



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

SEND TO: Evergreen Credit A - 1101099
32065 CASTLE COURT, EVERGREEN, CO 80439

REQUESTED BY: HAPPY DAZE
DATE: 3/19/2015

FILE #: 2747819
REF. #: --
REPOSITORIES: XP/TU/EF

APPLICANT INFORMATION

APPLICANT:	TESTCASE, CARLOS	000-00-0001	-
CURRENT ADDRESS:	9614 ORIOLE, ANTHILL, MO 65488	LENGTH:	

SCORE MODELS

APPLICANT

743 EQUIFAX/FICO CLASSIC V5 FACTA

RANGE: 334-818
MARISOL LEMUS TESTCASE - 000000001

- 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

741 TRANSUNION/FICO CLASSIC (98)

RANGE: 336-843
MARISOL L TESTCASE - 000000001

- 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

745 EXPERIAN/FAIR, ISAAC (VER. 2)

RANGE: 320-844
MARISOL TESTCASE - 000000001

- 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- 08 TOO MANY INQUIRIES LAST 12 MONTHS
- 09 TOO MANY ACCOUNTS RECENTLY OPENED

ALERT

APPLICANT

1 - OFAC: CLEAR

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

[Request New Tradeline](#)

OPEN ACCOUNTS

001	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
ECOA / WHOSE B / B	MTG	03/15	\$230000	\$975	0	0	0			
SOURCE	TERM	OPENED	BALANCE	PAST DUE	-	-	-	MO REV	LAST LATE	DLA
XP/TU/EF	360	03/14	\$120000	\$0	-	-	-	12	--/--	02/15

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

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Request New
Tradeline

OPEN ACCOUNTS

002											
ECOA / WHOSE B / B	USAA FEDERAL SAVINGS	ACCT TYPE AUTO	REPORTED 02/15	HI CREDIT \$31206	PAYMENT \$533	30 0	60 0	90+ 0	AS AGREED		
SOURCE XP/TU/EF	ACCT000006	TERM 069	OPENED 06/14	BALANCE \$28626	PAST DUE \$0	-	-	-	MO REV 9	LAST LATE --/--	DLA 08/14
003											
ECOA / WHOSE B / B	CHASE	ACCT TYPE REV	REPORTED 03/15	HI CREDIT \$4000	PAYMENT \$10	30 0	60 0	90+ 0	AS AGREED		
SOURCE XP/TU/EF	ACCT000002	TERM MIN	OPENED 08/14	BALANCE \$228	PAST DUE \$0	-	-	-	MO REV 7	LAST LATE --/--	DLA 03/15
004											
ECOA / WHOSE B / B	GEMB/JCP	ACCT TYPE REV	REPORTED 03/15	HI CREDIT \$500	PAYMENT \$0	30 0	60 0	90+ 0	AS AGREED		
SOURCE XP/TU/EF	ACCT000007	TERM -	OPENED 12/11	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 39	LAST LATE --/--	DLA 08/13

DEROGATORY ACCOUNTS

001											
ECOA / WHOSE B / B	GTE SOUTHWEST INC	ACCT TYPE OTHE	REPORTED 02/15	HI CREDIT \$150	PAYMENT -	30 1	60 1	90+ 1	CHARGE OFF		
SOURCE XP/TU/EF	ACCT000005	TERM 001	OPENED 08/14	BALANCE \$75	PAST DUE \$75	-	-	-	MO REV 7	LAST LATE --/--	DLA 02/15
UTILITY COMPANY											
002											
ECOA / WHOSE B / B	HSBC/MCRAE	ACCT TYPE REV	REPORTED 03/15	HI CREDIT \$900	PAYMENT \$0	30 1	60 0	90+ 0	CUR WAS 30		
SOURCE XP/TU/EF	ACCT000010	TERM -	OPENED 06/11	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 35	LAST LATE --/--	DLA 11/14

CLOSED ACCOUNTS

001											
ECOA / WHOSE B / B	NBGL-MCRAE	ACCT TYPE REV	REPORTED 04/15	HI CREDIT \$900	PAYMENT \$25	30 0	60 0	90+ 0	AS AGREED		
SOURCE XP/TU/EF	ACCT000013	TERM -	OPENED 06/11	BALANCE \$450	PAST DUE \$0	-	-	-	MO REV 25	LAST LATE --/--	DLA 03/15
002											
ECOA / WHOSE B / B	DISCOVER FIN SVS LLC	ACCT TYPE REV	REPORTED 03/15	HI CREDIT \$7500	PAYMENT \$0	30 0	60 0	90+ 0	PAID		
SOURCE XP/TU/EF	ACCT000003	TERM -	OPENED 04/12	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 35	LAST LATE --/--	DLA 03/14
ACCOUNT CLOSED AT CONSUMER'S REQUEST											
003											
ECOA / WHOSE B / B	TOYOTA MOTOR CREDIT	ACCT TYPE AUTO	REPORTED 07/14	HI CREDIT \$30973	PAYMENT \$0	30 0	60 0	90+ 0	PAID		
SOURCE XP/TU/EF	ACCT000012	TERM 072	OPENED 06/14	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 2	LAST LATE --/--	DLA 07/14

OTHER CREDIT HISTORY

*** NONE ***

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32065 CASTLE COURT, EVERGREEN, CO 80439

REQUESTED BY: HAPPY DAZE
DATE: 3/19/2015

FILE #: 2747819
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REPOSITORIES: XP/TU/EF

PUBLIC RECORDS

001		FILE DATE	AMOUNT	STATUS DATE	SATISFIED
ECOA / WHOSE	HOWDY HIGH COURT Docket #: ABC111	03/11	\$12,000	01/12	
- / J		PLAINTIFF		ACTION TYPE	
SOURCE		CLUSTER TIGHT INC		CHAPTER 11 BANKRUPTCY	

INQUIRIES (LAST 120 DAYS)

WHOSE	COMPANY	BUSINESS TYPE	INQUIRY DATE	BUREAU
B	FISERV CREDSTAR	FINANCE	03/14/15	XP/EF
B	CHASE CREDIT	REAL ESTATE	03/14/15	TU
B	MBNA	BANKING	03/08/15	XP
B	CITI	BANKING	02/06/15	TU

TRADE SUMMARY

TYPE	COUNT	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		

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MORTGAGE SUMMARY

	TYPE	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	SSN	DOB
MARISOL TESTCASE	000000001	N/A
TESTCASE MARISOL	000000001	N/A
N/A	000000001	N/A

Address	Time Frame
220 LOCUST AVE, ANTHILL, MO 65488-0001	09/14 - 03/15
7144 S JAMACHA RD, ANTHILL, MO 65488	03/15

Employer	Address	Occupation	Reported
US AIR FORCE	-	-	07/14

2 TRANSUNION - PULLED ON: 03/19/15 - INFILE DATE: 06/01/01

Name	SSN	DOB
MARISOL L TESTCASE	-	N/A
N/A	-	05/27/80
N/A	000000001	N/A

Address	Time Frame
220 LOCUST AV, ANTHILL, MO 65488	12/14*
7144 S JAMACHA RD, ANTHILL, MO 65488	11/14

Phone	Type	Reported
555-0102	RESIDENCE	--/--

Employer	Address	Occupation	Reported
FLETCHER MOTORCARS	-	CAR SALES	--/--

3 EQUIFAX - PULLED ON: 03/19/15 - INFILE DATE: 06/30/01

Name	SSN	DOB
MARISOL LEMUS TESTCASE	-	05/27/80
N/A	000000001	N/A

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SOURCE OF INFORMATION

Address	Time Frame
220 LOCUST AVE, ANTHILL, MO 65488-0001	09/14*
7144 S JAMACHA RD, ANTHILL, MO 65488-0001	06/10

CREDITORS

SUBSCRIBER NAME	ADDRESS	PHONE
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 BROOKSEGE BLVD, WESTERVILLE, OH 43081	800-955-9900
CITI CARDS CBSDNA	POB 6241, SIOUX FALLS, SD 57117	800-843-0777
DISCOVER FINANCIAL S	PO BOX15316, 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/JCPENEY	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.

EXPERIAN
PO BOX 2002
ALLEN, TX 75013
888-397-3742
www.experian.com/reportaccess

TRANSUNION
PO BOX 1000
CHESTER, PA 19022
800-888-4213
transunion.com/myoptions

EQUIFAX
PO BOX 740241
ATLANTA, GA 30374
800-685-1111
www.equifax.com/fcra

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