



31550 Winterplace Parkway, Salisbury, MD 21801
(800) 258-3488 * FAX (800) 258-3287

*** AFTER *

INFILE CREDIT REPORT

Report No

Provided For:

| | | |
|---------------------------|-------------------------|--------------|
| Date Received 3/2/2015 | Date Issued 3/2/2015 | Requested By |
| Loan Type | Reissue # | Charges |
| Sources XF/TU/EF | Reference # | |

| GENERAL INFORMATION | | | | | | | | | | | | | |
|-----------------------------|-------------|---|----------------|--------------------|-------------|-------------|---------------|-----------------|-------------------|-----|-----|----------------|-----|
| Borrower Name | NORAH | | | Social Security No | 093- | | Age | | | | | | |
| Co-Borrower Name | | | | Social Security No | | | Age | | | | | | |
| Current Address | DANBURY, CT | | | | | | Length | | | | | | |
| Previous Address | | | | | | | Length | | | | | | |
| Marital Status | | | | | | | | | | | | | |
| Dependents | | | | | | | | | | | | | |
| BORROWER | | | | | CO-BORROWER | | | | | | | | |
| Employer | | | | | Employer | | | | | | | | |
| Position | | | | | Position | | | | | | | | |
| Since | Income | | | | Since | Income | | | | | | | |
| Verified By | | | | | Verified By | | | | | | | | |
| CREDIT HISTORY | | | | | | | | | | | | | |
| ECOA | WHOLE | 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* |
| SCORE MODELS | | | | | | | | | | | | | |
| 3 | | NORAH | - 093 | | | | | | | | | | |
| | | EQUIFAX/FICO CLASSIC V5 FACTA 781 | | | | | | | | | | | |
| | | 00008 - TOO MANY INQUIRIES LAST 12 MONTHS | | | | | | | | | | | |
| | | 00028 - NUMBER OF ESTABLISHED ACCOUNTS | | | | | | | | | | | |
| | | 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED | | | | | | | | | | | |
| 2 | | NORAH | - 093 | | | | | | | | | | |
| | | TRANSUNION/FICO CLASSIC (94) 775 | | | | | | | | | | | |
| | | 008 - TOO MANY INQUIRIES LAST 12 MONTHS | | | | | | | | | | | |
| | | 028 - NUMBER OF ESTABLISHED ACCOUNTS | | | | | | | | | | | |
| | | 014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED | | | | | | | | | | | |
| | | 029 - NO RECENT BANKCARD BALANCES | | | | | | | | | | | |
| | | FA - INQUIRIES IMPACTED THE CREDIT SCORE | | | | | | | | | | | |
| 1 | | NORA | - 093 | | | | | | | | | | |
| | | EXPERIAN/FAIR, ISAAC (VER) 2) 650 | | | | | | | | | | | |
| | | 40 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED | | | | | | | | | | | |
| | | 20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT | | | | | | | | | | | |
| | | 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED | | | | | | | | | | | |
| | | 08 - TOO MANY INQUIRIES LAST 12 MONTHS | | | | | | | | | | | |
| CREDIT | | | | | | | | | | | | | |
| AB | | DISCOVER FIN SVCS | 6011 | 02/15 | 03/02 | \$16902 | \$0 | \$0 | 99 | 0 | 0 | 0 | R1 |
| | | 12/14 AUTHORIZED USER | | | | | | | | | | | |
| | | REV \$0 | | | | | | | | | | | |
| BB | | SANTANDER | 3000 | 12/14 | 02/11 | \$13742 | \$0 | \$0 | 06 | 0 | 0 | 0 | I1 |
| | | 08/11 AUTO 060 \$0 | | | | | | | | | | | |
| | | REV \$0 | | | | | | | | | | | |
| AB | | ZALE/CORNA | 6035 | 02/15 | 06/13 | \$1600 | \$0 | \$0 | 20 | 0 | 0 | 0 | R1 |
| | | 01/15 AUTHORIZED USER | | | | | | | | | | | |
| | | REV \$0 | | | | | | | | | | | |
| COLLECTION ACCOUNTS | | | | | | | | | | | | | |
| *** NO RECORD FOUND *** | | | | | | | | | | | | | |
| OTHER CREDIT HISTORY | | | | | | | | | | | | | |
| *** NO RECORD FOUND *** | | | | | | | | | | | | | |

ECOA KEY: B=BORROWER; C=CO-BORROWER; S=SHARED; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER
The information contained in this report 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 comply with the provisions of Public Law 91-508, 91-519, 94-739, the Fair Credit Reporting Act. Credit Plus, Inc. certifies that all Residential Mortgage Credit Reports meet the standards prescribed by U.S. Dept. of HUD, FHA, VA, USDA, RECD & FSA, FNMA and FHLMC.



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| GENERAL INFORMATION | | | | | | | | | | |
|---|--|----------------------------|---|--------------------|---------------|-----------------|--|-----|-----|----------------|
| Borrower Name | NORAH | | | Social Security No | 093- | | Age | | | |
| Co-Borrower Name | | | | Social Security No | | | Age | | | |
| Current Address | DANBURY, CT | | | Length | | | | | | |
| Previous Address | | | | Length | | | | | | |
| Marital Status | | | | | | | | | | |
| Dependents | | | | | | | | | | |
| CREDIT HISTORY | | | | | | | | | | |
| 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+ | |
| I N Q U I R I E S (L A S T 1 2 0 D A Y S) | | | | | | | | | | |
| EF | 01/06/15 | COMCAST | | | | | | | | |
| TU | 12/03/14 | TENANT TRACK | | | | | | | | |
| P U B L I C R E C O R D S | | | | | | | | | | |
| B | SUFFOLK COUNTY CLERK JUDGMENT XP | | File Date: 08/08 Amount: \$964 Status Date: 04/09 | | | | Ref #: E029 Plaintiff: STATE OF NEW YORK Status: | | | |
| B | SUFFOLK COUNTY CLERK JUDGMENT XP | | File Date: 07/09 Amount: \$616 Status Date: 05/12 | | | | Ref #: E029 Plaintiff: STATE OF NEW YORK Status: | | | |
| B | SUFFOLK COUNTY CLERK JUDGMENT XP | | File Date: 04/14 Amount: \$194 Status Date: 04/14 | | | | Ref #: E029 Plaintiff: STATE OF NEW YORK Status: | | | |
| T R A D E S U M M A R Y | | | | | | | | | | |
| | | COUNT | BALANCE | HIGH CREDIT | PAYMENT | PAST DUE | | | | |
| | MORTGAGE | 0 | 0 | 0 | 0 | 0 | | | | |
| | AUTO | 1 | 0 | 0 | 0 | 0 | | | | |
| | EDUCATION | 0 | 0 | 0 | 0 | 0 | | | | |
| | OTHER INSTALLMENT | 0 | 0 | 0 | 0 | 0 | | | | |
| | OPEN | 0 | 0 | 0 | 0 | 0 | | | | |
| | REVOLVING | 2 | 0 | 18502 | 0 | 0 | | | | |
| | OTHER | 0 | 0 | 0 | 0 | 0 | | | | |
| | TOTAL | 3 | 0 | 18502 | 0 | 0 | | | | |
| | SECURED DEBT | 0 | OLDEST TRADELINE | 03/02 | | | | | | |
| | UNSECURED DEBT | 0 | DEBT/HIGH CREDIT | 0% | | | | | | |
| D E R O G A T O R Y S U M M A R Y | | | | | | | | | | |
| | CHARGE OFFS | 0 | DELINQ 30 DAYS | 0 | INQUIRIES | 2 | | | | |
| | COLLECTIONS | 0 | 60 DAYS | 0 | | | | | | |
| | BANKRUPTCY ACCOUNTS | 0 | 90 DAYS | 0 | | | | | | |
| | PUBLIC RECORDS | 3 | OTHER | 0 | | | | | | |
| E X P E R I A N F R A U D S H I E L D | | | | | | | | | | |
| | NORAH | | | | | | | | | |
| * | FROM 12/01/14 INQ | COUNT FOR SSN | - 0 | | | | | | | |
| * | FROM 12/01/14 INQ | COUNT FOR ADDRESS | - 0 | | | | | | | |
| * | INPUT SSN ISSUED | 1987 - 1990 | | | | | | | | |
| * | INQUIRY/ONFILE | CURRENT ADDRESS CONFLICT | | | | | | | | |
| * | INQUIRY | CURRENT ADDRESS NOT ONFILE | | | | | | | | |

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| | | DATE LAST ACTIVITY | | | | | MOS REV | 30+ | 60+ | 90+ | |
| | SSN: 093 ADDRESS: KISSIMMEE, FL ADDRESS: AMITYVILLE, NY ADDRESS: COPIAGUE, NY EMPLOYER: MEDICAL/MED ASST/ EMPLOYER: MEDICAL/MED ASST/ | | | | | | | | | | |
| 3 | EQUIFAX 03/02/15 NAME: NORAH SSN: 093- ADDRESS: AMITYVILLE, NY ADDRESS: CIR, ORLANDO, FL ADDRESS: KISSIMMEE, FL | | | | | | | | | | |
| C R E D I T O R S | | | | | | | | | | | |
| | COMCAST-BOSTON Credit Plus DISCOVER FINANCIAL SE DISCOVER FINANCIAL SV DISCOVER CD DRIVE FIN DRIVE FINANCIAL SANTANDER SUFFOLK COUNTY CLERK ZALE/CBNA | | 3303 MAIN ST, SPRINGFIELD, MA 01107 31550 Winter Place Parkway, SALISBURY, MD 21801 POB 15316, WILMINGTON, DE 19850 PO BOX 15316, WILMINGTON, DE 19850 PO BOX15316, WILMINGTON DE 19850 8585 N STEMMONS FWY STE, DALLAS TX 75247 PO BOX 961245, FORT WORTH, TX 76161 310 CENTER DR COUNTY CEN, RIVERHEAD, NY 11901 PO BOX 6497, SIOUX FALLS, SD 57117 | | | | | | | 413-730-4502 800-258-3488 800-347-2683 800-347-2683 800-347-5342 888-222-4227 888-222-4227 866-923-9282 (631) 852-2000 BYMAILONLY | |
| D I S C L A I M E R | | | | | | | | | | | |
| 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 3/2/2015 11:37:53 AM *** | | | | | | | | | | | |
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