



Credco Instant Merge Credit Report

Add or Upgrade Product

Ref#: 01/10/2012

Supplement Upgrade

TID#: 01/10/2012

Prepared For:

Client Loan # :
Account # :
Notes :
Attention:

Client Loan # :
Account # :
Notes :

Prepared By:

Corelogic Credco
825 EAST GATE
BOULEVARD SUITE 310,
GARDEN CITY, NY 11530
Tel: (800)435-5661
Fax: (800)435-5667
URL: www.credco.com

Requested : EFX, XPN, TUC - I
Delivered : EFX, XPN, TUC
Add/Remove Credit Repository

APPLICANT INFORMATION					
Name	Address	Address Type	SSN	DOB or Age	Applicant Identifier
S E	Current: 1540 Previous: 8032		210	07/9	APP1

WARNING

INSTANT MERGE CREDIT SUMMARY										
ACCOUNT DISTRIBUTION				CURRENT STATUS (Tradelines)						
Account Type	Number		Balance	Payments	Current	Closed	Unrt	30	60	90+
Real Estate	0		\$0	\$0	0	0	0	0	0	0
Installment	0		\$0	\$0	0	0	0	0	0	0
Revolving	3		\$1,492	\$35	3	0	0	0	0	0
All Other Accounts	0		\$0	\$0	0	0	0	0	0	0
Total	3		\$1,492	\$35	3	0	0	0	0	0
AVAILABLE CREDIT										
Revolving	98%		\$61,108							
INQUIRIES				PUBLIC RECORDS		HISTORICAL DELINQUENCIES (COUNT)				
6 Month Total	1	EFX	N/A	Account Type			Last Dltg	30	60	90+
Elim. same day	0	XPN	N/A	Real Estate				0	0	0
Adjusted Total	1	TUC	N/A	Installment				0	0	0
New Trades (6 mos)	0	Last 2 yrs	N	Revolving				0	0	0
				All Other Accounts				0	0	0
Oldest Trade:	04/05	On file:	12/10	Total				0	0	0

Disclaimer: Only Applicant(s) information included in the Summary.

DATA SOURCES SCORE INFORMATION				
Item #	Product Score	Factor Information		Data Source Applicant Identifier
1	BEACON 5.0 744	Factor: 00014, 00001, 00011, 00010 <ul style="list-style-type: none"> 00014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED 00001 AMOUNT OWED ON ACCOUNTS IS TOO HIGH 00011 AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH 00010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS 		EFX APP1
2	FICO-II 785	Factor: 01, 14, 10 <ul style="list-style-type: none"> 01 AMOUNT OWED ON ACCOUNTS IS TOO HIGH 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED 10 PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS 		XPN APP1



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3	FICO Classic 04 749	Factor: 014, 030, 004, 005 <ul style="list-style-type: none">014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED030 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT004 LACK OF RECENT INSTALLMENT LOAN INFORMATION005 TOO MANY ACCOUNTS WITH BALANCES	TUC	APP1



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TID#: [REDACTED] 10/2012 [REDACTED]

Prepared For:

[REDACTED] Client Loan # :
 [REDACTED] Account # : [REDACTED]
 [REDACTED] Notes :
 [REDACTED]
 Attention: [REDACTED]

Prepared By:

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S [REDACTED]	Current:	1540 [REDACTED]		[REDACTED] 210	07 [REDACTED] 9	APP1
	Previous:	8032 [REDACTED]				

***** DEROGATORY ITEMS *****

PUBLIC RECORDS	
No Public Record Information found	

***** END OF DEROGATORY ITEMS *****

CREDIT HISTORY														
ITEM #	Credit Grantor	Date Rptd	Credit Highest	Present Status			Historical Status			Data Source	ECO A			
	Account Number	Open	Limit	Balance	Monthly Pymt Amt	Account Type - MOP	MR	Times Past Due			Subscriber Info	Appl. Ident.		
	Category/Terms Remarks					Status		30	60	90+				
1	BARCLAYS BANK DELAWARE	12-11	5885	1174	20	R-1 CURRENT	38	00	00	00	EFX	A		
	DECODE 1	11-08	10000											
	51402180													
	CREDIT CARD REV										Activity: PYMT 12-11			
	AUTHORIZED USER ACCOUNT(APP1)											APP1		
	CREDIT CARD										TUC			
	Supplement													
2	BARCLAYS BANK DELAWARE	01-12	997	318	15	R-1 CURRENT	18	00	00	00	EFX	A		
	DECODE 1	08-10	5000											
	55232100													
	FLEXIBLE SPENDING CREDIT CARD REV										Activity: PYMT 12-11			
	AUTHORIZED USER ACCOUNT(APP1)											APP1		
	FLEXIBLE SPENDING CREDIT CARD										TUC			
	Supplement													



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	Account Number	Open	Limit	Balance	Monthly Pymt Amt	Account Type - MOP	MR	Times Past Due			Subscriber Info	Appl. Ident.
	Category/Terms Remarks					Status		30	60	90+		
	3	CHASE DECODE 2 42668410	01-12 04-05	45138 47600	-0-	0	R-1 CURRENT	81	00	00	00	XPN [REDACTED]
	CREDIT CARD REV AUTHORIZED USER ACCOUNT(APP1) <u>Supplement</u>			Activity: PYMT 07-09 Pynt Hist: 01-12 11111111111111111111111111111111 Add'l Dates: LACT 07-09; PYMT 07-09								
	Group Total			Balance	Monthly Pymt Amt			30	60	90+		
3	Accounts			1492	35			0	0	0		

IDENTIFICATION INFORMATION						
Item #	Name	SSN	DOB or Age	File Start Date	Data Source	Applicant Identifier
1	S [REDACTED] E [REDACTED]	[REDACTED]	07 [REDACTED] 9	[REDACTED]	EFX	APP1
2	S [REDACTED] E [REDACTED] SSN MATCHES.	[REDACTED] 210	07 [REDACTED] 9	[REDACTED]	XPN	APP1
3	S [REDACTED] E [REDACTED]	[REDACTED] 210	07 [REDACTED] 9	[REDACTED]	TUC	APP1

INQUIRIES MADE IN THE LAST 180 DAYS				
Item #	Inquiry Made By	Dates Inquiry Trade	Data Source-Subscriber Info	Applicant Identifier
1	FA CREDCO	Supplement 01-10-12	TUC [REDACTED]	APP1

ADDRESS INFORMATION					
Item #	Address	Address Type	Since	Date Reported	Data Source
1	1540 [REDACTED]	CURRENT	01-12	01-12	XPN
2	8032 [REDACTED]	CURRENT	12-11	12-11	EFX XPN TUC
3	11054 [REDACTED]	FORMER	01-10	12-10	XPN TUC
4	11684 [REDACTED]	CURRENT		11-11	TUC

AKA INFORMATION			
Item #	Names	Data Source	Applicant Identifier
1	S [REDACTED] E [REDACTED]	TUC	APP1