



32065 Castle Court, Suite 300
 Evergreen, CO 80439
 (303) 670-7993 * Fax: (303) 670-8067
 www.advcredit.com

CREDIT REPORT

FILE #	1468537	FNMA #	REPORT DATE	6/30/2011	RQD'	TEST999
PREPARED FOR	Superior Credit		DATE ORDERED	6/30/2011		
	123 TOO SERIOUS LANE		REPOSITORIES	XP/TU/EF		
	EVERGREEN, CO 80439		LOAN #			PRICE

BORROWER

CO-BORROWER

BORROWER	TESTCASE, DAVID	AGE	CO-BORROWER	
SOC SEC #	000-00-0002		SOC SEC #	
STREET	504 N GRANDVIEW STREET		YEARS AT ADDR.	
CITY, STATE, ZIP	ANTHILL, MO 85488		MARITAL STATUS	# OF DEP.

EMPLOYMENT INFORMATION

EMPLOYER		EMPLOYER	
POSITION		POSITION	
SINCE	INCOME	SINCE	INCOME
VERIFIED BY	-	VERIFIED BY	-

E C O A	W H O S E	CREDITOR	DATE OPENED DLA	REPORTED DATE	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS
								MOS REV	TIME PAST DUE		
								30-59	60-89	90+	

S C O R E M O D E L S

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1 DAVID C TESTCASE - 000000002
  EXPERIAN/FAIR, ISAAC (VER. 2)                668
  38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
  18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
  08 - TOO MANY INQUIRIES LAST 12 MONTHS
  14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

3 DAVID CURRAN TESTCASE - 000000002
  EQUIFAX/FACTA BEACON 5.0                    660
  00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
  00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
  00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
  00008 - TOO MANY INQUIRIES LAST 12 MONTHS

2 DAVID C TESTCASE - 000000002
  TRANSUNION/FICO CLASSIC (98)                658
  038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
  018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
  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
=====

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EXPERIAN FRAUD SHIELD

TESTCASE, DAVID
 * INPUT SSN ISSUED 1983 - 1986

A L E R T

DAVID C TESTCASE YOB: 1972
 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

M I S C E L L A N E O U S I N F O R M A T I O N

Instant View Password: BE-3C2701F

To verify the authenticity of this credit report, please visit
<https://credit.advcredit.com> and click on the Instant View link. Enter report number
 1468537 and password BE-3C2701F to view the report. For any inquiries regarding this
 report or services provided by ADVANTAGE CREDIT please contact us at 303-670-7993.

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



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			DLA			TERMS		MOS REV	TIME PAST DUE		
			30-59	60-89	90+						

OPEN ACCOUNTS

B B	HOMECOME FIN	12/09	05/11	\$54000		\$52729	\$0	13	0	0	0	AS AGREED
	ACCT000034	05/11		MTG 360		\$404						XP/TU/EF
	CONVENTIONAL REAL ESTATE MORTGAGE											
B B	CAP ONE BK	06/07	06/11	\$1620		\$641	\$0	49	0	0	0	AS AGREED
	ACCT000027	06/11		REV MIN		\$34						XP/TU/EF
B B	WASH MUTUAL/PROVID	04/06	06/11	\$3600		\$625	\$0	70	0	0	0	AS AGREED
	ACCT000022	06/11		REV MIN		\$19						XP/TU/EF
B B	CAP ONE BK	02/06	06/11	\$320		\$108	\$0	65	0	0	0	AS AGREED
	ACCT000021	05/11		REV MIN		\$21						XP/TU/EF
B B	NBGL-YOUNKER	11/98	05/06	\$1000		\$0	\$0	20	0	0	0	AS AGREED
	ACCT000010	10/02		REV		\$0						TU

CLOSED ACCOUNTS

B B	AQUA FINANCE INC	07/06	06/10	\$1999		\$0	\$0	27	0	0	0	PAID
	ACCT000025	06/10		INST 048		\$0						XP/TU/EF
	INSTALLMENT SALES CONTRACT											
B B	HFC - USA	07/10	03/11	\$10309		\$0	\$0	07	0	0	0	PAID
	ACCT000035	11/10		MTG 180		\$0						XP/TU/EF
	ACCOUNT CLOSED BY CONSUMER; REAL ESTATE - JUNIOR LIENS											
B B	SW STDNT SRV	03/09	02/11	\$25074		\$0	\$0	22	0	0	0	PAID
	ACCT000032	12/10		EDU 240		\$0						TU/EF
	TRANSFER; COLLATERAL: PFROM S											
B B	SW STDNT SRV	03/09	02/11	\$3624		\$0	\$0	22	0	0	0	PAID
	ACCT000031	12/10		EDU 240		\$0						TU/EF
	TRANSFER; COLLATERAL: PFROM S											
B B	US DEP ED	09/05	08/06	\$28064		\$0	\$0	11	0	0	0	PAID
	ACCT000020	08/06		EDU 240		\$0						TU/EF
	CLOSED											
B B	US DEPT OF EDUCATI	08/06	03/09	\$28492		\$0	\$0	1	0	0	0	PAID
	ACCT000026	03/09		EDU 240		\$0						XP/TU/EF

DEROGATORY ACCOUNTS

B B	CAP ONE BK	06/06	06/11	\$398		\$107	\$0	61	1	0	0	CUR WAS 30
	ACCT000023	05/11		REV MIN		\$21						-XP/-TU/-EF
	Late Dates: LAST LATE DATE 07/07											
B B	CHASE MANHATTAN MO	06/06	02/09	\$30000		\$0	\$0	29	1	0	0	PD WAS 30
	ACCT000024	02/09		MTG 360		\$0						-XP/-TU/-EF
	Late Dates: 1/08-30 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST											

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EVERGREEN, CO 80439 LOAN # PRICE

E C O A	W H O S E	CREDITOR	DATE OPENED	REPORTED DATE	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS	
			DLA			TERMS		MOS REV	TIME PAST DUE			
								30-59	60-89	90+		
B B		GLELSI/CITIBANK N ACCT000011 Late Dates: 6/05-90	05/99 04/04	11/05	\$10939 EDU UNK	\$0 \$0	\$0	1	0	0	1	PD WAS 90 XP/-TU/EF
B B		SM SERVICING ACCT000004 Late Dates: 9/04-90 TRANSFERRED TO ANOTHER LENDER; COLLATERAL: DEFERRED PMT	12/93 10/04	01/05	\$2000 EDU	\$0 \$0	\$0	04	0	0	1	PD WAS 90 -TU
B B		STUDENT LOAN MKT A ACCT000005 Late Dates: 9/04-90 TRANSFERRED TO ANOTHER LENDER	12/93 10/04	01/05	\$1000 EDU UNK	\$0 \$0	\$0	37	0	0	1	PD WAS 90 -XP/-TU
B B		UNIV OF NORTH IOWA ACCT000016 Late Dates: 8/05-30	09/00	11/05	\$2500 EDU 120	\$0 \$0	\$0	40	1	0	0	PD WAS 30 -XP
B B		BK SUN PR ACCT000006	02/95 04/05	09/05	UNK OTHE	- -			-	-	-	BANKRUPTCY EF
B B		MBNA AMERICA ACCT000012 Late Dates: 8/05-60, 7/05-30 ACCOUNT CLOSED BY CONSUMER (CHAPTER 7)	07/99 04/05	11/09	\$4000 REV	- -		1	1	-		BANKRUPTCY -XP/TU/EF

OTHER CREDIT HISTORY

*** NO RECORD FOUND ***

PUBLIC RECORDS

B B JACKSONVLE Ref #: P000001 File Date: 09/05
 CHAPTER 7 BANKRUPTCY Amount: \$0 Plaintiff:
 XP/TU/EF Status Date: 02/06 Status: DISCHARGED
 REMARK: P

INQUIRIES (LAST 120 DAYS)

XP 06/25/11 NCO FINANCIAL SYSTEMS
 TU 06/25/11 NCO CREDIT S
 EF 06/25/11 CB NPR FL
 EF 06/25/11 NCO GROUP
 XP 06/23/11 LANDAMERICA CREDIT SVC
 TU 06/23/11 LANDAM CR SV
 EF 06/23/11 INFO1-GA
 XP 06/18/11 DECISION ONE MORTGAGE
 TU/EF 06/18/11 DECIS ONE
 EF 05/08/11 CSC MTGE
 XP 04/23/11 CREDIT DATA SERVICES I
 TU/EF 04/23/11 CDS
 XP 04/16/11 CREDIT DATA SERVICES I
 XP 04/03/11 EQUIFAX MORTGAGE SERVI
 XP/TU/EF 03/28/11 STANDFACTS
 XP 03/11/11 CREDIT DATA SERVICES
 TU 03/11/11 CRED DTA SVC

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			DLA			TERMS		MOS REV	TIME PAST DUE			
									30-59	60-89		90 +

T R A D E S U M M A R Y

	COUNT	BALANCE	HIGH CREDIT	PAYMENT	PAST DUE
MORTGAGE	3	52729	54000	404	0
AUTO	0	0	0	0	0
EDUCATION	8	0	0	0	0
OTHER INSTALLMENT	1	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	6	1481	6938	95	0
OTHER	1	0	0	0	0
TOTAL	19	54210	60938	499	0

SECURED DEBT	52729	OLDEST TRADELINE	12/93
UNSECURED DEBT	1481	DEBT/HIGH CREDIT	89%

D E R O G A T O R Y S U M M A R Y

CHARGE OFFS	0	DELINQ 30 DAYS	4	INQUIRIES	17
COLLECTIONS	0	60 DAYS	1		
BANKRUPTCY ACCOUNTS	2	90 DAYS	3		
PUBLIC RECORDS	1	OTHER	0		

S O U R C E O F I N F O R M A T I O N

1 - EXPERIAN

NAME: DAVID C TESTCASE 000000002 DOB: 01/30/72
 NAME: DAVID C CASE 000000002 DOB: N/A
 ADDRESS: 504 N GRANDVIEW ST, ANTHILL, MO 654880001 - Reported 06/06 - 02/11
 ADDRESS: 9280 ADELPHI RD, ANTHILL, MO 65488 - Reported 05/95 - 01/09
 EMPLOYER: COUNTY HEALTH DEPT//05/09

2 - TRANSUNION

NAME: DAVID C TESTCASE
 NAME: CASE, DAVID, TEST
 NAME: DOB: 01/30/72
 ADDRESS: 504 N GRANDVIEW ST 2, ANTHILL, MO 65488 - Reported 06/06
 ADDRESS: 9280 ADELPHI RD 103, ANTHILL, MO 65488 - Reported 00/00
 EMPLOYER: COUNTY HEALTH DEPT/PHARMACY TECH/
 PHONE: 555-0119 - RESIDENCE

3 - EQUIFAX

NAME: DAVID CURRAN TESTCASE DOB: 01/30/92
 NAME: DAVID C TESTCASE
 SSN: 000-00-0002
 ADDRESS: 504 N GRANDVIEW ST STE 2, ANTHILL, MO 654880001 - Reported 06/06
 ADDRESS: 9280 ADELPHI RD APT 103, ANTHILL, MO 654880001 - Reported 11/04
 ADDRESS: 102 W WILDWOOD ST, ANTHILL, MO 65488 - Reported 09/05
 EMPLOYER: COUNTY HEALTH DEPT/PHARMACY TECH/ANTHILL, MO
 EMPLOYER: LABCORP/LAB ASST/ANTHILL, MO

C R E D I T O R S

AQUA FINANCE	1415 MERRILL AV, WAUSAU WI 54402	715-848-5425
AQUA FINANCE INC	1 CORPORATE DR, WAUSAU, WI 54401	715-848-5425
AXSYS/FINGERHUT	PO BOX 3335, SAINT CLOUD, MN 56372	
AZ EDUCATIONAL LOAN	P.O. BOX 50147, PHOENIX, AZ 85076	800-367-2369
BANK OF AMERICA	POB 17054, WILMINGTON, DE 19884	800-421-2110
BK SUN PR	222 EAST MAIN STREET, SUN PRAIRIE, WI 53590	608-837-4511
CAP 1 BANK	PO BOX 85015, RICHMOND, VA 23285	800-258-9319
CAP ONE	PO BOX 85520, RICHMOND, VA 23285	800-955-7070
CAPITAL 1 BK	11013 W BROAD ST GLEN, ALLEN, VA 23060	800-955-7070
CDS	800 N MAGNOLIA AVE STE 200, ORLANDO, FL 32803	818-8815398
CHASE HOME FINANCE	PO BOX 78116, PHOENIX, AZ 85062	800-548-7912
CHASE MANHATTAN MORTGA	10790 RANCHO BERNARDO RD, SAN DIEGO, CA 92127	800-548-7912
CHASE MTG	10790 RANCHO BERNA, SAN DIEGO, CA 92127	800-446-3100
CHERRYCREEKMO/NCOCREDITS	101 OVERLAND, NORTH AURORA, IL 60542	630-8976700
CITI AUTO	250 CARPENTER FRWY, IRVING, TX 75038	800-486-1750

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								30-59	60-89	90+	
		CITIBANK/GLHEC		P O BOX 7860,MADISON, WI 53704							608-246-1750
		CREDIT DATA SERVICES		4200 W CYPRESS ST # 3750,TAMPA, FL 33607							813-877-8007
		CREDIT DATA SERVICES I		12395 FIRST AMERICAN WAY,POWAY, CA 92064							407-551-1930
		DECISION ONE MORTGAG		5201 W KENNEDY BLVD STE 600,TAMPA, FL 33609							704-887-2546
		DECISION ONE MORTGAGE		5201 W KENNEDY BLVD STE,TAMPA, FL 33609							877-841-4679
		DISCOVER FIN SVCS LLC		PO BOX 15316,WILMINGTON, DE 19850							800-347-2683
		DISCOVER FINANCIAL S		PO BOX15316,WILMINGTON, DE 19850							800-347-2683
		DISCOVER FINANCIAL SERVI		POB 15316,WILMINGTON, DE 19850							800-347-2683
		D-ONE TAMPA		6060 J A JONES BLV,CHARLOTTE NC 28287							
		EQUIFAX MORTGAGE SERVI		6 CLEMENTON RD E,GIBBSBORO, NJ 08026							609-627-5800
		FINGERHUT		4400 BAKER ROAD,MINNETONKA, MN 55343							800-755-9333
		FINGERHUT CREDIT ADVAN		16 MCLELAND RD,SAINT CLOUD, MN 56303							BYMAILONLY
		FIRST CONSUMERS NATI		SPIEGAL PRE 9300 SW GEMINI,BEAVERTON, OR 97008							866-691-0053
		FIRST CONSUMERS NATIONAL		9300 SW GEMINI DRI,BEAVERTON, OR 97008							
		GEMB/JCP		PO BOX 984100,EL PASO, TX 79998							800-542-0800
		GLELSI/CITIBANK N A		PO BOX 7860,MADISON, WI 53707							BYMAILONLY
		HFC		PO BOX 1547,CHESAPEAKE, VA 23327							800-365-0175
		HOME COMING FUNDING NE		2711 N HASKELL AVE. SW 1,DALLAS, TX 75204							800-206-2901
		HEMOCOME FIN		2711 N HASKELL SUITE 1000,DALLAS, TX 75204							800-206-2901
		HEMOCOMING FINANCIAL		PO BOX 890036,DALLAS, TX 75389							800-206-2901
		HOUSEHOLD BANK		POB 98706,LAS VEGAS, NV 89193							800-947-1000
		HOUSEHOLD FINANCE CORP		P.O. BOX 1547,CHESAPEAKE, VA 23320							877-831-2510
		HSBC BANK		PO BOX 5253,CAROL STREAM, IL 60197							800-477-6000
		JACKSONVLE		311 MONROE ST,JACKSONVILLE FL 32202							(904) 232-2854
		LANDAMERICA CREDIT SVC		2 CONCOURSE PKWY NE STE,ATLANTA, GA 30328							770-416-6877
		MBNA AMERICA		POB 15026,WILMINGTON, DE 19801							800-421-2110
		NBGL-YOUNKER		POB 1495,DES MOINES, IA 50397							800-345-0326
		NCO FINANCIAL SYSTEMS		507 PRUDENTIAL RD,HORSHAM, PA 19044							215-441-3000
		PROVIDIAN		4940 JOHNSON DR,PLEASANTON CA 94566							925-416-5000
		SALLIE MAE SERVICING		1002 ARTHUR DR,LYNN HAVEN, FL 32444							(888)272-5543
		SALLIE MAE-FFELP		1002 ARTHUR DRIVE,LYNN HAVEN, FL 32444							888-272-5543
		SM SERVICING		PO BOX 9500,WILKES BARRE PA 18773							(888)272-5543
		SOUTHERN MTG		6010 DAWSON BLVD,NORCROSS, GA 30093							800-9891056
		SPIEGEL		101 CROSSWAY PARK WEST,WOODBURY, NY 11797							516-576-0704
		STANDFACTS		9320 DEERING AVE,CHATSWORTH, CA 91311							818-786-1953
		STUDENT LOAN MKT ASSN		220 LASLEY AVE,WILKES BARRE, PA 18706							570-826-0370
		SW STDNT SRV		1555 N. FIESTA BLV,GILBERT, AZ 85233							480-461-9830
		U S DEPARTMENT OF ED		PO BOX 7202,UTICA, NY 13504							800-848-0979
		UNIV OF NORTH IOWA		GILCHRIST 256-NDSL,CEDAR FALLS, IA 50614							312-273-3539
		UNVL/CITI		PO BOX 6241,SIOUX FALLS, SD 57117							BYMAILONLY
		US BKPT CT FL JACKSONV		311 W MONROE ST RM 234,JACKSONVILLE, FL 32202							BYMAILONLY
		US DEP ED		501 BLEEKER STREET,UTICA, NY 13502							800-848-0979
		US DEPT OF EDUCATION		501 BLEECKER ST,UTICA, NY 13501							(800)848-0979
		WASH MUTUAL/PROVIDIAN		PO BOX 9180,PLEASANTON, CA 94566							800-356-0011
		WASHINGTON MUTUAL BA		9451 CORBIN AVENUE ATTN:JANET MEDIN M/S-N010202,NO							(800)848-9136
		WASHINGTON MUTUAL FA		PO BOX 1093,NORTHRIDGE, CA 91328							
		WSHNGTN MUTL		P.O. BOX 1093,NORTHRIDGE, CA 91328							

This report contains "Infile" information including all public records supplied by the repositories shown on page 1. It is not, until completed, a Residential Mortgage Credit Report as defined by FNMA, FHLMC, FHA/VA guidelines. Any questions regarding this information should be directed to the appropriate repository service center(s) listed below.

EXPERIAN (XP)	TRANS UNION (TU)	EQUIFAX (EF)
PO BOX 2002	PO BOX 1000	PO BOX 105783
ALLEN, TX 75013	CHESTER, PA 19022	ATLANTA, GA 30348
888-397-3742	800-888-4213	800-685-1111
WWW.EXPERIAN.COM	WWW.TRANSUNION.COM	WWW.EQUIFAX.COM

*** END OF REPORT 9/30/2011 12:37:55 PM ***

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Superior Credit
123 TOO SERIOUS LANE
EVERGREEN, CO 80439
303-111-5555

**NOTICE TO THE HOME LOAN APPLICANT
CREDIT SCORE INFORMATION DISCLOSURE**

TESTCASE, DAVID
504 N GRANDVIEW STREET
ANTHILL, MO 85488

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.

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

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

TRANSUNION	EQUIFAX CREDIT	EXPERIAN
PO BOX 1000	PO BOX 740241	PO BOX 2002
CHESTER, PA 19022	ATLANTA, GA 30374	ALLEN, TX 75013
800-888-4213	800-685-1111	888-397-3742
transunion.com/myoptions	www.equifax.com/fcra	www.experian.com/reportaccess

The following information about your credit scores was created on 6/30/2011.

Applicant : TESTCASE, DAVID
Name of Score: EQUIFAX/FACTA BEACON 5.0
Credit Score : 660 **Range**: 334-818

Key Factors affecting the score:

- SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- NUMBER OF ACCOUNTS WITH DELINQUENCY
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- TOO MANY INQUIRIES LAST 12 MONTHS

Applicant : TESTCASE, DAVID
Name of Score: TRANSUNION/FICO CLASSIC (98)
Credit Score : 658 **Range**: 336-843

Key Factors affecting the score:

- SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
- NUMBER OF ACCOUNTS WITH DELINQUENCY
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- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE

Applicant : TESTCASE, DAVID
Name of Score: EXPERIAN/FAIR, ISAAC (VER. 2)
Credit Score : 668 **Range:** 320-844

Key Factors affecting the score:

- SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
- NUMBER OF ACCOUNTS WITH DELINQUENCY
- TOO MANY INQUIRIES LAST 12 MONTHS
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

Borrower Signature _____ Date _____

RETURN SERVICE REQUESTED

DAVID TESTCASE
 504 N GRANDVIEW STREET
 ANTHILL, MO 85488

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	660 Source: EQUIFAX
	Model: EQUIFAX/FACTA BEACON 5.0 Date: 06/30/11

Understanding Your Credit Score	
What you should know about credit scores	<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>
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	<p>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>
How your score compares to the scores of other consumers	Your credit score ranks higher than 36 percent of U.S. consumers.
Key factors that adversely affected your credit score	<ul style="list-style-type: none"> • SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED • NUMBER OF ACCOUNTS WITH DELINQUENCY • LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED • TOO MANY INQUIRIES LAST 12 MONTHS

Checking Your Credit Report	
What if there are mistakes in your credit report?	<p>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.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>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.</p> <p>To order your free annual credit report:</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit www.annualcreditreport.com</p> <p><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 http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at www.federalreserve.gov , or the Federal Trade Commission's web site at www.ftc.gov .

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.

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

Signature

Date



Potential Score Improvement

File#: **1468537**

Date: **6/30/2011**

Company: **Superior Credit**



Applicant: DAVID TESTCASE

	Experian	TransUnion	Equifax
Bureau Scores	668	658	660
Potential Score Improvement	+8	+18	+6
Credit Analyzer Module	Rapid Rescore	Rapid Rescore	Rapid Rescore

Credit Assure™

Credit Assure™ searches for inaccurate information (i.e., incorrect, outdated, or missing data). It also seeks for the best combination of pay downs, balance transfers, and other activities through credit management scans so that you don't overlook the opportunities to raise a borrower's credit score.



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