SSN/TIN and phone	CAUTION	Update
The input last name is not associated with the input SSN	CAUTION	Update
The input SSN is associated with a different name and address	CAUTION	Update
Multiple identities associated with the input SSN	CAUTION	Update
The input first name is not associated with input SSN	CAUTION	Update
The input address may be invalid according to postal specifications	CAUTION	Update
The input date-of-birth was missing or incomplete	CAUTION	Update
The input phone was missing or incomplete	CAUTION	Update

Potential Follow-up Actions:

Verify name with Social (via SSN card, DL if applicable, paycheck stub, or other Government Issued ID)
Verify name with Address (via DL, utility bill, Directory Assistance, paycheck stub, or other Government Issued ID)
Verify phone (Directory Assistance, utility bill)



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REPORT INFORMATION

Order ID:	Reference #:	Ordered By:	Date Ordered:
42555	TESTCASE	SHARIN PEET	10/21/2016 10:36:22 AM

CONSUMER FRAUD RISK DETAILS

Identity Cohesion:

Name, Address, SSN	Name, Address, Phone
Input SSN matched	No input matched

SSN Information:

SSN	Validity Indicator	Location Issued	Issued Date Range	# Additional SSNs Found for Subject
000-00-0017			-	

Watchlist Hits:

Watchlist	Name	Address
NO WATCHLIST HIT		

Address History:

Address	Date Seen	Phone Number	Is Best Address
NO ADDRESS HISTORY FOUND			

Aliases:

Last Name	Date Last Seen
NO ALIAS FOUND	

Reverse Phone Lookup:

Name	Address
no phone number provided on input	

Deceased Record:

Name	Date Born	Date Died
NO DECEASED RECORD FOUND		

Date of Birth Verification:

Match Level	Verified?
no DOB provided on input	



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REPORT INFORMATION

Order ID:	Reference #:	Ordered By:	Date Ordered:
42555	TESTCASE	SHARIN PEET	10/21/2016 10:36:22 AM

CONSUMER FRAUD RISK DETAILS

Area Code Change:

New Area Code	Effective Date
NO AREA CODE CHANGE FOUND	

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