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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

<b>FILE #</b>	7699040	<b>FNMA #</b>		<b>DATE COMPLETED</b>	3/24/2015	<b>RQD' BY</b>	SHARIN PEET
<b>SEND TO</b>	SANDYS MORTGAGE CO - CIS-8888			<b>DATE ORDERED</b>	3/24/2015		
	PO BOX 5000 PANTHER VALLEY VILLAGE SQUARE			<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	ALLAMUCHY, NJ 07820			<b>PRICE</b>		<b>LOAN TYPE</b>	
				<b>REF. #</b>			
<b>PROPERTY ADDRESS</b>	220 N LOCUST AVE, APT12, COSTA MESA, CA 92626						

APPLICANT				CO-APPLICANT			
<b>APPLICANT</b>	TESTCASE, MELINDA J SR.			<b>CO-APPLICANT</b>	TESTCASE, MARISOL T JR.		
<b>SOC SEC #</b>	000-00-0010	<b>DOB</b>	05/11/1981	<b>SOC SEC #</b>	000-00-0001	<b>DOB</b>	09/22/1980
<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			
<b>CURRENT ADDRESS</b>	1124 BRISTOL STREET, COSTA MESA, CA 92626			<b>LENGTH</b>			
<b>PREVIOUS ADDRESS</b>				<b>LENGTH</b>			

**SCORE MODELS**

EQUIFAX/FICO CLASSIC V5 FACTA - MELINDA R TESTCASE - 000000010  
 SCORE: **452**  
 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 (98) - MELINDA R TESTCASE - 000000010  
 SCORE: **494**  
 038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED  
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS  
 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY  
 FA - DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - MELINDA TESTCASE - 000000010  
 SCORE: **509**  
 38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED  
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS  
 13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
 18 - NUMBER OF ACCOUNTS WITH DELINQUENCY  
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

EQUIFAX/FICO CLASSIC V5 FACTA - MARISOL LEMUS TESTCASE - 000000001  
 SCORE: **743**  
 00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT  
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 00008 - TOO MANY INQUIRIES LAST 12 MONTHS  
 00012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

TRANSUNION/FICO CLASSIC (98) - MARISOL L TESTCASE - 000000001  
 SCORE: **741**  
 014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED  
 008 - TOO MANY INQUIRIES LAST 12 MONTHS  
 030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT  
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - MARISOL TESTCASE - 000000001  
 SCORE: **745**  
 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

**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 #** 7699040 **FNMA #** **DATE COMPLETED** 3/24/2015 **RQD' BY** SHARIN PEET  
**SEND TO** SANDYS MORTGAGE CO - CIS-8888 **DATE ORDERED** 3/24/2015  
 PO BOX 5000 PANTHER VALLEY VILLAGE SQUARE **REPOSITORIES** XP/TU/EF **PRPD' BY**  
 ALLAMUCHY, NJ 07820 **PRICE** \$5.10 **LOAN TYPE**  
**REF. #**  
**PROPERTY ADDRESS** 220 N LOCUST AVE, APT12, COSTA MESA, CA 92626

**APPLICANT**

**CO-APPLICANT**

**APPLICANT** TESTCASE, MELINDA J SR. **CO-APPLICANT** TESTCASE, MARISOL T JR.  
**SOC SEC #** 000-00-0010 **DOB** 05/11/1981 **SOC SEC #** 000-00-0001 **DOB** 09/22/1980  
**MARITAL STATUS** **DEPENDENTS**

**SCORE MODELS**

08 - TOO MANY INQUIRIES LAST 12 MONTHS  
 09 - TOO MANY ACCOUNTS RECENTLY OPENED

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**CREDIT**

	Opened	Reported	Hi. Credit	Credit Limit	Reviewed	30-59	60-89	90+	Past Due	Payment	Balance
<a href="#">COUNTRYWIDE HOME LOA</a> ACCT000018	08/09	02/15	\$52021	-	42 mos	2 6/13 2/13	1 7/13	2 9/13 8/13	-0-	360 X 501	\$51084
	DLA 02/15	ECO A B	Source (B) XP/TU/EF	Mortgage CUR WAS 120+							
	120+ Lates: 9/13 8/13 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST										
<a href="#">CHASE MANHATTAN MORT</a> ACCT000016	08/09	07/11	\$48750	-	23 mos	3 6/11 3/11 8/10	3 4/11 10/10 9/10	1 11/10	\$658	360 X ?	\$48508
	DLA 04/11	ECO A B	Source (B) XP/TU	Mortgage DELINQ 60							
	TRANSFERRED TO ANOTHER LENDER; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST										
<a href="#">USAA FEDERAL SAVINGS</a> ACCT000006	06/14	02/15	\$31206	-	9 mos	0	0	0	-0-	069 X 533	\$28626
	DLA 08/14	ECO A C	Source (C) XP/TU/EF	Auto AS AGREED							
<a href="#">CAPITAL 1 FA</a> ACCT000023	06/12	02/15	\$24995	-	32 mos	15 1/15 11/14 10/14 9/14 8/14 5/14 4/14 9/13 8/13 7/13 6/13 4/13 2/13 12/12 11/12	2 2/15 12/14	0	\$1659	73 X 549	\$19843
	DLA 01/15	ECO A J	Source (B) XP/TU/EF	Auto DELINQ 60							
<a href="#">ADVANTA</a> ACCT000015	08/09	12/10	\$9750	-	15 mos	2 11/10 7/10	2 12/10 8/10	0	\$326	102	\$10283
	DLA 09/10	ECO A B	Source (B) EF	Mortgage DELINQ 60							
	REAL ESTATE MORTGAGE										

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	PO BOX 5000 PANTHER VALLEY VILLAGE SQUARE			<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	ALLAMUCHY, NJ 07820			<b>PRICE</b>	\$5.10	<b>LOAN TYPE</b>	
				<b>REF. #</b>			
<b>PROPERTY ADDRESS</b>	220 N LOCUST AVE, APT12, COSTA MESA, CA 92626						

**APPLICANT**

**CO-APPLICANT**

<b>APPLICANT</b>	TESTCASE, MELINDA J SR.			<b>CO-APPLICANT</b>	TESTCASE, MARISOL T JR.		
<b>SOC SEC #</b>	000-00-0010	<b>DOB</b>	05/11/1981	<b>SOC SEC #</b>	000-00-0001	<b>DOB</b>	09/22/1980
<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			

**CREDIT**

	Opened	Reported	Hi. Credit	Credit Limit	Reviewed	30-59	60-89	90+	Past Due	Payment	Balance
CHASE MANHATTAN MORT ACCT000017	08/09	03/15	\$9800	\$9800	50 mos	10	2	2	\$291	MIN X 148	\$9112
	DLA 01/15	ECO A B	Source (B) XP/TU/EF	Revolving DELINQ 90			3/15	2/14	3/11		
	120+ Lates: 3/11 CREDIT LINE SECURED						1/15	6/11			
ASPIRE/CB&T ACCT000031	02/14	03/15	\$625	\$625	14 mos	0	0	0	-0-	MIN X 25	\$631
	DLA 02/15	ECO A B	Source (B) XP/TU/EF	Revolving AS AGREED							
							8/14				
CAP ONE BK ACCT000025	12/12	03/15	\$433	-	28 mos	0	0	0	-0-	MIN X 30	\$372
	DLA 02/15	ECO A B	Source (B) XP/TU/EF	Revolving AS AGREED							
							6/14				
FIRST PREMIER BANK ACCT000033	07/14	03/15	\$300	\$300	9 mos	0	0	0	-0-	MIN X 20	\$299
	DLA 02/15	ECO A B	Source (B) XP/TU/EF	Revolving AS AGREED							
							10/13				
CHASE ACCT000002	08/14	03/15	\$4000	\$4000	7 mos	0	0	0	-0-	MIN X 10	\$228
	DLA 03/15	ECO A C	Source (C) XP/TU/EF	Revolving AS AGREED							
							7/13				
ADVANTA ACCT000014	08/09	08/10	\$48750	-	11 mos	1	0	0	-0-	0	\$0
	DLA 08/10	ECO A B	Source (B) EF	Mortgage PD WAS 30			7/10				
	REAL ESTATE MORTGAGE										
BAYWAY FIN ACCT000003	03/05	09/09	\$15656	-	20 mos	2	0	0	-0-	0	\$0
	DLA 03/09	ECO A J	Source (B) EF	Installment PD WAS 30			6/09				
							3/09				
CAP ONE BK ACCT000012	12/08	11/09	\$245	-	12 mos	0	0	0	-0-	Paid	-0-
	DLA 11/09	ECO A B	Source (B) XP/TU/EF	Revolving PAID							
	ACCOUNT CLOSED AT CONSUMER'S REQUEST										

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 PO BOX 5000 PANTHER VALLEY VILLAGE **REPOSITORIES** XP/TU/EF **PRPD' BY**  
 SQUARE  
 ALLAMUCHY, NJ 07820 **PRICE** \$5.10 **LOAN TYPE**  
**REF. #**  
**PROPERTY ADDRESS** 220 N LOCUST AVE, APT12, COSTA MESA, CA 92626

**APPLICANT**

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**SOC SEC #** 000-00-0010 **DOB** 05/11/1981 **SOC SEC #** 000-00-0001 **DOB** 09/22/1980  
**MARITAL STATUS** **DEPENDENTS**

**CREDIT**

	Opened	Reported	Hi. Credit	Credit Limit	Reviewed	30-59	60-89	90+	Past Due	Payment	Balance
CATO CORPORATION ACCT000014	03/11	09/13	\$200	\$200	31 mos	0	0	0	-0-	Paid	-0-
	DLA 07/11	ECOAC	Source (C) XP/TU/EF	Revolving				PAID			
CITI ACCT000009	06/10	03/15	\$1800	\$1800	57 mos	0	0	0	-0-	Paid	-0-
	DLA 02/15	ECOAC	Source (C) XP/TU/EF	Revolving				PAID			
ACCOUNT CLOSED AT CONSUMER'S REQUEST											
CITI ACCT000004	03/15	03/15	\$2300	\$2300	1 mo	0	0	0	-0-	0	\$0
	DLA --	ECOAC	Source (C) XP/TU/EF	Revolving				AS AGREED			
DISCOVER FIN SVS LLC ACCT000003	04/12	03/15	\$7500	\$7500	35 mos	0	0	0	-0-	Paid	-0-
	DLA 03/14	ECOAC	Source (C) XP/TU/EF	Revolving				PAID			
ACCOUNT CLOSED AT CONSUMER'S REQUEST											
GEMB/JCP ACCT000007	12/11	03/15	\$500	\$500	39 mos	0	0	0	-0-	0	\$0
	DLA 08/13	ECOAC	Source (C) XP/TU/EF	Revolving				AS AGREED			
GEMB/OLD NAVY ACCT000008	01/14	03/15	\$1200	\$1200	15 mos	0	0	0	-0-	0	\$0
	DLA 08/14	ECOAC	Source (C) XP/TU/EF	Revolving				AS AGREED			
GREEN TREE SERVICING ACCT000011	10/08	07/11	\$44200	-	1 mo	0	0	0	-0-	Paid	-0-
	DLA 09/09	ECOAJ	Source (B) XP/TU/EF	Mortgage				PAID			
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST											
HOMECOMING ACCT000026	12/12	11/13	\$108900	-	05 mos	0	2	4	-0-	360 X 0	\$0
	DLA 11/13	ECOAP	Source (B) XP/TU/EF	Mortgage PD WAS 120+				10/13 6/13	9/13 8/13 7/13		
120+ Lates: 9/13 8/13 7/13 REAL ESTATE MORTGAGE											

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 SQUARE  
 ALLAMUCHY, NJ 07820 **PRICE** \$5.10 **LOAN TYPE**  
**REF. #**  
**PROPERTY ADDRESS** 220 N LOCUST AVE, APT12, COSTA MESA, CA 92626

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**MARITAL STATUS** **DEPENDENTS**

**CREDIT**

	Opened	Reported	Hi. Credit	Credit Limit	Reviewed	30-59	60-89	90+	Past Due	Payment	Balance
<a href="#">HSBC/MCRAE</a> ACCT000010	06/11	03/15	\$900	\$900	35 mos	0	0	0	-0-	0	\$0
	DLA 11/14	ECOA C	Source (C) XP/TU/EF	Revolving	AS AGREED						
<a href="#">JAX FED CRUN</a> ACCT000001	05/02	03/07	\$1100	\$1100		-	-	-	-0-	Paid	-0-
	DLA 03/06	ECOA B	Source (B) TU/EF	Installment	PAID						
<a href="#">JAXS FEDERAL CREDIT</a> ACCT000002	05/02	04/06	\$600	\$600	49 mos	0	0	0	-0-	Paid	-0-
	DLA --/--	ECOA J	Source (B) XP	Revolving	PAID						
<a href="#">MBNA AMERICA</a> ACCT000001	03/15	03/15	\$7500	\$7500	1 mo	0	0	0	-0-	0	\$0
	DLA 03/15	ECOA C	Source (C) XP/TU/EF	Revolving	AS AGREED						
<a href="#">NBGL-MCRAES</a> ACCT000013	06/11	04/12	\$900	\$900	09 mos	0	0	0	-0-	Paid	-0-
	DLA 01/12	ECOA C	Source (C) XP/TU/EF	Revolving	PAID						
	PURCHASED BY ANOTHER LENDER										
<a href="#">TOYOTA MOTOR CREDIT</a> ACCT000012	06/14	07/14	\$30973	-	2 mos	0	0	0	-0-	Paid	-0-
	DLA 07/14	ECOA C	Source (C) XP/TU/EF	Auto	PAID						
<a href="#">WFNNB/BEALLS</a> ACCT000011	10/14	03/15	\$1000	\$1000	6 mos	0	0	0	-0-	0	\$0
	DLA 10/14	ECOA C	Source (C) XP/TU/EF	Revolving	AS AGREED						
<a href="#">FST PREMIE</a> ACCT000007	03/08	11/09	\$450	\$450	20 mos	0	0	0	-0-	20	-
	DLA 10/09	ECOA B	Source (B) EF	Revolving	AS AGREED						
<a href="#">GTE SOUTHWEST INC</a> ACCT000005	08/14	02/15	-	-	1 mo	0	0	0	-0-	001 X ?	-
	DLA 02/15	ECOA C	Source (C) XP/TU/EF	Installment	AS AGREED						
	UTILITY COMPANY										

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	ALLAMUCHY, NJ 07820			<b>PRICE</b>	\$5.10	<b>LOAN TYPE</b>	
				<b>REF. #</b>			
<b>PROPERTY ADDRESS</b>	220 N LOCUST AVE, APT12, COSTA MESA, CA 92626						

**APPLICANT**

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<b>SOC SEC #</b>	000-00-0010	<b>DOB</b>	05/11/1981	<b>SOC SEC #</b>	000-00-0001	<b>DOB</b>	09/22/1980
<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			

**CREDIT**

<b>UNITED CR NB</b> ACCT000004	Opened 03/07	Reported 12/09	Hi. Credit \$1500	Credit Limit \$1500	Reviewed 18 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance -0-
	DLA 12/09	ECOA B	Source (B) TU	Revolving	PAID						
	TRANSFER										

**COLLECTION ACCOUNTS**

<b>WACH/REC</b> ACCT000027	Opened 12/12	Reported 02/15	Hi. Credit \$522	Credit Limit -	Reviewed 24 mos	30-59 0	60-89 0	90+ 0	Past Due \$522	Payment UNK X 21*	Balance \$522
	DLA 12/12	ECOA B	Source (B) XP/TU/EE	Installment	CHARGE OFF						
	DEPOSIT RELATED										
<b>ALLIANCEONE</b> ACCT000019	Opened 09/09	Reported 02/15	Hi. Credit \$364	Credit Limit -	Reviewed -	30-59 -	60-89 -	90+ -	Past Due \$364	Payment ?	Balance \$364
	DLA --/--	ECOA B	Source (B) TU	Collection	COLLECTION						
	PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL										
<b>COMMUNITY</b> ACCT000028	Opened 01/13	Reported 02/15	Hi. Credit \$210	Credit Limit -	Reviewed 02 mos	30-59 0	60-89 0	90+ 0	Past Due -	Payment ?	Balance \$210
	DLA 12/14	ECOA B	Source (B) EF	Installment	CHARGE OFF						
	CHARGED OFF ACCOUNT										
<b>OXFORD</b> <b>COLLECTION SE</b> ACCT000022	Opened 10/11	Reported 12/12	Hi. Credit \$748	Credit Limit -	Reviewed 10 mos	30-59 0	60-89 0	90+ 0	Past Due \$197	Payment UNK X ?	Balance \$197
	DLA 12/12	ECOA B	Source (B) XP	Collection	COLLECTION						
	ORIGINAL CREDITOR: AT HOME PROFESSIONS										
<b>NCO FIN/33</b> ACCT000037	Opened 12/14	Reported 01/15	Hi. Credit \$105	Credit Limit -	Reviewed 7 mos	30-59 0	60-89 0	90+ 0	Past Due \$105	Payment UNK X ?	Balance \$105
	DLA 08/14	ECOA B	Source (B) XP/TU/EE	Collection	COLLECTION						
	ORIGINAL CREDITOR: MEDICAL PAYMENT DATA										
<b>AMO RECOVERIES</b> ACCT000036	Opened 10/14	Reported 01/15	Hi. Credit \$100	Credit Limit -	Reviewed 7 mos	30-59 0	60-89 0	90+ 0	Past Due \$1	Payment UNK X ?	Balance \$100
	DLA 06/14	ECOA B	Source (B) XP/TU/EE	Collection	COLLECTION						
	ORIGINAL CREDITOR: MEDICAL PAYMENT DATA										

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**FILE #** 7699040 **FNMA #** **DATE COMPLETED** 3/24/2015 **RQD' BY** SHARIN PEET  
**SEND TO** SANDYS MORTGAGE CO - CIS-8888 **DATE ORDERED** 3/24/2015  
 PO BOX 5000 PANTHER VALLEY VILLAGE **REPOSITORIES** XP/TU/EF **PRPD' BY**  
 SQUARE  
 ALLAMUCHY, NJ 07820 **PRICE** \$5.10 **LOAN TYPE**  
**REF. #**  
**PROPERTY ADDRESS** 220 N LOCUST AVE, APT12, COSTA MESA, CA 92626

**APPLICANT**

**CO-APPLICANT**

**APPLICANT** TESTCASE, MELINDA J SR. **CO-APPLICANT** TESTCASE, MARISOL T JR.  
**SOC SEC #** 000-00-0010 **DOB** 05/11/1981 **SOC SEC #** 000-00-0001 **DOB** 09/22/1980  
**MARITAL STATUS** **DEPENDENTS**

**COLLECTION ACCOUNTS**

	Opened	Reported	Hi. Credit	Credit Limit	Reviewed	30-59	60-89	90+	Past Due	Payment	Balance
<b>AMO RECOVERIES</b> ACCT000035	10/14	01/15	\$100	-	9 mos	0	0	0	\$1	UNK X ?	\$100
	DLA 05/14	ECOA B	Source (B) XP/TU/EF	Collection			COLLECTION				
	ORIGINAL CREDITOR: MEDICAL PAYMENT DATA										
<b>MG CREDIT</b> ACCT000032	03/14	03/15	\$84	-	9 mos	0	0	0	\$84	001 X ?	\$84
	DLA 12/13	ECOA B	Source (B) XP/TU/EF	Collection			COLLECTION				
	ORIGINAL CREDITOR: PRISTINE WATER COFFEE CO INC										
<b>PROG MGT SYS</b> ACCT000024	09/12	12/12	\$81	-	-	-	-	-	\$82	?	\$82
	DLA --/--	ECOA B	Source (B) TU	Collection			COLLECTION				
	PLACED FOR COLLECTION; ORIGINAL CREDITOR: MCI WORLDCOM COMMUNICATIONS I										
<b>PARK DANSAN</b> ACCT000029	05/13	06/13	\$60	-	14 mos	0	0	0	\$60	001 X ?	\$60
	DLA --/--	ECOA B	Source (B) XP	Collection			COLLECTION				
	ORIGINAL CREDITOR: MCI COMMUNICATIONS 3 LD										
<b>NATIONAL CREDIT SYST</b> ACCT000030	06/13	12/13	\$50	-	12 mos	0	0	0	\$50	UNK X ?	\$50
	DLA 12/12	ECOA B	Source (B) XP/TU/EF	Collection			COLLECTION				
	ORIGINAL CREDITOR: ISLAND POINTE APARTMENTS										
<b>BLAIR</b> ACCT000010	10/08	10/10	\$1000	\$1000		-	1 5/10	-	-	?	-
	DLA 06/10	ECOA B	Source (B) XP/TU/EF	Revolving BANKRUPTCY			CHAPTER 7 BANKRUPTCY				
<b>FCNB MSTR TR</b> ACCT000013	04/09	10/14	\$700	\$700		1 7/10	1 8/10	1 9/10	-	?	-
	DLA 05/10	ECOA B	Source (B) XP/TU/EF	Revolving BANKRUPTCY			ACCOUNT CLOSED BY CONSUMER (CHAPTER 7)				
<b>FST PREMIER</b> ACCT000008	03/08	06/12	\$500	\$500		1 8/10	1 9/10	-	-	?	-
	DLA 07/10	ECOA B	Source (B) XP/TU/EF	Revolving BANKRUPTCY			CHAPTER 7 BANKRUPTCY				

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**SEND TO** SANDYS MORTGAGE CO - CIS-8888 **DATE ORDERED** 3/24/2015  
 PO BOX 5000 PANTHER VALLEY VILLAGE SQUARE **REPOSITORIES** XP/TU/EF **PRPD' BY**  
 ALLAMUCHY, NJ 07820 **PRICE** \$5.10 **LOAN TYPE**  
**REF. #**  
**PROPERTY ADDRESS** 220 N LOCUST AVE, APT12, COSTA MESA, CA 92626

**APPLICANT**

**CO-APPLICANT**

**APPLICANT** TESTCASE, MELINDA J SR. **CO-APPLICANT** TESTCASE, MARISOL T JR.  
**SOC SEC #** 000-00-0010 **DOB** 05/11/1981 **SOC SEC #** 000-00-0001 **DOB** 09/22/1980  
**MARITAL STATUS** **DEPENDENTS**

**COLLECTION ACCOUNTS**

	Opened	Reported	Hi. Credit	Credit Limit	Reviewed	30-59	60-89	90+	Past Due	Payment	Balance
GINNY'S INC ACCT000020	09/09	07/11	\$141	-		-	-	-	-	?	-
	DLA 04/10	ECOA B	Source (B) XP/TU	Revolving	BANKRUPTCY						
	INCLUDED IN BANKRUPTCY										
MEDICAL PAYMENT DATA ACCT000034	07/14	11/14	\$36	-	1 mo	0	0	0	-	UNK X ?	-
	DLA --/--	ECOA B	Source (B) XP	Installment	CHARGE OFF						
	MEDICAL DEBT										
NEWPORT NEWS ACCT000005	12/07	10/13	\$5800	\$5800		2	1	5	-	?	-
	DLA 06/10	ECOA B	Source (B) XP/TU/EF	Revolving		4/10 3/10	5/10	10/10 9/10 8/10 7/10 6/10			
	120+ Lates: 10/10 9/10 8/10 7/10 CHAPTER 7 BANKRUPTCY										
PROVIDIAN ACCT000006	12/07	02/12	\$4800	\$4800		2	1	3	-	?	-
	DLA 07/10	ECOA B	Source (B) XP/TU/EF	Revolving		5/10 4/10	6/10	9/10 8/10 7/10			
	120+ Lates: 9/10 8/10 INCLUDED IN BANKRUPTCY										
PROVIDIAN ACCT000021	09/09	02/12	\$1000	\$1000		1	1	-	-	?	-
	DLA 07/10	ECOA B	Source (B) XP/TU/EF	Revolving		8/10	9/10				
	INCLUDED IN BANKRUPTCY										
RCHLND ST BK ACCT000009	05/08	06/13	\$1000	\$1000		1	-	-	-	?	-
	DLA 07/10	ECOA B	Source (B) XP/TU/EF	Revolving		9/10					
	CHAPTER 7 BANKRUPTCY										

**OTHER CREDIT HISTORY**

\*\*\* NONE \*\*\*

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<b>SEND TO</b>	SANDYS MORTGAGE CO - CIS-8888		<b>DATE ORDERED</b>	3/24/2015		
	PO BOX 5000 PANTHER VALLEY VILLAGE SQUARE		<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	ALLAMUCHY, NJ 07820		<b>PRICE</b>	\$5.10	<b>LOAN TYPE</b>	
			<b>REF. #</b>			
<b>PROPERTY ADDRESS</b>	220 N LOCUST AVE, APT12, COSTA MESA, CA 92626					

<b>APPLICANT</b>			<b>CO-APPLICANT</b>		
<b>APPLICANT</b>	TESTCASE, MELINDA J SR.		<b>CO-APPLICANT</b>	TESTCASE, MARISOL T JR.	
<b>SOC SEC #</b>	000-00-0010	<b>DOB</b> 05/11/1981	<b>SOC SEC #</b>	000-00-0001	<b>DOB</b> 09/22/1980
<b>MARITAL STATUS</b>	<b>DEPENDENTS</b>				

**TRADE SUMMARY**

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	6	109875	110521	603	984
AUTO	3	48469	56201	1082	1659
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	6	732	732	21	522
OPEN	0	0	0	0	0
REVOLVING	27	10642	29008	253	291
OTHER	9	1142	1692	0	944
<b>TOTAL</b>	<b>51</b>	<b>170860</b>	<b>198154</b>	<b>1959</b>	<b>4400</b>
<b>SECURED DEBT</b>		<b>167456</b>	<b>OLDEST TRADELINE</b>		<b>05/02</b>
<b>UNSECURED DEBT</b>		<b>3404</b>	<b>DEBT/HIGH CREDIT</b>		<b>116%</b>

**DEROGATORY SUMMARY**

<b>CHARGE OFFS:</b>	3	<b>30 DAYS:</b>	13	<b>INQUIRIES:</b>	13
<b>COLLECTIONS:</b>	9	<b>60 DAYS:</b>	12	<b>MOST RECENT LATE:</b>	undetermined
<b>BANKRUPTCY:</b>	8	<b>90 DAYS:</b>	7		
<b>PUBLIC RECORDS:</b>	1	<b>OTHER:</b>	0		

**PUBLIC RECORDS**

J B <a href="#">US BKPT CT FL JACKSONV</a>	<b>File Date:</b> 09/10	<b>Plaintiff:</b>
<b>Docket #:</b> P000001	<b>Amount:</b> -	<b>Action Type:</b> CHAPTER 7 BANKRUPTCY
<b>Source:</b> XP/EF	<b>Status Date:</b> 02/11	<b>Status:</b> DISCHARGED
*** P; -DSP-02/02		

**INQUIRIES (LAST 120 DAYS)**

XP	B	03/19/15	<a href="#">FIRST AMER CR SVCS INC</a>	FINANCE
XP/EF	C	03/19/15	<a href="#">FISERV CREDSTAR</a>	FINANCE
TU/EF	B	03/19/15	<a href="#">FAC</a>	MISC
TU	C	03/19/15	<a href="#">CHASE CREDIT</a>	REAL ESTATE
XP	C	03/13/15	<a href="#">MBNA</a>	BANKING
TU	C	02/11/15	<a href="#">CITI</a>	BANKING
EF	B	02/01/15	<a href="#">JAX FCU</a>	FINANCE
EF	B	01/12/15	<a href="#">DOLLARCAR</a>	AUTOMOTIVE
EF	B	01/11/15	<a href="#">CREDCO</a>	MISC
EF	B	01/11/15	<a href="#">AFFILFIN</a>	FINANCE
XP	B	01/07/15	<a href="#">HSBC/TAX</a>	BANKING
EF	B	12/14/14	<a href="#">BCHNHNDI</a>	AUTOMOTIVE
EF	B	12/12/14	<a href="#">JAX FCU</a>	FINANCE

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<b>SEND TO</b>	SANDYS MORTGAGE CO - CIS-8888		<b>DATE ORDERED</b>	3/24/2015		
	PO BOX 5000 PANTHER VALLEY VILLAGE SQUARE		<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	ALLAMUCHY, NJ 07820		<b>PRICE</b>	\$5.10	<b>LOAN TYPE</b>	
			<b>REF. #</b>			
<b>PROPERTY ADDRESS</b>	220 N LOCUST AVE, APT12, COSTA MESA, CA 92626					

**APPLICANT**

**CO-APPLICANT**

<b>APPLICANT</b>	TESTCASE, MELINDA J SR.			<b>CO-APPLICANT</b>	TESTCASE, MARISOL T JR.		
<b>SOC SEC #</b>	000-00-0010	<b>DOB</b>	05/11/1981	<b>SOC SEC #</b>	000-00-0001	<b>DOB</b>	09/22/1980
<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			

**ALERT**

1 - MELINDA TESTCASE YOB: 1947  
EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

2 - MARISOL TESTCASE YOB: 1980  
EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

**SOURCE OF INFORMATION**

- 1   EXPERIAN - PULLED ON: 03/24/15  
NAME: MELINDA TESTCASE 000000010 DOB: 05/10/47  
NAME: TESTCASE MELINDA 000000010 DOB: N/A  
NAME: MELINDA R TESTCASE 000000010 DOB: N/A  
NAME: MELINDA M TESTCASE 000000010 DOB: N/A  
NAME: LINDA L OWELL 000000010 DOB: N/A  
SSN: 000000010  
ADDRESS: 30 W 174TH ST, MO, 654880001 - REPORTED 12/07 - 09/14  
ADDRESS: 120 BELMONT AVE, ANTHILL, MO 65488 - REPORTED 12/12 - 07/14  
ADDRESS: 2042 WHITFIELD LN, ANTHILL, MO 65488 - REPORTED 05/14 - 07/14  
EMPLOYER: COMPUDYNE// - REPORTED 02/10  
EMPLOYER: CPA// - REPORTED 03/93
  
- 2   EXPERIAN - PULLED ON: 03/24/15  
NAME: MARISOL TESTCASE 000000001 DOB: N/A  
NAME: LEMUS TESTCASE 000000001 DOB: N/A  
NAME: TESTCASE MARISOL 000000001 DOB: N/A  
SSN: 000000001  
ADDRESS: 220 LOCUST AVE, ANTHILL, MO 65488-0001 - REPORTED 09/14 - 03/15  
ADDRESS: 7144 S JAMACHA RD, ANTHILL, MO 65488 - REPORTED 03/15  
ADDRESS: 7144 S JAMOCHA RD, ANTHILL, MO 65488 - REPORTED 07/10 - 10/14  
EMPLOYER: US AIR FORCE// - REPORTED 07/14
  
- 3   TRANSUNION - PULLED ON: 03/24/15 - INFILE DATE: 12/01/90  
NAME: MELINDA R TESTCASE  
NAME: DOB: 05/10/47  
SSN: 000000010  
ADDRESS: 30 W 174TH ST, ANTHILL, MO 65488 - REPORTED 09/14  
ADDRESS: 0 W 30 ST #174TH, ANTHILL, MO 65488 - REPORTED 09/14  
ADDRESS: 854 GRINDSTONE DR, ANTHILL, MO 65488  
EMPLOYER: COMPUDYNE IND//  
EMPLOYER: COMPUDINE//  
PHONE: 555-0163 - RESIDENCE
  
- 4   TRANSUNION - PULLED ON: 03/24/15 - INFILE DATE: 06/01/01  
NAME: MARISOL L TESTCASE  
NAME: TESTCASE,LEMUS,M  
NAME: DOB: 05/27/80  
SSN: 000000001  
ADDRESS: 220 LOCUST AV, ANTHILL, MO 65488 - REPORTED 12/14  
ADDRESS: 7144 S JAMACHA RD, ANTHILL, MO 65488 - REPORTED 11/14  
EMPLOYER: FLETCHER MOTORCARS/CAR SALES/  
PHONE: 555-0102 - RESIDENCE

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<b>SEND TO</b>	SANDYS MORTGAGE CO - CIS-8888		<b>DATE ORDERED</b>	3/24/2015		
	PO BOX 5000 PANTHER VALLEY VILLAGE SQUARE		<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	ALLAMUCHY, NJ 07820		<b>PRICE</b>	\$5.10	<b>LOAN TYPE</b>	
			<b>REF. #</b>			
<b>PROPERTY ADDRESS</b>	220 N LOCUST AVE, APT12, COSTA MESA, CA 92626					

**APPLICANT**

**CO-APPLICANT**

<b>APPLICANT</b>	TESTCASE, MELINDA J SR.			<b>CO-APPLICANT</b>	TESTCASE, MARISOL T JR.		
<b>SOC SEC #</b>	000-00-0010	<b>DOB</b>	05/11/1981	<b>SOC SEC #</b>	000-00-0001	<b>DOB</b>	09/22/1980
<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			

**SOURCE OF INFORMATION**

- 5   EQUIFAX - PULLED ON: 03/24/15 - INFILE DATE: 11/17/77  
NAME: MELINDA R TESTCASE DOB: 05/10/47  
NAME: LINDA R TESTCASE  
NAME: MELINDA T OWELL  
SSN: 000000010  
ADDRESS: 30 W 174TH ST, ANTHILL, MO 65488-0001 - REPORTED 03/13  
ADDRESS: 2042 WHITFIELD LN, ANTHILL, MO 65488-0001 - REPORTED 06/14  
ADDRESS: 854 GRINDSTONE DR, ANTHILL, MO 65488 - REPORTED 12/13  
EMPLOYER: COMPUDYNE INDUST/ACCOUNTANT/  
EMPLOYER: UNKNOWN//  
EMPLOYER: /TAX PREP/
- 6   EQUIFAX - PULLED ON: 03/24/15 - INFILE DATE: 06/30/01  
NAME: MARISOL LEMUS TESTCASE DOB: 05/27/80  
NAME: LEMUS TESTCASE  
SSN: 000000001  
ADDRESS: 220 LOCUST AVE, ANTHILL, MO 65488-0001 - REPORTED 09/14  
ADDRESS: 7144 S JAMACHA RD, ANTHILL, MO 65488-0001 - REPORTED 06/10

**CREDITORS**

1ST CONS NTL	P O BOX 5280, PORTLAND OR 97206	(800) 876-3262
ADVANTA MORTGAGE COR	10790 RANCHO BERNARDO ROA, SAN DIEGO CA 92127	(619) 674-3539
ADVANTA MTGE	1 HORSHAM BUS CTR, HORSHAM PA 19044	800-446-3100
ADVANTA NB	16875 W BERNADINO, SAN DIEGO CA 92127	
AFFILIATED FINANCIAL	3900 HOLLYWOOD BLVD.,STE.201, HOLLYWOOD, FL 33021	954-893-0400
ANBCC	PO BOX 15687, WILMINGTON DE 19850-	(800) 533-5600
ASPIRE	PO BOX 105555, ATLANTA, GA 30348	BYMAILONLY
ASSOC/CITI	P.O. BOX 15687, WILMINGTON DE 19850	800-533-5600
BAC HOME LNS LP/CTRYWD	450 AMERICAN ST, SIMI VALLEY, CA 93065	800-669-6607
BANK OF AMERICA	400 CHRISTIANA ROAD, NEWARK, DE 19713-4217	800-421-2110
BANK ONE	BANK ONE CARD SERV, WESTERVILLE OH 43081	800-955-9900
BAYWAY FINANCIAL SER	9853 BEACH BLVD, JACKSONVILLE FL 32246	904-642-2126
BK OF AMER	PO BOX 982238, EL PASO, TX 79998	800-421-2110
BLAIR CORP	307 LIBERTY ST, WARREN PA 16366	814-726-6470
BLAIR CORPORATION	220 HICKORY ST, WARREN, PA 16366	866-422-4471*
CAP 1 BANK	PO BOX 85015, RICHMOND VA 23285	800-955-7070
CAP ONE	PO BOX 85520, RICHMOND, VA 23285	BYMAILONLY
CAP1/MCRAE	PO BOX 15521, WILMINGTON, DE 19805	800-695-6950
CAPITAL 1 BK	11013 W BROAD ST, GLEN ALLEN VA 23060	800-258-9319
CAPITAL ONE AUTO FINAN	3901 DALLAS PKWY, PLANO, TX 75093	800-946-0332

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	ALLAMUCHY, NJ 07820		<b>PRICE</b>	\$5.10	<b>LOAN TYPE</b>	
			<b>REF. #</b>			
<b>PROPERTY ADDRESS</b>	220 N LOCUST AVE, APT12, COSTA MESA, CA 92626					

<b>APPLICANT</b>				<b>CO-APPLICANT</b>			
<b>APPLICANT</b>	TESTCASE, MELINDA J SR.			<b>CO-APPLICANT</b>	TESTCASE, MARISOL T JR.		
<b>SOC SEC #</b>	000-00-0010	<b>DOB</b>	05/11/1981	<b>SOC SEC #</b>	000-00-0001	<b>DOB</b>	09/22/1980
<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			

<b>CREDITORS</b>			
CATO	P O BOX 34216, CHARLOTTE NC 28234		704-556-7018
CATO CORPORATION	PO BOX 34216, CHARLOTTE, NC 28234		704-588-2428
CATO'S	8100 DEMARK ROAD, CHARLOTTE NC 28210		
CB&T	PO BOX 723896, ATLANTA GA 31139		800-348-8783
CBT COLLECT	626 MADISON ST, TOLEDO OH 43604		419-740-6400
CFC-MSD TAPE REPORTI	332 MINNESOTA STREET SUITE 500, ST PAUL, MN 55102		
CHASE BANK USA, NA	,		800-955-9900
CHASE CARD	PO BOX 15298, WILMINGTON, DE 19850		800-432-3117
CHASE MTG	PO BOX 24696, COLUMBUS, OH 43224		800-848-9136
CITI	PO BOX 6497, SIOUX FALLS, SD 57117		800-533-5600
CITIBANK MC	POB 6241, SIOUX FALLS SD 57117		(800) 843-0777
COMENITY BANK/NWPRTNWS	101 CROSSWAY PARK WEST, WOODBURY, NY 11797		516-576-0404
CONSECO MTG	PO BOX 6153, RAPID CITY SD 57709		800-330-5183
COUNTRYWIDE HOME LOANS	400 COUNTRYWIDE WY SIMI, VALLEY CA 93065-		(805) 397-2535
CREDCO	6350 LAUREL CANYON BLVD, NORTH HOLLYWOOD, CA 91606		800-523-0233
DISCOVER FIN	POB 15316, WILMINGTON DE 19850		(800) 347-2683
DISCOVER FIN SVCS LLC	PO BOX 15316, WILMINGTON, DE 19850		800-347-2683
DISCOVR CD. AUTOHORIZED USERS ARE NOT RESPONSIBLE	PO BOX15316, WILMINGTON DE 19850		800-347-5342
DITECH.COM/CHASECREDI T	6350 LAUREL CANYON 4TH FLR SUITE 450, NORTH HOLLYWOO, CA 91606		818-7626262
EDUCATIONAL COMMUNIT	623 NORTH MAIN STREET, JACKSONVILLE FL 32202-3097		(904) 354-8537
FCNB/MASTERTRUST	PO BOX 3412, OMAHA, NE 68103		BYMAILONLY
FIRST AMER CR SVCS INC	825 E GATE BLVD STE 310, GARDEN CITY, NY 11530		516-832-3400
FIRST PREMIER BANK	601 S MINNESOTA AVE, SIOUX FALLS, SD 57104		(800) 315-6330
FST PREMIE	900 DELAWARE SUITE 7, SIOUX FALLS SD 57104		605-357-3440
FST PREMIER	900 W DELAWARE, SIOUX FALLS SD 57117		(605) 357-3440
GEMB/JCP	PO BOX 984100, EL PASO, TX 79998		800-542-0800
GEMB/OLD	,		877-222-6868
GINNYS	1112 7TH AVE, MONROE, WI 53566		BYMAILONLY
GINNY'S INC	1112 7TH AVE POB 2816, MONROE, WI 53566		608-324-6740
GMAC MORTGAGE LLC	PO BOX 890036, DALLAS TX 75389		800-766-4622
GREEN TREE SERVICING L	332 MINNESOTA ST STE 610, SAINT PAUL, MN 55101		800-330-5183
GTE SOUTHWEST INC	500 TECHNOLOGY DR, WELDON SPRING, MO 63304		877-325-5156

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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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<b>FILE #</b>	7699040	<b>FNMA #</b>	<b>DATE COMPLETED</b>	3/24/2015	<b>RQD' BY</b>	SHARIN PEET
<b>SEND TO</b>	SANDYS MORTGAGE CO - CIS-8888		<b>DATE ORDERED</b>	3/24/2015		
	PO BOX 5000 PANTHER VALLEY VILLAGE SQUARE		<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	ALLAMUCHY, NJ 07820		<b>PRICE</b>	\$5.10	<b>LOAN TYPE</b>	
			<b>REF. #</b>			
<b>PROPERTY ADDRESS</b>	220 N LOCUST AVE, APT12, COSTA MESA, CA 92626					

**APPLICANT**

**CO-APPLICANT**

<b>APPLICANT</b>	TESTCASE, MELINDA J SR.		<b>CO-APPLICANT</b>	TESTCASE, MARISOL T JR.			
<b>SOC SEC #</b>	000-00-0010	<b>DOB</b>	05/11/1981	<b>SOC SEC #</b>	000-00-0001	<b>DOB</b>	09/22/1980
<b>MARITAL STATUS</b>			<b>DEPENDENTS</b>				

**CREDITORS**

HOME COMING FUNDING NE	2711 N HASKELL AVE. SW 1, DALLAS, TX 75204	800-206-2901
HEMOCOME FIN	2711 N HASKELL, DALLAS TX 75204	(800)206-2901
HSBC/TAX	90 CHRISTIANA RD, NEW CASTLE, DE 19720	800-524-0628
JACKSONVILLE FED CU	562 PARK STREET POB 2357, JACKSONVILLE, FL 32232	904-3590491
JAX FCU	562 PARK STREET, JACKSONVILLE FL 32204	904-475-8000
JAXS FEDERAL CREDIT UN	PO BOX 2357, JACKSONVILLE, FL 32232	904-359-0491
M.G. CREDIT	5115 SAN JUAN AVENUE, JACKSONVILLE, FL 32210-3137	904-387-6503
MBGA/JCPENEY	P.O. BOX 27570, ALBUQUERQUE NM 87125	800-542-0800
MBNA AMERICA	POB 15026, WILMINGTON DE 19801	800-732-9194
MBNA AMERICA/PLATINUM CRD - AUTO #	FAX 216-545-8301,	800-789-6701
MCCBG/OLDNAVY	PO BOX 103065, ROSWELL, GA 30076	877-222-6868
MCRAES	,	601-968-4293
MG CREDIT	5115 SAN JUAN AVE, JACKSONVILLE, FL 32210	904-387-6503
NATIONAL CREDIT SYST	3800 CAMP CREEK PARKWAY BLDG 1800, STE 110, ATLANTA GA 30331	404-629-2728
NATIONAL CREDIT SYSTEM	3750 NATURALLY FRESH BLV, ATLANTA, GA 30349	404-629-9595
NATIONWIDE	POB 8005, CLEVELAND TN 37320	423-472-4600
NATIONWIDE RECOVERY SV	PO BOX 8005, CLEVELAND, TN 37320	800-776-4600
NATLCRSYS	PO BOX 312125, ATLANTA GA 31131-	(404) 629-2728
NBGL-MCRAES	P O BOX 10327, JACKSON, MS 39289	601-9684293
NBGL-MCRAES CREDIT DEP	PO BOX 10327, JACKSON, MS 39289	601-968-4220
NCO FIN/33	PO BOX 13584, PHILADELPHIA, PA 19101	800-786-9330
NCOFINSYS	3091 GOVERNORS LAK, NORCROSS GA 30071	(770) 449-1520
NEWPORT NEWS	CARD PROCESSING CE, OLD BETHPAGE NY 11804	
NEWPORT NEWS/CM	PO BOX 9204, OLD BETHPAGE NY 11804	516-576-8706
OLD NAVY/MCCBG	P.O. BOX 29116, SHAWNEE MISSIO, KS 66201	877-222-6868*
OXFORD COLLECTION SERV	135 MAXESS RD STE 2A, MELVILLE, NY 11747	
PARK DANSAN	113 W 3RD AVE, GASTONIA, NC 28052	704-864-4340
PREMIER OPEN MRI	916 DANTE PL, JACKSONVILLE, FL 32207	904-396-6736
PROG MGT SYS	1521 W. CAMERON AV, WEST COVINA CA 91790	800-640-9211
PROVIDIAN	POB 9023, PLEASANTON CA 94566	(800) 964-6000
PROVIDIAN BANCORP	5142 FRANKLIN DR,	(BIN 412 PLEASA

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<b>FILE #</b>	7699040	<b>FNMA #</b>	<b>DATE COMPLETED</b>	3/24/2015	<b>RQD' BY</b>	SHARIN PEET
<b>SEND TO</b>	SANDYS MORTGAGE CO - CIS-8888		<b>DATE ORDERED</b>	3/24/2015		
	PO BOX 5000 PANTHER VALLEY VILLAGE SQUARE		<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	ALLAMUCHY, NJ 07820		<b>PRICE</b>	\$5.10	<b>LOAN TYPE</b>	
			<b>REF. #</b>			
<b>PROPERTY ADDRESS</b>	220 N LOCUST AVE, APT12, COSTA MESA, CA 92626					

<b>APPLICANT</b>			<b>CO-APPLICANT</b>			
<b>APPLICANT</b>	TESTCASE, MELINDA J SR.		<b>CO-APPLICANT</b>	TESTCASE, MARISOL T JR.		
<b>SOC SEC #</b>	000-00-0010	<b>DOB</b> 05/11/1981	<b>SOC SEC #</b>	000-00-0001	<b>DOB</b>	09/22/1980
<b>MARITAL STATUS</b>			<b>DEPENDENTS</b>			

<b>CREDITORS</b>		
PROVIDIAN FINANCIAL	PO BOX 9007, PLEASANTON, CA 94566	
RICH ST BK	P.O. BOX 89937, SIOUX FALLS SD 57109	605-782-2525
RICHLAND STATE BANK	PO BOX 89937, SIOUX FALLS, SD 57109	800-800-2143
SUMMIT ACCEPTANCE CO	P.O.BOX 1928, TEMPE AZ 85280-1928	
TOYOTA MOTOR CREDIT	8550 UNITED PLAZA BLVD S, BATON ROUGE, LA 70809	504-929-6600
TOYOTA MTR	8550 UNITED PLAZA, BATON ROUGE LA 70809	(504) 929-6600
UNITED CR NB	PO BOX 1229, SIOUX FALLS SD 57107	605-333-7700
US BKPT CT FL JACKSONVILLE	311 W MONROE ST RM 234, JACKSONVILLE FL 322024242	(904) 232-2852
USAA FEDERAL SAVINGS	10750 INTERSTATE HWY. 10, SAN ANTONIO TX 78265	800-832-3724
USAA FEDERAL SAVINGS B	PO BOX 47504, SAN ANTONIO, TX 78265	BYMAILONLY
WACH/REC	P O BOX 3117, WINSTON SALEM NC 27102	336-747-8325
WF CRD SVC	PO BOX 3117, WINSTON SALEM, NC 27102	BYMAILONLY

**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.

EXPERIAN	TRANSUNION	EQUIFAX
PO BOX 2002	PO BOX 1000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19022	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-318F8B

- To verify the authenticity of this credit report, please visit <https://cis.meridianlink.com> and click on the Instant View link. Enter report number 7699040 and password BP-318F8B to view the report. For any inquiries regarding this report or services provided by CIS INFORMATION SERVICES please contact us at 800-275-7722.

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RETURN SERVICE REQUESTED

MELINDA J TESTCASE  
 1124 BRISTOL STREET  
 COSTA MESA, CA 92626

**Your Credit Score and the Price You Pay for Credit**

<b>Your Credit Score</b>			
<b>Your credit score</b>	<b>SCORE</b>	<b>SOURCE / MODEL</b>	<b>DATE</b>
	509	EXPERIAN/FAIR, ISAAC (VER. 2)	03/24/15
	494	TRANSUNION/FICO CLASSIC (98)	03/24/15
	452	EQUIFAX/FICO CLASSIC V5 FACTA	03/24/15

<b>Understanding Your Credit Score</b>	
<b>What you should know about credit scores</b>	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
<b>How we use your credit score</b>	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>
<b>The range of scores</b>	<p>EXPERIAN: Scores range from a low of 320 to a high of 844.</p> <p>TRANS UNION: Scores range from a low of 336 to a high of 843.</p> <p>EQUIFAX: Scores range from a low of 334 to a high of 818.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
<b>How your score compares to the scores of other consumers</b>	<p>EXPERIAN: Your credit score ranks higher than 4 percent of U.S. consumers.</p> <p>TRANS UNION: Your credit score ranks higher than 2 percent of U.S. consumers.</p> <p>EQUIFAX: Your credit score ranks higher than 1 percent of U.S. consumers.</p>
<b>Key factors that adversely affected your credit score</b>	<p>EXPERIAN</p> <ul style="list-style-type: none"> <li>• SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED</li> <li>• PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS</li> <li>• TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN</li> <li>• NUMBER OF ACCOUNTS WITH DELINQUENCY</li> <li>• TOO MANY INQUIRIES LAST 12 MONTHS</li> </ul> <p>TRANS UNION</p> <ul style="list-style-type: none"> <li>• SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED</li> <li>• TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN</li> <li>• PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS</li> <li>• NUMBER OF ACCOUNTS WITH DELINQUENCY</li> <li>• DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE</li> </ul> <p>EQUIFAX</p> <ul style="list-style-type: none"> <li>• SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED</li> <li>• TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN</li> <li>• NUMBER OF ACCOUNTS WITH DELINQUENCY</li> <li>• LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT</li> <li>• NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY</li> </ul>

## Checking Your Credit Report

<b>What if there are mistakes in your credit report?</b>	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.  It is a good idea to check your credit report to make sure the information it contains is accurate.
<b>How can you obtain a copy of your credit report?</b>	Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.  To order your free annual credit report:  <i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a> <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <a href="http://www.ftc.gov/bcp/online/include/requestformfinal.pdf">http://www.ftc.gov/bcp/online/include/requestformfinal.pdf</a> ) to:  Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
<b>How can you get more information?</b>	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .



### Notice to the Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

Your credit scores were provided by the following credit reporting agency:

TRANSUNION  
PO BOX 1000  
CHESTER, PA 19022  
800-888-4213  
[transunion.com/myoptions](http://transunion.com/myoptions)

EQUIFAX  
PO BOX 740241  
ATLANTA, GA 30374  
800-685-1111  
[www.equifax.com/fcra](http://www.equifax.com/fcra)

EXPERIAN  
PO BOX 2002  
ALLEN, TX 75013  
888-397-3742  
[www.experian.com/reportaccess](http://www.experian.com/reportaccess)

If you have questions concerning the terms of the loan, contact the lender.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

RETURN SERVICE REQUESTED

MARISOL T TESTCASE  
 1124 BRISTOL STREET  
 COSTA MESA, CA 92626

**Your Credit Score and the Price You Pay for Credit**

<b>Your Credit Score</b>			
<b>Your credit score</b>	<b>SCORE</b>	<b>SOURCE / MODEL</b>	<b>DATE</b>
	745	EXPERIAN/FAIR, ISAAC (VER. 2)	03/24/15
	741	TRANSUNION/FICO CLASSIC (98)	03/24/15
	743	EQUIFAX/FICO CLASSIC V5 FACTA	03/24/15

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<b>How your score compares to the scores of other consumers</b>	<p>EXPERIAN: Your credit score ranks higher than 57 percent of U.S. consumers.</p> <p>TRANS UNION: Your credit score ranks higher than 57 percent of U.S. consumers.</p> <p>EQUIFAX: Your credit score ranks higher than 57 percent of U.S. consumers.</p>
<b>Key factors that adversely affected your credit score</b>	<p>EXPERIAN</p> <ul style="list-style-type: none"> <li>• LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED</li> <li>• TOO MANY INQUIRIES LAST 12 MONTHS</li> <li>• TOO MANY ACCOUNTS RECENTLY OPENED</li> </ul> <p>TRANS UNION</p> <ul style="list-style-type: none"> <li>• LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED</li> <li>• LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED</li> <li>• TOO MANY INQUIRIES LAST 12 MONTHS</li> <li>• TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT</li> <li>• INQUIRIES IMPACTED THE CREDIT SCORE</li> </ul> <p>EQUIFAX</p> <ul style="list-style-type: none"> <li>• TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT</li> <li>• LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED</li> <li>• TOO MANY INQUIRIES LAST 12 MONTHS</li> <li>• LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED</li> </ul>

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<b>How can you get more information?</b>	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .

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[transunion.com/myoptions](http://transunion.com/myoptions)

EQUIFAX  
PO BOX 740241  
ATLANTA, GA 30374  
800-685-1111  
[www.equifax.com/fcra](http://www.equifax.com/fcra)

EXPERIAN  
PO BOX 2002  
ALLEN, TX 75013  
888-397-3742  
[www.experian.com/reportaccess](http://www.experian.com/reportaccess)

If you have questions concerning the terms of the loan, contact the lender.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date