



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

SEND TO

REPORT # 5398706 FNMA #
 LOAN TYPE REF. #
 REPOSITORIES XP/TU/EF
 ORDERED 6/11/2014
 COMPLETED 6/11/2014

PROPERTY ADDRESS

| BORROWER | | | | CO-BORROWER | | | |
|------------------|--------------------|-----|--|-------------|-----|--|--|
| BORROWER | MARIA | | | CO-BORROWER | | | |
| SOC SEC # | U718 | DOB | | SOC SEC # | DOB | | |
| MARITAL STATUS | | | | DEPENDENTS | | | |
| CURRENT ADDRESS | NEW YORK, NY 10040 | | | LENGTH | | | |
| PREVIOUS ADDRESS | | | | LENGTH | | | |

EMPLOYMENT

| EMPLOYER | | | | EMPLOYER | | | |
|----------|--------|--|--|----------|--------|--|--|
| POSITION | | | | POSITION | | | |
| SINCE | INCOME | | | SINCE | INCOME | | |
| VERIFIED | BY | | | VERIFIED | BY | | |

| E C O N O M I C | 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 | 0 | 0 | 0 | 0 |
| EDUCATION | 0 | 0 | 0 | 0 |
| OTHER INSTALLMENT | 2 | 0 | 0 | 0 |
| OPEN | 2 | 4085 | 204 | 4085 |
| REVOLVING | 27 | 3911 | 173 | 0 |
| OTHER | 0 | 0 | 0 | 0 |
| TOTAL | 31 | 7996 | 377 | 4085 |
| SECURED DEBT | 0 | HIGH CREDIT | 19890 | |
| UNSECURED DEBT | 7996 | DEBT/HIGH CREDIT | 40% | |

DEROGATORY SUMMARY

| | | | | | |
|---------------------|---|----------------|---|-----------|---|
| CHARGE OFFS | 0 | DELINQ 30 DAYS | 0 | INQUIRIES | 1 |
| COLLECTIONS | 1 | 60 DAYS | 0 | | |
| BANKRUPTCY ACCOUNTS | 0 | 90 DAYS | 0 | | |
| PUBLIC RECORDS | 0 | OTHER | | | |

SCORE MODELS

3 MARIA - 0718
 EQUIFAN, FICO BEACON 5.0 794
 00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 00005 - TOO MANY ACCOUNTS WITH BALANCES
 00023 - NUMBER OF BANK OR NATIONAL REVOLVING ACCOUNTS WITH BALANCES

2 MARIA - J718
 TRANSUNION/FICO CLASSIC (04) 777
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
 004 - LACK OF RECENT INSTALLMENT LOAN INFORMATION
 012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

1 MARIA T - 0718
 EXPERIAN/FAIR, ISAAC (VER. 2) 778
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
 08 - TOO MANY INQUIRIES LAST 12 MONTHS
 09 - TOO MANY ACCOUNTS RECENTLY OPENED
 05 - TOO MANY ACCOUNTS WITH BALANCES



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

REPORT # 5398706 FNMA #
 LOAN TYPE REF. #
 REPOSITORIES XP/TU/EF
 ORDERED 6/11/2014
 COMPLETED 6/11/2014

PROPERTY ADDRESS

| BORROWER | | | | CO-BORROWER | | | |
|------------------|--------------------|-----|--|-------------|-----|--|--|
| BORROWER | , MARIA | | | CO-BORROWER | | | |
| SOC SEC # | -0718 | DOB | | SOC SEC # | DOB | | |
| MARITAL STATUS | | | | DEPENDENTS | | | |
| CURRENT ADDRESS | NEW YORK, NY 10040 | | | LENGTH | | | |
| PREVIOUS ADDRESS | | | | LENGTH | | | |

| E C O N O M I C | 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 |
|--------------------------------------|-----------------------|----------------------------|------------------|---|-------------|---------|-----------------|--------|-------------------|-----|-----|------------|--------------------|
| | | | | | | | | | 30+ | 60+ | 90+ | MOS REV | |

SOURCE OF INFORMATION

- 1 - EXPERIAN 06/11/14
 NAME: MARIA 01/20/48
 SSN: -0718
 ADDRESS: NEW YORK, NY 10040-4026 10/11
 ADDRESS: NEW HAVEN, CT 06519-5551 06/12
 ADDRESS: KEARNY, NJ 07032-2164 08/06
 EMPLOYER:
- 2 - TRANSUNION 06/11/14
 NAME: MARIA
 NAME: DOB:
 SSN: -0718
 ADDRESS: NEW YORK, NY 10040 10/07
 ADDRESS: NEW HAVEN, CT 06519 06/12
 ADDRESS: NEW HAVEN, CT 06519
 EMPLOYER:
- 3 - EQUIFAX 06/11/14
 NAME: MARIA
 SSN: -0718
 ADDRESS: NEW YORK, NY 10040 05/12
 ADDRESS: NEW YORK, NY 10032 11/00

CREDIT

| | | | | | | | | | |
|--|-------|----------------|--------|--------|------|-----------|-------|----|-----|
| J B BK OF AMER | 05/14 | 10/83 05/14 | \$1800 | \$1599 | \$38 | AS AGREED | 0 0 0 | 72 | \$0 |
| | | | | REV | MIN | XP/TU | | | |
| A B MCYDSNB | 06/14 | 07/07 05/14 | \$2600 | \$1363 | \$45 | AS AGREED | 0 0 0 | 25 | \$0 |
| | | | | REV | MIN | XP/TU/EF | | | |
| B B SYNCB/TJX COS DC | 06/14 | 04/14 06/14 | \$7500 | \$457 | \$25 | AS AGREED | 0 0 0 | 3 | \$0 |
| | | | | REV | MIN | XP/TU/EF | | | |
| B B MCYDSNB | 11/13 | 09/05 11/13 | \$1900 | \$395 | \$25 | AS AGREED | 0 0 0 | 40 | \$0 |
| | | | | REV | MIN | XP/TU/EF | | | |
| ACCOUNT INFORMATION DISPUTED BY CONSUMER | | | | | | | | | |
| A B AMEXDSNB | 05/14 | 06/10 05/14 | \$1500 | \$97 | \$25 | AS AGREED | 0 0 0 | 25 | \$0 |
| | | | | REV | MIN | XP/TU/EF | | | |
| B B AMEX | 08/04 | 04/04 06/04 | \$1566 | \$0 | \$0 | PAID | 0 0 0 | 1 | \$0 |
| | | | | OPEN | 001 | XP/EF | | | |
| ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST | | | | | | | | | |



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

S E N D T O

REPORT # 5398706 FNMA #
 LOAN TYPE REF. #
 REPOSITORIES XP/TU/EF
 ORDERED 6/11/2014
 COMPLETED 6/11/2014

PROPERTY ADDRESS

| BORROWER | | | | CO-BORROWER | | | |
|------------------|----------------------|-----|--|-------------|-----|--|--|
| BORROWER | MARIA | | | CO-BORROWER | | | |
| SOC SEC # | -0718 | DOB | | SOC SEC # | DOB | | |
| MARITAL STATUS | | | | DEPENDENTS | | | |
| CURRENT ADDRESS | , NEW YORK, NY 10040 | | | LENGTH | | | |
| PREVIOUS ADDRESS | | | | LENGTH | | | |

| E C C 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 |
|---|-----------|-------------------------|---------------|--------------------------------|-------------|------------|--------------|-----------------------|-------------------|-----|-----|---------|-----------------|
| | | | | | | | | | 30+ | 60+ | 90+ | MOS REV | |
| J B | | AMEX DSNB | 05/14 | 11/05 08/09 | \$300 | \$0 REV | \$0 | PAID XP/TU/EF | 0 | 0 | 0 | 33 | \$0 |
| ACCOUNT CLOSED BY CONSUMER | | | | | | | | | | | | | |
| B B | | AMEXDSNB | 05/14 | 09/05 05/14 | \$5800 | \$0 REV | \$0 | PAID XP/TU/EF | 0 | 0 | 0 | 46 | \$0 |
| ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST | | | | | | | | | | | | | |
| J B | | CAP1/SEAMN | 08/09 | 10/04 09/05 | \$3800 | \$0 REV | \$0 | PAID XP/TU/EF | 0 | 0 | 0 | 57 | \$0 |
| A B | | CHASF | 11/07 | 04/05 11/06 | \$300 | \$0 REV | \$0 | PAID XP | 0 | 0 | 0 | 31 | \$0 |
| ACCOUNT CLOSED AT CONSUMER'S REQUEST; AUTHORIZED USER | | | | | | | | | | | | | |
| B B | | COMENITY BANK/ANNT | 07/13 | 04/06 06/13 | \$1360 | \$0 REV | \$0 | AS AGREED XP/TU/EF | 0 | 0 | 0 | 88 | \$0 |
| B B | | COMENITY BANK/DRFS | 12/12 | 02/07 11/09 | \$1280 | \$0 REV | \$0 | PAID XP/TU/EF | 0 | 0 | 0 | 70 | \$0 |
| ACCOUNT CLOSED AT CONSUMER'S REQUEST | | | | | | | | | | | | | |
| B B | | COMENITY BANK/MAND | 12/12 | 02/12 05/12 | \$750 | \$0 REV | \$0 | PAID XP/TU/EF | 0 | 0 | 0 | 11 | \$0 |
| ACCOUNT CLOSED AT CONSUMER'S REQUEST | | | | | | | | | | | | | |
| B B | | COMENITY BANK/NWYR | 04/14 | 01/07 03/14 | \$1330 | \$0 REV | \$0 | AS AGREED XP/TU/EF | 0 | 0 | 0 | 88 | \$0 |
| B B | | COMENITY BANK/VCTR | 09/13 | 04/09 08/09 | \$500 | \$0 REV | \$0 | PAID XP/TU/EF | 0 | 0 | 0 | 53 | \$0 |
| ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST | | | | | | | | | | | | | |
| B B | | COMENITY BANK/VCTR | 04/06 | 04/06 | \$1000 | \$0 REV | \$0 | PAID XP/TU/EF | 0 | 0 | 0 | 1 | \$0 |
| ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST | | | | | | | | | | | | | |
| J B | | MACYSDSNB | 06/14 | 11/05 04/08 | \$100 | \$0 REV | \$0 | PAID XP/TU/EF | 0 | 0 | 0 | 99 | \$0 |
| ACCOUNT CLOSED AT CONSUMER'S REQUEST | | | | | | | | | | | | | |
| B B | | MACYSDSNB | 11/13 | 08/09 10/09 | \$100 | \$0 REV | \$0 | AS AGREED EF | 0 | 0 | 0 | 34 | \$0 |
| CONSUMER DISPUTES THIS ACCOUNT INFORMATION; CHARGE | | | | | | | | | | | | | |



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 # 5398706 FNMA #
 LOAN TYPE REF. #
 REPOSITORIES XP/TU/EF
 ORDERED 6/11/2014
 COMPLETED 6/11/2014

PROPERTY ADDRESS

| BORROWER | | | | CO-BORROWER | | | |
|------------------|--------------------|-----|--|-------------|--|-----|--|
| BORROWER | MARIA | | | CO-BORROWER | | | |
| SOC SEC # | 4-0718 | DOB | | SOC SEC # | | DOB | |
| MARITAL STATUS | | | | DEPENDENTS | | | |
| CURRENT ADDRESS | NEW YORK, NY 10040 | | | LENGTH | | | |
| PREVIOUS ADDRESS | | | | LENGTH | | | |

| F | W | C | A | CREDITOR | 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 | | | PARAGON FED CREDIT | 02/09 | 08/08 | 02/09 | \$19766 | \$0 | \$0 | PAID | 0 | 0 | 0 | 7 | \$0 |
| | | | | | | | | | INST | 060 | XP/TU/EF | | | | | |
| B | B | | | PARAGON FED CREDIT | 08/08 | 02/08 | 08/08 | \$10000 | \$0 | \$0 | PAID | 0 | 0 | 0 | 7 | \$0 |
| | | | | | | | | | INST | 060 | XP/TU/EF | | | | | |
| B | B | | | RYMR&FLNIGN | 02/13 | 04/12 | | \$6200 | \$0 | \$0 | PAID | 0 | 0 | 0 | 10 | \$0 |
| | | | | | | | | | REV | | XP/TU/EF | | | | | |
| | | | | ACCOUNT CLOSED BY CREDIT GRANTOR | | | | | | | | | | | | |
| B | B | | | SEARS/CBNA | 04/10 | 10/04 | 04/05 | \$2700 | \$0 | \$0 | PAID | 0 | 0 | 0 | 48 | \$0 |
| | | | | | | | | | REV | | XP/TU/EF | | | | | |
| | | | | ACCOUNT CLOSED BY CREDIT GRANTOR | | | | | | | | | | | | |
| B | B | | | SYNCB/GAP | 05/14 | 07/05 | 07/11 | \$1024 | \$0 | \$0 | PAID | 0 | 0 | 0 | 48 | \$0 |
| | | | | | | | | | REV | | XP/TU/EF | | | | | |
| | | | | CLOSED | | | | | | | | | | | | |
| B | B | | | SYNCB/GAP | 12/09 | 07/05 | 05/08 | \$1700 | \$0 | \$0 | CRCDLOST | 0 | 0 | 0 | 48 | \$0 |
| | | | | | | | | | REV | | TU | | | | | |
| | | | | CREDIT CARD STOLEN OR LOST | | | | | | | | | | | | |
| B | B | | | SYNCB/HDFURN | 05/14 | 09/09 | 12/10 | \$4400 | \$0 | \$0 | PAID | 0 | 0 | 0 | 48 | \$0 |
| | | | | | | | | | REV | | XP/TU/EF | | | | | |
| | | | | ACCOUNT CLOSED BY CREDIT GRANTOR | | | | | | | | | | | | |
| B | B | | | SYNCB/HDFURN | 05/14 | 10/11 | 08/12 | \$3000 | \$0 | \$0 | PAID | 0 | 0 | 0 | 30 | \$0 |
| | | | | | | | | | REV | | XP/TU/EF | | | | | |
| | | | | ACCOUNT CLOSED BY CREDIT GRANTOR | | | | | | | | | | | | |
| B | B | | | SYNCB/LOW | 05/14 | 07/07 | 01/11 | \$224 | \$0 | \$0 | PAID | 0 | 0 | 0 | 48 | \$0 |
| | | | | | | | | | REV | | XP/TU/EF | | | | | |
| | | | | ACCOUNT CLOSED BY CREDIT GRANTOR | | | | | | | | | | | | |
| B | B | | | SYNCB/TRY | 05/14 | 06/08 | 04/14 | \$1000 | \$0 | \$0 | PAID | 0 | 0 | 0 | 72 | \$0 |
| | | | | | | | | | REV | | XP/TU/EF | | | | | |
| | | | | ACCOUNT CLOSED DUE TO TRANSFER | | | | | | | | | | | | |
| B | B | | | THD/CBNA | 05/14 | 04/07 | 08/12 | \$8700 | \$0 | \$0 | PAID | 0 | 0 | 0 | 48 | \$0 |
| | | | | | | | | | REV | | XP/TU/EF | | | | | |
| | | | | ACCOUNT CLOSED BY CREDIT GRANTOR | | | | | | | | | | | | |
| J | B | | | BK OF AMER | 08/12 | 10/83 | 08/12 | \$1800 | - | \$15 | AS AGREED | 0 | 0 | 0 | 50 | \$0 |
| | | | | | | | | | REV | | EF | | | | | |

When completed as a Residential Mortgage Credit Report, the reporting bureau certifies the RMCR to meet all standards set forth by the FHA, FNMA, VA, FHLMC. The information has been obtained from sources deemed reliable, the accuracy of which the reporting bureau does not guarantee. This information has been furnished in response to an inquiry for the purpose of evaluating a credit risk. The inquirer has agreed to indemnify reporting bureau for any damages arising from misuse of this information, and this report is furnished in reliance upon that indemnity. This report must be held in strict confidence and in accordance with the Fair Credit Reporting Act.



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
 214RH REPORT # 5398706 FNMA #
 LOAN TYPE REF. #
 REPOSITORIES XP/TU/EF
 ORDERED 6/11/2014 I
 COMPLETED 6/11/2014

PROPERTY ADDRESS

| BORROWER | | | | CO-BORROWER | | | |
|------------------|--------------------|-----|--|-------------|-----|--|--|
| BORROWER | MARIA | | | CO-BORROWER | | | |
| SOC SEC # | -0718 | DOB | | SOC SEC # | DOB | | |
| MARITAL STATUS | | | | DEPENDENTS | | | |
| CURRENT ADDRESS | NEW YORK, NY 10040 | | | LENGTH | | | |
| PREVIOUS ADDRESS | | | | LENGTH | | | |

| 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 |
|------------------|-----------------------|----------------------------|------------------|---|-------------|---------|-----------------|--------|-------------------|-----|-----|--------------------|
| | | | | | | | | | 30+ | 60+ | 90+ | |

COLLECTION ACCOUNTS

| | | | | | | | | | | | |
|-------------|-------|-------|--------|--------|--------|------------|---|---|---|----|--------|
| B B VERIZON | 05/14 | 04/12 | \$4085 | \$4085 | \$204* | COLLECTION | 0 | 0 | 0 | 01 | \$4085 |
| | | 06/12 | | OPEN | | EF | | | | | |

CONSUMER DISCLOSES THIS ACCOUNT INFORMATION; COLLECTION ACCOUNT

OTHER CREDIT HISTORY

*** NO RECORD FOUND ***

PUBLIC RECORDS

*** NO RECORD FOUND ***

TU HIGH RISK FRAUD ALERT

2 - MARIA

*SECURITY ALERT OR CONSUMER STATEMENT ON FILE RELATES TO TRUE NAME OR CREDIT FRAUD

ALERT

1 - EXPERIAN ID FRAUD VICTIM ALERT ON FILE. DO NOT EXTEND CREDIT WITHOUT VERIFYING CONSUMER INFORMATION.

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

2 - TRANSUNION FRAUD ALERT: EXTENDED FRAUD ALERT ON FILE. VERIFY CONSUMER IDENTITY BEFORE ISSUING CREDIT.

3 - EQUIFAX FRAUD ALERT: ID THEFT VICTIM - EXTENDED ALERT ON FILE.

REMARKS

1 - CONSUMER STATEMENT: 06& 08-08-13 0000000 ID FRAUD VICTIM ALERT FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICATION INFORMATION AT DAY OR EVENING. THIS VICTIM ALERT WILL BE MAINTAINED FOR SEVEN YEARS BEGINNING 08-08-13.

2 - CONSUMER STATEMENT: #HK#EFCRA-EXTENDED FRAUD ALERT: ACTION MAY BE REQUIRED UNDER FCRA BEFORE OPENING OR MODIFYING AN ACCOUNT

3 - CONSUMER STATEMENT: FRAUD VICTIM. "EXTENDED ALERT". CONSUMER HAS REQUESTED AN ALERT BE PLACED ON THEIR CREDIT FILE. DAYTIME



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

S E N D T O

1 REPORT # 5398706 FNMA #
 LOAN TYPE REF. #
 REPOSITORIES XP/TU/EF
 ORDERED 6/11/2014
 COMPLETED 6/11/2014

PROPERTY ADDRESS

| BORROWER | | | | CO-BORROWER | | | |
|------------------|----------------------|-----|--|-------------|--|-----|--|
| BORROWER | MARIA | | | CO-BORROWER | | | |
| SOC SEC # | 0718 | DOB | | SOC SEC # | | DOB | |
| MARITAL STATUS | | | | DEPENDENTS | | | |
| CURRENT ADDRESS | , NEW YORK, NY 10040 | | | LENGTH | | | |
| PREVIOUS ADDRESS | | | | LENGTH | | | |

| 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 |
|------------------|-----------------------|----------------------------|------------------|---|-------------|---------|-----------------|--------|-------------------|-----|-----|--------------------|
| | | | | | | | | | 30+ | 60+ | 90+ | |

=====

I N Q U I R I E S (L A S T 1 2 0 D A Y S)

=====

XP 05/29/14 CHLD/CBSD

=====

C R E D I T O R S

=====

| | | |
|--------------------------|--|----------------|
| AMERICAN EXPRESS | , | 800-874-2717 |
| AMEX | PO BOX 297871, FORT LAUDERDALE, FL 33329 | 800-874-2717 |
| AMEX/DSNB | , | 800-243-6552 |
| AMEXDSNB | 9111 DUKE BLVD, MASON, OH 45040 | 800-243-6552 |
| BANK OF AMERICA | PO BOX 1598, NORFOLK, VA 23501 | 800-274-5060 |
| CAP1/SEAMN | 90 CHRISTIANA RD, NEW CASTLE, DE 19720 | 877-441-2815 |
| CAPITAL ONE/SEAMAN'S | , | 877-441-2815 |
| CHASE | PO BOX 15298, WILMINGTON, DE 19850 | 800-955-9900 |
| CHLD/CBSD | PO BOX 9714, GRAY, TN 37615 | 800-810-3202 |
| COMENITY BANK/VCTRSSEC | 220 W SCHROCK RD, WESTERVILLE, OH 43081 | BYMAILONLY |
| GAP/MCCBG | P.O. BOX 29116, SHAWNEE MISSIO, KS 66201 | 800-887-1198 |
| GEGRB/HOME DESIGN FURN | PO BOX 981439, EL PASO, TX 79998 | 866-396-8254 |
| GEGRB/LOWES | PO BOX 103065, ROSWELL, GA 30076 | 800-444-1408 |
| GEGRB/TJX CO | , | 800-926-6299 |
| GEGRB/TJX CO DC | , | 800-926-6299 |
| GEGRB/TJX COS | PO BOX 965005, ORLANDO, FL 32896 | 800-926-6299 |
| GEGRB/TJX COS DC | PO BOX 1400, EL PASO, TX 79948 | 800-952-6133 |
| Macy's | , | 800-659-6229 |
| MACY'S/DSNB | , | 800-243-6552 |
| PARAGON FED CREDIT UNI | 100 PARAGON DR, MONTVALE, NJ 07645 | 201-358-6666 |
| PARAGON FEDERAL CRED | , | 800-222-8877 |
| SEARS | PO BOX 1990, TEMPE, AZ 85280 | 800-347-8414 |
| SYNCB/HOME DESIGN | , | 866-396-8254 |
| THD/CBUSA | PO BOX 6003, HAGERSTOWN, MD 21747 | 800-677-0232 |
| THE DRESS BARN | 4590 E BROAD ST, COLUMBUS, OH 43213 | 888-427-7790 |
| THE HOME DEPOT/CBNA | , | 800-677-0232 |
| THE/CBSD | , | 888-314-7942 |
| VERIZON WIRELESS/SOU | 245 PERIMETER CENTER PARK, ATLANTA, GA 30346 | 800-852-1922 |
| WFFNATLBNK | PO BOX 94498, LAS VEGAS, NV 89193 | 877-805-7744 |
| WFFNB/RAYMOUR & FLAN | , | 800-303-4899 |
| WFN VICTORIA'S SECRE | , | 800-695-9478 |
| WFFNB/ANN TAYLOR | PO BOX 182273, COLUMBUS, OH 43218 | 1-866-730-7902 |
| WFFNB/DRSBRN | 4653 W MAIN ST, COLUMBUS, OH 43251 | 888-427-7790 |
| WFFNB/MANDEE | 995 W 122ND AVE, WESTMINSTER, CO 80234 | 877-756-1958 |
| WFFNB/NEW YORK & COMPANY | , | 800-889-0494 |

=====

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.



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

S E N D T O

REPORT # 5398706 FNMA #
 LOAN TYPE REF. #
 REPOSITORIES XP/TU/EF
 ORDERED 6/11/2014
 COMPLETED 6/11/2014

PROPERTY ADDRESS

| BORROWER | | | | CO-BORROWER | | | |
|------------------|--------------------------------------|-----|--|-------------|-----|--|--------|
| BORROWER | MARIA | | | CO-BORROWER | | | |
| SOC SEC # | -0718 | DOB | | SOC SEC # | DOB | | |
| MARITAL STATUS | | | | DEPENDENTS | | | |
| CURRENT ADDRESS | 4395 BROADWAY 3H, NEW YORK, NY 10040 | | | | | | LENGTH |
| PREVIOUS ADDRESS | | | | | | | LENGTH |

| FCRA | WHOSE | CREDITOR ACCOUNT NUMBER | DATE REPORTED | DATE OPENED DATE LAST ACTIVITY | HIGH CREDIT | BALANCE | PAYMENT TERM | STATUS | HISTORICAL STATUS | | | AMOUNT PAST DUE |
|------|-------|-------------------------------|---------------|--------------------------------|--------------------------|---------|--------------|----------------------|-------------------|-----|-----|-----------------|
| | | | | | | | | | 30+ | 60+ | 90+ | |
| | | - 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 | | | | |

===== MISCELLANEOUS INFORMATION =====

- 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 5398706 and password CY-246D52A3 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 6/11/2014 2:44:14 PM ***