



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

*** BEFORE ***

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/EP
ORDERED 11/11/2013 BY %
COMPLETED 11/11/2013 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				SINCE			
VERIFIED		BY		VERIFIED		BY	

E	C	O	A	C	D	A	P	S	HISTORICAL STATUS			A
									T	M	M	

TRADE SUMMARY

	COUNT	BALANCE	PAYMENT	PAST DUE
MORTGAGE	0	0	0	0
AUTO	2	2695	1065	1630
EDUCATION	7	49529	278	0
OTHER INSTALLMENT	2	1859	0	1859
OPEN	2	1577	626	1577
REVOLVING	16	3194	157	2140
OTHER	7	15721	107	15721
TOTAL	36	74575	2233	22927
SECURED DEBT	2695	HIGH CREDIT		107670
UNSECURED DEBT	71880	DEBT/HIGH CREDIT		69%

DEROGATORY SUMMARY

	COUNT	DELINQ	INQUIRIES
CHARGE OFFS	4	30 DAYS	7
COLLECTIONS	11	60 DAYS	6
BANKRUPTCY ACCOUNTS	0	90 DAYS	6
PUBLIC RECORDS	2	OTHER	

SCORE MODELS

3 WHITE - 520
EQUIFAX/FACTA BEACON 5.0
00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY

2 WHITE - 517
EQUIFAX/FICO CLASSIC (04)
038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
FA - INQUIRIES IMPACTED THE CREDIT SCORE

1 WHITE - 493
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
13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
08 - TOO MANY INQUIRIES LAST 12 MONTHS



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Public Records Found For: Applicant Spouse

S E N D T O	REPORT #	FNMA #
	LOAN TYPE	REF. #
	REPOSITORIES	XP/TU/EF
	ORDERED	11/11/2013 BY
	COMPLETED	11/11/2013 PRICE

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

F C O A	W H O L 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+	

SOURCE OF INFORMATION

- 1 - EXPERTIAN 11/11/13
NAME: WHITE
SSN: () -6129
ADDRESS: TEANECK, NJ 070751012 06/13
ADDRESS: TEANECK, NJ 076666013 01/99
ADDRESS: TEANECK, NJ 076011820 08/12
EMPLOYER: PARAMUS NJ 04/10
EMPLOYER: TEANECK, NJ 04/12
- 2 - TRANSUNTON 11/11/13
NAME: WHITE
NAME: DOB: N
SSN: -6129
ADDRESS: TEANECK, NJ 01/02
ADDRESS: ENGLEWOOD, NJ 05/09
ADDRESS: HACKENSACK, NJ 09/09
EMPLOYER: HACKENSACK, NJ 09/09
- 3 - EQUIPAX 11/11/13
NAME: WHITE
SSN: 5129
ADDRESS: TEANECK, NJ 05/00
ADDRESS: ENGLEWOOD, NJ 08/09
ADDRESS: HACKENSACK, NJ 05/12

CREDIT

B B SALLIE MAE	10/13	10/05	\$19168	\$28006	\$0	AS AGREED	0	0	0	21	\$0
STUDENT LOAN-PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 07162014											
J B SALLIE MAE	10/13	10/99	\$18866	\$21523	\$278	CUR WAS 1200	4	6	99		\$0
Late Dates: 10/11-90											
M B BMW FINANCIAL SERV	10/13	12/10	\$68336	\$2695	\$1065	DELINQ 30	25	6	0	35	\$1630
Late Dates: 10/13-30, 9/13-60, 8/13-30, 7/13-30, 6/13-60, 5/13-30, 4/13-60, 3/13-30, 2/13-60, 1/13-30, 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											
AUTO LEASE											
B B COMENITY BANK/VCTR	10/13	06/01	\$1300	\$1054	\$50	AS AGREED	0	0	0	99	\$0
MIN XP/TU/EF											

70%

30%



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Public Records Found For: Applicant Spouse

REPORT # FNMA #
LOAN TYPE REF. #
REPOSITORIES XP/TU/EF
ORDERED 11/11/2013 BY 'Z'
COMPLETED 11/11/2013 PRICE \$

PROPERTY ADDRESS

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

E C O A	W H O L 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+	REV	
B	B	BARCLAYSBK	10/13	09/06 08/09	\$750	\$0 REV	\$0	PD WAS 30 XP/TU/EF	1	0	0	85	\$0
Late Dates: LAST LATE DATE 04/07 ACCOUNT CLOSED BY CREDIT GRANTOR													
B	B	BK OF AMER	04/11	07/05 12/09	\$1000	\$0 REV	\$0	PD WAS 30 XP/TU/EF	3	0	0	48	\$0
Late Dates: 8/07-30, 7/07-30, 6/07-30 ACCOUNT CLOSED BY CONSUMER													
B	B	BTMDSMP	04/12	11/03 08/06		\$0 REV	\$0	PAID XP/TU/EF	0	0	0	99	\$0
ACCOUNT CLOSED AT CONSUMER'S REQUEST													
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/EF	0	0	0	53	\$0
ACCOUNT CLOSED AT CONSUMER'S REQUEST													
B	B	CADI/NETBANK	04/13	04/05 02/09	\$508	\$0 REV	\$0	PAID XP/TU/EF	0	0	0	48	\$0
ACCOUNT CLOSED BY CREDIT GRANTOR													
B	B	FST PREMIER	10/08	02/05 03/08	\$350	\$0 REV	\$0	PAID XP/TU/EF	0	0	0	38	\$0
ACCOUNT CLOSED BY CONSUMER													
B	B	GREEN/SPANANA	10/13	12/03 02/05	\$800	\$0 REV	\$0	PAID XP/TU/EF	0	0	0	48	\$0
ACCOUNT CLOSED BY CREDIT GRANTOR													
B	B	HSBC BANK	08/09	06/06 08/09	\$500	\$0 REV	\$0	PAID XP/TU/EF	0	0	0	39	\$0
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST													
B	B	HSBC BANK	03/08	07/06 03/08	\$300	\$0 REV	\$0	PAID XP/TU/EF	0	0	0	21	\$0
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST													
B	B	NELNET LNS	09/05	11/02 08/05	\$5500	\$0 EDU	\$0	PAID 120 XP/TU/EF	0	0	0	28	\$0
COLLATERAL: DEFERRED TO 04022006													

70%
70%

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

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Public Records Found For: Applicant Spouse

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REPORT # _____ FNMA # _____
LOAN TYPE _____ REF. # _____
REPOSITORIES XP/TU/EF
ORDERED 11/11/2013 BY _____
COMPLETED 11/11/2013 PRICE _____

PROPERTY ADDRESS _____

BORROWER				CO-BORROWER			
BORROWER	WHITE,			CO-BORROWER			
SOC SEC #	5-6129	DOB		SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			
CURRENT ADDRESS	, TEANECK, NJ			LENGTH			
PREVIOUS ADDRESS				LENGTH			

E C 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
B	B	NELNET LNS	09/05	12/01 08/05	\$5500	\$0 EDU	\$0 120	PAID XP/TU/EF	0	0	0	41	\$0
COLLATERAL: DEFERRED TO 04022006													
B	B	NELNET LNS	09/05	09/00 01/02	\$3500	\$0 EDU	\$0 120	PAID XP/TU	0	0	0	52	\$0
COLLATERAL: DEFERRED TO 04022006													
B	B	NELNET LNS	09/05	11/99 01/02	\$2625	\$0 EDU	\$0 120	PAID XP/TU	0	0	0	64	\$0
COLLATERAL: DEFERRED TO 04022006													
B	B	NELNET LOANS	04/12	09/05 05/10	\$19167	\$0 EDU	\$0 180	PD WAS 120+0 XP/TU/EF	0	9	78		\$0
Late Dates: 5/11-150+, 4/11-150+, 3/11-150+, 2/11-150+, 1/11-150+, 12/10-150+, 11/10-150+, 10/10-150+, 9/10-120 PURCHASED BY ANOTHER LENDER; ACCOUNT CLOSED													
B	B	SPRINGLEAF FINANCI	10/08	09/04 10/08	\$2500	\$0 REV	\$0	PAID XP/TU/EF	0	0	0	50	\$0
ACCOUNT CLOSED AT CONSUMER'S REQUEST													
B	B	SPRINGLEAF FINANCI	05/05	02/05 02/05	\$3533	\$0 INST	\$0 036	PAID XP/TU/EF	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	FATR COLLECTIONS &	08/13	12/11 10/11	\$8972	\$8972	\$-	COLLECTION XP/TU/EF	0	0	0	18	\$8972
ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: SHEFFIELD AT ENGLEWOOD													
J	B	HUNTER WARFIELD	07/13	04/13 01/13	\$4609	\$4609	\$-	COLLECTION XP/TU/EF	0	0	0	1	\$4609
ORIGINAL CREDITOR: AVALON AT WESTMONT STATION													
B	B	BMW BANK OF NORTH	04/11	01/08 09/09	\$2140	\$2140	\$107*	CHARGE OFF XP/TU/EF	1	1	3	39	\$2140
Late Dates: 3/10-150+, 2/10-120, 1/10-90, 12/09-60, 11/09-30													
B	B	SECURITY CREDIT SE	09/13	09/12 09/09	\$0	\$2140	\$107*	COLLECTION XP/EF	0	0	0	1	\$2140
ORIGINAL CREDITOR: BMW BANK OF NORTH AMERICA-CRED													

70%

neg
30%

30%

neg
70%

30%



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PROPERTY ADDRESS

BORROWER WHITE, SOC SEC # -6129 DOB
CO-BORROWER SOC SEC # DOB
MARITAL STATUS DEPENDENTS
CURRENT ADDRESS 1 TEANECK, NJ LENGTH
PREVIOUS ADDRESS LENGTH

T 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+	MOS REV		
B	B	VERIZON	07/13	07/12		-	\$1859	\$- INST 001	COLLECTION XP	0	0	0	2	\$1859	neg 30%
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST; UTILITY COMPANY															
B	B	PORTFOLIO	10/13	09/11	07/09	\$2203	\$1001	\$50* OPEN	COLLECTION EF	0	0	0	22	\$1001	30%
COLLECTION ACCOUNT															
B	B	PORTFOLIO RECOVERY	11/13	09/11	10/13	\$2203	\$576	\$576 OPEN 001	COLLECTION XP/TU	0	0	0	24	\$576	30%
FACTORING COMPANY; ORIGINAL CREDITOR: WORLD FINANCIAL NETWORK BANK															
B	B	CITIFINANCA	12/10	07/08	09/09	\$1772	\$0	\$0 REV	CHARGE OFF XP/TU/EF	1	1	3		\$0	80%
Late Dates: 2/10-150+, 1/10-120, 12/09-90, 11/09-60, 10/09-30 PURCHASED BY ANOTHER LENDER															
B	B	CITIFINANCA	11/10	07/08	07/09	\$3300	\$0	\$0 REV	CHARGE OFF TU	-	-	-		\$0	80%
PURCHASED BY ANOTHER LENDER															
B	B	COMENITY BANK/FORT	09/11	07/08	09/09	\$2250	\$0	\$0 REV	CHARGE OFF XP/TU/EF	1	1	4	40	\$0	80%
Late Dates: 2/10-150+, 1/10-150+, 12/09-120, 11/09-90, 10/09-60, 9/09-30 PURCHASED BY ANOTHER LENDER; ACCOUNT CLOSED															
B	B	ENHANCED RECOVERY	08/11	10/10	01/09	\$234	\$0	\$0 COLL	PAID COLL XP/TU/EF	0	0	0	10	\$0	80%
ORIGINAL CREDITOR: TMOBILE															
B	B	MIDLAND FUND	10/13	11/10	09/13	\$5059	\$0	\$0 COLL	PAID COLL XP/TU/EF	-	-	-		\$0	80%
PAID COLLECTION; ORIGINAL CREDITOR: CITIFINANCA															
B	B	MIDLAND FUND	06/13	12/10	09/09	\$1773	\$0	\$0 COLL	PAID COLL XP/TU/EF	-	-	-		\$0	80%
ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: CITIFINANCA															
B	B	stellar recovery	09/11	05/11	05/10	\$650	\$0	\$0 COLL	PAID COLL XP/TU/EF	-	-	-		\$0	80%
ACCOUNT PAID FOR LESS THAN FULL BALANCE; ORIGINAL CREDITOR: HOUSEHOLD FINAN, ASSIGNED ON 05/11															
B	B	TARGET NB	10/13	07/08	09/09	\$599	\$0	\$0 REV	PAID COLL XP/TU/EF	1	1	3	24	\$0	80%
Late Dates: LAST LATE DATE 02/10 ACCOUNT PAID FOR LESS THAN FULL BALANCE															



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 COMPLETED 11/11/2013 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			

F 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+	

OTHER CREDIT HISTORY

*** NO RECORD FOUND ***

PUBLIC RECORDS

B B BERGEN COUNTY SPECIAL JUDGMENT XP/TU/EF	File Date: 11/11 Amount: \$5,058 Status Date: 11/11	Ref #: Plaintiff: MIDLAND FUNDING LLC Status: NOT SATISFIED	30%
B B BERGEN COUNTY SPECIAL JUDGMENT XP/TU/EF	File Date: 01/12 Amount: \$1,795 Status Date: 01/12	Ref #: Plaintiff: MIDLAND FUNDING LLC Status: NOT SATISFIED	30%

TU HIGH RISK FRAUD ALERT

2 - WHITE,
AVAILABLE AND CLEAR

ALERT

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

INQUIRIES (LAST 120 DAYS)

XP	11/07/13	UNIVERSAL CREDIT SERVI
TU	11/07/13	US MORTGAGE CORPORAT
EF	11/07/13	UCS
TU	09/09/13	MB FIN SVCS
TU	09/04/13	MB FIN SVCS
XP	08/30/13	BMW FINANCIAL SERVICES

CREDITORS

AIG FEDERAL SAVINGS BANK	EVANSVILLE ACCT RE 600 N ROYAL AVE, EVANSVILLE, IN	877-303-7334
AMERICAN GENERAL FIN	VISIONPLUS INHOUSE PMT 600 NORTH ROYAL AVENEU, EVA	
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	302-622-8990
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
BLOOM/DSNB		800-243-6552
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
BMW FINANCIAL SERVICES	5515 PARKCENTER CIR, DUBLIN, OH 43017	800-578-5000
CAP ONE BK	PO BOX 85520, RICHMOND, VA 23285	800-955-7070

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.



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

E C O N O M I C S E	W H 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+	
		CAP1/NEIMN		26525 N RIVERWOODS BLVD, METTAWA, IL 60045								800-685-6695
		CAPITAL ONE / NEIMAN		,								800-685-6695
		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
		CITIFINANCIAL		300 SAINT PAUL PL, BALTIMORE, MD 21202								800-922-6235
		COMMUNITY BANK/FORTUNOF		PO BOX 182273, COLUMBUS, OH 43218								1(888)-292-5679
		COMMUNITY BANK/VCTRSSEC		PO BOX 182789, COLUMBUS, OH 43218								BYMAILONLY
		CORAL GABLES FEDERAL		200 S KNOWLES AVE, WINTER PARK FL 327894304								(407) 628-1010
		CP BERGEN		10 MAIN ST, HACKENSACK, NJ 07601								201-527-2700
		DAYTON HUDSON OPERAT		3701 WAYZATA BV MAILSTOP, MINNEAPOLIS MN 55416								
		ENHANCED RECOVERY CO		,								800-496-8941
		ENHANCED RECOVERY CORP		8014 BAYBERRY RD, JACKSONVILLE, FL 32256								800-658-0054
		ENHANCRCVRCO		,								800-617-0049
		FAIR COLLECTIONS & O		,								877-324-7959
		FIRST PREMIER		,								605-357-3440
		FIRST PREMIER BANK		601 S MINNESOTA AVE, SIOUX FALLS, SD 57104								605-357-3440
		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
		HUNTER WARFIELD		3111 W MARTIN LUTHER KIN, TAMPA, FL 33607								813-283-4500
		HUNTER WARFIELD, INC		,								866-494-9902
		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-CP, MINNEAPOLIS, MN 55416								
		SALLIE MAE		1002 ARTHUR DR, LYNN HAVEN, FL 32444								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
		stellar recovery		,								888-638-6775
		TNB - TARGET		PO BOX 673, MINNEAPOLIS, MN 55440								BYMAILONLY
		UNIVERSAL CREDIT SERVI		201 MARPLE AVE, CLIFTON HEIGHTS, PA 19018								610-284-1000
		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

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

SEND TO REPORT # FNMA #
 LOAN TYPE REF. #
 REPOSITORIES XP/TU/EP
 ORDERED 11/11/2013 BY
 COMPLETED 11/11/2013 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		

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	
		- EXPERTAN										
		PO BOX 2002										
		ALLEN, TX 75013										
		888-397-3742										
		www.experian.com/reportaccess										
		TRANSUNION										
		PO BOX 1000										
		CHESTER, PA 19022										
		800-888-4213										
		transunion.com/myoptions										
		EQUIPAX										
		PO BOX 740241										
		ATLANTA, GA 30374										
		800-685-1111										
		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
 5000397 and password CY-A9A1DE 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 11/11/2013 7:02:40 AM ***