

Ref#: 1-00174-51904-0000 02/04/2019

[Supplement Upgrade](#)

TID#: 1-00174-51904 02/04/2019 12:38:43

**Prepared For:**

 INSTANT MERGE Client Loan # :42-1234B  
 SAMPLE RPEORT Account # : 4002353  
 10277 SCRIPPS RANCH Notes :1234  
 BLVD  
 SAN DIEGO, CA 92131 USA

**Prepared By:**

 CoreLogic Credco Requested : EFX, XPN, TUC - I  
 P.O. BOX 509124, SAN Delivered : EFX, XPN, TUC  
 DIEGO, CA 92150 [Add/Remove Credit Repository](#)  
 Tel: (800)986-4343  
 Fax: (800)237-6526  
 URL: [www.credco.com](http://www.credco.com)

APPLICANT INFORMATION					
Name	Address	Address Type	SSN	DOB or Age	Applicant Identifier
TESTCO, GREER	Current: 2545 E BADWATER ST, TUCSON, AZ 85716 US		000-61-7950		APP1

WARNING
▪ <b>FRAUD ALERT, ACTIVE DUTY ALERT PRESENT</b>

INSTANT MERGE CREDIT SUMMARY																																												
<b>ACCOUNT DISTRIBUTION</b>				<b>CURRENT STATUS (Tradelines)</b>																																								
Account Type	Number	Balance	Past Due	Payments	Current	Closed	Unrt	30	60	90+*																																		
Real Estate	2	\$65,130	\$0	\$667	0	1	0	0	0	0																																		
Installment	2	\$0	\$0	\$0	0	2	0	0	0	0																																		
Revolving	11	\$12,277	\$0	\$268	8	3	0	0	0	0																																		
All Other Accounts	2	\$0	\$0	\$0	1	1	0	0	0	0																																		
<b>Total</b>	<b>17</b>	<b>\$77,407</b>	<b>\$0</b>	<b>\$935</b>	<b>10</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>																																		
<b>Accounts In Dispute: 1</b>				Number of tradelines with serious delinquency: 2																																								
<b>AVAILABLE CREDIT</b>				<b>Authorized User Accounts: 1</b>																																								
Revolving	84.0%			<table border="1"> <thead> <tr> <th colspan="4">HISTORICAL DELINQUENCIES (COUNT)</th> </tr> <tr> <th>Account Type</th> <th>Last Dlg</th> <th>30</th> <th>60</th> <th>90+</th> </tr> </thead> <tbody> <tr> <td>Real Estate</td> <td></td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>Installment</td> <td></td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>Revolving</td> <td>12-15</td> <td>2</td> <td>0</td> <td>0</td> </tr> <tr> <td>All Other Accounts</td> <td></td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td><b>Total</b></td> <td></td> <td><b>2</b></td> <td><b>0</b></td> <td><b>0</b></td> </tr> </tbody> </table>							HISTORICAL DELINQUENCIES (COUNT)				Account Type	Last Dlg	30	60	90+	Real Estate		0	0	0	Installment		0	0	0	Revolving	12-15	2	0	0	All Other Accounts		0	0	0	<b>Total</b>		<b>2</b>	<b>0</b>	<b>0</b>
HISTORICAL DELINQUENCIES (COUNT)																																												
Account Type	Last Dlg	30	60	90+																																								
Real Estate		0	0	0																																								
Installment		0	0	0																																								
Revolving	12-15	2	0	0																																								
All Other Accounts		0	0	0																																								
<b>Total</b>		<b>2</b>	<b>0</b>	<b>0</b>																																								
<b>INQUIRIES</b>				<b>PUBLIC RECORDS</b>																																								
6-month Total	3	EFX*	1	<table border="1"> <thead> <tr> <th colspan="4">HISTORICAL DELINQUENCIES (COUNT)</th> </tr> <tr> <th>Account Type</th> <th>Last Dlg</th> <th>30</th> <th>60</th> <th>90+</th> </tr> </thead> <tbody> <tr> <td>Real Estate</td> <td></td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>Installment</td> <td></td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>Revolving</td> <td>12-15</td> <td>2</td> <td>0</td> <td>0</td> </tr> <tr> <td>All Other Accounts</td> <td></td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td><b>Total</b></td> <td></td> <td><b>2</b></td> <td><b>0</b></td> <td><b>0</b></td> </tr> </tbody> </table>							HISTORICAL DELINQUENCIES (COUNT)				Account Type	Last Dlg	30	60	90+	Real Estate		0	0	0	Installment		0	0	0	Revolving	12-15	2	0	0	All Other Accounts		0	0	0	<b>Total</b>		<b>2</b>	<b>0</b>	<b>0</b>
HISTORICAL DELINQUENCIES (COUNT)																																												
Account Type	Last Dlg	30	60								90+																																	
Real Estate		0	0								0																																	
Installment		0	0	0																																								
Revolving	12-15	2	0	0																																								
All Other Accounts		0	0	0																																								
<b>Total</b>		<b>2</b>	<b>0</b>	<b>0</b>																																								
Elim Same Day	1	XPN	N/A																																									
Adjusted Total	2	TUC	N/A																																									
New Trades (6 mos)	0	Last 2 yrs	N/A																																									
				(*) Identifies Bankruptcy																																								
Oldest Trade: 02/94		On file: 03/98																																										

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

REPOSITORY FILES						
Item #	Name	SSN#	Score	Date Generated	Data Source	Applicant Identifier
1	TESTCO, GREER T	000-61-7950	765	03-15-98	EFX	APP1
2	TESTCO, GREER TROTTER	000-61-7950	[706]	-----	XPN	APP1
3	TESTCO, GREER T	XXX-XX-XXXX	692	11-15-02	TUC	APP1

 Disclaimer:[Score] in bracket indicates the 'Middle Score'.  
 Disclaimer: Check Identification Section for details

**SAMPLE KEY:**

- 1 TID: Transaction Identification – A unique 11-digit number that identifies individual transactions, along with the date and time the transaction took place
- 2 Prepared For & Prepared By: Important contact information displayed at the beginning of the report for easy reference. Client Loan #: Conveniently located so you can easily match credit reports with loan documents on file. Notes: A field that allows you to type additional information for your reference. The bureaus will not store this information.
- 3 "Smart" report hyperlinks provide quick and easy access to product additions, upgrades and supplements
- 4 Applicant Information: Logically displays all submitted applicant(s) information
- 5 Warning Section: All warning messages, if any, are displayed in red text. These warning messages may point you to other areas of the report requiring further review. Also displayed are FACT Act specific messages such as fraud alert present, active duty alert present, and security alert present.
- 6 Credit Summary: Provides an at-a-glance evaluation of all activities within the report so you can easily assess the quality of the applicant's credit history
- 7 Total Past Due amounts are segmented based on account types
- 8 References derogatory status count. Counts are notated below in red
- 9 Authorized User Accounts: displays the number of authorized users found for the applicant(s)
- 10 Public Records: If one of the repositories returned a bankruptcy public record, an asterisk will be displayed on the corresponding repository
- 11 Repository Files: Displays unmerged identification information along with scores from each repository for each applicant. The following disclaimer will be displayed in case of significant SSN variation 'Disclaimer - Check Identification Section for the details' in red color.

Ref#: 1-00174-51904-0000 04/04/2016  
 Ref# TESTCO, GREER

[Supplement Upgrade](#) TID#: 1-00174-51904 04/04/2016 12:38:43

12 DATA SOURCES SCORE INFORMATION				
Item #	Product Score	Factor Information	Data Source	Applicant Identifier
1	BEACON 5.0 765	Factor: 00001, 00010, 00014 ▪ 00001 AMOUNT OWED ON ACCOUNTS IS TOO HIGH ▪ 00010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS ▪ 00014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED ▪ 00002 LEVEL OF DELIQUENCY ON ACCOUNTS	EFX	APP1
2	<b>FICO-II [706]</b>	Factor: 40, 20, 32, 10 ▪ 40 DEROGATORY PUBLIC RECORD OR COLLECTION FILED ▪ 20 TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT ▪ 32 LACK OF RECENT INSTALLMENT LOAN INFORMATION ▪ 10 RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH	XPX	APP1
3	FICO Classic 04 692	Factor: 040, 020, 010, 004 ▪ 040 DEROGATORY PUBLIC RECORD OR COLLECTION FILED ▪ 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 ▪ 004 LACK OF RECENT INSTALLMENT LOAN INFORMATION	TUC	APP1

\*\*\*\*\*DEROGATORY ITEMS\*\*\*\*\*

15 PUBLIC RECORDS							
Public Records may contain duplicate information. This report displays all information reported by the repositories accessed.							
1	Public Record Description:	COURT NAME	ECOA	Filed Date	Amount	Data Source	
	VOL CH7 BANKRUPTCY Decode BY MAIL ONLY 2015 SUPERIOR AVE. TUCSON, AZ 85716 <a href="#">Supplement</a>	US BANKRUPTCY COURT, AZ  Docket 0000744	INDIVIDUAL  Status SATISFIED	10-10  Reported Date Satisfied Date 11-11 Verified Date	\$4,873  Liabilities Assets  Exempt	EFX  594VF10597	APP1

**SAMPLE KEY:**

- 12 Data Sources Score Information: Each score for each applicant is conveniently placed in its own section. All the corresponding factor codes and descriptions are included
- 13 The Middle Score for each applicant will automatically be highlighted using bold text and brackets for easy identification
- 14 Factor Description (5th Factor Code) – Depending on the bureau, this FACT Act specific statement will display if the number of inquiries adversely affected the score
- 15 Public Record Information: This will list the type of public record (Bankruptcy, etc.), the date led with the court, the status of the judgment (whether it was released or not), where the item was led and the decode number for that court. In cases where there are no public records, following text will be displayed: "No Public Record Information Found"
- 16 Data Source: The Data Source column reflects the credit repository reporting the item

Ref#: 1-00174-51904-0000 04/04/2016  
App1: TESTCO, GREER

[Supplement Upgrade](#)

TID#: 1-00174-51904 04/04/2016 12:38:43

CREDIT HISTORY <span style="float: right;">17</span>															
Accounts under Applicant 1															
1	SURETY ACCEPTANCE 349	Opened 12-14	ECOA INDIVIDUAL	High Credit \$43	Balance \$0	Last Activity COLLECTION 01-15	30 Days Late -	60 Days Late -	90+ Days Late -	Data Source XPN TUC Y0923J003				APP1	
Decode 6440 E BROADWAY BLVD, TUCSON, AZ 85710 (520)790-7181 <a href="#">Supplement</a>		Reported 06-15	Account Type COLLECTION	Credit Limit	Scheduled Payment	Manner Of Payment CURRENT-1									
		Collection 01-15	Category UNKNOWN		Actual Payment	Terms REV	Months Reviewed 6								
					Past Due										
Remarks ACCT SUBMITTED TO COLLECTION COLLECTION PAID Creditor: HAMSTRA HEATING COOLING INC				Payment History 06-15 1--9-9											
Additional Dates				Max Dq Date 01-15	Max Dq MOP COLLECTION-9	Max Dq Amount	Last Dq Date	Last Dq MOP COLLECTION-9							
2		SURETY ACCEPTANCE 333	Opened 12-14	ECOA INDIVIDUAL	High Credit \$225	Balance N/A	Last Activity CLOSED	30 Days Late -	60 Days Late -	90+ Days Late -	Data Source XPN YC8980052				APP1
Decode 6440 E BROADWAY BLVD, TUCSON, AZ 85710 (520)790-7181 <a href="#">Supplement</a>		Reported 11-15	Account Type COLLECTION	Credit Limit	Scheduled Payment	Manner Of Payment CURRENT-1									
		Collection 11-15	Category UNKNOWN		Actual Payment	Terms REV	Months Reviewed 12								
					Past Due										
Remarks ACCT SUBMITTED TO COLLECTION COLLECTION PAID; CHARGE OFF; PAID Creditor: HAMSTRA HEATING & COOLING INC				Payment History 11-15 1----1--9-99											
Additional Dates				Max Dq Date 12-14	Max Dq MOP COLLECTION-9	Max Dq Amount	Last Dq Date 12-14	Last Dq MOP COLLECTION-9							
Closed Date 11-15; Last Activity Date 11-15															
21		Group Total	Accounts 2	Open 0	Late 0	High Credit \$268	Credit Limit \$0	Balance \$0	Monthly Payment \$0	Past Due \$0	30 days late 00	60 days Late 00	90+ date Late 00		

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

CREDIT HISTORY <span style="float: right;">22</span>														
Account(s) In Dispute														
3	CITI 33352912	Opened 12-09	ECOA INDIVIDUAL	High Credit \$13,300	Balance \$1,258	Last Activity LAST PAYMENT 01-16	30 Days Late 02 12-15 09-15	60 Days Late 00	90+ Days Late 00	Data Source EFX 906BB00040 XPN TUC				APP1
Decode 100 CITIBANK DR. SAN ANTONIO, TX 78245 (800) 374-9200 <a href="#">Supplement</a>		Reported 01-16	Account Type REVOLVING	Credit Limit \$13,300	Scheduled Payment \$23	Manner Of Payment CURRENT-1								
		Closed	Category CREDIT CARD		Actual Payment \$23	Terms REV	Months Reviewed 74							
					Past Due \$0									
Remarks ACCT IN DISPUTE				Payment History 01-16 1 2112111111111 11111111111 11111111111 11111111111 11111111111										
Additional Dates				Max Dq Date 12-15	Max Dq MOP 30 DAYS LATE-2	Max Dq Amount \$25	Last Dq Date 12-15	Last Dq MOP 30 DAYS LATE-2						
Last Activity Date 03-15; Last Payment Date 03-15														
22		Group Total	Accounts 1	Open 0	Late 0	High Credit \$13,300	Credit Limit \$13,300	Balance \$1,258	Monthly Payment \$23	Past Due \$0	30 days late 02	60 days Late 00	90+ date Late 00	

**SAMPLE KEY:**

- 17 Credit History: All applicant data is presented in easy-to-read tables with clearly labeled columns to ensure all data is properly identified. Joint accounts and accounts under applicant are listed separately. Data field labels are displayed immediately above the actual data field value for each tradeline
- 18 Supplement hyperlinks allow you to order a supplement directly from the credit tradeline
- 19 Late Payment Dates (MM-YY) displayed in the corresponding 30-day, 60-day and 90+day (4, 5, 6) late columns for the prior 2 years
- 20 Payment History: Payment patterns for tradelines are available for the past 48 months, when provided by the repositories. A space separates the years for legibility
- 21 Group Total: An at-a-glance summary of the accounts, balance and payment amounts
- 22 Disputed Items: Section displays disputed derogatory and non-derogatory tradelines
- 23 Balance: Displays the total liability on each account

Ref#: 1-00174-51904-0000 04/04/2016 [Supplement Upgrade](#) TID#: 1-00174-51904 04/04/2016 12:38:43  
 App1: TESTCO, GREER

CREDIT HISTORY													
Accounts under Applicant 1													
4	WELLS FARGO HOME MORTG	Opened	ECOA	High Credit	Balance	Last Activity	30 Days Late	60 Days Late	90+ Days Late	Data Source	APP1		
	3331334557	02-08	INDIVIDUAL	\$74,700	\$65,130	LAST PAYMENT 02-16	00	00	00	EFX			
	Decode	Reported	Account Type	Credit Limit	Scheduled Payment	Manner Of Payment	558FM01508						
	N/A	02-16	MORTGAGE		\$667	CURRENT-1							
	Closed	Category	24	Actual Payment	Terms	Months Reviewed				TUC			
		REAL ESTATE MORTGAGE		\$667	360	84							
	Remarks	25			Payment History								
	FREDDIE MAC ACCT; REAL ESTATE MORTGAGE			02-16 11 111111111111 111111111111 111111111111 111111111111									
	Collateral: FRD680474439												
	Additional Dates			Max Dq Date	Max Dq MOP	Max Dq Amount	Last Dq Date	Last Dq MOP					
	Last Activity Date 02-16; Last Payment Date 02-16												
26	TCD: EFX-APP1	1-16	12-15	11-15	10-15	9-15	8-15	7-15	6-15	5-15	4-15	3-15	2-15
	Actual Pymt	667	667	667	667	667	667	667	667	667	667	667	667
	Scheduled Pymt	667	667	667	667	667	667	667	667	667	667	667	667
	Balance	65215	65299	65382	65465	65547	65629	65721	65794	65876	65958	66040	66122
	High Credit	74700	74700	74700	74700	74700	74700	74700	74700	74700	74700	74700	74700
	Credit Limit	--	--	--	--	--	--	--	--	--	--	--	--
		1-15	12-14	11-14	10-14	9-14	8-14	7-14	6-14	5-14	4-14		
	Actual Pymt	667	667	667	667	667	667	667	667	667	667		
	Scheduled Pymt	667	667	667	667	667	667	667	667	667	667		
	Balance	66204	66286	66368	66450	66532	66614	66696	66778	66859	66940		
High Credit	74700	74700	74700	74700	74700	74700	74700	74700	74700	74700			
Credit Limit	--	--	--	--	--	--	--	--	--	--			
5	CITI	Opened	ECOA	High Credit	Balance	Last Activity	30 Days Late	60 Days Late	90+ Days Late	Data Source	APP1		
	33391143	05-05	INDIVIDUAL	\$26,000	\$7,175	LAST PAYMENT 01-16	00	00	00	EFX			
	Decode	Reported	Account Type	Credit Limit	Scheduled Payment	Manner Of Payment	906BB00115						
	100 CITIBANK DR. SAN ANTONIO, TX 78245 (800) 374-9200 <a href="#">Supplement</a>	01-16	REVOLVING	\$26,000	\$148	CURRENT-1							
	Closed	Category	27	Actual Payment	Terms	Months Reviewed				TUC			
		CREDIT CARD		\$148	REV	84							
	Remarks				Payment History								
	AUTHORIZED USER ACCOUNT; APP1			01-16 1 111111111111 111111111111 111111111111 111111111111									
	Additional Dates			Max Dq Date	Max Dq MOP	Max Dq Amount	Last Dq Date	Last Dq MOP					
	Last Activity Date 01-16; Last Payment Date 01-16												

**SAMPLE KEY:**

- 24 Category: Provides details on the type of loan
- 25 Remarks: Provides any additional information found on the account, including type of loan, authorized user account info and more
- 26 Trended Data: Presents the last 24 months payment history, balance, scheduled payment amount, actual payment amount, high credit and credit limit
- 27 Terms: Gives information on the payment terms (revolving, number of months, etc.)

Ref#: 1-00174-51904-0000 04/04/2016  
 App1: TESTCO, GREER

[Supplement Upgrade](#) TID#: 1-00174-51904 04/04/2016 12:38:43

CREDIT HISTORY																																																																																											
Accounts under Applicant 1																																																																																											
6	CHASE 33312139	Opened 02-14	ECO A INDIVIDUAL	High Credit \$4,218	Balance \$3,844	Last Activity LAST ACTIVITY 01-16	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 655BB37694	APP1																																																																																
	Decode P.O. BOX 36520 LOUISVILLE, KY 40233 (800) 935-9435 <a href="#">Supplement</a>	Reported 01-16	Account Type OVERDRAFT/ RESERVE	Credit Limit \$22,000	Scheduled Payment \$100 Actual Payment \$100 Past Due \$0	Manner Of Payment CURRENT-1 Terms REV Months Reviewed 24	28																																																																																				
	Closed SECURED CREDIT LINE			Payment History 01-16 1 111111111111 111111111111																																																																																							
	Remarks SECURED CREDIT LINE; CREDIT LINE REDUCED DUE TO COLLATERAL DEPRECIATION Collateral: 1511 E HAMPTON ST Additional Dates Last Activity Date 01-16; Last Payment Date 05-15			Max Dq Date											Max Dq MOP			Max Dq Amount			Last Dq Date			Last Dq MOP																																																																			
<table border="1"> <thead> <tr> <th>TCD: TUC-APP1</th> <th>12-15</th> <th>11-15</th> <th>10-15</th> <th>9-15</th> <th>8-15</th> <th>7-15</th> <th>6-15</th> <th>5-15</th> <th>4-15</th> <th>3-15</th> <th>2-15</th> <th>1-15</th> </tr> </thead> <tbody> <tr> <td>Actual Pymt</td> <td>100</td> <td>100</td> <td>100</td> <td>100</td> <td>100</td> <td>100</td> <td>125</td> <td>50</td> <td>100</td> <td>100</td> <td>100</td> <td>75</td> </tr> <tr> <td>Scheduled Pymt</td> <td>100</td> <td>100</td> <td>100</td> <td>100</td> <td>100</td> <td>100</td> <td>100</td> <td>100</td> <td>100</td> <td>100</td> <td>100</td> <td>100</td> </tr> <tr> <td>Balance</td> <td>3844</td> <td>3844</td> <td>3844</td> <td>3844</td> <td>3844</td> <td>3844</td> <td>3844</td> <td>3869</td> <td>3869</td> <td>3869</td> <td>3869</td> <td>3894</td> </tr> <tr> <td>High Credit</td> <td>4218</td> <td>4218</td> <td>4218</td> <td>4218</td> <td>4218</td> <td>4218</td> <td>4218</td> <td>4218</td> <td>4218</td> <td>4218</td> <td>4218</td> <td>4218</td> </tr> <tr> <td>Credit Limit</td> <td>22000</td> <td>22000</td> <td>22000</td> <td>22000</td> <td>22000</td> <td>22000</td> <td>22000</td> <td>22000</td> <td>22000</td> <td>22000</td> <td>22000</td> <td>22000</td> </tr> </tbody> </table>														TCD: TUC-APP1	12-15	11-15	10-15	9-15	8-15	7-15	6-15	5-15	4-15	3-15	2-15	1-15	Actual Pymt	100	100	100	100	100	100	125	50	100	100	100	75	Scheduled Pymt	100	100	100	100	100	100	100	100	100	100	100	100	Balance	3844	3844	3844	3844	3844	3844	3844	3869	3869	3869	3869	3894	High Credit	4218	4218	4218	4218	4218	4218	4218	4218	4218	4218	4218	4218	Credit Limit	22000	22000	22000	22000	22000	22000	22000	22000	22000	22000	22000	22000
TCD: TUC-APP1	12-15	11-15	10-15	9-15	8-15	7-15	6-15	5-15	4-15	3-15	2-15	1-15																																																																															
Actual Pymt	100	100	100	100	100	100	125	50	100	100	100	75																																																																															
Scheduled Pymt	100	100	100	100	100	100	100	100	100	100	100	100																																																																															
Balance	3844	3844	3844	3844	3844	3844	3844	3869	3869	3869	3869	3894																																																																															
High Credit	4218	4218	4218	4218	4218	4218	4218	4218	4218	4218	4218	4218																																																																															
Credit Limit	22000	22000	22000	22000	22000	22000	22000	22000	22000	22000	22000	22000																																																																															
7	AVCO FINANCE 3331111110824	Opened 02-08	ECO A INDIVIDUAL	High Credit \$1	Balance \$0	Last Activity LAST ACTIVITY 03-09	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source TUC F0321E29Y	APP1																																																																																
	Decode N/A <a href="#">Supplement</a>	Reported 02-11	Account Type REVOLVING	Credit Limit \$0	Scheduled Payment \$0 Actual Payment \$0 Past Due \$0	Manner Of Payment CURRENT-1 Terms REV Months Reviewed 1																																																																																					
	Paid 03-09 UNKNOWN			Payment History 03-11 1																																																																																							
	Remarks Additional Dates Last Activity Date 03-09			Max Dq Date											Max Dq MOP			Max Dq Amount			Last Dq Date			Last Dq MOP																																																																			
8	CHEVRON U S A 333658	Opened 11-03	ECO A INDIVIDUAL	High Credit \$76	Balance \$0	Last Activity LAST ACTIVITY 12-10	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 906OC00024	APP1																																																																																
	Decode P.O. BOX 963013 ORLANDO, FL 32896 (800)243-8766 <a href="#">Supplement</a>	Reported 12-10	Account Type REVOLVING	Credit Limit \$0	Scheduled Payment \$0 Actual Payment \$0 Past Due \$0	Manner Of Payment CURRENT-1 Terms REV Months Reviewed 84	29																																																																																				
	Paid 12-10 CREDIT CARD			Payment History 12-10 111111111111 111111111111 111111111111 111111111111																																																																																							
	Remarks CREDIT CARD Additional Dates Last Activity Date 12-10			Max Dq Date											Max Dq MOP			Max Dq Amount			Last Dq Date			Last Dq MOP																																																																			

**SAMPLE KEY:**

- 28 Last Delinquency Date: Displays the date of the most recent delinquency, if reported
- 29 Decode: Creditor Contact Information for each creditor is displayed under the creditor's name, if available
- 30 Past Due: Any dollar amount past due will be displayed here



**Credco Instant Merge Credit Report**  
[Add or Upgrade Product](#)

Ref#: 1-00174-51904-0000 04/04/2016 [Supplement Upgrade](#) TID#: 1-00174-51904 04/04/2016 12:38:43  
 App1: TESTCO, GREER

CREDIT HISTORY												
Accounts under Applicant 1												
9	FLEET BANK OF NEW YORK 333520188813 Decode 300 OLYMPIC TOWERS, BUFFALO, NY 14202 (800)243-4599 <a href="#">Supplement</a>	Opened 01-05	ECO A UNDESIGNATED	High Credit \$2,000	Balance \$0	Last Activity LAST PAYMENT 04-05	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source XPN BC1223439		
	Reported 06-10	Account Type REVOLVING	Credit Limit \$2,000	Scheduled Payment \$0	Manner Of Payment CURRENT-1							
	Closed 06-10	Category CREDIT CARD		Actual Payment \$0	Terms REV	Months Reviewed 67						APP1
	Remarks	Payment History 06-10 1111-1 111111111111 111111111111 111111111111 111111111111										
	Additional Dates	Max Dq Date	Max Dq MOP	Max Dq Amount	Last Dq Date	Last Dq MOP						
	Last Activity Date 02-06; Last Payment Date 02-06											
10	BANK OF AMERICA 33 Decode BY MAIL ONLY 110 N. TRYON ST. CHARLOTTE, NC 28255 <a href="#">Supplement</a>	Opened 12-04	ECO A INDIVIDUAL	High Credit \$1,286	Balance \$0	Last Activity LAST PAYMENT 02-09	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source XPN 801BB02942		
	Reported 02-16	Account Type REVOLVING	Credit Limit \$15,300	Scheduled Payment \$0	Manner Of Payment CURRENT-1							
	Paid 12-09	Category CREDIT CARD		Actual Payment \$0	Terms REV	Months Reviewed 84						TUC APP1
	Remarks	Payment History 02-16 11 111111111111 111111111111 111111111111 111111111111 111111111111										
	Additional Dates	Max Dq Date	Max Dq MOP	Max Dq Amount	Last Dq Date	Last Dq MOP						
	Last Activity Date 12-09; Last Payment Date 12-09											
TCD: EFX-APP1												
	1-16	12-15	11-15	10-15	9-15	8-15	7-15	6-15	5-15	4-15	3-15	2-15
Actual Pymt	0	0	0	0	0	0	0	0	0	0	0	0
Scheduled Pymt	0	0	0	0	0	0	0	0	0	0	0	0
Balance	0	0	0	0	0	0	0	0	0	0	0	0
High Credit	1286	1286	1286	1286	1286	1286	1286	1286	1286	1286	1286	1286
Credit Limit	15300	15300	15300	15300	15300	15300	15300	15300	15300	15300	15300	15300
	1-15	12-14	11-14	10-14	9-14	8-14	7-14	6-14	5-14	4-14		
Actual Pymt	0	0	0	0	0	0	0	0	0	0		
Scheduled Pymt	0	0	0	0	0	0	0	0	0	0		
Balance	0	0	0	0	0	0	0	0	0	0		
High Credit	1286	1286	1286	1286	1286	1286	1286	1286	1286	1286		
Credit Limit	15300	15300	15300	15300	15300	15300	15300	15300	15300	15300		
11	CENTRAL FIDELITY BANK 333172511111 Decode PO BOX 27612, RICHMOND, VA 23261 (804)782-4000 <a href="#">Supplement</a>	Opened 02-94	ECO A INDIVIDUAL	High Credit \$957	Balance	Last Activity CLOSED	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source XPN BC1223066		
	Reported 05-09	Account Type REVOLVING	Credit Limit \$3,200	Scheduled Payment \$0	Manner Of Payment CURRENT-1							
	Closed 05-09	Category CREDIT CARD		Actual Payment \$0	Terms REV	Months Reviewed 25						APP1
	Remarks	Payment History 05-09 11111 111111111111 111111111111										
	Additional Dates	Max Dq Date	Max Dq MOP	Max Dq Amount	Last Dq Date	Last Dq MOP						
	Closed Date 05-09											
12	WELLS FARGO 3338120028 Decode P.O. BOX 25341 SANTA ANA, CA 92799 (800)289-8004 <a href="#">Supplement</a>	Opened 09-02	ECO A INDIVIDUAL	High Credit \$8,074	Balance	Last Activity CLOSED	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX TUC B0628N008		
	Reported 11-06	Account Type INSTALLMENT	Credit Limit	Scheduled Payment \$0	Manner Of Payment CURRENT-1							
	Closed 11-06	Category AUTO		Actual Payment \$0	Terms REV	Months Reviewed 51						APP1
	Remarks	Payment History 11-06 111111111111 111111111111 111111111111 111111111111 111111111111										
	Additional Dates	Max Dq Date	Max Dq MOP	Max Dq Amount	Last Dq Date	Last Dq MOP						
	Closed Date 11-06; Last Activity Date 10-06											

Ref#: 1-00174-51904-0000 04/04/2016 [Supplement Upgrade](#) TID#: 1-00174-51904 04/04/2016 12:38:43  
 App1: TESTCO, GREER

CREDIT HISTORY												
Accounts under Applicant 1												
13	FIRSTAR 3337900516	Opened 02-08	ECO A INDIVIDUAL	High Credit \$74,700	Balance	Last Activity CLOSED/ TRANSFERRED	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX	APP1	
	Decode N/A <a href="#">Supplement</a>	Reported 04-08	Account Type MORTGAGE	Credit Limit	Scheduled Payment \$0	Manner Of Payment CURRENT-0				668FM04577		
		Closed	Category REAL ESTATE MORTGAGE		Actual Payment \$0	Terms Months Reviewed 1				TUC		
	Remarks ACCT TRANSFERRED; REAL ESTATE MORTGAGE		Payment History 04-08 1									
	Additional Dates Last Activity Date 03-08; Transferred Date 04-08		Max Dq Date	Max Dq MOP	Max Dq Amount	Last Dq Date	Last Dq MOP					
14	FLEET BANK OF NEW YORK 333520188801	Opened 01-05	ECO A UNDESIGN- ATED	High Credit \$285	Balance	Last Activity CLOSED	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX	APP1	
	Decode 300 OLYMPIC TOWERS, BUFFALO, NY 14202 (800)243-4599 <a href="#">Supplement</a>	Reported 10-09	Account Type REVOLVING	Credit Limit \$3,000	Scheduled Payment \$0	Manner Of Payment CURRENT-1				176BB00045		
		Closed 08-06	Category CREDIT CARD		Actual Payment \$0	Terms Months Reviewed 47				TUC		
	Remarks PAID - CREDIT LINE CLOSED; CLOSED; CLOSED BY CONSUMER; PAID		Payment History 10-09 1111111111 111111111111 111111111111 111111111111									
	Additional Dates Closed Date 08-06; Last Activity Date 03-08		Max Dq Date	Max Dq MOP	Max Dq Amount	Last Dq Date	Last Dq MOP					
15	TD BANK 333347888813	Opened 12-04	ECO A INDIVIDUAL	High Credit \$2,000	Balance	Last Activity CLOSED	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source TUC	APP1	
	Decode 1701 ROUTE 70 EAST CHERRY HILL, NJ 08054 (888)751-9000 <a href="#">Supplement</a>	Reported 01-09	Account Type REVOLVING	Credit Limit \$2,000	Scheduled Payment \$0	Manner Of Payment UNRATED				B0359A131		
		Closed	Category CREDIT CARD		Actual Payment \$0	Terms Months Reviewed 1				TUC		
	Remarks LOST OR STOLEN CARD		Payment History 01-09 1									
	Additional Dates Last Activity Date 09-06		Max Dq Date	Max Dq MOP	Max Dq Amount	Last Dq Date	Last Dq MOP					
16	MERIDIAN BK 33361730713200	Opened 10-94	ECO A INDIVIDUAL	High Credit \$7,500	Balance	Last Activity CLOSED	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX	APP1	
	Decode 200 W. WICKENBURY WY WICKENBURY, AZ 85390 (928)684-7881 <a href="#">Supplement</a>	Reported 05-12	Account Type INSTALLMENT	Credit Limit	Scheduled Payment \$0	Manner Of Payment CURRENT-1				496BB01304		
		Closed 08-06	Category STUDENT LOAN		Actual Payment \$0	Terms Months Reviewed 84				TUC		
	Remarks STUDENT LOAN; PAID - CREDIT LINE CLOSED; CLOSED		Payment History 05-12 11111 111111111111 111111111111 111111111111 11111111									
	Additional Dates Closed Date 08-06; Last Activity Date 08-06		Max Dq Date	Max Dq MOP	Max Dq Amount	Last Dq Date	Last Dq MOP					
<b>Group Total</b>	<b>Accounts</b>	<b>Open</b>	<b>Late</b>	<b>High Credit</b>	<b>Credit Limit</b>	<b>Balance</b>	<b>Monthly Payment</b>	<b>Past Due</b>	<b>30 days late</b>	<b>60 days Late</b>	<b>90+ date Late</b>	
	14	0	0	\$201,798	\$73,500	\$76,149	\$912	\$0	00	00	00	



Ref#: 1-00174-51904-0000 04/04/2016  
 App1: TESTCO, GREER

[Supplement Upgrade](#)

TID#: 1-00174-51904 04/04/2016 12:38:43

31 IDENTIFICATION INFORMATION						
Item #	Name	SSN	DOB or Age	File Start Date	Data Source	Applicant Identifier
1	TESTCO, GREER T SSN MATCHES.	000-61-7950	03-15-70	05-15-97	EFX	APP1
2	TESTCO, GREER TROTTER SSN MATCHES.	000-61-7950	1956		XPN	APP1
3	2TESTCO, GREER T SSN VARIATION BY 3 OR MORE DIGITS	XXX-XX-XXXX	1956		TUC	APP1

32 INQUIRIES MADE IN THE LAST 180 DAYS						
Item #	Inquiry Made By	Industry	Inquiry Date	Trade Date	Data Source-Subscriber Info	Applicant Identifier
1	RELS REPORTING ONE HOME CAMPUS DES MOINES, IA 50328 <a href="#">Supplement</a>		10-15-15	12-27-15	XPN-19XX062YC	APP1

33 ADDRESS INFORMATION						
Item #	Address	Address Type	Since	Date Reported	Data Source	Applicant Identifier
1	2545 BADWATER ST #T TUCSON, AZ 85716	FORMER		09-09	EFX TUC	APP1
2	2545 E BADWATER ST AZ	FORMER	04-11	04-11	XPN	APP1
3	1111 Desert View LN Tucson, AZ 85716	CURRENT	05-07	05-13	EFX XPN TUC	APP1
4	1627 LODGE BV TUCSON, AZ 85716	FORMER		09-88	EFX	APP1
5	1627 LODGE BL #111 TUCSON, AZ 85716	FORMER			TUC	APP1

MISCELLANEOUS INFORMATION					
Item #	Miscellaneous Text	Text Type	Date Reported	Data Source	Applicant Identifier
1	Variation between Inquiry and Onfile address	Address Variation		EFX	APP1
2	Variation between Inquiry and Onfile address	Address Variation		XPN	APP1
3	Consumer has Active Duty Alert	Active Duty		EFX	APP1
4	Extended Fraud Alert	Fraud Alert		EFX	APP1

34 FRAUD VERIFICATION INFORMATION			
Product Item #	Fraud Message	Data Source	Applicant Identifier
<b>Fraud Shield</b>			
1	Not Provided By The Repository	XPN	APP1
<b>High Risk Fraud Alert</b>			
1	AVAILABLE AND CLEAR	TUC	APP1
2	SUB-SEGMENT DATA ONLY; SINCE 11-07-2000 THE SSN HAS BEEN USED 3 TIMES IN OTHER INQUIRIES	TUC	APP1
<b>IDSCAN</b>			
1	IDENTITY SCAN- ACTIVE DUTY ALERT PRESENT IN DATABASE. SSN ISSUED 1995 IN NY	EFX	APP1

**SAMPLE KEY:**

- 31 Identification Information: Possible variations of the applicant's name are listed here
- 32 Inquiries: Depending on your account settings, you will find a listing of all inquiries made on the applicant's file in the last 120 days, 180 days, 12 months, or 2 years. Each listing includes the date of the inquiry, the name of the inquiring company, the type of account the inquiry was for, the company's subscriber code, and the bureaus that were accessed for the inquiry
- 33 Address Information: A list of all the applicant of addresses reported to the bureaus
- 34 Fraud Verification Information: All fraud messages are organized by bureau and applicant



Ref#: 1-00174-51904-0000 04/04/2016  
 App1: TESTCO, GREER

[Supplement Upgrade](#)

TID#: 1-00174-51904 04/04/2016 12:38:43

**35**

**EMPLOYMENT INFORMATION**

Item #	Employer Address	Occupation	Status	Earnings	Hired Date	Reported Date	Data Source	Applicant Identifier
1	CER CORP	OCCUPATION UNKNOWN			11-07		XPN	APP1
2	WINGS CORPORATION TRAVE	VICE PRESIDENT	CURRENT		03-13	04-15	XPN	APP1

**36**

**CONSUMER STATEMENT**

Item #	Consumer Statement	Date Reported	Data Source	Applicant Identifier
1	REASON FOR FILING BANKRUPTCY--DUE TO COMPANY I WORKED FOR WENT OUT OF BUSSINESS AND DUE TO EXORBITANT MEDICAL BILLS BECAUSE OF INJURY TO MY ARM WHICH WAS NOT ALL COVERED UNDER HOSPITALIZATION	12-08	EFX	APP1
2	ACTIVE DUTY ALERT. CONSUMER HAS REQUESTED AN ALERT BE PLACED ON THEIR CREDIT FILE. 2545 E BADWATER ST, TUCSON, AZ 85716 US DAYTIME 6029991212 EVENING 6028883434	02-15	EFX	APP1
3	ACCOUNT WENT TO A DELINQUENT STATUS WHILE I WAS OUT OF THE COUNTRY.	04-15	XPN	APP1

**37**

**DATA SOURCE CONTACTS**

Data Source	Data Source Name	Address	Telephone	Website
EFX	EQUIFAX INFORMATION SVCS	P.O. BOX 740241 ATLANTA, GA 30374	(800) 685-1111	<a href="http://www.equifax.com">www.equifax.com</a>
XPN	EXPERIAN	P.O. BOX 2002 ALLEN, TX 75013	(888) 397-3742	<a href="http://www.experian.com">www.experian.com</a>
TUC	TRANS UNION	P.O. BOX 1000 CHESTER, PA 19022	(800) 888-4213	<a href="http://www.transunion.com">www.transunion.com</a>

\*\*\*\*\* END OF INSTANT MERGE REPORT \*\*\*\*\*

**SAMPLE KEY:**

- 35** Employment Information: This section shows a list of past and present employers, status and earnings (if reported)
- 36** Consumer Statement: This section displays applicant comments in their file
- 37** Data Source Contacts: Complete bureau contact information including telephone numbers and websites

ECO Codes		MOP (Manner of Payment)	
UNDESIGNATED	Not designated by the Creditor	<u>Account Type:</u>	
INDIVIDUAL	Individual account	R	Revolving I Installment
JOINT	Joint account - Both parties contractually liable	O	Open, 30 days M Mortgage
AUTHORIZED USER	Authorized to use someone else's account	C	Line of Credit
SHARED	Joint participating account - contractual liability cannot be determined	<u>Universal Rating Code:</u>	
CO-MAKER / CO-SIGNER	Has guaranteed the account, assumes responsibility if the maker defaults	<u>English Translation:</u>	
ON BEHALF OF	Signed an application for the purpose of securing credit for a non-spouse	0	Too new to rate CURRENT
MAKER / SIGNER	Responsible for the account, which may be guaranteed by a co-maker	1	Current CURRENT
TERMINATED	No longer associated with account	2	30 days late DEL 30
DECEASED	Deceased individual	3	60 days late DEL 60
		4	90 days late DEL 90
		5	120 days late DEL 120
		6	150 days late DEL 150
		7	Wage Earner Plan or Bankruptcy WEP/BKRP
Months Reviewed	The number of months of payment history reported by the repositories.	8	Repossession or Foreclosure REPO/FLC
		9	Collection or Charge-off COLL/P&L
		U	Unrated UNRATED

### Historical Payment Pattern

Indicates month-to-month payment history for 48 months, if reported. The Payment History line reads from left to right with the most recent date reported on the left, with spaces separating each 12 months payment history. In this example, the Payment History line starts with the rating code "1" next to the 03-15 date. The rating code "1" indicates the account is current as of March 2015; "2" indicates the account was 30 days late in February 2015. See Universal Rating codes for more details. The Times Past Due section is broken into 30, 60 and 90+ days buckets. The late payment dates are listed in vertical rows under the respective column. Ratings of "2" are added to the 30 day buckets, ratings of "3" are in the 60 day buckets and all other rating codes (4, 5, 6) are counted in the 90+ day bucket.

Payment History	30 Days Late	60 Days Late	90+ Days Late
03-15 122 2111111221111 111111122111 1211211	22	00	00
	02-15		
	01-15		
	12-14		
	06-14		
	05-14		
	05-13		
	04-13		
	11-12		
	08-12		

### Text Formatting Reference

**Red Text** indicates Notification Style Information such as Fact Act footnotes, Derogatory Information reported by the repository, Errors, Warnings, Alerts, Liabilities, Variations and Summary Delinquencies.

**Blue Text** indicates Broad Information such as Factors, Status, Decode #, Tradeline information, Consumer Statement, Products, websites and CREDCO remarks.

**Green Text** indicates Favorable Information received from data source(s) such as Clear.

**Italic Text** indicates Disclaimers/Disclosures.