

AVANTUS LLC SAMPLE CUSTOMER Customer Code: **SAMPLE** Ordered: **10/06/2020**
600 Saw Mill Rd Requested By: **sample** Released: **10/06/2020**
West Haven, CT 06516 Loan Number: Reissued:

Report ID: **149737**
 Repositories: **TUC/EXP/EQX**
 Price:

Applicant

Co-Applicant

Name **Nickie Green**
 SSN **123-00-3333**
 Current Address
100 Terrace Av, West Haven, CT 06516

Name
 SSN

TransUnion	Experian	Equifax	TransUnion	Experian	Equifax
FICO Risk Score, Classic (04) 730	Fair Isaac (v2) [732]	FICO Classic v5 734			
Credit Assure™ +18	Credit Assure™ +37	Credit Assure™ +27			
We found opportunities to raise your credit score by 18 points with the default settings.	We found opportunities to raise your credit score by 37 points with the default settings.	We found opportunities to raise your credit score by 27 points with the default settings.			

*** Available cash is set at \$10,000. Timeframe: Immediate.**
 Current scores (called bureau scores) are provided by the credit bureaus. Predicted scores (called potential scores) and score changes (called potential improvements or score improvements) are provided by CreditXpert Inc. ("CXI") and are not bureau of FICO scores or changes. Predicted scores and score changes simulated by CreditXpert(R) products are only estimates. CXI does not guarantee that scores from any other company will change by the same amount, in the same way, or at all, or that correcting credit report information will result in a score improvement. CreditXpert products are based on credit reports from the bureaus. CXI is not responsible for inaccurate results, including any due to incorrect, incomplete, or outdated credit report information or incorrect assumptions about the future. CXI is not a credit counseling or credit repair organization. CXI is not endorsed by Equifax, Experian, Transunion or FICO. THE FOREGOING IS NOT INTENDED TO PROVIDE OR IMPLY WARRANTIES OF ANY KIND. CREDITXPRT PRODUCTS ARE PROVIDED ON AN "AS IS" BASIS, AND CREDITXPRT INC. AND ITS DISTRIBUTORS DISCLAIM ANY AND ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, SYSTEM INTEGRATION, NON-INTERFERENCE AND/OR ACCURACY OF INFORMATIONAL CONTENT.
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Credit Summary

Account Type	Number of Accounts	Open Accounts	Accounts Currently Past Due	Past Due	Payment	Balance	Accounts	Historical Late Payments		
								30 Days	60 Days	90+ Days
Mortgage	0	0	0	\$0	\$0	\$0	0	0	0	0
Installment	5	0	0	\$0	\$0	\$0	1	5	5	0
Revolving/Credit Line	28	26	0	\$0	\$449	\$15,893	2	3	0	0
Totals	33	26	0	\$0	\$449	\$15,893	3	8	5	0

Number of Public Records: 0
 Number of Collections/Charge-offs: 0
 Bankruptcy: No

Available Credit: **\$87,595**
 Revolving/Credit Line Used: **15%**
 Number of Inquiries: **5**
 Number of Authorized User Accounts: **2**

Late Payment History

		1 Current	4 90-119 Days Late	8 Repossession
		2 30-59 Days Late	5 120-149 Days Late	9 Charged Off / Collection
		3 60-89 Days Late	6 150+ Days Late	X No Data Available

		2016	2017	2018	2019	2020
Trade	Type	O N D J F M A M J J A S O N D	O N D J F M A M J J A S O N D	O N D J F M A M J J A S O N D	O N D J F M A M J J A S O N D	O N D J F M A M J J A S O N D
AHM (1112)	Inst	2 2 3 3 X X X X X X X X X X 1	X X X X X X X X X X X X X X	X X X X X X X X X X X X X X	X X X X X X X X X X X X X X	X X X X X X X X X X X X X X
FUSA NA (0931)	Rev	X X X X 2 2 X X X X X X X X X X	X X X X 1			
WFNNB/EXP (4741)	Rev	X X X X X 2 X X X X X X X X X X	X X X X X 1 X X X X X X X X X X	X X X X X X X X X X X X X X	X X X X X X X X X X X X X X	X X X X X X X X X X X X X X

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 SSN **123-00-3333**
 Current Address
100 Terrace Av, West Haven, CT 06516

Name
 SSN

Credit Score Information

Score	Name	Repository	Model	Developed By	Range	Calculated	Reported On
730	Nickie C. Green	TransUnion	FICO Risk Score, Classic (04)	Fair Isaac	250-900	09/20/2020	TUC-A1
Factors (018, 030, 012, 010) • Number of accounts with delinquency • Time since most recent account opening is too short • Length of time revolving accounts have been established • Proportion of balances to credit limits is too high on bank revolving or other revolving accounts • Score value was adversely affected by credit inquiries present in the credit file.							
Score	Name	Repository	Model	Developed By	Range	Calculated	Reported On
[732]	Nickie C. Green	Experian	Fair Isaac (v2)	Fair Isaac	300-850	09/20/2020	EXP-A1
Factors (18, 10, 08, 05) • Number of accounts delinquent. • Proportion of balance to high credit on bank revolving or all revolving accounts. • Number of recent inquiries. • Number of accounts with balances.							
Score	Name	Repository	Model	Developed By	Range	Calculated	Reported On
734	Nickie C. Green	Equifax	FICO Classic v5	Fair Isaac	300-850	09/20/2020	EQX-A1
Factors (30, 18, 23, 5) • Time since most recent account opening is too short • Number of accounts with delinquency • Number of bank or national revolving accounts with balances • Too many accounts with balances • Score value was adversely affected by credit inquiries present in the credit file.							

Credit History

W h o s e	Creditor Name	Date Rprtd	Date Opened	High Credit	Balance	Past Due	Mo Rev	30	60	90 +	Acct Type MOP
A	Acct Number		DLA	Credit Limit	Terms	Maximum Delinquency					Source
A I	CHASE 5258313135432079 CREDIT CARD	08/2020A	06/2020 08/2020	\$5,499	\$5,379 107	\$0	1	0	0	0	O01 EQX/TUC/EXP
A I	AMEX -186581359125413993 CREDIT CARD	07/2020A	01/2016 07/2020	\$14,500	\$5,034 EST252	\$0	1	0	0	0	R01 EQX/TUC/EXP
A I	BOA MBNA 4681 CREDIT CARD	08/2020A	08/2019 08/2020	\$6,000	\$2,969 15	\$0	12	0	0	0	R01 EQX/TUC/EXP
A I	BK OF AMER 599971422963 CREDIT CARD	08/2020A	10/2018 08/2020	\$11,000	\$1,377 25	\$0	21	0	0	0	R01 EQX/TUC/EXP
A I	GEMB/WALM 714331456132 CHARGE	08/2020A	08/2014 08/2020	\$3,600	\$832 35	\$0	72	0	0	0	R01 EQX/TUC/EXP
A I	CAP 1 BANK 628916340666 CREDIT CARD	08/2020A	11/2017 08/2020	\$1,049	\$302 15	\$0	33	0	0	0	R01 EQX/TUC/EXP
A I	AHM 2210-75105931112 30-59 Days Late: 11/2016, 10/2016, 09/2016, 07/2016, 05/2016, 60-89 Days Late: 01/2017, 12/2016, 08/2016, 06/2016, 04/2016	12/2017A	03/2016 02/2017	\$5,182	\$0 128	\$0	21	5	5	0	I01 EQX/TUC/EXP *
A A	BOA MBNA 7134 CREDIT CARD	07/2020A	04/2013 07/2020	\$18,400	\$0	\$0	29	0	0	0	R01 EQX/TUC/EXP
A I	CITI 653529182340 CREDIT CARD	08/2020A	12/2017 07/2020	\$9,900	\$0	\$0	31	0	0	0	R01 EQX/TUC/EXP

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Credit History (continued)

W h o s e	E C O A	Creditor Name	Date Rprtd	Date Opened	High Credit	Balance	Past Due	Mo Rev	30	60	90 +	Acct Type MOP
		Acct Number		DLA	Credit Limit	Terms	Maximum Delinquency					Source
A	I	CONSECO 818561121133 Paid: 03/2015 Charge Account / CLOSED	04/2015A	03/2014 04/2015	\$9,010 \$9,000	\$0	\$0	13	0	0	0	R01 TUC/EXP
A	A	FST USA BK B 552823979950 Closed: 03/2013 Credit Card / ACCOUNT CLOSED BY CREDIT GRANTOR	07/2014A	05/2011 07/2011	\$52 \$9,000	\$0	\$0	8	0	0	0	R01 TUC/EXP
A	I	FUSA NA 652822780931 Closed: 12/2017 PAID ACCOUNT/ZERO BALANCE / ACCOUNT CLOSED BY CREDIT GRANTOR 30-59 Days Late: 03/2017, 02/2017	04/2018A	08/2012 12/2017	\$3,500	\$0	\$0	68	2	0	0	R01 EQX/TUC/EXP *
A	I	GEMB/BANAN 712960112351 CHARGE	08/2020A	09/2014 --/----	\$400	\$0	\$0	2	0	0	0	R01 EQX/TUC/EXP
A	I	GEMB/GAP 712960610132 CHARGE	08/2020A	09/2014 05/2016	\$750	\$0	\$0	25	0	0	0	R01 EQX/EXP
A	I	GEMB/JCP -204749 CHARGE	08/2020A	04/2013 01/2019	\$1,000	\$0	\$0	88	0	0	0	R01 EQX/TUC/EXP
A	I	GEMB/OLD 712960710155 CHARGE	08/2020A	10/2014 04/2020	\$1,100	\$0	\$0	70	0	0	0	R01 EQX/TUC/EXP
A	I	HSBC/BSTBY 270712-2226730350 CHARGE	07/2020A	03/2016 06/2020	\$1,600	\$0	\$0	52	0	0	0	R01 EQX/TUC/EXP
A	P	HSBC/RS 48171221142 Paid: 05/2016 Charge Account	06/2016A	12/2014 05/2016	\$2,696 \$6,500	\$0	\$0	18	0	0	0	R01 TUC/EXP
A	J	HUDSON UNT 71447611112 Paid: 11/2017 PAID ACCOUNT/ZERO BALANCE / SECURED	05/2019A	02/2016 11/2017	\$9,012	\$0 226	\$0	38	0	0	0	I01 EQX/TUC/EXP
A	I	KOHL/CHASE 41329149663 CREDIT CARD	06/2018A	03/2014 07/2016	\$1,500	\$0	\$0	46	0	0	0	R01 EQX/TUC/EXP
A	I	MACYS 521320409 Revolving Charge Account / Curr Acct	10/2019A	11/2014 10/2019	\$521 \$1,500	\$0	\$0	1	0	0	0	R01 EXP
A	I	MACYSDSNB 5213204094731 CHARGE	08/2020A	11/2014 05/2019	\$1,500	\$0	\$0	68	0	0	0	R01 EQX/TUC/EXP
A	I	MACYSDSNB 5231552697131 CHARGE	08/2020A	07/2012 02/2020	\$1,750	\$0	\$0					R01 EQX/EXP
A	I	MANDEES 21117679 Paid: 11/2014 Charge Account	06/2017A	05/2012 11/2014	\$61 \$200	\$0	\$0	43	0	0	0	R01 TUC/EXP
A	J	PEOPLE CC 6656252114350494 CREDIT CARD	08/2020A	09/2011 02/2020	\$1,900	\$0	\$0	24	0	0	0	R01 EQX/TUC/EXP
A	I	PEOPLES BANK 251122006721112 Secured / CLOSED	10/2013A	08/2011 05/2013	\$14,300	\$0 M188	\$0					I01 TUC/EXP

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Credit History (continued)

Who se A	Creditor Name	Date Rprtd	Date Opened	High Credit	Balance	Past Due	Mo Rev	30	60	90 +	Acct Type MOP
	Acct Number		DLA	Credit Limit	Terms	Maximum Delinquency					Source
A I	PEOPLES BANK 251126750731112 Closed: 05/2016 Unsecured / CLOSED / IAM062402	05/2016A	09/2015 05/2016	\$3,000	\$0 24M144	\$0	9	0	0	0	I01 TUC/EXP
A I	PSB/PL 251104497391112 Paid: 02/2020 PAID ACCOUNT/ZERO BALANCE / UNSECURED	02/2020A	10/2019 02/2020	\$4,000	\$0 136	\$0	4	0	0	0	I01 EQX/TUC/EXP
A J	RBS NB CC 549943121171 CREDIT CARD	07/2020A	09/2011 02/2020	\$1,900	\$0	\$0	97	0	0	0	R01 EQX
A I	SCA/AEROPSTL 943112911196 Paid: 10/2015 Charge Account	10/2015A	04/2015 10/2015	\$60 \$700	\$0	\$0	6	0	0	0	R01 TUC/EXP
A I	WFNNB/AF 207243913083590 CHARGE	07/2016A	09/2015 07/2016	\$1,000	\$0	\$0	10	0	0	0	R01 EQX/TUC/EXP
A I	WFNNB/EXP 206624507894741 CHARGE 30-59 Days Late: 03/2017	06/2018A	09/2013 06/2018	\$680	\$0 03/2017, 30-59 Days Late	\$0	57	1	0	0	R01 EQX/TUC/EXP *
A I	WM FILENE 22800 ACCOUNT TRANSFERRED OR SOLD / CHARGE	02/2020A	07/2012 01/2020	\$560	\$0	\$0	90	0	0	0	R01 EQX/TUC/EXP

Whose: A-Applicant, C-Coapplicant, J-Joint

ECOA: A-Authorized User, C-Joint, I-Individual, J-Joint, M-Primary Borrower, P-Participant, S-Cosigner, T-Terminated, U-Undesignated, X-Deceased

Account Type: C-Line of Credit, I-Installment, M-Mortgage, O-Open, R-Revolving, U-Unknown

Inquiries (Last 4 Months)

Date	Name	Subscriber Code	Reported On	ECOA
09/02/2020	CIBMS	Z 419063	TUC-A1	Individual
08/19/2020	CBD	Z 49997	TUC-A1	Participant
08/19/2020	CREDIT PLUS	1971155	EXP-A1	
08/19/2020	CBOFDELMAR	243ZB00420	EQX-A1	
06/19/2020	FIRST USA,NA	1203600	EXP-A1	

Public Records

THE REPORTING BUREAU CERTIFIES THAT: public records have been checked for bankruptcies involving the subject(s) were obtained directly through the repositories used, or by direct searches, or a public records search firm other than the repository, or by all methods with the following results:
PUBLIC RECORDS LEARNED: NONE

Repository Files Returned

TUC-A1	TransUnion - Pulled: 09/20/2020 - Infile Date: 07/01/1997 NM: Nickie C. Green SSN: 123-00-3333 DOB: 07/24/1978 AD: 100 Terrace St, West Haven, CT 06516, Reported: 04/01/2016 AD: 45 Maple St, N Haven, CT 06511, Reported: 05/01/2011 EM: CENTES PACKAGE STORE, Reported:2012, BRIDGEPORT, CT
EXP-A1	Experian - Pulled: 09/20/2020 NM: Nickie C. Green SSN: 123-00-3333 DOB: 1978 AKA: NICKIE GREEN AKA: NICKIE GREEN AD: 100 Terrac St, West Haven, CT 06516, Reported: 09/1997 AD: 45 Maple Ave, N Haven, CT 06484, Reported: 04/2002 AD: 1400 Madison Ave, New York, NY 02222, Reported: 02/2001 EM: CONNECTICUT DISTRIBUTOR, Reported:0304 EM: CT DISTRIBUTORS, Reported:1103
EQX-A1	Equifax - Pulled: 09/20/2020 - Infile Date: 07/30/1997 NM: Nickie C. Green SSN: 123-00-3333 DOB: 07/24/1978 AD: 100 Terrace St, West Haven, CT 06516, Reported: 06/2011 AD: 45 Maple Ave, N Haven, CT 06511, Reported: 03/2016 EM: CONN DIST,

Fraud Messages

OFAC Statement: In compliance with section 326 of the Patriot Act, your credit provider has checked the applicant(s) name(s) supplied by the borrower against the Office of Foreign Asset Control (OFAC) data base maintained by the Department of the Treasury. Any messages returned by your credit provider are located in this section of this credit report.

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Reissued:

Report ID: **149737**
Repositories: TUC/EXP/EQX
Price:

Fraud Messages (continued)

Date	Reported On	Comment
10/06/2020	Applicant	OFAC (UltraAMPS) clear. SDN list published on 10/02/2020.

File Summary

Account Type	Number of Accounts	Open Accounts	Accounts Currently Past Due	Past Due	Payment	Balance	Accounts	Historical Late Payments	30 Days	60 Days	90+ Days
Mortgage	0	0	0	\$0	\$0	\$0	0	0	0	0	0
Installment	5	0	0	\$0	\$0	\$0	1	5	5	0	0
Revolving/Credit Line	28	26	0	\$0	\$449	\$15,893	2	3	0	0	0
Totals	33	26	0	\$0	\$449	\$15,893	3	8	5	0	0

Number of Public Records: 0
Number of Collections/Charge-offs: 0
Bankruptcy: No

Available Credit: **\$87,595**
Revolving/Credit Line Used: **15%**
Number of Inquiries: 5
Number of Authorized User Accounts: 2

Creditors

+ AHM 600 Saw Mill Rd, West Haven, CT 06516	099FA00016	203-931-2000
+ AMEX Box 7871, Fort Lauderdale, FL 33329	402BB48257	
+ BK OF AMER P.O. Box 7047, Dover, DE 19903	416BB01228	800-759-6262
+ BOA MBNA 400 Christiana Rd, Newark, DE 19713	801ON00119	
+ CAP 1 BANK PO Box 85015, Richmond, VA 23285	850BB01498	
+ CBD 530 Riverside Dr, Salisbury, MD 21801	Z 49997	410-742-9551
+ CBOFDELMAR 201 N Walnut Street Mailstop D, Wilmington, DE 19801	243ZB00420 458ON13374	800-955-9900
+ CIBMS P.O. Box 26776, West Haven, CT 06516	Z 419063	203-931-2020
+ CITI P.O. Box 6500, Sioux Falls, SD 57117	906BB00040	
+ CONSECO 530 Riverside Dr, Salisbury, MD 21801	F 1190005 1971155	301-742-9551
+ FIRST USA,NA 201 N Walnut St Fl 6, Wilmington, DE 19801	1203600	800-622-6528
+ FST USA BK B 3 Christiana, Wilmington, DE 19801	B 7519044	302-594-4000
+ FUSA NA 3 PO Box 8650, Wilmington, DE 19899	496ON00317	800-955-9900
+ GEMB/BANAN P O Box 103014, Roswell, GA 30076	404CG01167	
+ GEMB/GAP Branch C10t, Shawnee Mission, KS 66201	404FF03670	
+ GEMB/JCP PO Box 27570, Albuquerque, NM 87125	404FF03555	
+ GEMB/OLD Branch C11a, Shawnee Mission, KS 66201	404FF03662	
+ GEMB/WALM P.O. Box 103027, Roswell, GA 30076	404FF02615	
+ HSBC/BSTBY 1405 Foulk Road, Wilmington, DE 19808	444HT00354	302-425-3500
+ HSBC/RS 2 P.O. Box 746, Wood Dale, IL 60191	B 235197E	
+ HUDSON UNT 4716 Broadway, Union City, NJ 07087	444BB03519	
+ KOHL/CHASE N56 W17000 Ridgewood Dr, Menomonee Falls, WI 53051	668DC04557	516-673-2387
+ MACYS 911 Duke Blvd, Mason, OH 45040	636DC26977	
+ MANDEES 401 Hackensack Ave, Hackensack, NJ 07601	C 117M001	201-489-2111
+ PEOPLE CC 211 State St, Bridgeport, CT 06604	B 7158011	
+ PEOPLES BANK 899 Main St, Bridgeport, CT 06604	414BB00321	203-338-7171
+ RBS NB CC 1000 Lafayette Blvd, Bridgeport, CT 06604	414BB16144	203-551-3548
+ SCA/AEROPSTL 1000 Macarthur Bv, Mahwah, NJ 07430	C 1427742	201-818-4000
+ WFNNB/AF 4590 East Broad St, Columbus, OH 43213	667CG30228	614-755-3437
+ WFNNB/EXP 220 W Schrock Rd, Westerville, OH 43081	667CS29609	614-523-5017

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Repositories: TUC/EXP/EQX
Price:

Creditors (continued)

+ WM FILENE
426 Washington St, Boston, MA 02101

178DC10870

617-357-2100

Miscellaneous Information

This completed Credit Report includes all applicable Legislative Cost Recovery Fees from the respective credit repositories associated with the federal Fair and Accurate Credit Transactions Act of 2003 (FACT Act).

Disclaimer

Credit Bureau certifies that this Merged Mortgage Credit Report (MMCR) meets the guidelines as set forth by the Consumer Data Industry Association (CDIA). This report contains information supplied by the repositories listed on the report and may also contain duplicate information.

Credit Repositories

TransUnion
P. O. Box 1000
Chester, PA 19016
800-888-4213
www.transunion.com

Experian
P. O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

Equifax
P. O. Box 740241
Atlanta, GA 30374
800-685-1111
www.equifax.com/fcra

*** End of Report 10/06/2020 11:01:29 AM ***

Credit Score Disclosure

AVANTUS LLC SAMPLE CUSTOMER
600 Saw Mill Rd
West Haven, CT 06516

Report ID
149737
Loan Number

Date
10/06/2020
Repositories Requested
TransUnion, Experian, Equifax

Applicant

Name
Nickie Green

Current Address
**100 Terrace Av
West Haven, CT 06516**

"NOTICE TO THE HOME LOAN APPLICANT"

"In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have any questions concerning the terms of the loan, contact the lender."

For information on FICO scores, please contact the developer, Fair Isaac Corporation, at www.myfico.com or 1-800-319-4433.

Questions regarding your credit report should be directed to TRANSUNION, EXPERIAN or EQUIFAX. You will find their contact information below:

TransUnion
P. O. Box 1000
Chester, PA 19016
800-888-4213
www.transunion.com

Experian
P. O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

Equifax
P. O. Box 740241
Atlanta, GA 30374
800-685-1111
www.equifax.com/fcra

Credit Score Information

Score	Name	Repository	Model	Developed By	Range	Calculated	Reported On
730	Nickie C. Green	TransUnion	FICO Risk Score, Classic (04)	Fair Isaac	250-900	09/20/2020	TUC-A1
	Factors (018, 030, 012, 010) <ul style="list-style-type: none">• Number of accounts with delinquency• Time since most recent account opening is too short• Length of time revolving accounts have been established• Proportion of balances to credit limits is too high on bank revolving or other revolving accounts• Score value was adversely affected by credit inquiries present in the credit file.						
732	Nickie C. Green	Experian	Fair Isaac (v2)	Fair Isaac	300-850	09/20/2020	EXP-A1
	Factors (18, 10, 08, 05) <ul style="list-style-type: none">• Number of accounts delinquent.• Proportion of balance to high credit on bank revolving or all revolving accounts.• Number of recent inquiries.• Number of accounts with balances.						
734	Nickie C. Green	Equifax	FICO Classic v5	Fair Isaac	300-850	09/20/2020	EQX-A1
	Factors (30, 18, 23, 5) <ul style="list-style-type: none">• Time since most recent account opening is too short• Number of accounts with delinquency• Number of bank or national revolving accounts with balances• Too many accounts with balances• Score value was adversely affected by credit inquiries present in the credit file.						

I have received a copy of this disclosure.

Nickie Green

Date

AVANTUS LLC SAMPLE CUSTOMER 600 Saw Mill Rd West Haven, CT 06516	Applicant Nickie Green 100 Terrace Av West Haven, CT 06516	Report ID 149737	Date 10/06/2020
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AVANTUS LLC SAMPLE CUSTOMER
Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	732 Source: Experian Date: 09-20-2020

Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 300 to a high of 850. Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than 53 percent of U.S. consumers.
Key factors that adversely affected your credit score	Number of accounts delinquent. Proportion of balance to high credit on bank revolving or all revolving accounts. Number of recent inquiries. Number of accounts with balances.

Checking Your Credit Report	
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free annual credit report - <i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit www.annualcreditreport.com <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's Web site at www.consumerfinance.gov/learnmore

AVANTUS
600 SAW MILL RD., WEST HAVEN, CT 06516
Tel.: 800-243-0120

GREEN, NICKIE
100 Terrace Av
WEST HAVEN, CT 06516

October 06, 2020
Report ID: 149737

Dear Consumer:

We have prepared a Merge Credit Report at the request of your lender/broker listed below.
This report contains information obtained from one or more of the three major credit bureaus.

To proceed with the application process, you must provide your lender/broker with a brief written explanation concerning any current or prior late payments, collections, public record items, inquiries and possible previous address(es).

If the item in question is an inquiry, this indicates a credit grantor has recently obtained a copy of your credit report. Please explain the purpose of the inquiry. For example, if you have opened a new account, if you attempted to open an account but credit was denied, or if the inquiry was for employment purposes, please explain.

PLEASE SIGN, MAIL OR DELIVER THIS FORM TO YOUR LENDER/BROKER PROMPTLY:

Lender/broker: AVANTUS LLC SAMPLE CUSTOMER
600 SAW MILL RD
WEST HAVEN, CT 06516

Please note: You must provide an explanation in the space that has been provided below each item. If additional space is needed, please use the reverse side of this letter.

CREDIT ACCOUNT:

Credit Account: AHM 600 SAW MILL RD WEST HAVEN, CT 06516 203-931-2000 Account Number: 2210-75105931112	Type: Installment Owner: Borrower
Balance: \$0 (as of 12-2017) Account Opened: 03-2016 Current Status: CURRENT Comment:	Months reviewed: 21 Times 30 days late: 4 Times 60 days late: 3 Times 90+ days late: 0 Max Delinquent date: 01-2017
Account was 30-59 days late on: 11-2016, 10-2016, 09-2016, 07-2016, 05-2016 Account was 60-89 days late on: 01-2017, 12-2016, 08-2016, 06-2016, 04-2016	
Explanation:	

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Credit Account: FUSA NA 3 PO BOX 8650 WILMINGTON, DE 19899 800-955-9900 Account Number: 652822780931	Type: Revolving Owner: Borrower
Balance: \$0 (as of 04-2018) Account Opened: 08-2012 Current Status: CURRENT Comment: PAID ACCOUNT/ZERO BALANCE ACCOUNT CLOSED BY CREDIT GRANTOR	Months reviewed: 68 Times 30 days late: 2 Times 60 days late: 0 Times 90+ days late: 0 Max Delinquent date: 03-2017
Account was 30-59 days late on: 03-2017, 02-2017	
Explanation:	

Credit Account: WFNNB/EXP 220 W SCHROCK RD WESTERVILLE, OH 43081 614-523-5017 Account Number: 206624507894741	Type: Revolving Owner: Borrower
Balance: \$0 (as of 06-2018) Account Opened: 09-2013 Current Status: CURRENT Comment: CHARGE	Months reviewed: 57 Times 30 days late: 1 Times 60 days late: 0 Times 90+ days late: 0 Max Delinquent date: 03-2017
Account was 30-59 days late on: 03-2017	
Explanation:	

INQUIRIES:

Subscriber	Date	Explanation
CIBMS P.O. BOX 26776 WEST HAVEN, CT 06516 203-931-2020	09-02-2020	New Debt Acquired: Yes ___ No ___
Explanation:		

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Subscriber	Date	Explanation
CBD 530 RIVERSIDE DR SALISBURY, MD 21801 410-742-9551	08-19-2020	New Debt Acquired: Yes ___ No ___
Explanation:		

CREDIT PLUS 530 RIVERSIDE DR SALISBURY, MD 21801 301-742-9551	08-19-2020	New Debt Acquired: Yes ___ No ___
Explanation:		

CBOFDELMAR	08-19-2020	New Debt Acquired: Yes ___ No ___
Explanation:		

FIRST USA, NA 201 N WALNUT ST FL 6 WILMINGTON, DE 19801 800-622-6528	06-19-2020	New Debt Acquired: Yes ___ No ___
Explanation:		

AVANTUS
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Tel.: 800-243-0120

GREEN, NICKIE
100 Terrace Av
WEST HAVEN, CT 06516

October 06, 2020
Report ID: 149737

***** Return this letter to your lender/broker *****

Please sign and date below:

Applicant

Date

Co-Applicant

Date

**Authorization for the Social Security Administration (SSA)
To Release Social Security Number (SSN) Verification**

Printed Name: Nickie Green	Date of Birth:	Social Security Number: 123-00-3333
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I want this information released because I am conducting the following business transaction:

Reason(s) for using CBSV: (Please select all that apply)

- | | |
|---|--|
| <input type="checkbox"/> Mortgage Service | <input type="checkbox"/> Banking Service |
| <input type="checkbox"/> Background Check | <input type="checkbox"/> License Requirement |
| <input type="checkbox"/> Credit Check | <input type="checkbox"/> Other |

with the following company ("the Company"):

Company Name: AVANTUS LLC SAMPLE CUSTOMER

Company Address: 600 Saw Mill Rd, West Haven, CT 06516

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified.

The name and address of the Company's Agent is:

NCS 2 BUFFALO AVENUE, EGG HARBOR CITY, NJ 08215

I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:

This consent is valid for _____ days from the date signed. _____ (Please initial.)

Signature:	Date Signed
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Relationship (if not the individual to whom the SSN was issued):

Contact information of individual signing authorization:

Address

City/State/Zip

Phone Number

Privacy Act Statement
Collection and Use of Personal Information

Sections 205(a) and 1106 of the Social Security Act, as amended, allow us to collect this information. Furnishing us this information is voluntary. However, failing to provide all or part of the information may prevent us from releasing information to a designated company or company's agent.

We will use the information to verify your name and Social Security number (SSN). In addition, we may share this information in accordance with the Privacy Act and other Federal laws. For example, where authorized, we may use and disclose this information in computer matching programs, in which our records are compared with other records to establish or verify a person's eligibility for Federal benefit programs and for repayment of incorrect or delinquent debts under these programs.

A list of routine uses is available in our Privacy Act System of Records Notice (SORN) 60-0058, entitled Master Files of SSN Holders and SSN Applications. Additional information and a full listing of all our SORNs are available on our website at www.socialsecurity.gov/foia/bluebook

Paperwork Reduction Act Statement - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take about 3 minutes to complete the form. You may send comments on our time estimate above to: SSA, 6404 Security Blvd., Baltimore, MD 21235-6401. ***Send to this address only comments relating to our time estimate, not the completed form.***

.....TEAR OFF.....

NOTICE TO NUMBER HOLDER

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA's verification of your SSN. To view a copy of the entire model agreement, visit <http://www.ssa.gov/cbsv/docs/SampleUserAgreement.pdf>

Request for Transcript of Tax Return
Do not sign this form unless all applicable lines have been completed.
Request may be rejected if the form is incomplete or illegible.
For more information about Form 4506-T, visit www.irs.gov/form4506t.

OMB No. 1545-1872

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first. Nickie Green	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) 123-00-3333
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) 100 Terrace Av, West Haven, CT 06516	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5a If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. Avantus LLC, 600 Saw Mill Road, West Haven, CT 06516, 800-243-0120, ID=AvantusTRV	
5b Customer file number (if applicable) (see instructions)	

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request.	
a Return Transcript , which includes most of the line items of a tax return as filed with the IRS. A tax return does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days	<input type="checkbox"/>
b Account Transcript , which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days	<input type="checkbox"/>
c Record of Account , which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days	<input type="checkbox"/>
7 Verification of Nonfiling , which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days	<input type="checkbox"/>
8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days	<input type="checkbox"/>

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.	/	/	/	/	/	/	/	/	/
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Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

<input type="checkbox"/> Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.	Phone number of taxpayer on line 1a or 2a
Signature (see instructions)	Date
Title (if line 1a above is a corporation, partnership, estate, or trust)	
Spouse's signature	Date