

KROLL FACTUAL DATA, 5200 HAHNS PEAK DRIVE LOVELAND, COLORADO 80538 800-766-5600 FAX 800-456-7669

CONSUMER COPY

KROLL FACTUAL DATA TEST 5200 HAHNS PEAK DRIVE LOVELAND, CO 80538 (800)929-3400 (970)692-5890	Client Tracking LOAN #10	Requested by OPERATOR	Report ID 30610 BX 000 1118
	KFD client code 0601-NMDEPT	Date requested 6/7/2007	Time requested 08:56:39

Identification (as requested)

Applicant's last name Testcase	First name Andrew	Middle D	Suffix JR	DOB 10/12/1972	Social Security 400-40-4000
Co-applicant's last name Testcase	First name Kitty	Middle A	Suffix	DOB 08/06/1970	Social Security 400-41-4000

Residence Information (as requested)

Present	111 West Anywhere Street	Fantasy Island	CA	94005
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Credit Score Information

534	Repository TransUnion	Brand Empirica	Type FICO	Name XXX-XX-4000 TESTCASE, ANDREW D	BU1
	Serious delinquency, and public record or collection filed Level of delinquency on accounts Time since delinquency is too recent or unknown Number of accounts with delinquency				
545	Repository Experian	Brand Fair Isaac	Type FICO	Name XXX-XX-4000 TESTCASE, ANDREW D	BX1
	Bankruptcy Past due balances Serious delinquency, derogatory public record, or collection Serious delinquency, derogatory public records or collection with a balance				
567	Repository Equifax	Brand BEACON	Type FICO	Name XXX-XX-4000 TESTCASE, ANDREW D	BQ1
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Credit History

									Payment	Balance
	Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue	Payment	Balance
CHARLES COLL 1464545667	11/95	11/02	75,000	48 mos	0	0	0			
	Last active 11/05	*BU1 [Joint]	High limit 75,000	Monthly (09)				-0-	Collection 11/02	75,000
	COLLECTION AGENCY; Placed for collection; Closed 11/02* Possible Duplicate Account *									
GMAC	Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue	Payment	Balance

4544545676	12/94	11/05	68,000	15 mos	3	8	3	-0-	360 x \$758	66,800
	Last active 11/05	*BU1 [Joint]	High limit 68,000	Install (I3) Mortgage	10/02 09/02 08/02	11/02 07/02 06/02 05/02 01/02 12/01	04/02 03/02 02/02			
	Refinanced; Closed 11/02									
AVCO FINANCE 7423577753	Opened 12/94	Reported 11/05	High balance 4,898	Reviewed 20 mos	30 7	60 6	90+ 0	Pastdue 142	Payment 36 x \$ 136	Balance 4,080
	Last active 12/05	*BU1 [Joint]	High limit 5,000	Install (I3) Auto	08/03 03/03 01/03 12/02 07/02 06/02	09/03 11/02 10/02 04/02 03/02 02/02				
FIRST CARD 189545676	Opened 12/94	Reported 12/05	High balance 4,398	Reviewed 25 mos	30 0	60 0	90+ 0	Pastdue	Payment	Balance
	Last active 12/05	BU1 [Joint]	High limit 5,000	Revolv (R1) Credit Card				-0-	Rev x \$12	3,000
	* Possible Duplicate Account *									
AMERICAN EXPRESS 854534536567	Opened 12/94	Reported 09/05	High balance 3,452	Reviewed 12 mos	30 1	60 4	90+ 4	Pastdue	Payment	Balance
	Last active 09/05	*BU1 [Joint]	High limit 5,000	Monthly (O4) Credit Card	07/03	08/03 03/03 02/03 01/03	09/03 12/02 11/02 10/02	-0-	Bal monthly	2,500
MARSHALL FIELD 354655642	Opened 12/94	Reported 09/05	High balance 3,435	Reviewed 15 mos	30 7	60 0	90+ 0	Pastdue	Payment	Balance
	Last active 12/05	*BU1 [Joint]	High limit 5,000	Revolv (R2) Charge	09/03 04/03 12/02 11/02 10/02 08/02			-0-	\$74	1,487
DISCOVER 09894543	Opened 12/94	Reported 09/05	High balance 3,782	Reviewed 12 mos	30 0	60 0	90+ 0	Pastdue	Payment	Balance
	Last active 09/05	*BU1 [Joint]	High limit 5,000	Revolv (R9) Credit Card				1,000	Collection	1,000
GDK CREDIT UNION 789156516	Opened 12/94	Reported 12/04	High balance 5,000	Reviewed 25 mos	30 0	60 0	90+ 0	Pastdue	Payment Paid	Balance
	Last active 12/04	BU1 [Joint]	High limit 5,000	Revolv (R1) Credit Card				-0-		-0-
	* Account closed by consumer 12/04									
ACME MORTGAGE 184325432	Opened 12/95	Reported 12/03	High balance 3,000	Reviewed 25 mos	30 0	60 0	90+ 0	Pastdue	Payment Paid	Balance
	Last active 12/03	BU1 [Joint]	High limit 3,000	Install (I3) Mortgage				-0-		-0-
	* Account closed by consumer 12/03									
TOTALS		High credit	High balance					Pastdue	Payment	Balance
		133,458	170,965					1,142	980	153,867

Creditor Information	
CHARLES COLL (111)111-1111 123 MAIN STREETSSOUTH, ANYTOWN, CO 80555	AMERICAN EXPRESS PO BOX 9898, CREDITVILLE, NV 88888
GMAC PO BOX 9876, SOMEWHERE, CA 44444	MARSHALL FIELD 333 MAPLE DR, SOUTH TOWN, MN 33333
AVCO FINANCE (800) 888-8888	DISCOVER (555)777-7777

FIRST CARD (333)444-4400
 PO BOX 777, SMALLVILLE, IA 55555

GDK CREDIT UNION (800)222-1111
 ACME MORTGAGE (800)215-9563

Summary Information

General summations	12/94	Oldest tradeline date	Payment summaries	265	Open revolving payments
	2	Public records		758	Open installment payments
	7	Number of inquiries 90 days		1,023	Total open payments
Late payments	16	Payments 30 to 59 days late	Balance owed	980	Balance monthly owed
	16	Payments 60 to 89 days late		6,217	Revolving balance owed
	7	Payments 90 and over days late		70,880	Installment balance owed
				153,867	Total balance owed
Trades numbers	3	Number of open revolving trades	Amount past due	1,000	Revolving amount past due
	3	Number of open installment trades		142	Installment amount past due
	1	Number of balance monthly trades		0	Balance monthly amount past due
	9	Total number of trades		1,142	Total amount past due
Adverse trade lines	2	Number of collection trade lines	High credit /balance	15,000	Revolving credit limit
	0	Number of bankruptcy trade lines		12,894	Revolving high balance
	0	Number of foreclosed trade lines		72,898	Installment high balance
	0	Number of profit and loss trade lines		4,000	Balance monthly high balance
	0	Number of repossession trade lines			
	7	Number of adverse trade lines			
	9	Total number of trade lines			

Public Records

Judgment	BU1	Judgment	Docket # 89M12345	Amount	Status Paid
		Subscriber CREDIT BUREAU OF CLA	Reported 10/01/2002	\$18,345	Status date 11/94
	Comments Attorney: MIKE TEST Plaintiff: DOE				
Bankruptcy	BU1	Chapter 7 Bankruptcy	Docket # 90M12345	Liabilities \$86,845	Status Filed
		Subscriber COOK RECORDER OF DEEDS	Reported 11/01/2002	Assets \$78,578	Status date 11/95
	Comments Attorney: BILL TEST Plaintiff: ALVAREZ				

Inquiry Information

07/06/2004 INFORMATIV (BQ1)	07/06/2004 FDC (BU1)
07/06/2004 INFORMATIVE RESEARCH (BX1)	07/06/2004 INFRM RESRCH (BU1)
07/05/2004 NOWCOM/LINCOS (BX1)	

Database Residence Information

				First	Last	
111 W ANYWHERE ST	FANTASY ISLAND	CA	94005	04/05	01/06	BU1 CU1 BX1 CX1
112 W ANYWHERE ST	FANTASY ISLAND	CA	94005	01/02	04/05	BU1 CU1
113 N ANYWHERE RD	FANTASY ISLAND	CA	94005	01/01	01/01	BU1 CU1

Database Employment Information

			First	Last	
MAC'S SUPPLY	SALES		04/7/05	01/06	BQ1
ANDERSON PRINTING	SALES		01/02	04/05	CQ1
BK OFFICE SUPPLY	ASSISTANT		1/01	01/01	CQ1

TruAlert - Applicant

RiskID

Risk Score:

10

The score ranges from 0 to 50. The higher the score the lower the risk

Search Results:

Additional last name(s) associated with SSN:

Name/Address/SSN:	Full match - first name, last name, address and SSN	SAMPLE
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SSN 400-40-4000 was issued 1936-1950 in Kentucky	SMITH
Potential Risk Indicators:	Potentially Corrected Identifiers:
The input SSN was issued prior to the input Date of Birth The input SSN is associated with more than one last name The input Date of Birth is not verified The input last name may have been miskeyed	Potentially corrected last name: TESSTCASE
Name and Address found from input telephone number:	Potential Follow Up Action:
First name: Steve Last name: Sample Address: 644 River Hollow Rd City: Sometown State: NY Zip Code: 99153-2133	Contact customer to verify name with SSN (via SSN card, drivers license if applicable, paycheck stub, or other government issued ID). Contact customer to verify phone number (via directory assistance, or utility bill).

SocialID

SSN Validation	Deceased Flag	Potential DOB found
SSN 400-40-4000 was issued 1936 - 1950 in Kentucky	SSN 400-40-4000 has not been reported as deceased	August 1926

Recent Change of Address found	FKA / AKA Records found
No information found.	None found.

SSN	Name	Address
400-40-4000	JOHN DOE	123 MAIN ST, NORTH HOLLYWOOD, CA 91606
400-40-4000	STEVE SAMPLE	644 RIVER HOLLOW RD SOMETOWN, NY 99153
400-40-4000	MIKE SMITH	3267 N SAWTOOTH, THOUSAND OAKS, CA 91362
400-40-4000	FRED TAYLOR	103 BELLEVUE PKWY, WILMINGTON, DE 19809

OFAC Compliance

Applicant input name checked. No exact match found on the OFAC list

The TruAlert products (RiskID and SocialID) cannot be used as factors in establishing a customer's eligibility for credit, residence, or employment.

Information sources

This report includes information retrieved from the following repository(ies):

TransUnion Consumer Relations	Equifax Consumer Relations	Experian Consumer Relations
PO BOX 1000 Chester, PA 19022 800-888-4213 www.transunion.com	PO Box 105873 Atlanta, GA 30348 800-685-1111 www.equifax.com	PO Box 2002 Allen, TX 75013 888-397-3742 www.experian.com

This Residential Merged Credit Report is furnished in response to a consumer or business application. The information contained herein meets the standards set forth by FNMA, FHLMC, FHA/VA and the Rural Housing Service. The information contained herein meets all guidelines set forth by the Fair Credit Reporting Act; it is to be held in strict confidence and may be revealed only to those whose official duties require the information in relation to which this report was ordered, except that which is required by law. The information has been obtained from sources deemed reliable, the accuracy of which Factual Data does not guarantee.

*** denotes source(s) of adverse information**

End of Report

00433A9EF8102.6.93

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your 'file disclosure'). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identify theft and place a fraud alert in your file;

- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. In the state of Maine the first report in a 12 month period is free; thereafter \$5.00 is the maximum charge. See www.ftc.gov/credit for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.ftc.gov/credit for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.ftc.gov/credit.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342

Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission

Department of Transportation
Office of Financial Management
Washington, DC 20590 202-366-1306

Activities subject to the Packers and Stockyards Act, 1921

Department of Agriculture Office of Deputy Administrator - GIPSA
Washington, DC 20250 202-720-7051

Notice To Home Loan Applicant

TEST ACCOUNT
200 S COLORADO BLVD 240
DENVER, CO 80222
(303)692-5880

Score Date: 01/24/2006
Report ID: 60601BX00015707

RETURN SERVICE REQUESTED

Andrew D Testcase Jr and Kitty Testcase
111 W Anywhere St
Fantasy Island, IL 60750

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 questions concerning the terms of the loan, contact the lender.

For your convenience we have provided the addresses for the three national repositories as well as the credit score developer.

Experian
PO Box 2002
Allen, TX 75013
(888) 397-3742
www.experian.com

TransUnion
PO Box 1000
Chester, PA 19022
(800) 888-4213
www.transunion.com

Equifax
PO Box 740241
Atlanta, GA 30374
(800) 685-1111
www.equifax.com

Fair Isaac
200 Smith Ranch Road
San Rafael, CA 94903
(800)777-2066
www.myfico.com

*The information and credit scoring model may be different than the credit score that may be used by the lender.

Information regarding your credit score is below:

Credit Score Information					
	Repository	Brand	Type	Name	
534	TransUnion	Empirica	FICO	B 400-40-4000 TESTCASE, ANDREW D	BU1
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Andrew D Testcase Jr

Date

Kitty Testcase

Date

Notice To California Home Loan Applicant

**TEST ACCOUNT
 200 S COLORADO BLVD 240
 DENVER, CO 80222
 (303)692-5880**

**Score Date: 6/7/2007
 Report ID: 30610BX00001118**

RETURN SERVICE REQUESTED

**Andrew D Testcase Jr and Kitty A Testcase
 111 W Anywhere St
 Fantasy Island, IL 60750**

In connection with your application for a home loan, your lender must disclose to you the score that a credit bureau distributed to end users used in connection with your home loan application, and the reasons for your credit score.

Credit scores are a computer generated number calculated at the time of the request and based on information a credit bureau has on file. Credit 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 and it may be used to determine what interest rate you may be offered on a mortgage. Credit scores are dynamic with the ability to change as your credit history changes.

Because the score is based on information contained in your credit file, it is very important that you review your credit report to make sure it is accurate.

The credit bureau plays no part in the decision to take action on the loan application and is unable to provide you specific reasons for the decision on a loan application. If you have questions regarding the terms of the loan, contact your lender.

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 (888) 397-3742
 www.experian.com

TransUnion
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 Chester, PA 19022
 (800) 888-4213
 www.transunion.com

Equifax
 PO Box 740241
 Atlanta, GA 30374
 (800) 685-1111
 www.equifax.com

Fair Isaac
 200 Smith Ranch Road
 San Rafael, CA 94903
 (800)777-2066
 www.myfico.com

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