



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

# AFTER

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

Public Records Found For:  Applicant  Spouse

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REPORT # FNMA #  
 LOAN TYPE REF. #  
 REPOSITORIES XP/TU/EF  
 ORDERED 10/24/2013 BY  
 COMPLETED 10/24/2013 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		

**EMPLOYMENT**

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

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

**TRADE SUMMARY**

	COUNT	BALANCE	PAYMENT	PAST DUE
MORTGAGE	0	0	0	0
AUTO	1	0	0	0
EDUCATION	0	0	0	0
OTHER INSTALLMENT	0	0	0	0
OPEN	0	0	0	0
REVOLVING	5	521	101	0
OTHER	2	1367	0	1367
<b>TOTAL</b>	<b>8</b>	<b>1888</b>	<b>101</b>	<b>1367</b>
SECURED DEBT	98	HIGH CREDIT	7750	
UNSECURED DEBT	1790	DEBT/HIGH CREDIT	24%	

**DEROGATORY SUMMARY**

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

**SCORE MODELS**

- 3 MOHAMMED  
 EQUIFAX/FACTA BEACON 5.0 **641**  
 00040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT  
 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- 
- 2 MOHAMMED  
 TRANSUNION/FICO CLASSIC (04) **653**  
 040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
 014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT  
 008 - TOO MANY INQUIRIES LAST 12 MONTHS  
 FA - INQUIRIES IMPACTED THE CREDIT SCORE
- 
- 1 MOHAMMED  
 EXPERIAN/FAIR, ISAAC (VER. 2) **747**  
 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS  
 19 - TOO FEW ACCOUNTS CURRENTLY PAID AS AGREED  
 01 - AMOUNT OWED ON ACCOUNTS IS TOO HIGH

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									30+	60+	90+	

SOURCE OF INFORMATION

- 1 - EXPERIAN 10/24/13  
 NAME: MOHAMMED 1160 DOB:  
 SSN: 1160  
 ADDRESS: OZONE PARK, NY 114162006 07/13
- 2 - TRANSUNION 10/24/13  
 NAME: MOHAMMED  
 NAME:  
 SSN: -1160  
 ADDRESS: OZONE PARK, NY 11416 05/13  
 ADDRESS: , BROOKLYN, NY 11235  
 EMPLOYER: SELF EMPLOYED//
- 3 - EQUIFAX 10/24/13  
 NAME: MOHAMMED  
 SSN: -1160  
 ADDRESS: OZONE PARK, NY 11416 09/13  
 ADDRESS: OZONE PK, OZONE PARK, NY 11416 06/13

CREDIT

A B	BARCLAYS BANK DELA	09/13	06/12	\$2200	\$376	\$20	AS AGREED	0	0	0	16	\$0
	0001543		09/13		REV	MIN	XP/TU/EF					
	AUTHORIZED USER											
B B	MERRICK BK	10/13	06/13	\$300	\$98	\$35	AS AGREED	0	0	0	04	\$0
	412061		09/13		REV	MIN	TU/EF					
	SECURED CREDIT CARD											
B B	CAP ONE	10/13	06/13	\$1000	\$26	\$25	AS AGREED	0	0	0	03	\$0
	517805		09/13		REV	MIN	TU/EF					
A B	CHASE	09/13	09/13	\$3500	\$16	\$16	AS AGREED	-	-	-		\$0
	426684				REV	MIN	TU					
	AUTHORIZED USER											
T B	CAP ONE	06/13	10/11	\$750	\$5	\$5	AS AGREED	0	0	0	19	\$0
	51780		06/13		REV	MIN	TU					
M B	NISSAN MOTOR	10/13	09/12	\$20061	\$0	\$0	PAID	0	0	0	12	\$0
	1024035		10/13		AUTO	72	TU/EF					
	CLOSED											

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COLLECTION ACCOUNTS

J B RCVL PRP MNG 09/13 07/13 \$865 \$865 \$- COLLECTION - - - \$865  
 3943' 05/09 COLL TU/EF  
 ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: 11 T MOBILE USA

B B ENHANCRCVRCO 07/13 05/13 \$502 \$502 \$- COLLECTION - - - \$502  
 7483 COLL TU  
 PLACED FOR COLLECTION; ORIGINAL CREDITOR: 11 SPRINT

OTHER CREDIT HISTORY

\*\*\* NO RECORD FOUND \*\*\*

PUBLIC RECORDS

\*\*\* NO RECORD FOUND \*\*\*

TU HIGH RISK FRAUD ALERT

2 MOHAMMED  
 AVAILABLE AND CLEAR

ALERT

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

INQUIRIES (LAST 120 DAYS)

\*\*\* NO RECORD FOUND \*\*\*

CREDITORS

BARCLAYS BANK DELAWA	1007 ORANGE STREET SUITE 1541 PO BOX 26182, WILMIN	302-622-8990
BARCLAYS BANK DELAWARE	125 S WEST ST, WILMINGTON, DE 19801	302-622-8990
CAPITAL ONE BANK	11013 W BROAD ST, GLEN ALLEN, VA 23060	800-955-7070
CAPITAL ONE BANK USA	PO BOX 85015, RICHMOND VA 23285-5075	800-955-7070
CHASE		800-955-9900
ENHANCRCVRCO		800-617-0049
JUNIPER FINANCIAL CORP	PO BOX 26182, WILMINGTON, DE 19899	
MERRICK BANK CORP	55 EAST AMES CT, PLAINVIEW, NY 11803	800-657-1341
MERRICK BK	10713 S JORDAN GAT SOUTH, JORDAN UT 84095	
NISSAN ACCEPTANCE CO		800-950-6622
NISSAN MOTOR	POB 660366, DALLAS, TX 75266	800-777-6116
RECEIVABLES PERFORMA		

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**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: CY-61AAF95

- To verify the authenticity of this credit report, please visit <https://ucs.meridianlink.com> and click on the Instant View link. Enter report number 4966694 and password CY-61AAF95 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 10/24/2013 12:18:20 PM \*\*\*