

Report No
 1142533

Provided For: YOUR OWN MORTGAGE COMPANY
 4288 ANYSTREET BOULEVARD
 MY TOWN, KS 50036
 Acct #: 5842

Date Received 9/11/2013	Date Issued 9/11/2013	Requested By JOHN FISH
Loan Type OTHER MTG	FNMA #	Charges \$0.00
Sources XP/TU/EF	Reference # SAMPLE FILE	

Property Address:

GENERAL INFORMATION			
Borrower Name	TESTCASE, DAVID	Social Security No	000-00-0002 DOB
Co-Borrower Name		Social Security No	DOB
Current Address	504 N GRANDVIEW, ANTHILL, MD 65488	Length	
Previous Address		Length	
Marital Status	SINGLE		
Dependents	0		

BORROWER		CO-BORROWER	
Employer		Employer	
Position		Position	
Since	Income	Since	Income
Verified By	-	Verified By	-

CREDIT HISTORY												
ECOA	WHOSE	CREDITOR NAME	ACCOUNT NUMBER	DATE REPORTED	DATE OPENED	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS
				DATE LAST ACTIVITY					MOS REV	30+	60+	

SCORE MODELS

3		DAVID CURRAN TESTCASE - 000000002										
		EQUIFAX/FACTA BEACON 5.0				660						
		00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED										
		00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY										
		00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED										
		00008 - TOO MANY INQUIRIES LAST 12 MONTHS										
2		DAVID C TESTCASE - 000000002										
		TRANSUNION/FICO CLASSIC (98)				658						
		038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED										
		018 - NUMBER OF ACCOUNTS WITH DELINQUENCY										
		002 - LEVEL OF DELINQUENCY ON ACCOUNTS										
		010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS										
		FA - DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE										
1		DAVID C TESTCASE - 000000002										
		EXPERIAN/FAIR, ISAAC (VER. 2)				668						
		38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED										
		18 - NUMBER OF ACCOUNTS WITH DELINQUENCY										
		08 - TOO MANY INQUIRIES LAST 12 MONTHS										
		14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED										

OPEN ACCOUNTS

BB		HEMOCOME FIN	08/13	03/12	\$54000	\$52729	\$0	13	0	0	0	AS AGREED
		ACCT000034	08/13		MTG 360	\$404						XP/TU/EF
		HISTORY: 08/13; 00000000000000										
		CONVENTIONAL REAL ESTATE MORTGAGE										
BB		CAP ONE BK	09/13	09/09	\$1620	\$641	\$0	49	0	0	0	AS AGREED
		ACCT000027	09/13		REV MIN	\$34						XP/TU/EF
		HISTORY: 09/13; 000000000000000000000000										
BB		WASH MUTUAL/PROVID	09/13	07/08	\$3600	\$625	\$0	70	0	0	0	AS AGREED
		ACCT000022	09/13		REV MIN	\$19						XP/TU/EF
		HISTORY: 09/13; 000000000000000000000000										
BB		CAP ONE BK	09/13	05/08	\$320	\$108	\$0	65	0	0	0	AS AGREED
		ACCT000021	08/13		REV MIN	\$21						XP/TU/EF
		HISTORY: 09/13; 000000000000000000000000										
BB		NBGL-YOUNKER	08/08	02/01	\$1000	\$0	\$0	20	0	0	0	AS AGREED
		ACCT000010	01/05		REV	\$0						TU
		HISTORY: 08/08; -000000000000000000000000										

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

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Marital Status	SINGLE	Length	
Dependents	0	Length	

CREDIT HISTORY												
ECOA	WHOSE	CREDITOR NAME ACCOUNT NUMBER	DATE REPORTED	DATE OPENED	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS				PRESENT STATUS
			DATE LAST ACTIVITY					MOS REV	30+	60+	90+	
B	B	GEMB/JCP ACCT000007 HISTORY: 03/11; -	03/11	09/97	\$371 REV	- \$-		1	0	0	0	NO STATUS XP
B	B	UNVL/CITI ACCT000014 HISTORY: 04/07; - PURCHASED BY ANOTHER LENDER	04/07	06/02	\$1500 REV	- \$-		1	0	0	0	NO STATUS XP
=====												
C L O S E D A C C O U N T S												
=====												
B	B	AQUA FINANCE INC ACCT000025 HISTORY: 09/12; -000000000000000000000000 INSTALLMENT SALES CONTRACT	09/12 09/12	10/08	\$1999 INST 048	\$0 \$0	\$0	27	0	0	0	PAID XP/TU/EF
B	B	ASPIRE/CB&T ACCT000038 HISTORY: 04/13; -00 ACCOUNT CLOSED AT CONSUMER'S REQUEST	04/13	03/13	\$2000 REV	\$0 \$0	\$0	3	0	0	0	PAID XP/TU/EF
B	B	HFC - USA ACCT000036 HISTORY: 08/13; -000000 ACCOUNT CLOSED BY CONSUMER; REAL ESTATE - JUNIOR LIENS	08/13 07/13	02/13	\$11019 MTG 180	\$0 \$0	\$0	06	0	0	0	PAID XP/TU/EF
B	B	HFC - USA ACCT000035 HISTORY: 06/13; -000000 ACCOUNT CLOSED BY CONSUMER; REAL ESTATE - JUNIOR LIENS	06/13 02/13	10/12	\$10309 MTG 180	\$0 \$0	\$0	07	0	0	0	PAID XP/TU/EF
B	B	HSBC NV ACCT000037 HISTORY: 03/13; - ACCOUNT CLOSED AT CONSUMER'S REQUEST	03/13	02/13	\$1000 REV	\$0 \$0	\$0	1	0	0	0	PAID XP/TU/EF
B	B	HSBC NV ACCT000033 HISTORY: 03/12; -0 ACCOUNT CLOSED AT CONSUMER'S REQUEST	03/12	02/12	\$500 REV	\$0 \$0	\$0	2	0	0	0	PAID XP/TU/EF
B	B	HSBC NV ACCT000028 HISTORY: 02/11; -0000000000000000 ACCOUNT CLOSED AT CONSUMER'S REQUEST	02/11	10/09	\$300 REV	\$0 \$0	\$0	17	0	0	0	PAID XP/TU/EF
B	B	SPIEGEL ACCT000013 HISTORY: 02/10; -000000000000000000000000 ACCOUNT CLOSED BY CONSUMER	02/10 05/09	10/01	\$600 REV	\$0 \$0	\$0	38	0	0	0	PAID XP/TU/EF
B	B	SW STDNT SRV ACCT000032 HISTORY: 05/13; -0000000000000000000000 TRANSFER; COLLATERAL: PFROM S	05/13 03/13	06/11	\$25074 EDU 240	\$0 \$0	\$0	22	0	0	0	PAID TU/EF

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			DATE LAST ACTIVITY							MOS REV	30+	
BB		SW STDNT SRV ACCT000031 HISTORY: 05/13; -0000000000000000000000 TRANSFER; COLLATERAL: PFROM S	05/13 03/13	06/11	\$3624 EDU 240	\$0 \$0	\$0	22	0	0	0	PAID TU/EF
BB		US DEP ED ACCT000020 HISTORY: 11/08; 0-0000000000 CLOSED	11/08 11/08	12/07	\$28064 EDU 240	\$0 \$0	\$0	11	0	0	0	PAID TU/EF
BB		US DEPT OF EDUCATI ACCT000026 HISTORY: 06/11; -	06/11 06/11	11/08	\$28492 EDU 240	\$0 \$0	\$0	1	0	0	0	PAID XP/TU/EF
BB		WASHINGTON MUTUAL ACCT000029 HISTORY: 04/12; -0000000000 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST	04/12 03/12	05/11	\$46800 MTG 360	\$0 \$0	\$0	10	0	0	0	PAID XP/TU/EF
===== D E R O G A T O R Y A C C O U N T S =====												
BB		SM SERVICING ACCT000030 HISTORY: 08/13; 00-00 Late Dates: LAST LATE DATE 10/07	08/13 08/13	06/11	\$28700 EDU 241	\$30933 \$221	\$0	48	0	0	1	CUR WAS 90 XP/TU/EF
BB		CAP ONE BK ACCT000023 HISTORY: 09/13; 000000000000000000000000 Late Dates: LAST LATE DATE 10/09	09/13 08/13	09/08	\$398 REV MIN	\$107 \$21	\$0	61	1	0	0	CUR WAS 30 XP/TU/EF
BB		CHASE MANHATTAN MO ACCT000024 HISTORY: 05/11; -000000000000100000000000 Late Dates: 4/10-30 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST	05/11 05/11	09/08	\$30000 MTG 360	\$0 \$0	\$0	29	1	0	0	PD WAS 30 XP/TU/EF
BB		GLELSI/CITIBANK N ACCT000011 HISTORY: 01/08; ---300-0--0 Late Dates: 9/07-90	02/08 07/06	08/01	\$10939 EDU UNK	\$0 \$0	\$0	1	0	0	1	PD WAS 90 XP/TU/EF
BB		SM SERVICING ACCT000002 HISTORY: 11/08; -----0-----30-000 Late Dates: 10/07-90 TRANSFERRED TO ANOTHER LENDER	11/08 11/08	03/96	\$2000 EDU UNK	\$0 \$0	\$0	20	0	0	1	PD WAS 90 XP/TU
BB		SM SERVICING ACCT000008 HISTORY: 11/08; -----0-----30-000 Late Dates: 10/07-90 TRANSFERRED TO ANOTHER LENDER	11/08 11/08	09/98	\$3682 EDU	\$0 \$0	\$0	20	0	0	1	PD WAS 90 TU

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			DATE LAST ACTIVITY						MOS REV	30+	60+	
BB		SM SERVICING ACCT000001	11/08 11/08	03/96	\$1000 EDU	\$0 \$0	\$0	20	0	0	1	PD WAS 90 TU
HISTORY: 11/08; ---0---30-000 Late Dates: 10/07-90 TRANSFERRED TO ANOTHER LENDER												
BB		SM SERVICING ACCT000004	04/07 01/07	03/96	\$2000 EDU	\$0 \$0	\$0	04	0	0	1	PD WAS 90 TU
HISTORY: 04/07; ---3 Late Dates: 12/06-90 TRANSFERRED TO ANOTHER LENDER; COLLATERAL: DEFERRED PMT												
BB		STUDENT LOAN MKT A ACCT000005	04/07 01/07	03/96	\$1000 EDU	\$0 \$0	\$0	37	0	0	1	PD WAS 90 XP/TU
HISTORY: 04/07; -00300000000000-00000000 Late Dates: 12/06-90 TRANSFERRED TO ANOTHER LENDER												
BB		STUDENT LOAN MKT A ACCT000003	04/07 01/07	03/96	\$884 EDU	\$0 \$0	\$0	37	0	0	1	PD WAS 90 XP/TU
HISTORY: 04/07; -00300000000000-00000000 Late Dates: 12/06-90 TRANSFERRED TO ANOTHER LENDER												
BB		STUDENT LOAN MKT A ACCT000009	04/07 01/07	09/98	\$3682 EDU	\$0 \$0	\$0	37	0	0	1	PD WAS 90 XP/TU
HISTORY: 04/07; -00300000000000-00000000 Late Dates: 12/06-90 TRANSFERRED TO ANOTHER LENDER												
BB		UNIV OF NORTH IOWA ACCT000016	02/08	12/02	\$2500 EDU	\$0 \$0	\$0	40	1	0	0	PD WAS 30 XP
HISTORY: 02/08; ---100000000000- Late Dates: 11/07-30												
BB		US DEPT ED ACCT000015	01/08 02/07	11/02	\$7129 EDU	\$0 \$0	\$0	08	0	0	2	PD WAS 90 XP/TU/EF
HISTORY: 01/08; --33- Late Dates: 11/07-90, 10/07-90												
BB		BK SUN PR ACCT000006	12/07 07/07	05/97	- OTHE	- \$-						BANKRUPTCY EF
BB		CITI AUTO ACCT000019	08/10 07/10	03/07	\$8379 AUTO	- \$-		27	4	1	1	CHARGE OFF XP/TU/EF
HISTORY: 08/10; 932111100-----00-000000 Late Dates: 7/10-90, 6/10-60, 5/10-30, 4/10-30, 3/10-30, 2/10-30 SECURED LOAN												
BB		DISCOVER FIN ACCT000017	11/12 07/07	05/03	\$2400 REV	- \$-						BANKRUPTCY XP/TU/EF
CHAPTER 7 BANKRUPTCY												
BB		FHUTCREDADV ACCT000018	12/11 07/07	01/07	\$541 REV	- \$-						BANKRUPTCY XP/TU/EF
HISTORY: 12/07; 9 INCLUDED IN BANKRUPTCY												

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			DATE LAST ACTIVITY					MOS REV	30+	60+	
BB		MBNA AMERICA ACCT000012 HISTORY: 12/07; 9210000000000000--00000 Late Dates: 11/07-60, 10/07-30 ACCOUNT CLOSED BY CONSUMER (CHAPTER 7)	02/12 07/07	10/01	\$4000 REV	- \$-		1	1	-	BANKRUPTCY XP/TU/EF
O T H E R C R E D I T H I S T O R Y											
*** NO RECORD FOUND ***											
P U B L I C R E C O R D S											
BB		JACKSONVLE CHAPTER 7 BANKRUPTCY XP/TU/EF REMARK: P		File Date: 12/07 Amount: \$0 Status Date: 05/08			Ref #: P000001 Plaintiff: Status: DISCHARGED				
T R A D E S U M M A R Y											
			COUNT	BALANCE	HIGH CREDIT	PAYMENT	PAST DUE				
		MORTGAGE	5	52729	54000	404	0				
		AUTO	1	0	0	0	0				
		EDUCATION	15	30933	28700	221	0				
		OTHER INSTALLMENT	1	0	0	0	0				
		OPEN	0	0	0	0	0				
		REVOLVING	15	1481	6938	95	0				
		OTHER	1	0	0	0	0				
		TOTAL	38	85143	89638	720	0				
		SECURED DEBT	52729		OLDEST TRADELINE	03/96					
		UNSECURED DEBT	32414		DEBT/HIGH CREDIT	95%					
D E R O G A T O R Y S U M M A R Y											
		CHARGE OFFS	1	DELINQ	30 DAYS	5	INQUIRIES	17			
		COLLECTIONS	0		60 DAYS	2					
		BANKRUPTCY ACCOUNTS	4		90 DAYS	11					
		PUBLIC RECORDS	1		OTHER	0					
I N Q U I R I E S (L A S T 1 2 0 D A Y S)											
	XP	09/06/13	NCO FINANCIAL SYSTEMS								
	TU	09/06/13	NCO CREDIT S								
	EF	09/06/13	CB NPR FL								
	EF	09/06/13	NCO GROUP								
	XP	09/04/13	LANDAMERICA CREDIT SVC								
	TU	09/04/13	LANDAM CR SV								
	EF	09/04/13	INFO1-GA								
	XP	08/30/13	DECISION ONE MORTGAGE								
	TU/EF	08/30/13	DECIS ONE								
	EF	07/20/13	CSC MTGE								
	XP	07/05/13	CREDIT DATA SERVICES I								

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			DATE LAST ACTIVITY					MOS REV	30+	60+	
		TU/EF 07/05/13	CDS								
		XP 06/28/13	CREDIT DATA SERVICES I								
		XP 06/15/13	EQUIFAX MORTGAGE SERVI								
		XP/TU/EF 06/09/13	STANDFACTS								
		XP 05/23/13	CREDIT DATA SERVICES								
		TU 05/23/13	CRED DTA SVC								

=====

S O U R C E O F I N F O R M A T I O N

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1	-	EXPERIAN 09/11/13									
		NAME: DAVID C TESTCASE 000000002	DOB: 01/30/72								
		NAME: DAVID E TESTCASE 000000002	DOB: N/A								
		NAME: DAVID TEST CASE 000000002	DOB: N/A								
		NAME: DAVID C CASE 000000002	DOB: N/A								
		SSN: 000-00-0002									
		ADDRESS: 504 N GRANDVIEW ST, ANTHILL, MO 654880001	- SINCE 09/08								
		ADDRESS: 9280 ADELPHI RD, ANTHILL, MO 65488	- SINCE 08/97								
		ADDRESS: 102 W WILDWOOD ST, ANTHILL, MO 65488	- SINCE 02/06								
		EMPLOYER: COUNTY HEALTH DEPT//08/11									
		EMPLOYER: LABCORP//08/10									
2	-	TRANSUNION 09/11/13									
		NAME: DAVID C TESTCASE									
		NAME: CASE, DAVID, TEST									
		NAME: DOB: 01/30/72									
		SSN: 000-00-0002									
		ADDRESS: 504 N GRANDVIEW ST 2, ANTHILL, MO 65488	- SINCE 09/08								
		ADDRESS: 9280 ADELPHI RD 103, ANTHILL, MO 65488	- SINCE 00/00								
		ADDRESS: 102 W WILDWOOD ST, ANTHILL, MO 65488									
		EMPLOYER: COUNTY HEALTH DEPT/PHARMACY TECH/									
		PHONE: 555-0119 - RESIDENCE									
3	-	EQUIFAX 09/11/13									
		NAME: DAVID CURRAN TESTCASE	DOB: 01/30/92								
		NAME: DAVID TESTCASE TESTCASE									
		NAME: DAVID TESTCASE CASE									
		NAME: DAVID C TESTCASECASE									
		NAME: DAVID C TESTCASE									
		SSN: 000-00-0002									
		ADDRESS: 504 N GRANDVIEW ST STE 2, ANTHILL, MO 654880001									
		ADDRESS: 9280 ADELPHI RD APT 103, ANTHILL, MO 654880001									
		ADDRESS: 102 W WILDWOOD ST, ANTHILL, MO 65488									
		EMPLOYER: COUNTY HEALTH DEPT/PHARMACY TECH/ANTHILL, MO									
		EMPLOYER: LABCORP/LAB ASST/ANTHILL, MO									
		EMPLOYER: MEGACORP//ANTHILL, MO									

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E X P E R I A N F R A U D S H I E L D

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TESTCASE, DAVID											
* INPUT SSN ISSUED 1983 - 1986											

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Borrower Name	TESTCASE, DAVID	Social Security No	000-00-0002
Co-Borrower Name		Social Security No	
Current Address	504 N GRANDVIEW, ANTHILL, MD 65488	DOB	
Previous Address		DOB	
Marital Status	SINGLE	Length	
Dependents	0	Length	

CREDIT HISTORY												
E C O A	W H O S E	CREDITOR NAME ACCOUNT NUMBER	DATE REPORTED	DATE	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS				PRESENT STATUS
			DATE LAST ACTIVITY	OPENED				MOS REV	30+	60+	90+	
A L E R T												
DAVID C TESTCASE YOB: 1972 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED												

MISCELLANEOUS INFORMATION									
Instant View Password: A2-364EC1F0									
To verify the authenticity of this credit report, please visit https://credit.csc4credit.com and click on the Instant View link. Enter report number 1142533 and password A2-364EC1F0 to view the report. For any inquiries regarding this report or services provided by CREDIT SERVICE CO. please contact us at 818-787-0191.									

CREDITORS									
ALTERNATIVELE/CREDDTA	2002 N LOIS AVE STE# 500, TAMPA, FL 33607	813-8778007							
APPROVEDFEDERAL/CDS	800 N MAGNOLIA AVE STE 200, ORLANDO, FL 32803	818-8815398							
AQUA FIN	P.O. BOX 844, WAUSAU WI 54402	715-848-5425							
AQUA FINANCE	1415 MERRILL AV, WAUSAU WI 54402	715-848-5425							
AQUA FINANCE INC	1 CORPORATE DR, WAUSAU, WI 54401	715-848-5425							
AZEDUCLOAN	P.O. BOX 50147, PHOENIX AZ 85076-0147	800-367-2369							
BANK OF AMERICA	400 CHRISTIANA RD, NEWARK DE 19713	800-475-2025							
BK SUN PR	222 EAST MAIN STREET, SUN PRAIRIE, WI 53590	608-837-4511							
CAP 1 BANK	PO BOX 85015, RICHMOND VA 23285	800-903-3637							
CAP ONE BK	PO BOX 85520, RICHMOND, VA 23285	800-955-7070							
CAPITAL 1 BK	11013 W BROAD ST, GLEN ALLEN VA 23060								
CBA	4 EXECUTIVE CAMPUS STE 2, CHERRY HILL, NJ 08002	800-648-2513							
CBNK/GLHEC	P O BOX 7860, MADISON WI 53704	608-246-1750							
CHASE BANK USA, NA	PO BOX 15298, WILMINGTON, DE 19850	800-955-9900							
CHASE CORPORATION	10790 RANCHO BERNA, SAN DIEGO, CA 92127	(800)548-7912							
CHASE MANHATTAN MORT		800-548-7912							
CHASE MANHATTAN MORTG	10790 RANCHO BERNARDO RD, SAN DIEGO CA 92127	800-8489136							
CITI AUTO	10601 S HWY 441 C17, LEESBURG, FL 34789	352-787-2232							
DECISION ONE MORTGAGE	5201 W KENNEDY BLVD STE, TAMPA, FL 33609	877-841-4679							
DISCOVER FIN	POB 15316, WILMINGTON DE 19850	800-347-2683							
DISCOVER FIN SVCS LLC	PO BOX 15316, WILMINGTON, DE 19850	BYMAILONLY							
DISCOVR CD	PO BOX15316, WILMINGTON DE 19850	800-347-2683							
D-ONE TAMPA	6060 J A JONES BLV SUITE 950, CHARLOTTE, NC 28287								
EQUIFAX MORTGAGE SERV	6 CLEMENTON RD E, GIBBSBORO, NJ 08026	609-627-5800							
EQUIFAX-LANDAM CS	2 CONCOURSE PKWY NE STE, ATLANTA, GA 30328	770-416-6877							
FCNB/SPIEGEL	9300 SW GEMINI DR, BEAVERTON, OR 97008	866-271-2409							
FHUTCREDAD	PO BOX 7999, ST CLOUD MN 56302	800-900-4111							
FHUTCREDADV	PO BOX 3335, SAINT CLOUD MN 56372								
FINGERHUT CREDIT ADVA	16 MCLELAND RD, SAINT CLOUD, MN 56303	BYMAILONLY							
FIRST CONSUMERS NATI		800-474-5555							
FIRSTCAPITALL/NCOCRED	101 OVERLAND, NORTH AURORA, IL 60542	630-8976700							
GLELSI/CITIBANK N A	PO BOX 7860, MADISON, WI 53707	BYMAILONLY							
GREAT LAKE HIGHER ED	2401 INTERNATIONAL POB 7859, MADISON, WI 53704	608-2461750							
H F C	961 WEIGEL DRIVE, ELMHURST IL 60126	800-695-6950							
HFC	PO BOX 9068, BRANDON, FL 33509	800-365-0175							
HFC - USA	P.O. BOX 1547, CHESAPEAKE VA 23320	800-365-6732							
HH BANK	POB 98706, LAS VEGAS NV 89193								

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

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

Report No
1142533

Provided For: YOUR OWN MORTGAGE COMPANY
4288 ANYSTREET BOULEVARD
MY TOWN, KS 50036
Acct #: 5842

Date Received 9/11/2013	Date Issued 9/11/2013	Requested By JOHN FISH
Loan Type OTHER MTG	FNMA #	Charges \$0.00
Sources XP/TU/EF	Reference # SAMPLE FILE	

Property Address:

GENERAL INFORMATION			
Borrower Name	TESTCASE, DAVID	Social Security No	000-00-0002
Co-Borrower Name		Social Security No	
Current Address	504 N GRANDVIEW, ANTHILL, MD 65488	DOB	
Previous Address		DOB	
Marital Status	SINGLE	Length	
Dependents	0	Length	

CREDIT HISTORY										
ECOA W H O S E	CREDITOR NAME ACCOUNT NUMBER	DATE REPORTED	DATE OPENED	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS
		DATE LAST ACTIVITY	MOS REV				30+	60+	90+	
	HHLDBANK									800-477-6000
	HOME COMING FUNDING N									800-766-4622
	MEGALIFE									800-766-4622
	HOME COMING FINANCIAL									800-766-4622
	JACKSONVILLE									(904) 232-2854
	MBGA/JC PENNEY									800-542-0800
	MBNA AMERICA									800-421-2110
	MBNA AMERICA BANK NA									800-421-2110
	NBGL-YOUNKERS									800-3450326
	NCO FINANCIAL SYSTEMS									215-441-3000
	PROVIDIAN									925-416-5000
	SALLIE MAE									888-272-5543
	SALLIE MAE-FFELP									888-272-5543
	SPIEGEL									
	STANDFACTS									818-786-1953
	STUDENT LOAN MKT ASSN									570-826-0370
	SW STUDENT SERVICES C									480-4619830
	TRANSOUTH/CITIAUTO									(972) 661-1234
	U S DEPARTMENT OF ED									800-848-0979
	UNIV OF NORTH IOWA									312-273-3539
	UNVLCITI									1-800-423-4343
	US BKPT CT FL JACKSON									BYMAILONLY
	US DEP ED									800-848-0979
	US DEPT OF EDUCATION									800-848-0979
	WACHOVIA MTGC/SOUTHERN									800-9891056
	WASHINGTON MUTUAL FA									800-848-9136
	WASH MUTBK									800-848-9136
	WSHNGTN MUTL									800-848-9136

DISCLAIMER

An asterisk (*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

EXPERIAN
PO BOX 2002
ALLEN, TX 75013
888-397-3742
www.experian.com/reportaccess

TRANSUNION
PO BOX 1000
CHESTER, PA 19022
800-888-4213
transunion.com/myoptions

EQUIFAX
PO BOX 740241
ATLANTA, GA 30374
800-685-1111
www.equifax.com/fcra

*** END OF REPORT 9/11/2013 1:14:13 PM ***

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

RETURN SERVICE REQUESTED

DAVID TESTCASE
 504 N GRANDVIEW
 ANTHILL, MD 65488

Your Credit Score and the Price You Pay for Credit

Your Credit Score			
Your credit score	SCORE	SOURCE / MODEL	DATE
	668	EXPERIAN/FAIR, ISAAC (VER. 2)	09/11/13
	658	TRANSUNION/FICO CLASSIC (98)	09/11/13
	660	EQUIFAX/FACTA BEACON 5.0	09/11/13

Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>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.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
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	<p>EXPERIAN: Scores range from a low of 320 to a high of 844.</p> <p>TRANS UNION: Scores range from a low of 336 to a high of 843.</p> <p>EQUIFAX: Scores range from a low of 334 to a high of 818.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	<p>EXPERIAN: Your credit score ranks higher than 37 percent of U.S. consumers.</p> <p>TRANS UNION: Your credit score ranks higher than 35 percent of U.S. consumers.</p> <p>EQUIFAX: Your credit score ranks higher than 36 percent of U.S. consumers.</p>
Key factors that adversely affected your credit score	<p>EXPERIAN</p> <ul style="list-style-type: none"> ● SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED ● NUMBER OF ACCOUNTS WITH DELINQUENCY ● TOO MANY INQUIRIES LAST 12 MONTHS ● LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED <p>TRANS UNION</p> <ul style="list-style-type: none"> ● SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED ● NUMBER OF ACCOUNTS WITH DELINQUENCY ● LEVEL OF DELINQUENCY ON ACCOUNTS ● PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS ● DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE <p>EQUIFAX</p> <ul style="list-style-type: none"> ● SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED ● NUMBER OF ACCOUNTS WITH DELINQUENCY ● LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED ● TOO MANY INQUIRIES LAST 12 MONTHS

Checking Your Credit Report

What if there are mistakes in your credit report?	<p>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.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>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.</p> <p>To order your free annual credit report:</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit www.annualcreditreport.com</p> <p><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:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.</p>

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.

Your credit scores were provided by the following credit reporting agencies:

TRANSUNION	EQUIFAX	EXPERIAN
PO BOX 1000	PO BOX 740241	PO BOX 2002
CHESTER, PA 19022	ATLANTA, GA 30374	ALLEN, TX 75013
800-888-4213	800-685-1111	888-397-3742
transunion.com/myoptions	www.equifax.com/fcra	www.experian.com/reportaccess

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

Signature

Date

Borrower: DAVID TESTCASE**Social Security Number:** XXX-XX-0002**Address:** 504 N GRANDVIEW**Telephone Number:** Not Provided**City, State, Zip:** ANTHILL, MD 65488**Summary**

- | | |
|--------------------------------------|----------------------------|
| ✔ No Fraud Alert on File | ✔ No SSN Alert on File |
| ✔ No Active Duty Alert on File | ✔ No Address Alert on File |
| ✔ No Notice of Credit Freeze on File | ✔ No Other Alert on File |

Social Security Number Alerts**SSN Check: PASSED**

- ✔ Verified SSN with external information sources
- ✔ Verified SSN is consistent with Personal identifying information

Address Alerts**Address Check: PASSED**

- ✔ Verified Address with external information sources
- ✔ Verified Address against known fraudulent activity
- ✔ Verified Address against commonly associated fraudulent activity indicators

Other Alerts**Additional Alerts Check: No Additional Alerts Found**

Disclaimer: The above identified risk messages, alerts, and data are aggregated from creditors, data repositories, and other public sources including Experian Fraud Shield. Social Security Number verified against multiple databases including Experian File One and the Social Security Administration DeathMaster and Issuance database. Reporting bureau makes no representation or warranty as to the accuracy or completeness of this information. In accordance with the Fair and Accurate Credit Transactions Act of 2003, the information in this addendum must not be used to determine the credit worthiness nor solely relied upon to establish the identity of a consumer. This product is intended for the specific commercial use of the customer and may not be appropriate for direct consumer disclosure.

File#: 1142533

Date: 9/11/2013

Company: **Credit Service Company**



Applicant: DAVID TESTCASE

	Experian	TransUnion	Equifax
Bureau Scores	668	658	660
Potential Score Improvement	+8	+19	+5
Credit Analyzer Module	Rapid Rescore	Rapid Rescore	Rapid Rescore

Credit Assure™

Credit Assure™ searches for inaccurate information (i.e., incorrect, outdated, or missing data). It also seeks for the best combination of pay downs, balance transfers, and other activities through credit management scans so that you don't overlook the opportunities to raise a borrower's credit score.



CreditXpert^(R) products are based on information derived from credit reports produced by the major credit reporting agencies. CreditXpert Inc. is not responsible for inaccurate results, including any due to incorrect, missing, or outdated credit report information. Score changes predicted by CreditXpert products are only estimates and are not guaranteed. CreditXpert Inc. does not represent that CreditXpert Credit Scores™ are identical or similar to credit scores produced by any other company. CreditXpert Inc. is not associated with Fair Isaac Corporation. CreditXpert Inc. is not a credit counseling or a credit repair organization. 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.

CREDIT SERVICE CO.

7120 HAYVENHURST AVE SUITE 300
VAN NUYS, CA 91406
Tel: 818-787-0191
Fax: 818-786-1437

9/11/2013
REFERENCE #SAMPLE FILE

INVOICE #1142533

Credit Service Company #MANUAL INVOICE
7120 HAYVENHURST AVE. #300
VAN NUYS, CA 91406

Date	Name	Description	Payments	Charges
9/11/2013	TESTCASE, DAVID	3BUR	\$0.00	\$0.00

Total Charges: \$0.00
Taxes: \$0.00
Total Payments: \$0.00
Amount Due: \$0.00

Note: If paying by check, please include the invoice or report number on the check.