



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/EP
 ORDERED 5/5/2014 BY
 COMPLETED 5/5/2014 PRICE

PROPERTY ADDRESS

BORROWER				CO-BORROWER			
BORROWER	WHITE,			CO-BORROWER			
SOC SEC #	-6129	DOB		SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			
CURRENT ADDRESS		, TEANECK, NJ				LENGTH	
PREVIOUS ADDRESS						LENGTH	

EMPLOYMENT

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

C 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+	50+	90+ MOS REV	

TRADE SUMMARY

	COUNT	BALANCE	PAYMENT	PAST DUE
MORTGAGE	0	0	0	0
AUTO	2	0	0	0
EDUCATION	7	48807	278	0
OTHER INSTALLMENT	2	1859	0	1859
OPEN	5	3292	712	3292
REVOLVING	17	3375	167	2140
OTHER	2	11112	0	11112
TOTAL	35	68445	1157	18403
SECURED DEBT	0	HIGH CREDIT		39334
UNSECURED DEBT	68445	DEBT/HIGH CREDIT		174%

DEROGATORY SUMMARY

	COUNT	DELINQ	30 DAYS	60 DAYS	90 DAYS	OTHER	INQUIRIES
CHARGE OFFS	3						4
COLLECTIONS	9						3
BANKRUPTCY ACCOUNTS	0						4
PUBLIC RECORDS	2						

SCORE MODELS

3 WHITE - 6129 588
 EQUIFAX/FACTA BEACON 5.0
 00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

2 WHITE - 6129 624
 TRANSUNION/FICO CLASSIC (04)
 038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

1 WHITE - 6129 577
 EXPERIAN/FAIR, ISAAC (VER. 2)
 38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
 20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 02 - LEVEL OF DELINQUENCY ON ACCOUNTS
 33 - PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH
 08 - TOO MANY INQUIRIES LAST 12 MONTHS



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									30+	60+	90+	

SOURCE OF INFORMATION

- 1 - EXPERIAN 05/05/14
 NAME: WHITE, DOB: 6129
 NAME: WHITE, DOB: N/A
 SSN: -6129
 ADDRESS: RIDGE, NJ 06/13
 ADDRESS: TEANECK, NJ 01/99
 ADDRESS: HACKENSACK, NJ 08/12
 EMPLOYER: PARAMUS NJ 04/10
 EMPLOYER: PARAMUS NJ 04/12
- 2 - TRANSUNION 05/05/14
 NAME: WHITE
 NAME: WHITE, DOB: 6129
 NAME: DOB: 0
 SSN: -6129
 ADDRESS: TEANECK, NJ 01/02
 ADDRESS: ENGLEWOOD, NJ 05/09
 ADDRESS: HACKENSACK, NJ
 EMPLOYER: 09/09
- 3 - EQUIFAX 05/05/14
 NAME: WHITE DOB: 6129
 SSN: -6129
 ADDRESS: TEANECK, NJ 05/00
 ADDRESS: ENGLEWOOD, NJ 05/12
 ADDRESS: ENGLEWOOD, NJ 04/14

CREDIT

B B SALLIE MAE	03/14	10/05	\$19168	\$28397	\$0	AS AGREED	0	0	0	26	\$0
		03/14		EDU	240	XP/TU/EF					
STUDENT LOAN-PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 07162014											
J B SALLIE MAE	04/14	10/99	\$18866	\$20410	\$278	AS AGREED	0	0	0	24	\$0
		03/14		EDU	180	XP/TU/EF					
B B COMENITY BANK/VCTR	04/14	06/01	\$1300	\$1235	\$60	AS AGREED	0	0	0	99	\$0
		04/14		REV	MIN	XP/TU/EF					
B B BARCLAYS BK	04/14	09/06	\$750	\$0	\$0	PAID	0	0	0	85	\$0
		08/09		REV		XP/TU/EF					
CONSUMER DISPUTES THIS ACCOUNT INFORMATION											

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									30+	60+	90+	MOS REV		
B	B	BK OF AMRR	04/11	07/05 12/09	\$1000	\$0 REV	\$0	PD WAS 30 XP/TU/EF	2	0	0	45	\$0	✓ Rev
		Late Dates: 8/07-30, 7/07-30 ACCOUNT CLOSED BY CONSUMER												
B	B	BLMDSNB	04/12	11/03 08/06	-	\$0 REV	\$0	PAID XP/TU	0	0	0	99	\$0	Rev
		ACCOUNT CLOSED AT CONSUMER'S REQUEST												
J	B	BMW FIN	04/14	12/10 12/13	\$38340	\$0 AUTO	\$0	PD WAS 60 036 XP/TU/EF	21	11	0	35	\$0	✓
		Late Dates: 11/13-60, 10/13-60, 9/13-60, 8/13-30, 7/13-60, 6/13-60, 5/13-30, 4/13-60, 3/13-60, 2/13-60, 1/13-60, 12/12-60, 11/12-30, 10/12-30, 9/12-30, 8/12-30, 7/12-30, 6/12-60, 5/12-30, 4/12-30, 3/12-30, 2/12-30, 1/12-30, 12/11-30, 11/11-30, 10/11-30, 9/11-30, 8/11-30, 7/11-30, 6/11-30, 5/11-30, 4/11-30												
M	B	BMW FINANCIAL SERV	12/10	12/07 12/10	\$39209	\$0 AUTO	\$0	PAID 036 XP/TU/EF	0	0	0	38	\$0	
		AUTO LEASE												
B	B	CAP ONE	03/09	10/04 01/09	\$500	\$0 REV	\$0	PAID XP/TU	0	0	0	53	\$0	Rev
		ACCOUNT CLOSED AT CONSUMER'S REQUEST												
B	B	CAP ONE	08/09	06/06 08/09	\$500	\$0 REV	\$0	PAID XP	0	0	0	39	\$0	Rev
		ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST												
B	B	CAP ONE	03/08	07/06 03/08	\$300	\$0 REV	\$0	PAID XP	0	0	0	21	\$0	Rev
		ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST												
B	B	CAP1/PRIMN	04/13	04/05 02/09	\$508	\$0 REV	\$0	PAID XP/TU	0	0	0	48	\$0	Rev
		ACCOUNT CLOSED BY CREDIT GRANTOR												
B	B	FST PREMIER	10/08	02/05 03/08	\$350	\$0 REV	\$0	PAID XP/TU	0	0	0	38	\$0	Rev
		ACCOUNT CLOSED BY CONSUMER												
B	B	GEGRB/BANANA	04/14	12/03 02/05	\$800	\$0 REV	\$0	PAID XP/TU/EF	0	0	0	48	\$0	Rev
		ACCOUNT CLOSED BY CREDIT GRANTOR												
B	B	HSRC BANK	08/09	06/06 08/09	\$500	\$0 REV	\$0	PAID TU	0	0	0	38	\$0	Rev
		ACCOUNT CLOSED BY CREDIT GRANTOR												



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									30+	60+	90+	MOS REV	
B B		HSRC BANK	03/08	07/06 03/08	\$300	\$0 REV	\$0	PAID TU	0	0	0	20	\$0
ACCOUNT CLOSED BY CREDIT GRANTOR													
B B		NELNET	04/14	09/05 05/10	\$19167	\$0 EDU	\$0	PD WAS 90 180 XP/TU/EF	0	0	9	69	\$0
Late Dates: 4/11-150+, 3/11-150+, 2/11-150+, 1/11-150+, 12/10-150+, 11/10-150+, 10/10-150+, 9/10-150+, 8/10-120 ACCOUNT TRANSFERRED OR SOLD													
B B		NELNET LNS	09/05	11/02	\$5500	\$0 EDU	\$0	PAID 120 XP/TU	0	0	0	28	\$0
COLLATERAL: DEFERRED TO 04022006													
B B		NELNET LNS	09/05	12/01	\$5500	\$0 EDU	\$0	PAID 120 XP/TU	0	0	0	41	\$0
COLLATERAL: DEFERRED TO 04022006													
B B		NELNET LNS	09/05	09/00 01/02	\$3500	\$0 EDU	\$0	PAID 120 XP/TU	0	0	0	52	\$0
COLLATERAL: DEFERRED TO 04022006													
B B		NELNET LNS	09/05	11/99 01/02	\$2625	\$0 EDU	\$0	PAID 120 XP/TU	0	0	0	64	\$0
COLLATERAL: DEFERRED TO 04022006													
B B		SPRINGLEAF FINANCI	10/08	09/04 10/08	\$2500	\$0 REV	\$0	PAID XP/TU	0	0	0	50	\$0
ACCOUNT CLOSED AT CONSUMER'S REQUEST													
B B		SPRINGLEAF FINANCI	05/05	02/05 02/05	\$3533	\$0 INST	\$0	PAID 036 XP/TU	0	0	0	3	\$0
NOTE LOAN													

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C O L L E C T I O N A C C O U N T S

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J B	FAIR COLLECTIONS & ?	02/14	12/11 10/11	\$8972	\$8972	\$-	COLLECTION -	-	-				\$8972
CONSUMER DISPUTES THIS ACCOUNT INFORMATION; ORIGINAL CREDITOR: SHEFFIELD AT EN, ASSIGNED ON 12/11													

B B	BMW	7	04/14	01/08 09/09	\$2140	\$2140 REV	\$107*	CHARGE OFF 1	1	17	38	\$2140	
Late Dates: 3/10-150+, 2/10-120, 1/10-90, 12/09-60, 11/09-30 CHARGED OFF ACCOUNT													



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									30+	60+	90+		MOS REV
B	B	SECCREDIT	04/14	09/12 09/09		\$0 \$2140 OPEN	\$107*	COLLECTION EF	0	0	2	11	\$2140
Late Dates: 2/14-120, 12/13-120 CONSUMER DISPUTES THIS ACCOUNT INFORMATION; COLLECTION ACCOUNT													
B	B	SECURITY CREDIT SE	02/14	01/08 09/09		- \$2140 COLL	\$- 001	COLLECTION XP	0	0	0	6	\$2140
ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: BMW BANK OF NORTH AMERICA CRED													
B	B	VERIZON	02/14	07/12		- \$1859 INST	\$- 001	COLLECTION XP	0	0	0	9	\$1859
ACCOUNT INFORMATION DISPUTED BY CONSUMER; UTILITY COMPANY													
B	B	PORTFOLIO	04/14	09/11 07/09	\$2203	\$576 OPEN	\$29*	COLLECTION EF	0	0	0	24	\$576
CONSUMER DISPUTES THIS ACCOUNT INFORMATION; COLLECTION ACCOUNT													
B	B	PORTFOLIO RECOVERY	04/14	09/11 10/13	\$2203	\$576 OPEN	\$576 001	COLLECTION XP/TU	0	0	0	1	\$576
ACCOUNT INFORMATION DISPUTED BY CONSUMER; FACTORING COMPANY; ORIGINAL CREDITOR: WORLD FINANCIAL NETWORK BANK													
B	B	CITIFINANCIA	04/14	07/08 07/09	\$3300	\$0 REV	\$0	PAID CHGOFF- TU	-	-	-		\$0
DISPUTE RESOLVED - CUSTOMER DISAGREES; COLLATERAL: SLDTO MIDLAND FUNDING L													
B	B	CITIFINANCIAL	02/14	07/08 09/09	\$1330	\$0 REV	\$0	CHARGE OFF XP/TU/EF	1	1	3	68	\$0
SUBSCRIBER REPORTS DISPUTE RESOLVED-CONSUMER DISAGREES; ACCOUNT CLOSED; SOLD TO MIDLAND FUNDING L													
B	B	MIDLANDMCM	04/14	12/10 09/09	\$1773	\$0 OPEN	\$0 001	PAID COLL XP/EF	0	0	0	28	\$0
CONSUMER DISPUTES THIS ACCOUNT INFORMATION; PAID COLLECTION													
B	B	MIDLANDMCM	04/14	11/10 08/09	\$5059	\$0 OPEN	\$0 001	PAID COLL XP/EF	0	0	0	35	\$0
CONSUMER DISPUTES THIS ACCOUNT INFORMATION; PAID COLLECTION													
B	B	TARGET NR	04/14	07/08 09/09	\$599	\$0 REV	\$0	PAID COLL XP/TU/EF	0	0	0	24	\$0
ACCOUNT PAID FOR LESS THAN FULL BALANCE													

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O T H E R C R E D I T H I S T O R Y

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*** NO RECORD FOUND ***



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									30+	60+	90+	MOS REV	

PUBLIC RECORDS

B B BERGEN COUNTY SPECIAL JUDGMENT XP/TU/EF File Date: 11/11 Amount: \$5,058 Status Date: 09/13 Ref #: Plaintiff: MIDLAND FUNDING LLC Status: SATISFIED

B B BERGEN COUNTY SPECIAL JUDGMENT XP/EF File Date: 01/12 Amount: \$1,795 Status Date: 01/12 Ref #: Plaintiff: MIDLAND FUNDING LLC Status: NOT SATISFIED

T U H I G H R I S K F R A U D A L E R T

2 - WHITE,
AVAILABLE AND CLEAR

A L E R T

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

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

XP/TU 05/03/14 ADP/CELEBRITY LEXUS
EF 05/03/14 CELBTYMTR
XP 04/17/14 AMERICAN BROADCAST EMP
XP 02/05/14 TD BANK N.A.

C R E D I T O R S

AIG FEDERAL SAVINGS BANK	EVANSVILLE ACCT RE 600 N ROYAL AVE, EVANSVILLE, IN	877-303-7334
AMERICAN BROADCAST FCU	POB 1312 RADIO CITY STA, NEW YORK, NY 10019	212-456-1749
AMERICAN GENERAL FINAN	600 N ROYAL AVE, EVANSVILLE, IN 47715	877-303-7334
AMERICAN GENERAL FINANCE	514 EARTH CITY EXPWY STE 231, EARTH CITY MO 63045	(BYM) AIL-ONLY
BANK OF AMERICA	PO BOX 1598, NORFOLK, VA 23501	800-274-5060
BARCLAYS BANK DELAWA	1007 ORANGE STREET SUITE 1541 PO BOX 26182, WILMIN	888-232-0180
BARCLAYS BANK DELAWARE	125 S WEST ST, WILMINGTON, DE 19801	302-622-8990
BERGEN COUNTY SPECIAL	10 MAIN ST RM 430, HACKENSACK, NJ 07601	201-527-2700x28
BERGEN CTY DC	COUNTY COURT HOUSE, HACKENSACK, NJ 07600	201-527-2730
BLMDSNB	9111 DUKE BLVD, MASON, OH 45040	800-950-0047
BMW BANK OF N.A.		801-994-7883
BMW BANK OF NORTH AMER	2735 E PARLEYS WAYS STE, SALT LAKE CITY, UT 84109	801-412-6103
BMW FINANCIAL SERVIC	5515 PARK CENTER, DUBLIN OH 43017	877-269-3577
CAP ONE BK	PO BOX 85520, RICHMOND, VA 23285	800-955-7070
CAP1/NEIMN	26525 N RIVERWOODS BLVD, METTAWA, IL 60045	800-685-6695
CAPITAL ONE BANK	11013 W BROAD ST, GLEN ALLEN, VA 23060	800-955-7070
CITIBANK	818 HICKSVILLE RD, NORTH MASSAPEQUA NY 117581262	(212) 559-3011
CITIFINANCIAL	300 SAINT PAUL PL, BALTIMORE, MD 21202	800-922-6235
COMENITY BANK/VCTRSSEC	PO BOX 182789, COLUMBUS, OH 43218	BYMAILONLY
CP BERGEN	10 MAIN ST, HACKENSACK, NJ 07601	201-527-2700
DAYTON HUDSON OPERAT	3701 WAYZATA BV MAILSTOP, MINNEAPOLIS MN 55416	
FAIR COLLECTIONS & O		877-324-7959
FIRST PREMIER BANK	601 S MINNESOTA AVE, SIOUX FALLS, SD 57104	605-357-3440

When compiled as a Residential Mortgage Credit Report, the reporting bureau certifies the RMCRC 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 reliance upon that indemnify. This report must be held in strict confidence and in accordance with the Fair Credit Reporting Act. arising from misuse of this information, and this report is furnished in reliance upon that indemnify. This report must be held in strict confidence and in accordance with the Fair Credit Reporting Act.



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									TIME PAST DUE			MOS REV	
									30+	60+	90+		
		GEMB/BANANA REP		PO BOX 981400, EL PASO, TX 79998									800-234-7455
		GEMB/BANANA REPUBLIC		P O BOX 103014, ROSWELL, GA 30076-9852									800-234-7455
		HSBC BANK		PO BOX 5253, CAROL STREAM, IL 60197									800-477-6000
		HSBC NV		1441 SCHILLING PL, SALINAS, CA 93901									800-724-4964
		JUNIPER FINANCIAL CORP		PO BOX 26182, WILMINGTON, DE 19899									
		MIDLAND FUNDING		8875 AERO DR STE 200, SAN DIEGO, CA 92123									800-825-8131
		MIDLAND FUNDING LLC		,									800-825-8131
		NELNET LNS		PO BOX 1649, DENVER, CO 80201									888-486-4722
		NELNET LOAN SERVICES		,									888-486-4722
		NELNET LOAN SERVICES INC		POB 1649, DENVER, CO 80201									888-4864722
		NELNET LOANS		6420 SOUTHPOINT PKWY, JACKSONVILLE, FL 32216									630-696-6399
		portfolio rc		,									
		PORTFOLIO RECOVERY A		120 CORPORATE BLVD, STE 1, NORFOLK VA 23502									800-772-1413
		PORTFOLIO RECVRY&AFFIL		120 CORPORATE BLVD STE 1, NORFOLK, VA 23502									800-772-1413
		RNB-DAYTON/HUDSON/FIELDS		3701 WAYZATA BLVD #2-CF, MINNEAPOLIS, MN 55416									
		SALLIE MAE		PO BOX 9655, WILKES BARRE, PA 18773									888-272-5543
		SALLIE MAE-FFELP		,									888-272-5543
		SECURITY CREDIT SERV		,									866-699-7889
		SECURITY CREDIT SERVIC		2653 W OXFORD LOOP, OXFORD, MS 38655									866-699-7889
		TD BANK N.A.		70 GRAY RD, PALMOUTH, ME 04105									207-828-7176
		TNB - TARGET		PO BOX 673, MINNEAPOLIS, MN 55440									BYMAILONLY
		VERIZON		500 TECHNOLOGY DR STE 30, WELDON SPRING, MO 63304									877-325-5156
		VICTORIA'S SECRET		220 W SCHROCK RD, WESTERVILLE, OH 43081									800-6959478
		WFN VICTORIA'S SECRE		,									800-695-9478

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	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 5312298 and password CY-54DC04 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 5/5/2014 6:14:06 AM ***