



201 Marple Ave. - P.O. Box 187
Clifton Heights, PA 19018
Voice: (610) 284-1000
Fax: (610) 284-1500

Reporting Bureau certifies compliance contractual requirements governing check of public records with these results.

Public Records Found For: Applicant Spouse

SEND TO	REPORT #	FNMA #
	LOAN TYPE	REF. #
	REPOSITORIES	XP/TU/EF*
	ORDERED	6/5/2013 BY
	COMPLETED	6/5/2013 PRICE

PROPERTY ADDRESS		BORROWER		CO-BORROWER	
BORROWER	MOHAMMED-	CO-BORROWER			
SOC SEC #	-1160	DOB		SOC SEC #	DOB
MARITAL STATUS		DEPENDENTS			
CURRENT ADDRESS	OZONE PARK, NY 11416			LENGTH	
PREVIOUS ADDRESS				LENGTH	

CREDIT	CREDITOR	DATE REPORTED	DATE OPENED	DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	HISTORICAL STATUS			AMOUNT PAST DUE
									30*	60*	90*	

SOURCE OF INFORMATION

1 - EXPERIAN 06/05/13
 NAME: MOHAMMED DOB: [REDACTED]
 NAME: [REDACTED] DOB: N/A
 NAME: MOHAMMED DOB: N/A
 SSN: [REDACTED]
 ADDRESS: OZONE PARK, NY 114162006 05/13
 ADDRESS: BROOKLYN, NY 112353517 10/05
 ADDRESS: BROOKLYN, NY 112356214 12/12
 EMPLOYER: [REDACTED], BROOKLYN NY 08/12
 EMPLOYER: 05/06

2 - TRANSUNION 06/05/13
 NAME: MOHAMMED
 NAME: DOB: [REDACTED]
 SSN: [REDACTED]
 ADDRESS: BROOKLYN, NY 11235 07/07
 ADDRESS: OZONE PARK, NY 11416 05/13
 ADDRESS: BROOKLYN, NY 11235
 EMPLOYER: SELF EMPLOYED//

3 - EQUIFAX 06/05/13
 NAME: [REDACTED]
 NAME: [REDACTED]
 ADDRESS: OZONE PARK, NY 11416 05/13
 ADDRESS: BROOKLYN, NY 11235 01/12
 ADDRESS: OZONE PARK, NY 11416 05/13

CREDIT

M B	NISSAN MOTOR ACCEP	05/13	09/12	\$20061	\$15314	\$365	AS AGREED	0	0	0	9	\$0
	1024035		05/13		AUTO	072	XP/TU/EF					
A B	CHASE	05/13	06/12	\$2000	\$4504	\$110	AS AGREED	0	0	0	11	\$0
	464018		05/13		REV		XP/EF					
	AUTHORIZED USER											
A B	CAP ONE	05/13	09/12	\$500	\$1088	\$54	DELINQ 60	1	1	0	08	\$118
	517805		04/13		REV		EF					
	Late Dates: 5/13-60, 4/13-30											
	AUTHORIZED USER											
B B	CAP ONE	05/13	03/12	\$551	\$617	\$25	AS AGREED	0	0	0	14	\$0
	517805		05/13		REV	MIN	XP/TU/EF					

take out

see log out

706

706



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PROPERTY ADDRESS

BORROWER

CO-BORROWER

BORROWER MOHAMMED CO-BORROWER
SOC SEC # 1160 DOB SOC SEC # DOB
MARRITAL STATUS DEPENDENTS
CURRENT ADDRESS OZONE PARK, NY 11416 LENGTH
PREVIOUS ADDRESS LENGTH

E	C	C	D	A	C	P	S	HISTORICAL STATUS				A
								30+	60+	90+	MOS	

A	B	BARCLAYS	04/13	06/12	\$2000	\$537	\$51	DELINQ	30	1	0	0	09	\$35
ACCOUNT CLOSED AT CONSUMER'S REQUEST; AUTHORIZED USER														

file out

30%

B	B	ICUL DISC	06/13	12/12	\$300	\$370	\$70	DELINQ	30	1	0	0	05	\$95
ACCOUNT CLOSED BY CREDIT GRANTOR														

30%

B	B	FIRST PREMIER BANK	05/13	07/12	\$300	\$331	\$30	AS AGREED	0	0	0	0	11	\$0
ACCOUNT CLOSED AT CONSUMER'S REQUEST														

A	B	CAP ONE	05/13	10/11	\$750	\$0	\$0	AS AGREED	0	0	0	0	19	\$0
AUTHORIZED USER														

A	B	CAP ONE	08/12	07/12	\$500	\$0	\$0	AS AGREED	0	0	0	0	1	\$0
AUTHORIZED USER														

B	B	FIRST PREMIER BANK	09/07	03/07	\$250	\$0	\$0	PAID	0	0	0	0	7	\$0
ACCOUNT CLOSED AT CONSUMER'S REQUEST														

B	B	HSBC BANK	02/09	12/07	\$300	\$0	\$0	PAID	0	0	0	0	14	\$0
ACCOUNT CLOSED AT CONSUMER'S REQUEST														

COLLECTION ACCOUNTS

B	B	CAP ONE	06/13	05/06	\$500	\$4543	\$227*	CHARGE OFF	3	2	3	86	\$4543	
LATE DATES: LAST LATE DATE 07/08														
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST														

not his 50%

B	B	VERIZON WIRELESS	05/13	09/12	\$2420	\$2420	\$2420	COLLECTION	0	0	0	0	3	\$2420
TELECOMMUNICATIONS/CELLULAR														

not his 50%

B	B	MIDLAND FUND	05/13	12/11	\$1484	\$1484	\$-	COLLECTION	-	-	-	-	\$1484	
ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: T MOBILE														

not his 50%

J	B	RCVL PER MNC	06/12	04/12	\$865	\$865	\$-	COLLECTION	-	-	-	-	\$865	
PLACED FOR COLLECTION; ORIGINAL CREDITOR: 01 T MOBILE USA														

not his 50%



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S E N D I N G

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PROPERTY ADDRESS
BORROWER MOHAMMED CO-BORROWER
SOC SEC # 1160 DOB SOC SEC # DOB
MARRITAL STATUS DEPENDENTS
CURRENT ADDRESS OZONE PARK, NY 11416 LENGTH
PREVIOUS ADDRESS LENGTH

E	W	H	O	S	C	CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	HISTORICAL STATUS				AMOUNT PAST DUE
													30+	60+	90+	MOS REV	
B	B					VERIZON WTDREY 3237405 TELECOMMUNICATIONS/CELLULAR	05/13	09/12 11/12	\$710	\$710 OPEN	\$710 001	COLLECTION XP/EF	0	0	0	3	\$710
B	B					VERIZON WTDREY 423736E TELECOMMUNICATIONS/CELLULAR	05/13	09/12 11/12	\$597	\$597 OPEN	\$597 001	COLLECTION XP/EF	0	0	0	3	\$597
B	B					MCYDSNB 4105904 Late Dates: 6/11-150+, 5/11-120, 4/11-90, 3/11-60, 2/11-30 ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST	08/12	11/05 12/10	\$100	\$249 REV	\$12*	CHARGE OFF XP/TU/EF	1	1	3	19	\$249
B	B					BARCLAYSRK 51402. ACCOUNT TRANSFERRED OR SOLD; CHARGED OFF ACCOUNT	09/12	08/08 10/08	\$950	\$0 REV	\$0	CHARGE OFF XP/EF	1	1	7	41	\$0

with his 30E
with his 30E
with his 30E
80E

OTHER CREDIT HISTORY
*** NO RECORD FOUND ***

PUBLIC RECORDS
B B CVL CT NY KINGS BRANCH JUDGMENT XP/EF
File Date: 08/09 Ref #: CV07
Amount: 53,197 Plaintiff: CAPITAL ONE BANK USA
Status Date: 08/09 Status: NOT SATISFIED

with his 30E

TU HIGH RISK FRAUD ALERT
2 MOHAMMED
AVAILABLE AND CLEAR

ALERT
1 MOHAMMED YOB:
EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

INQUIRIES (LAST 120 DAYS)

EF	04/24/13	WEBBANKBML
EF	04/15/13	CAP ONE NA
TU	03/27/13	GEORGE/PPEXTR
EF	02/26/13	CAP ONE NA
XP/EF	02/09/13	CBNA

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PROPERTY ADDRESS		BORROWER		CO-BORROWER	
BORROWER	MORAMMED	CO-BORROWER			
SOC SEC #	1160 DOB	SOC SEC #		DOB	
MARITAL STATUS		DEPENDENTS			
CURRENT ADDRESS	OZONE PARK, NY 11416		LENGTH		
PREVIOUS ADDRESS			LENGTH		

E C O A	W H O I S E	CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	HISTORICAL STATUS			AMOUNT PAST DUE
									30+	60+	90+	

C R E D I T O R S

X		BARCLAYS BANK DELAWA		1007 ORANGE STREET SUITE 1541 PO BOX 26182, WILMIN								302-622-8990
X		BARCLAYS BANK DELAWARE		125 S WEST ST, WILMINGTON, DE 19801								302-622-8990
X		CAP ONE BK		PO BOX 85520, RICHMOND, VA 23285								800-955-7070
X		CAPITAL ONE BANK		11013 W BROAD ST, GLEN ALLEN, VA 23060								800-955-7070
X		CAPITAL ONE BANK USA		PO BOX 85015, RICHMOND VA 23285-5075								800-955-7070
X		CAPITAL ONE, N.A.										302-658-2200
X		CBNA		PO BOX 6000, SIOUX FALLS, SD 57117								BYMAILONLY
X		CHASE BANK USA, NA										800-955-9900
X		FIRST PREMIER										605-357-3440
X		HSBC BANK		1441, SCHILLING PLACE, SALINAS, CA 93901								800-477-6000
X		HSBC NV		1441 SCHILLING PL, SALINAS, CA 93901								800-724-4964
X		KIN CO CT		14 LIVINGSTON, BROOKLYN, NY 11201-4812								718-643-8125
X		KINGS COUNTY CIVIL COU		141 LIVINGSTON ST, BROOKLYN, NY 11201								web
X		MACY'S/DSNB										800-243-6552
X		NISSAN ACCEPTANCE CO										214-596-4000
X		NISSAN MOTOR		POB 660366, DALLAS, TX 75266								800-777-6116
X		NISSAN MOTOR ACCEPTANC		PO BOX 660360, DALLAS, TX 75266								800-456-6622
X		RECEIVABLES PERFORMA										
X		VERIZON WIRELESS - N										800-852-1922
X		VERIZON WIRELESS		2000 CORPORATE DR, ORANBURG, NY 10962								800-779-2699
X		WEBBANK/BML										866-528-3733

D I S C L A I M E R

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	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

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:

To verify the authenticity of this credit report, please visit <https://ucs.meridianlink.com> and click on the Instant View link. Enter report number 4711301 and password CY-9F0D3 to view the report. For any inquiries regarding this report or services provided by UNIVERSAL CREDIT SERVICES (CM) please contact us at 610-284-1000.

*** END OF REPORT 6/5/2013 2:07:23 PM ***