



32065 CASTLE COURT SUITE 300, EVERGREEN, CO 80439
Phone: 303-670-7993
Fax: 303-670-8067

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 #	2747819	FNMA #		DATE COMPLETED	3/26/2015	RQD' BY	HAPPY DAZE
SEND TO	Evergreen Credit A - 1101099 32065 CASTLE COURT EVERGREEN, CO 80439			DATE ORDERED	3/19/2015	PRPD' BY	
				REPOSITORIES	XP/TU/EF	LOAN TYPE	
				PRICE			
				REF. #			

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, CARLOS			CO-APPLICANT			
SOC SEC #	000-00-0001	DOB		SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			
CURRENT ADDRESS	9614 ORIOLE, ANTHILL, MO 65488			LENGTH			
PREVIOUS ADDRESS				LENGTH			

SCORE MODELS

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

ALERT

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

[Request New Tradeline](#)

OPEN ACCOUNTS

	Opened	Reported	Hi. Credit	Credit Limit	Reviewed	30-59	60-89	90+	Past Due	Payment	Balance
CITI ACCT000004	03/14	03/15	\$230000	\$2300	12 mos	0	0	0	-0-	360 X 975	\$120000
	DLA 02/15	ECO A B	Source (B) XP/TU/EF	Mortgage	AS AGREED						
USAA FEDERAL SAVINGS ACCT000006	06/14	02/15	\$31206	-	9 mos	0	0	0	-0-	069 X 533	\$28626
	DLA 08/14	ECO A B	Source (B) XP/TU/EF	Auto	AS AGREED						
CHASE ACCT000002	08/14	03/15	\$4000	\$4000	7 mos	0	0	0	-0-	MIN X 10	\$228
	DLA 03/15	ECO A B	Source (B) XP/TU/EF	Revolving	AS AGREED						

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

ADVANTAGE CREDIT: 32065 CASTLE COURT SUITE 300, EVERGREEN, CO 80439 (P) 303-670-7993 (F) 303-670-8067

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

FILE #	2747819	FNMA #	DATE COMPLETED	3/26/2015	RQD' BY	HAPPY DAZE
SEND TO	Evergreen Credit A - 1101099		DATE ORDERED	3/19/2015		
	32065 CASTLE COURT		REPOSITORIES	XP/TU/EF	PRPD' BY	
	EVERGREEN, CO 80439		PRICE		LOAN TYPE	
			REF. #			

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT			
APPLICANT	TESTCASE, CARLOS		CO-APPLICANT			
SOC SEC #	000-00-0001	DOB	SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS		

OPEN ACCOUNTS

GEMB/JCP ACCT000007	Opened 12/11	Reported 03/15	Hi. Credit \$500	Credit Limit \$500	Reviewed 39 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment 0	Balance \$0
	DLA 08/13	ECOA B	Source (B) XP/TU/EF	Revolving		AS AGREED					

DEROGATORY ACCOUNTS

GTE SOUTHWEST INC ACCT000005	Opened 08/14	Reported 02/15	Hi. Credit \$150	Credit Limit -	Reviewed 7 mos	30-59 1	60-89 1	90+ 1	Past Due \$75	Payment 001 X ?	Balance \$75
	DLA 02/15	ECOA B	Source (B) XP/TU/EF	Other CHARGE OFF							
UTILITY COMPANY											
HSBC/MCRAE ACCT000010	Opened 06/11	Reported 03/15	Hi. Credit \$900	Credit Limit \$900	Reviewed 35 mos	30-59 1	60-89 0	90+ 0	Past Due -0-	Payment 0	Balance \$0
	DLA 11/14	ECOA B	Source (B) XP/TU/EF	Revolving CUR WAS 30							

CLOSED ACCOUNTS

NBGL-MCRAES ACCT000013	Opened 06/11	Reported 04/15	Hi. Credit \$900	Credit Limit \$900	Reviewed 25 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment 25	Balance \$450
	DLA 03/15	ECOA B	Source (B) XP/TU/EF	Revolving		AS AGREED					
DISCOVER FIN SVS LLC ACCT000003	Opened 04/12	Reported 03/15	Hi. Credit \$7500	Credit Limit \$7500	Reviewed 35 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance -0-
	DLA 03/14	ECOA B	Source (B) XP/TU/EF	Revolving		PAID					
ACCOUNT CLOSED AT CONSUMER'S REQUEST											
TOYOTA MOTOR CREDIT ACCT000012	Opened 06/14	Reported 07/14	Hi. Credit \$30973	Credit Limit -	Reviewed 2 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance -0-
	DLA 07/14	ECOA B	Source (B) XP/TU/EF	Auto		PAID					

OTHER CREDIT HISTORY

*** NONE ***

PUBLIC RECORDS

J **HOWDY HIGH COURT**
Docket #: ABC111
Source:

File Date: 03/11
Amount: \$12,000
Status Date: 01/12

Plaintiff: CLUSTER TIGHT INC
Action Type: CHAPTER 11 BANKRUPTCY
Status: SATISFIED

INQUIRIES (LAST 120 DAYS)

XP/EF	B	03/14/15	FISERV CREDSTAR	FINANCE
TU	B	03/14/15	CHASE CREDIT	REAL ESTATE
XP	B	03/08/15	MBNA	BANKING
TU	B	02/06/15	CITI	BANKING

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

ADVANTAGE CREDIT: 32065 CASTLE COURT SUITE 300, EVERGREEN, CO 80439 (P) 303-670-7993 (F) 303-670-8067

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

FILE #	2747819	FNMA #	DATE COMPLETED	3/26/2015	RQD' BY	HAPPY DAZE
SEND TO	Evergreen Credit A - 1101099		DATE ORDERED	3/19/2015		
	32065 CASTLE COURT		REPOSITORIES	XP/TU/EF	PRPD' BY	
	EVERGREEN, CO 80439		PRICE		LOAN TYPE	
			REF. #			

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	TESTCASE, CARLOS		CO-APPLICANT		
SOC SEC #	000-00-0001	DOB	SOC SEC #	DOB	
MARITAL STATUS			DEPENDENTS		

TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	1	120000	230000	975	0
AUTO	2	28626	31206	533	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	0	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	5	678	6300	35	0
OTHER	1	75	150	0	75
TOTAL	9	149379	267656	1543	75
SECURED DEBT		28626	OLDEST TRADELINE	06/11	
UNSECURED DEBT		120753	DEBT/HIGH CREDIT	56%	

DEROGATORY SUMMARY

CHARGE OFFS:	1	30 DAYS:	2	INQUIRIES:	4
COLLECTIONS:	0	60 DAYS:	1	MOST RECENT LATE:	undetermined
BANKRUPTCY:	0	90 DAYS:	1		
PUBLIC RECORDS:	1	OTHER:	0		

MORTGAGE SUMMARY

	APPLICANT	CO-APPLICANT
# OF 30 DAY MTG DELINQ	0	
# OF 60 DAY MTG DELINQ	0	
# OF 90 DAY MTG DELINQ	0	
# OF INQUIRIES	4	
TRADELINE COUNT	9	

MISCELLANEOUS INFORMATION

- Instant View Password: BE-13054094

- To verify the authenticity of this credit report, please visit <https://credit.advcredit.com> and click on the Instant View link. Enter report number 2747819 and password BE-13054094 to view the report. For any inquiries regarding this report or services provided by ADVANTAGE CREDIT please contact us at 303-670-7993.

SOURCE OF INFORMATION

1 EXPERIAN - PULLED ON: 03/19/15
 NAME: MARISOL 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
 EMPLOYER: US AIR FORCE// - REPORTED 07/14

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

ADVANTAGE CREDIT: 32065 CASTLE COURT SUITE 300, EVERGREEN, CO 80439 (P) 303-670-7993 (F) 303-670-8067

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

FILE #	2747819	FNMA #	DATE COMPLETED	3/26/2015	RQD' BY	HAPPY DAZE
SEND TO	Evergreen Credit A - 1101099		DATE ORDERED	3/19/2015		
	32065 CASTLE COURT		REPOSITORIES	XP/TU/EF	PRPD' BY	
	EVERGREEN, CO 80439		PRICE		LOAN TYPE	
			REF. #			

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	TESTCASE, CARLOS		CO-APPLICANT		
SOC SEC #	000-00-0001	DOB	SOC SEC #	DOB	
MARITAL STATUS			DEPENDENTS		

SOURCE OF INFORMATION

- 2 TRANSUNION - PULLED ON: 03/19/15 - INFILE DATE: 06/01/01
 NAME: MARISOL L TESTCASE
 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
- 3 EQUIFAX - PULLED ON: 03/19/15 - INFILE DATE: 06/30/01
 NAME: MARISOL LEMUS TESTCASE DOB: 05/27/80
 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

ANB/CITIBANK SD	P O BOX 15687, WILMINGTON, DE 19850	800-533-5600
BANK OF AMERICA	POB 17054, WILMINGTON, DE 19884	800-421-2110
BANK ONE	BANK ONE CARD SERV, WESTERVILLE OH 43081	800-955-9900
CATO CORPORATION	PO BOX 34216, CHARLOTTE, NC 28234	704-588-2428
CHASE	800 BROOKSEDGE BLVD, WESTERVILLE, OH 43081	800-955-9900
CITI CARDS CBSDNA	POB 6241, SIOUX FALLS, SD 57117	800-843-0777
DISCOVER FINANCIAL S	PO BOX 15316, ATT:CMS/PROD DEVELOP, WILMINGTON, DE 19850-5316	800-347-2683
GE CONSUMER FINANCE/JCPENNEY	PO BOX 981426, EL PASO, TX 79998	800-527-4403
GEMB/JCP	PO BOX 984100, EL PASO, TX 79998	800-542-0800
HB/MCRAES	3455 HWY 80 W, JACKSON, MS 39209	601-968-4293
M.B.N.A AMER	400 CHRISTIANIA ROAD, NEWARK, DE 19713-4217	
MBGA/JCPENNEY	P.O. BOX 27570, ALBUQUERQUE NM 87125	
NBGL-MCRAES	P O BOX 10327, JACKSON, MS 39289	601-968-4293
NBGL-MCRAES CREDIT DEP	PO BOX 10327, JACKSON, MS 39289	601-968-4220
USAA FEDERAL SAVINGS B	PO BOX 47504, SAN ANTONIO, TX 78265	800-922-9092

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.

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

ADVANTAGE CREDIT: 32065 CASTLE COURT SUITE 300, EVERGREEN, CO 80439 (P) 303-670-7993 (F) 303-670-8067

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

FILE #	2747819	FNMA #	DATE COMPLETED	3/26/2015	RQD' BY	HAPPY DAZE
SEND TO	Evergreen Credit A - 1101099		DATE ORDERED	3/19/2015	PRPD' BY	
	32065 CASTLE COURT		REPOSITORIES	XP/TU/EF	LOAN TYPE	
	EVERGREEN, CO 80439		PRICE			
			REF. #			

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	TESTCASE, CARLOS		CO-APPLICANT		
SOC SEC #	000-00-0001	DOB	SOC SEC #		DOB
MARITAL STATUS			DEPENDENTS		

DISCLAIMER

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

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER
ADVANTAGE CREDIT: 32065 CASTLE COURT SUITE 300, EVERGREEN, CO 80439 (P) 303-670-7993 (F) 303-670-8067

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