



**Certified Credit Reporting**  
"A Nationwide Credit Reporting Firm"

**RESIDENTIAL MORTGAGE CREDIT REPORT**

<b>FILE #</b>	2710891	<b>FNMA #</b>	<b>DATE COMPLETED</b> 7/31/2009	<b>RQD' BY</b>	TEST ACCOUNT
<b>PREPARED FOR</b>	CERTIFIED CREDIT R - 9999		<b>DATE ORDERED</b> 07/31/2009	<b>PRPD' BY</b>	CSTRATTON
	1180 OLYMPIC DRIVE		<b>REPOSITORIES</b> XP/TU/EF	<b>LOAN TYPE</b>	
	CORONA, CA 92881		<b>PRICE REF. #</b>		

**PROPERTY ADDRESS**

<b>APPLICANT</b>	<b>APPLICANT</b>	<b>CO-APPLICANT</b>	<b>CO-APPLICANT</b>
SOC SEC #	TESTCASE, LUIS 000-00-0009 <b>DOB</b>	SOC SEC #	<b>DOB</b>
<b>MARITAL STATUS</b>		<b>DEPENDENTS</b>	
<b>CURRENT ADDRESS</b>	5002 BANNER COURT, ANTHILL, MO 65488	<b>LENGTH</b>	
<b>PREVIOUS ADDRESS</b>		<b>LENGTH</b>	

<b>EMPLOYER</b>	ABC MANUFACTURING	<b>EMPLOYER</b>	
<b>POSITION</b>	PACKAGING	<b>POSITION</b>	
<b>SINCE</b>	01/10/2004	<b>SINCE</b>	
<b>INCOME</b>	DECLINED	<b>INCOME</b>	
<b>VERIFIED BY</b>	RON SMITH/HR 800-123-4567 - 07/31/2009	<b>VERIFIED BY</b>	-

**REMARKS**

1 - LUIS T TESTCASE JR YOB: 1950  
EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

**SCORE MODELS**

EQUIFAX/FACTA BEACON 5.0 - LUIS T TESTCASE JR - 000000009  
SCORE: **486**  
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  
00034 - AMOUNT OWED ON DELINQUENT ACCOUNTS  
FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

TRANSUNION/FICO CLASSIC (98) - LUIS T TESTCASE JR - 000000009  
SCORE: **531**  
038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED  
013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
002 - LEVEL OF DELINQUENCY ON ACCOUNTS  
010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS  
FA - DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - LUIS T TESTCASE JR - 000000009  
SCORE: **493**  
38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED  
20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT  
13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS  
08 - TOO MANY INQUIRIES LAST 12 MONTHS

**TRADELINES**

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	<a href="#">WASHINGTON MUTUAL FA</a>	07/09	12/08	\$204000	\$203524	\$1549	07	3	1	0	DELINQ 30
		ACCT000014		07/09	MTG	360 \$1549						<a href="#">XP/TU/EF</a>

**Late Dates:** 7/09-30, 6/09-60, 5/09-30, 4/09-30  
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST  
NEXT DUE 7/1/09  
VERIFIED 7/31/09 VIA AUTOMATED  
800-999-9999

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

**CERTIFIED CREDIT REPORTING: 1180 OLYMPIC DR., SUITE 207, CORONA, CA 92881 (P) 800-500-6117 (F) 800-500-5364**

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FILE # 2710891 FNMA # DATE COMPLETED 7/31/2009 RQD' BY TEST ACCOUNT  
 PREPARED FOR CERTIFIED CREDIT R - 9999 DATE ORDERED 07/31/2009  
 1180 OLYMPIC DRIVE REPOSITORIES XP/TU/EF PRPD' BY CSTRATTON  
 CORONA, CA 92881 PRICE LOAN TYPE  
 REF. #

PROPERTY ADDRESS

APPLICANT TESTCASE, LUIS CO-APPLICANT  
 SOC SEC # 000-00-0009 DOB CO-APPLICANT SOC SEC # DOB  
 MARITAL STATUS DEPENDENTS

TRADELINES

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	<a href="#">WASHINGTON MUTUAL FA</a> ACCT000015	07/09	12/08 07/09	\$51000	\$50924 360 \$482	\$0	07	2	0	0	CUR WAS 30 <a href="#">XP/TU/EF</a>
Late Dates: 6/09-30, 5/09-30 SECOND MORTGAGE NEXT DUE 8/1/09 VERIFIED 7/31/09 VIA AUTOMATED 800-999-9999												
B	B	<a href="#">CHRYSLER FINANCIAL</a> ACCT000012	07/09	09/08 07/09	\$25445	\$23220 72 \$483	\$0	10	3	0	0	CUR WAS 30 <a href="#">XP/TU/EF</a>
Late Dates: 3/09-30, 2/09-30, 1/09-30												
B	B	<a href="#">CAP ONE BK</a> ACCT000008	07/09	06/06 07/09	\$5219	\$4379 MIN \$131	\$0	38	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
B	B	<a href="#">CAP ONE BK</a> ACCT000010	07/09	04/07 07/09	\$3297	\$2581 MIN \$77	\$0	28	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
P	B	<a href="#">CHEVRON CREDIT BANK</a> ACCT000009	06/09	02/07 06/09	\$1000	\$393 MIN \$60	\$0	26	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
B	B	<a href="#">NCO FIN /99</a> ACCT000013	07/09	09/08 01/08	\$125	\$125 \$125	\$125	10	-	-	-	COLLECTION <a href="#">XP/TU/EF</a>
ORIGINAL CREDITOR: MEDICAL VERIFIED 7/31/09 PER JOHN/CSR 456-344-4444												
B	B	<a href="#">CHASE/CC</a> ACCT000003	10/03	11/95 01/97	\$1000	\$0 \$0	\$0	96	0	0	0	PAID <a href="#">XP/TU</a>
B	B	<a href="#">CITI</a> ACCT000001	08/99	09/92 10/94	\$UNKN	\$0 \$0	\$0	85	0	0	0	PAID <a href="#">XP</a>
ACCOUNT CLOSED AT CONSUMER'S REQUEST												
J	B	<a href="#">CITI/SHELL</a> ACCT000004	06/06	04/00 07/04	\$600	\$0 \$0	\$0	16	0	0	0	PAID <a href="#">XP/TU</a>
B	B	<a href="#">EQUIDATA</a> ACCT000011	12/08	05/08 12/08	\$96	\$0 \$0	\$0	07	-	-	-	PAID COLL <a href="#">XP/TU/EF</a>
ORIGINAL CREDITOR: MEDICAL												
B	B	<a href="#">HSBC NV</a> ACCT000002	09/99	02/93 05/94	\$1857	\$0 \$0	\$0	15	0	0	0	PAID <a href="#">XP</a>
A	B	<a href="#">BP/CITI</a> ACCT000007	02/05	05/02 09/04	-	-	-	-	-	-	-	DELETED <a href="#">XP/TU/EF</a>
ACCOUNT REMOVED - AUTHORIZED USER ONLY												
A	B	<a href="#">CHASE NA</a>	12/05	06/00	-	-	-	-	-	-	-	DELETED

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 CORONA, CA 92881 PRICE LOAN TYPE  
 REF. #

PROPERTY ADDRESS

APPLICANT TESTCASE, LUIS CO-APPLICANT  
 SOC SEC # 000-00-0009 DOB CO-APPLICANT SOC SEC # DOB  
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TRADELINES

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				DLA	ACCT TYPE	TERMS						SOURCE	
		ACCT000006 ACCOUNT REMOVED - AUTHORIZED USER ONLY		07/05	REV	-							<a href="#">XP/TU/EF</a>
A	B	<a href="#">MBNA AMER</a> ACCT000005 ACCOUNT REMOVED - AUTHORIZED USER ONLY	02/06	04/00	-	-	-	-	-	-	-	-	DELETED <a href="#">TU/EF</a>

INQUIRIES (LAST 90 DAYS)

07/15/09 NEIGHBORHOOD CREDIT  
 07/10/09 XYZ AUTO MART

PUBLIC RECORDS

B B [MONTGOMERY CO DISTRICT](#) File Date: 10/08 Plaintiff: MEDICAL DEBT  
 Docket #: P000001 Amount: \$1,314 Action Type: JUDGMENT  
 Source: [XP](#) Status Date: 07/09 Status: NOT SATISFIED  
 \*\*\* NO SATISFACTION RECORDED AS OF 7/31/09

SOURCE OF INFORMATION

- EXPERIAN - PULLED ON: 07/16/09  
 NAME: LUIS T TESTCASE JR 000000009 DOB: N/A  
 NAME: LUIS T TESTCASE 000000009 DOB: N/A  
 NAME: LUIS E TESTCASE 000000009 DOB: N/A  
 NAME: T LOUIS TESTCASE 000000009 DOB: N/A  
 NAME: TORRES TESTCASE LUIS JR 000000009 DOB: N/A  
 SSN: 000000009  
 ADDRESS: 5002 BANNER CT, ANTHILL, MO 654880001 - REPORTED 05/09  
 ADDRESS: 840 POINSETT DR, ANTHILL, MO 65488 - REPORTED 04/06 - 02/09  
 ADDRESS: 130 BOUGAINVILLEA DR, ANTHILL, MO 65488 - REPORTED 06/05
- TRANSUNION - PULLED ON: 07/16/09 - INFILE DATE: 11/01/89  
 NAME: LUIS T TESTCASE JR  
 NAME: DOB: 05/07/50  
 SSN: 000000009  
 ADDRESS: 5002 BANNER CT, ANTHILL, MO 65488 - REPORTED 04/09  
 ADDRESS: 840 POINSETT DR 106, ANTHILL, MO 65488 - REPORTED 07/06  
 ADDRESS: 130 BOUGAINVILLEA DR 22, ANTHILL, MO 65488  
 EMPLOYER: CARLSON AUTOBODY/AUTO TECH/ - REPORTED 03/03  
 EMPLOYER: CARLSONS/05/  
 PHONE: 555-0126 - RESIDENCE
- EQUIFAX - PULLED ON: 07/16/09 - INFILE DATE: 09/22/88  
 NAME: LUIS T TESTCASE JR DOB: 05/07/50  
 SSN: 000000009  
 ADDRESS: 840 POINSETT DR APT 106, ANTHILL, MO 654880001 - REPORTED 10/06  
 ADDRESS: 130 BOUGAINVILLEA DR UNIT 22, ANTHILL, MO 654880001 - REPORTED 09/05  
 ADDRESS: 803 WARREN AVE, ANTHILL, MO 65488 - REPORTED 09/04  
 EMPLOYER: DAMONSTERN'S GARAGE/AUTO/  
 EMPLOYER: DAMON STERN'S AUTO/BODY TECH/ANTHL, MO

EXPERIAN FRAUD SHIELD

\*\*\* FRAUD SHIELD \*\*\*

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	1180 OLYMPIC DRIVE		<b>REPOSITORIES</b> XP/TU/EF	<b>PRPD' BY</b>	CSTRATTON
	CORONA, CA 92881		<b>PRICE</b>	<b>LOAN TYPE</b>	
			<b>REF. #</b>		

**PROPERTY ADDRESS**

	<b>APPLICANT</b>		<b>CO-APPLICANT</b>	<b>CO-APPLICANT</b>
<b>APPLICANT</b>	TESTCASE, LUIS		<b>CO-APPLICANT</b>	
<b>SOC SEC #</b>	000-00-0009	<b>DOB</b>	<b>SOC SEC #</b>	<b>DOB</b>
<b>MARITAL STATUS</b>			<b>DEPENDENTS</b>	

**EXPERIAN FRAUD SHIELD**

1 - TESTCASE, LUIS  
 \* FROM 04/01/09 INQ COUNT FOR SSN - 0  
 \* FROM 04/01/09 INQ COUNT FOR ADDRESS - 0  
 \* INPUT SSN ISSUED 1980 - 1983  
 \* INQUIRY/ONFILE CURRENT ADDRESS CONFLICT  
 \* CURRENT ADDRESS RPT BY NEW TRADE ONLY

**TU HIGH RISK FRAUD ALERT**

\*\*\* HIGH RISK FRAUD ALERT \*\*\*

2 - TESTCASE, LUIS  
 AVAILABLE AND CLEAR

**EQUIFAX SAFESCAN**

\*\*\* SAFESCAN \*\*\*

3 - 000000009  
 SAFESCANNED: YOUR INQUIRY HAS GONE THROUGH OUR SAFESCAN DATABASE.  
 SSN ISSUED IN 1981, STATE: MO.

**CREDITORS**

BP/CITI	PO BOX 15687, WILMINGTON DE 19850	800-299-5766
CAP 1 BANK	,	800-955-7070
CAPITAL 1 BK	11013 W BROAD ST, GLEN ALLEN VA 23060	
CAPITAL ONE BANK	PO BOX 85064, GLEN ALLEN VA 23058	800-955-7070*
CBUSA	CCS GRAY OPS CENTER, GRAY TN 37615	800-677-0232
CCB NA	POB 5010, CONCORD CA 94524	800-243-8766
CHASE	4915 INDEPENDENCE PKWY, TAMPA FL 33634	800-327-2282
CHASE NA	4915 INDEPENDENCE, TAMPA FL 33634	800-356-5555
CHASE/CC	225 CHASTAIN MEADOWS CT, KENNESAW, GA 30144	800-477-6761
CHEVRON	,	800-243-8766
CHEVRON U S A	PO BOX 5010, CONCORD CA 94524	800-243-8766
CHRYSLER	ADDRESS NOT AVAILABLE, ATLANTA GA 30309	
CHRYSLER FINANCIAL	5225 CROOKS RD, TROY, MI 48098	BYMAILONLY
CITI	PO BOX 6500, SIOUX FALLS SD 57117	800-950-5114
CITI/SHELL	PO BOX 6003, HAGERSTOWN, MD 21747	BYMAILONLY
CITI-TEXACO	P O BOX 15687, WILMINGTON DE 19850	800-533-5600
COMMONWEALTH INFO SVC	724 THIMBLE SHOALS BLVD, NEWPORT NEWS, VA 23606	757-873-3200
EQUIDATA	724 THIMBLE SHOALS, NEWPORT NEWS VA 23606	757-873-3200
FNANB/CIRC	9960 MAYLAND DR, RICHMOND VA 23230	800-477-6761
HSBC NV	PO BOX 19360, PORTLAND, OR 97280	800-477-6000
MBNA AMER	400 CHRISTIANA RD, NEWARK DE 19713	800-421-2110
MBNA AMERICA	POB 15026, WILMINGTON, DE 19801	800-441-9977
MONTGOMERY CO DISTRICT	27 COURTHOUSE SQ, ROCKVILLE, MD 20850	BYMAILONLY
NCO FIN/99	PO BOX 41466, PHILADELPHIA, PA 19101	800-709-8613
NCO FINANCIAL SYSTEMS	100 CONSTITUTION A, UPPER DARBY, PA 19082	800-266-5613
WASHINGTON MUTUAL FA	PO BOX 1093, NORTHRIDGE, CA 91328	866-926-8937
WASHMUTBK	9451 CORBIN AVENUE, NORTHRIDGE CA 91328	800-282-4840
WSHNGTN MUTL	P.O. BOX 1093, NORTHRIDGE CA 91328	800-282-4840

**MISCELLANEOUS INFORMATION**

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	1180 OLYMPIC DRIVE		<b>REPOSITORIES</b> XP/TU/EF	<b>LOAN TYPE</b>	
	CORONA, CA 92881		<b>PRICE</b>		
			<b>REF. #</b>		

**PROPERTY ADDRESS**

	<b>APPLICANT</b>		<b>CO-APPLICANT</b>	
<b>APPLICANT</b>	TESTCASE, LUIS		<b>CO-APPLICANT</b>	
<b>SOC SEC #</b>	000-00-0009	<b>DOB</b>	<b>SOC SEC #</b>	<b>DOB</b>
<b>MARITAL STATUS</b>			<b>DEPENDENTS</b>	

**MISCELLANEOUS INFORMATION**

- Instant View Password: B2-2AAF2D29

- To verify the authenticity of this credit report, please visit <https://certifiedcredit.meridianlink.com> and click on the Instant View link. Enter report number 2710891 and password B2-2AAF2D29 to view the report. For any inquiries regarding this report or services provided by CERTIFIED CREDIT REPORTING please contact us at 800-500-6117.

**DISCLAIMER**

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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.

<b>EXPERIAN</b>	<b>TRANSUNION</b>	<b>EQUIFAX</b>
PO BOX 2002	PO BOX 1000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19016	ATLANTA, GA 30374
888-397-3742	800-888-4213	800-685-1111
<a href="http://www.experian.com/reportaccess">www.experian.com/reportaccess</a>	<a href="http://www.transunion.com">www.transunion.com</a>	<a href="http://www.equifax.com">www.equifax.com</a>

\*\*\* END OF REPORT 9/28/2009 2:55:20 PM \*\*\*

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