



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			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		
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

E C O A	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	CITI ACCT000004	03/15	03/14 02/15	\$230000 MTG	\$120000 360 \$975	\$0	12	0	0	0	AS AGREED XP/TU/EF
B	B	USAA FEDERAL SAVINGS ACCT000006	02/15	06/14 08/14	\$31206 AUTO	\$28626 069 \$533	\$0	9	0	0	0	AS AGREED XP/TU/EF
B	B	CHASE ACCT000002	03/15	08/14 03/15	\$4000 REV	\$228 MIN \$10	\$0	7	0	0	0	AS AGREED XP/TU/EF

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

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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

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	GEMB/JCP ACCT000007	03/15	12/11 08/13	\$500 REV	\$0 \$0	\$0	39	0	0	0	AS AGREED XP/TU/EF

DEROGATORY 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	GTE SOUTHWEST INC ACCT000005 UTILITY COMPANY	02/15	08/14 02/15	\$150 OTHE	\$75 001 -	\$75	7	1	1	1	CHARGE OFF XP/TU/EF
B	B	HSBC/MCRAE ACCT000010	03/15	06/11 11/14	\$900 REV	\$0 \$0	\$0	35	1	0	0	CUR WAS 30 XP/TU/EF

CLOSED 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	NBGL-MCRAES ACCT000013	04/15	06/11 03/15	\$900 REV	\$450 \$25	\$0	25	0	0	0	AS AGREED XP/TU/EF
B	B	DISCOVER FIN SVS LLC ACCT000003 ACCOUNT CLOSED AT CONSUMER'S REQUEST	03/15	04/12 03/14	\$7500 REV	\$0 \$0	\$0	35	0	0	0	PAID XP/TU/EF
B	B	TOYOTA MOTOR CREDIT ACCT000012	07/14	06/14 07/14	\$30973 AUTO	\$0 072 \$0	\$0	2	0	0	0	PAID XP/TU/EF

OTHER CREDIT HISTORY

*** NONE ***

PUBLIC RECORDS

J [HOWDY HIGH COURT](#) File Date: 03/11 Plaintiff: CLUSTER TIGHT INC
 Docket #: ABC111 Amount: \$12,000 Action Type: CHAPTER 11 BANKRUPTCY
 Source: Status Date: 01/12 Status: SATISFIED

INQUIRIES (LAST 120 DAYS)

XP/EF B 03/14/15 [FISERV CREDSTAR](#) FINANCE
 TU B 03/14/15 [CHASE CREDIT](#) REAL ESTATE

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	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		

INQUIRIES (LAST 120 DAYS)

XP	B	03/08/15	MBNA	BANKING
TU	B	02/06/15	CITI	BANKING

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

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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

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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.

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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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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

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