

**CREDIT PLUS****CREDIT REPORT**

FILE # [REDACTED] FNMA # [REDACTED] DATE COMPLETED 11/17/2011 RQD' BY [REDACTED]  
 PREPARED FOR [REDACTED] DATE ORDERED 11/17/2011  
 [REDACTED] REPOSITORIES XP/TU/EF PRPD' BY [REDACTED]  
 [REDACTED] PRICE [REDACTED] LOAN TYPE [REDACTED]  
 REF. # [REDACTED]

**PROPERTY ADDRESS**

**APPLICANT** **CO-APPLICANT**  
 APPLICANT T [REDACTED] CO-APPLICANT [REDACTED]  
 SOC SEC # [REDACTED] 52 DOB 09 [REDACTED] 6 SOC SEC # [REDACTED] DOB [REDACTED]  
 MARITAL STATUS [REDACTED] DEPENDENTS [REDACTED]  
 CURRENT ADDRESS [REDACTED] LENGTH [REDACTED]  
 PREVIOUS ADDRESS [REDACTED] LENGTH [REDACTED]

**SCORE MODELS**

EQUIFAX/FACTA BEACON 5.0 - [REDACTED] - [REDACTED] 252  
 SCORE: **611**  
 00039 - SERIOUS DELINQUENCY  
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY  
 00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

TRANSUNION/FICO CLASSIC (04) - [REDACTED] - [REDACTED] 52  
 SCORE: **655**  
 039 - SERIOUS DELINQUENCY  
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY  
 008 - TOO MANY INQUIRIES LAST 12 MONTHS  
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - [REDACTED] - [REDACTED] 52  
 SCORE: **614**  
 39 - SERIOUS DELINQUENCY  
 13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
 18 - NUMBER OF ACCOUNTS WITH DELINQUENCY  
 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
J	B	AMERICREDIT 44235	11/11	10/08 10/11	\$11878 AUTO	\$6634 061 \$330	\$0	37	0	0	0	11 XP/TU/EF
B	B	SALLIE MAE 902088263 STUDENT LOAN-PAYMENT DEFERRED	10/11	06/08 05/11	\$4000 EDU	\$4509 120 \$0	\$0	41	0	0	0	11 XP/TU/EF
B	B	SALLIE MAE 902088263 STUDENT LOAN-PAYMENT DEFERRED	10/11	06/08 05/11	\$3500 EDU	\$3719 120 \$0	\$0	41	0	0	0	11 XP/TU/EF
B	B	US BANK/NA ND 40378	10/11	04/09 10/11	\$2900 REV	\$2457 MIN \$57	\$0	31	0	0	0	R1 XP/TU/EF

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER

**CREDIT PLUS: 31550 WINTERPLACE PARKWAY, SALISBURY, MD 21804 (P) (800) 258-3488 (F) (800) 258-3287**

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.

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 REF. # [REDACTED]

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 MARITAL STATUS [REDACTED] DEPENDENTS [REDACTED]

CREDIT													
E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS	
				DLA	ACCT TYPE	TERMS						SOURCE	
B	B	DEPT OF ED/SALLIE MA 90208826321E00120080808 Late Dates: 7/11-120, 6/11-90 STUDENT LOAN-PAYMENT DEFERRED	10/11	08/08 04/10		\$366 EDU \$407 015 \$0		\$0	25	0	0	2	11 <u>XP/TU/EF</u>
A	B	CHASE 4640182[REDACTED] AUTHORIZED USER	11/11	03/11 10/11		\$7000 REV \$362 MIN \$10		\$0	8	0	0	0	R1 <u>XP/TU/EF</u>
A	B	CHASE 53699356[REDACTED] AUTHORIZED USER	11/11	12/01 10/11		\$6600 REV \$126 MIN \$10		\$0	25	0	0	0	R1 <u>XP/TU/EF</u>
A	B	CAP ONE 400344[REDACTED] AUTHORIZED USER	11/11	05/07 10/11		\$5000 REV \$85 MIN \$15		\$0	54	0	0	0	R1 <u>XP/TU/EF</u>
A	B	CHASE 4266501[REDACTED] AUTHORIZED USER	11/11	10/94 11/11		\$12900 REV \$81 MIN \$10		\$0	25	0	0	0	R1 <u>XP/TU/EF</u>
A	B	BANK OF AMERICA 0471 FLEXIBLE SPENDING CREDIT CARD; AUTHORIZED USER	10/11	07/93 09/11		\$17000 REV \$66 MIN \$15		\$0	99	0	0	0	R1 <u>XP/TU/EF</u>
T	B	CITI 512068[REDACTED] ACCOUNT INFORMATION DISPUTED BY CONSUMER	11/11	09/09 11/11		\$300 REV \$20 MIN \$20		\$0	14	0	0	0	R1 <u>TU/EF</u>
A	B	CAP ONE 4003448[REDACTED] AUTHORIZED USER	10/11	11/10 10/11		\$500 REV \$0 \$0		\$0	12	0	0	0	R1 <u>XP/TU/EF</u>
B	B	FASHION BUG/SOANB 60046695[REDACTED] PURCHASED BY ANOTHER LENDER; ACCOUNT CLOSED	01/10	09/07 --/--		\$200 REV \$0 \$0		\$0	28	0	0	0	R1 <u>XP/TU/EF</u>
B	B	GECRB/WLMRTD 601131[REDACTED] ACCOUNT CLOSED BY CONSUMER	11/11	02/08 --/--		\$1500 REV \$0 \$0		\$0	45	0	0	0	R1 <u>XP/TU/EF</u>
B	B	KAY JEWELERS	03/10	10/06		\$145 \$0		\$0	42	0	0	0	R1

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 MARITAL STATUS [REDACTED] DEPENDENTS [REDACTED]

## CREDIT

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
		308974 [REDACTED]		04/07	REV	\$0						XP/TU/EF
		CLOSED DUE TO INACTIVITY										

B B SALLIE MAE 10/09 08/08 \$366 \$0 \$0 15 0 0 0 11  
 9020882632 [REDACTED] 09/09 EDU 120 \$0 XP/EF  
 TRANSFERRED TO ANOTHER LENDER

B B WFNNB/FASHION BUG 03/10 09/07 \$200 \$0 \$0 24 0 0 0 R1  
 600466959 [REDACTED] --/-- REV \$0 XP/EF  
 ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST

## COLLECTION ACCOUNTS

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
		B B CAP ONE 11/11 01/07 \$500 \$0 \$0 51 2 1 8 R9										XP/TU/EF
		486236 [REDACTED] 05/10 REV \$0										
		Late Dates: 9/10-120, 8/10-120, 7/10-90, 6/10-60, 5/10-30, 11/09-30										
		ACCOUNT PAID FOR LESS THAN FULL BALANCE; CHARGED OFF ACCOUNT										

B B GECRB/OLND 08/11 04/08 \$351 \$0 \$0 40 1 1 14 R9  
 447995 [REDACTED] 04/10 REV \$0 XP/TU/EF  
 Late Dates: 9/10-120, 8/10-120, 7/10-120, 6/10-90, 5/10-60, 4/10-30  
 ACCOUNT TRANSFERRED OR SOLD; CHARGED OFF ACCOUNT

B B WFNNB/VS 11/11 12/08 \$387 \$0 \$0 32 1 1 4 R9  
 815368648 [REDACTED] 09/10 REV \$0 XP/TU/EF  
 Late Dates: 1/11-120, 12/10-120, 11/10-120, 10/10-90, 9/10-60, 8/10-30  
 ACCOUNT PAID FOR LESS THAN FULL BALANCE; PAID CHARGE OFF

## OTHER CREDIT HISTORY

\*\*\* NONE \*\*\*

## INQUIRIES (LAST 120 DAYS)

XP/TU/EF	B	[REDACTED]	CREDIT PLUS	FINANCE
XP	B	[REDACTED]	EQUIFAX MORTGAGE SERVI	FINANCE
TU	B	[REDACTED]	EQUIFAX MTG	MISC
EF	B	[REDACTED]	EMS	MISC
EF	B	[REDACTED]	US BANK	COLLECTIONS

## PUBLIC RECORDS

\*\*\* NONE \*\*\*

## TRADE SUMMARY

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