

TRENDSCAPE™

	TESTCASE, DAVE
MID-SCORE ¹	638
FORECAST ² based on trend data	Likely to stay 620-639 for at least 3 months customize forecast >
BALANCE TREND ³	Revolving balance: no consistent balance trend (last 12 months)
REVOLVING last 12 months	Sometimes paid full balance ⁴
INSTALLMENT last 12 months	Made scheduled payments ⁴ New mortgage 11/2015 New auto loan 08/2016 New installment loan 03/2016 Paid off mortgages 04/2016, 12/2015

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 #	8506179	FNMA #	DATE COMPLETED	11/30/2016	RQD' BY	SHARIN PEET
SEND TO	SANDYS MORTGAGE COMPANY		DATE ORDERED	11/30/2016		
	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, DAVE		CO-APPLICANT		
SOC SEC #	000-00-0019	DOB	SOC SEC #		DOB
MARITAL STATUS			DEPENDENTS		
CURRENT ADDRESS	5359 FRIDAY ST, ANTHILL, MO 65488		LENGTH		
PREVIOUS ADDRESS			LENGTH		

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - DAVE X TESTCASE - 000000019
 SCORE: **638**
 00039 - SERIOUS DELINQUENCY
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

TRANSUNION/FICO CLASSIC (04) - DAVE X TESTCASE - 000000019
 SCORE: **647**
 039 - SERIOUS DELINQUENCY
 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - DAVE TESTCASE - 000000019
 SCORE: **608**
 39 - SERIOUS DELINQUENCY
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 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

B B [Acco3](#) 11/16 11/15 \$242000 \$242000 \$0 4 0 0 0 AS AGREED
 3333333333333333 11/16 MTG 360 \$1432 [XP/TU/EF](#)

History: 11/16; 0000
 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST

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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SEND TO SANDYS MORTGAGE COMPANY **DATE ORDERED** 11/30/2016
 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, DAVE				CO-APPLICANT			
SOC SEC #		DOB		SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			

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	10/16	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16	01/16	12/15	11/15
		Scheduled (\$)	1432	1432	1432	1432	1432	1432	1432	1432	1432	1432	1432	1432
		Actual (\$)	1432	1432	1432	1432	1432	1432	1432	1432	1432	1432	1432	1432
		Balance (\$)	243432	244864	246296	247728	249160	250592	252024	253456	254888	256320	257752	259184

B B [Accoun4](#) 1370 10/16 06/16 \$75000 \$62824 \$0 1 0 0 0 AS AGREED
 10/16 MTG - [XP](#)
History: 10/16; 0
 HOME EQUITY LINE OF CREDIT - REVOLVING TERMS

B B [Accoun4](#) 09999999999 11/16 08/16 \$35419 \$34698 \$0 3 0 0 0 AS AGREED
 10/16 AUTO 072 \$603 [XP/TU/EF](#)
History: 11/16; 000

J B [Account1919191919191](#) 7050131013772326 10/16 10/15 \$19336 \$10622 \$0 13 0 0 0 AS AGREED
 10/16 INST 120 \$161 [XP/TU/EF](#)
History: 10/16; 00000000000000
 SECURED LOAN

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	10/16	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16	01/16	12/15	11/15
		Scheduled (\$)	161	161	161	161	161	161	161	161	161	161	161	161
		Actual (\$)	161	161	161	161	161	161	161	161	161	161	161	161
		Balance (\$)	10622	10783	10944	11105	11266	11427	11588	11749	11910	12071	12232	12393
			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 (\$)	161	-	-	-	-	-	-	-	-	-	-	-
		Actual (\$)	161	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	12554	-	-	-	-	-	-	-	-	-	-	-

J B [Account1919191919191](#) 12050165042069957 10/16 03/16 \$3592 \$3103 \$0 8 0 0 0 AS AGREED
 10/16 INST 036 \$150 [XP/TU/EF](#)
History: 10/16; 00000000
 NOTE LOAN

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SEND TO SANDYS MORTGAGE COMPANY **DATE ORDERED** 11/30/2016
 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, DAVE			CO-APPLICANT			
SOC SEC #	000-00-0019	DOB		SOC SEC #		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
B	B	BOA Acc963	12/11	03/09 09/11	\$0 OPEN	\$0 \$0	\$0	32	3	2	3	SETTLED EF

History: 12/11; 0----443221--1-----1----

Late Dates: 7/11-120, 6/11-120, 5/11-90, 4/11-60, 3/11-60, 2/11-30, 11/10-30, 4/10-30
 ACCOUNT PAID FOR LESS THAN FULL BALANCE; LINE OF CREDIT

OTHER CREDIT HISTORY

*** NONE ***

TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	11	304824	317000	1432	0
AUTO	4	34698	35419	603	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	4	13725	22928	311	0
OPEN	1	0	0	0	0
REVOLVING	10	6179	13293	115	0
OTHER	0	0	0	0	0
TOTAL	30	359426	388640	2461	0

SECURED DEBT	350144	OLDEST TRADELINE	07/07
UNSECURED DEBT	9282	DEBT/HIGH CREDIT	92%

DEROGATORY SUMMARY

CHARGE OFFS:	0	30 DAYS:	10	INQUIRIES:	19
COLLECTIONS:	0	60 DAYS:	7	MOST RECENT LATE:	05/15
BANKRUPTCY:	0	90 DAYS:	4	DISPUTES:	0
PUBLIC RECORDS:	0	OTHER:	0		

PUBLIC RECORDS

*** NONE ***

INQUIRIES (LAST 120 DAYS)

TU	B	11/30/16	Inquiry11811	MISC
XP	B	11/22/16	Account444	BANKING
XP	B	11/22/16	Account999999	FINANCE
TU	B	11/22/16	Inquir5	AUTOMOTIVE
EF	B	11/22/16	Account19	FINANCE
EF	B	11/22/16	Inquiry363	FINANCE
XP/TU	B	11/21/16	Inquiry454545454545	AUTOMOTIVE

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APPLICANT	TESTCASE, DAVE		CO-APPLICANT		
SOC SEC #	000-00-0019	DOB	SOC SEC #		DOB
MARITAL STATUS			DEPENDENTS		

CREDITORS

402NATIONALC/CBCCOMPA NIE	24 E NEW YORK STRE P O BOX 367, RAPID CITY, SD 57709	605-3428200
ALTEGRA CRED	150 ALLEGHENY CENT, PITTSBURGH PA 15212	800-346-6437
AMERICAN GEN FIN	PO BOX 277550, SACRAMENTO, CA 95827	916-3631917
AMERICAN GENERAL FIN	9500 MICRON AVENUE, SACRAMENTO, CA 95827	916-363-1917
AMERICAN GENERAL FINAN	98-1254 KAAHUMANU ST, PEARL CITY, HI 96782	808-487-0011
ARCADIA FINANCIAL LT	4080 CABITT/STALLMAN RD # GRANT BAY, CA 95746	(916) 789-7380
BENEFICIAL BEST BUY	200 BENEFICIAL CTR, PEAPACK NJ 07977	800-365-0292
BK OF AMER	9000 SOUTHSIDE BLVD BLDG, JACKSONVILLE, FL 32256	800-215-6195
CAP 1 BANK	PO BOX 85015, RICHMOND VA 23285	800-955-7070
CAP ONE	PO BOX 85520, RICHMOND, VA 23285	BYMAILONLY
CAPITAL 1 BK	11013 W BROAD ST, GLEN ALLEN VA 23060	800-258-9319
CBCINNOVIS	170 E TOWN ST, COLUMBUS, OH 43215	614-222-4319
CBNA	PO BOX 6497, SIOUX FALLS, SD 57117	BYMAILONLY
CBUSASEARS	PO BOX 6189, SIOUX FALLS, SD 57117	BYMAILONLY
CITI AUTO	2208 HWY 121, BEDFORD TX 76021	800-486-1750
CITIMORTGAGE INC	15851 CLAYTON RD, BALLWIN, MO 63011	800-723-7906
CREDCO	PO BOX 509124, SAN DIEGO, CA 92150	800-523-0233
CRESCENT	P.O. BOX 30728, OAKLAND CA 94604	1-510-874-7600
CRESCENT JEWELERS	1101 MARINA VILLAGE PWY, ALAMEDA, CA 94501	510-874-7600
CRESCENT JWL	315 11TH ST, OAKLAND CA 94607	510-836-2810
FIRESIDE AUTO FINANCE	PO BOX 9080, PLEASANTON, CA 94566	BYMAILONLY
FIRESIDE BANK	5050 HOPYARD RD, STE. 20, PLEASANTON CA 94588	800-801-2055
FIRESIDE THRIFT	1855 GATEWAY BLVD, CONCORD CA 94520	559-221-0991
FIRST NATIONWIDE MTG	840 STILLWATER RD BLDG B, WEST SACRAMENTO, CA 95605	BYMAILONLY
G M A C	PO BOX 12699, GLENDALE, AZ 85318	BYMAILONLY
GMAC	PO BOX 105677, ATLANTA GA 30309	800-200-4622
GMAC AUTO	PO BOX 5097, SAN RAMON CA 94583	(800) 200-4622
GMAC SACRAMENTO	1620 E ROSEVILLE PKWY, ROSEVILLE CA 95661	(916) 787-2752
HH BANK	POB 98706, LAS VEGAS NV 89193	800-477-6000
HMS	PO BOX 2393, BRANDON, FL 33509510	800-333-7023
HOME LOAN SERVICES INC	150 ALLEGHENY CENTER MAL, PITTSBURGH, PA 15212	800-346-6437
HOMEQ	P. O. BOX 997126, SACRAMENTO CA 95899	
HOMEQ SERVICING	PO BOX 13716, SACRAMENTO, CA 95853	877-867-7378
HOMEQ SERVICING CORP	,	
HSBC BANK	1441,SCHILLING PLACE, SALINAS CA 93901	800-477-6000

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	PO BOX 5000 PANTHER VALLEY VILLAGE SQUARE		PRICE	\$0.00	LOAN TYPE	
	ALLAMUCHY, NJ 07820		REF. #	TESTCASE		

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	TESTCASE, DAVE		CO-APPLICANT		
SOC SEC #	000-00-0019	DOB	SOC SEC #		DOB
MARITAL STATUS			DEPENDENTS		

CREDITORS

HSBC BEST BUY	1405 FOULK ROAD, WILMINGTON DE 19808	302-327-2000
HSBC RETAIL SERVICES	,	302-478-9056
HSBC/BSBUY	PO BOX 15519, WILMINGTON, DE 19850	800-365-0292
LITTON LOAN	5373 W ALABAMA, HOUSTON TX 77056	
LITTON MTG SERVICE C	24 GREENWAY PLAZA #712, HOUSTON TX 77046	713-960-9676
MBNA AMERICA	POB 15026, WILMINGTON DE 19801	800-732-9194
MBNA AMERICA/PLATINUM CRD - AUTO #	FAX 216-545-8301,	800-789-6701
NCCINC/MATAGA PONTIAC	3261 AUTO CENTER CIR, STOCKTON, CA 95212	209-951-2600
NCM	18400 VON KARMAN, IRVINE CA 92614	800-561-4567
NEW CENTURY MORTGAGE C	CONF CALL WITH BORR ON LINE, IRVINE, CA 92612	(800)561-4567
NEW CNTY MTG	210 COMMERCE, IRVINE CA 92602	800-561-4567
NUVELL CREDIT COMPAN	17500 CHENAL PKWY STE 200, LITTLE ROCK, AR 72223	865-692-5639
OCWEN LOAN SERVICING I	4828 LOOP CENTRAL DR, HOUSTON, TX 77081	713-960-9676
OPTION ONE MORTGAGE	11104 MENAUL BLVD NE, ALBUQUERQUE, NM 87112	505-292-9300
OPTN ONE	3 ADA, IRVINE CA 92618	949-790-8300
RESMAE	,	866-804-5604
RESMAE MORTGAGE CORPOR	3350 E BIRCH ST STE 102, BREA, CA 92821	714-577-4577
SEARS MASTERCARD	13200 SMITH ROAD, CLEVELAND OH 44130	
SPRINGLEAF FINANCIAL S	9500 MICRON AVE, SACRAMENTO, CA 95827	916-363-1917
THD/CBUSA	PO BOX 9714, GRAY TN 37615	800-677-0232
THE HOME DEPOT/CBSD	CCS GRAY OPS CENTER, GRAY TN 37615	800-677-0232
TRANSOUTH FINANCIAL	AUTO SYS AUTO LOANS, BEDFORD, TX 76021	800-486-1750*
WELLS FARGO	1220 JOHN GLEN DRI, CONCORD CA 94520	(510) 603-2313
WELLS FARGO BANK	1220 CONCORD AVE, CONCORD, CA 94520	800-642-4720
WFBK IL	PO BOX 4051, CONCORD CA 94524	BYMAILONLY
WFDS	PO BOX 1697, WINTERVILLE, NC 28590	800-289-8004
WFS	P.O. BOX 19752, IRVINE CA 92623	800-289-8004
WFS/WACHOVIA DEALER SV	PO BOX 19657, IRVINE, CA 92623	800-289-8004

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.

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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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APPLICANT	TESTCASE, DAVE		CO-APPLICANT		
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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-6BC689E

- To verify the authenticity of this credit report, please visit <https://cis.meridianlink.com> and click on the Instant View link. Enter Identifier # 8506179 and password BP-6BC689E 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 7:00:29 AM ***

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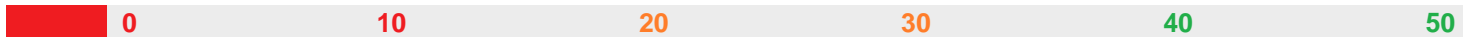
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REPORT INFORMATION

Order ID:	Reference #:	Ordered By:	Date Ordered:
44123	TESTCASE	SHARIN PEET	11/30/2016 10:08:46 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:
44123	TESTCASE	SHARIN PEET	11/30/2016 10:08:46 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
000-00-0019			-	

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:
44123	TESTCASE	SHARIN PEET	11/30/2016 10:08:46 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 7:00:31 AM ***