

* BEFORE *



201 Marple Ave. - P.O. Box 187
Clifton Heights, PA 19018
Voice: (610) 284-1000
Fax: (610) 284-1500

Reporting Bureau certifies compliance contractual requirements governing check of public records with these results.

Public Records Found For: Applicant Spouse

REPORT # FNMA #
LOAN TYPE REF. #
REPOSITORIES XP/TU/EF
ORDERED 6/16/2014
COMPLETED 6/16/2014

PROPERTY ADDRESS
BORROWER NORAH
CO-BORROWER
SOC SEC # 093- DOB
MARITAL STATUS
CURRENT ADDRESS AMITYVILLE, NY
PREVIOUS ADDRESS LENGTH

EMPLOYMENT
EMPLOYER
POSITION
SINCE INCOME
VERIFIED BY

Table with columns: CREDITOR ACCOUNT NUMBER, DATE REPORTED, DATE OPENED, DATE LAST ACTIVITY, HIGH CREDIT, BALANCE, PAYMENT TERM, STATUS, HISTORICAL STATUS (30+, 60+, 90+, MOS REV), AMOUNT PAST DUE

TRADE SUMMARY

Table with columns: COUNT, BALANCE, PAYMENT, PAST DUE. Rows include MORTGAGE, AUTO, EDUCATION, OTHER INSTALLMENT, OPEN, REVOLVING, OTHER, TOTAL, SECURED DEBT, UNSECURED DEBT.

DEROGATORY SUMMARY

Table with columns: COUNT, DELINQ, 30 DAYS, 60 DAYS, 90 DAYS, OTHER, INQUIRIES. Rows include CHARGE OFFS, COLLECTIONS, BANKRUPTCY ACCOUNTS, PUBLIC RECORDS.

SCORE MODELS

3 NORA - 093
EQUIFAX/FACTA BEACON 5.0 518
00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

2 NORA - 093
TRANSUNION/FICO CLASSIC (04) 494
038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
FA - INQUIRIES IMPACTED THE CREDIT SCORE

1 NORA - 093
EXPERIAN/FAIR, ISAAC (VER. 2) 513
38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
08 - TOO MANY INQUIRIES LAST 12 MONTHS

When completed as a Residential Mortgage Credit Report, the reporting bureau certifies the RMCR to meet all standards set forth by the FIA, FNMA, VA, FHLMC. The information has been obtained from sources deemed reliable, the accuracy of which the reporting bureau does not guarantee. This information has been furnished in response to an inquiry for the purpose of evaluating a credit risk. The inquirer has agreed to indemnify reporting bureau for any damages arising from misuse of this information, and this report is furnished in reliance upon that indemnity. This report must be held in strict confidence and in accordance with the Fair Credit Reporting Act.



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BORROWER NORAH
 SOC SEC # 093 DOB
 MARITAL STATUS
 CURRENT ADDRESS AMITYVILLE, NY
 PREVIOUS ADDRESS
CO-BORROWER
 SOC SEC # DOB
 DEPENDENTS
 LENGTH
 LENGTH

CREDIT	W	H	O	A	CREDITOR	DATE	DATE	HIGH	BALANCE	PAYMENT	STATUS	HISTORICAL STATUS			AMOUNT
												REPORTED	OPENED	CREDIT	

SOURCE OF INFORMATION

1 - EXPERTAN 06/16/14
 NAME: NORAH 093 DOB:
 NAME: NORAH 093 DOB:
 SSN: 093-
 SSN: 093-
 ADDRESS: AMITYVILLE, NY
 ADDRESS: GINDENHURST, NY
 ADDRESS: FREEPORT, NY
 EMPLOYER: LONG ISLAND PLAINVIEW NY
 EMPLOYER:

2 - TRANSUNION 06/16/14
 NAME: NORA
 NAME: DOB:
 SSN: 093-
 ADDRESS: OPIAGUE, NY
 ADDRESS: FREEPORT, NY
 ADDRESS: AMITYVILLE, NY
 EMPLOYER:
 EMPLOYER: MEDICAL/MED ASST/

3 - EQUIFAX 06/16/14
 NAME: NORA
 SSN: 093-
 ADDRESS: ORLANDO, FL
 ADDRESS: FREEPORT, NY
 ADDRESS: AMITYVILLE, NY

CREDIT

B B SANTANDER CONSUMER 09/11 02/11 \$13742 \$0 \$0 PD WAS 60 1 1 0 8 \$0
 3000 09/11 AUTO 060 XP/TU/EF
 Late Dates: 7/11-30, 6/11-60

-70%

COLLECTION ACCOUNTS

B B ENHANCED RECOVERY 12/12 06/11 \$788 \$788 \$- COLLECTION 0 0 0 1 \$788
 5283: 03/09 COLL 001 XP/TU/EF
 ORIGINAL CREDITOR: SPRIAS

-70%

B B RTRFINANCIAL 04/14 05/07 \$374 \$374 \$- COLLECTION - - - \$0
 7213 COLL TU
 PLACED FOR COLLECTION; COLLECTION AGENCY ATTORNEY; COLLATERAL: 04 NASSAU CNTY TRAFFIC AND
 PARKIN

-30%



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 CURRENT ADDRESS AMITYVILLE, NY
 PREVIOUS ADDRESS
CO-BORROWER
 SOC SEC # DOB
 DEPENDENTS
 LENGTH
 LENGTH

L C O A	W H O L E	CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	HISTORICAL STATUS				AMOUNT PAST DUE
									30+	60+	90+	MOS REV	

B B RTRFINANCIAL 04/14 05/07 \$267 \$267 \$- COLLECTION - - - \$0
 7213 COLL TU
 PLACED FOR COLLECTION; COLLECTION AGENCY ATTORNEY; COLLATERAL: 04 NASSAU CNTY TRAFFIC AND PARKIN - 30%

B B CB/MANDEE 05/14 07/05 \$207 \$207 \$10 CHARGE OFF 1 1 51 59 \$0
 5856 04/08 REV XP/TU/EF
 Late Dates: 4/14-120, 3/14-120, 2/14-120, 1/14-120, 12/13-120, 11/13-120, 10/13-120,
 9/13-120, 8/13-120, 7/13-120, 6/13-120, 5/13-120, 4/13-120, 3/13-120, 2/13-120, 1/13-120,
 12/12-120, 11/12-120, 10/12-120, 9/12-120, 8/12-120, 7/12-120, 6/12-120, 5/12-120
 CHARGED OFF ACCOUNT; CHARGE - 70%

B B I C SYSTEM INC 04/14 10/11 \$377 \$195 \$- COLLECTION 0 0 0 29 \$195
 4022 COLL 001 XP/TU
 ORIGINAL CREDITOR: PSEG - LONG ISLAND - 30%

B B RTRFINANCIAL 04/14 05/07 \$160 \$160 \$- COLLECTION - - - \$0
 7214 COLL TU
 PLACED FOR COLLECTION; COLLECTION AGENCY ATTORNEY; COLLATERAL: 04 NASSAU CNTY TRAFFIC AND PARKIN - 30%

B B RTRFINANCIAL 04/14 05/07 \$160 \$160 \$- COLLECTION - - - \$0
 7213 COLL TU
 PLACED FOR COLLECTION; COLLECTION AGENCY ATTORNEY; COLLATERAL: 04 NASSAU CNTY TRAFFIC AND PARKIN - 30%

B B NATIONAL RECOVERY 06/14 10/12 \$74 \$74 \$- COLLECTION 0 0 0 19 \$74
 2982 06/12 COLL 001 XP/TU/EF
 ORIGINAL CREDITOR: PSEG LONG ISLAND - 70%

B B ENHANCED RECOVERY 07/13 06/13 \$33 \$33 \$- COLLECTION - - - \$33
 7542 08/11 COLL EF
 ORIGINAL CREDITOR: DISH NETWORK, ASSIGNED ON 06/13 - 70%

OTHER CREDIT HISTORY

*** NO RECORD FOUND ***

PUBLIC RECORDS

B B SUFFOLK COUNTY CLERK File Date: 04/14 Ref #: - 30%
 JUDGMENT Amount: \$194 Plaintiff: STATE OF NEW YORK
 XP/TU/EF Status Date: 04/14 Status:
 B B SUFFOLK CC File Date: 08/08 Ref #: - 50%
 JUDGMENT Amount: \$964 Plaintiff: STATE OF NEW YORK
 TU/EF Status Date: 04/09 Status:



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COMPLETED 6/16/2014

PROPERTY ADDRESS
Borrower: NORAH
CO-Borrower:
SOC SEC # 093- DOB
MARITAL STATUS
CURRENT ADDRESS - AMITYVILLE, NY
PREVIOUS ADDRESS LENGTH

E C O N O M I C	W H O S E	CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	HISTORICAL STATUS			AMOUNT PAST DUE
									30+	60+	90+	

B B SUPFOLK CC File Date: 07/09 Ref #: 9163
JUDGMENT Amount: \$616 Plaintiff: STATE OF NEW YORK
TU/EP Status Date: 05/12 Status: .

- 501.

T U H I G H R I S K F R A U D A L E R T

2 - NORAH
AVAILABLE AND CLEAR

A L E R T

1 - NORAH JOB: 19
EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

I N Q U I R I E S (L A S T 1 2 0 D A Y S)

XP 05/24/14 BK OF AMER
TU 05/17/14 SYNCB/TJX DC
XP/TU/EP 05/11/14 ADP/PARAGON HONDA

C R E D I T O R S

BK OF AMER	PO BOX 982238, EL PASO, TX 79998	800-421-2110
ENHANCED RECOVERY CO	,	800-496-8941
ENHANCED RECOVERY CORP	8014 BAYBERRY RD, JACKSONVILLE, FL 32256	800-658-0054
ENHANCRCVRCO	,	800-617-0049
FIRST CITY SERV CORP O	14101 MYFORD RD FL 2, TUSTIN, CA 92780	714-508-4200
I C SYSTEM INC	PO BOX 64378, SAINT PAUL, MN 55164	888-735-0516
NATIONAL RECOVERY AGEN	2491 PAXTON ST, HARRISBURG, PA 17111	717-540-7636
NATL RECOVER	4201 CRUMS MILL RD, HARRISBURG, PA 17112	800-773-4503
PARAGON HOND	5202 NORTHERN BLVD, WOODSIDE NY 11377	
PARAGON HONDA	5702 NORTH BLVD, WOODSIDE, NY 11377	718-507-5000
SANTANDER CONSUMER U	,	800-861-6743
SUPFOLK CC	COUNTY CENTER, RIVERHEAD, NY 11901	516-852-2010
SUPFOLK COUNTY CLERK	310 CENTER DR COUNTY CEN, RIVERHEAD, NY 11901	BYMAILONLY
WFNNB/MANDEE	995 W 122ND AVE, WESTMINSTER, CO 80234	877-756-1958

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.



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 BORROWER: _____ NORAH _____ CO-BORROWER: _____
 SOC SEC # 093- _____ DOB _____ SOC SEC # _____ DOB _____
 MARITAL STATUS _____ DEPENDENTS _____
 CURRENT ADDRESS _____ AMITYVILLE, NY _____ LENGTH _____
 PREVIOUS ADDRESS _____ LENGTH _____

CREDIT TYPE	CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	HISTORICAL STATUS			AMOUNT PAST DUE
								30+	60+	90+	

- 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
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===== MISCELLANEOUS INFORMATION =====

- Instant View Password: _____

- To verify the authenticity of this credit report, please visit
<https://ucs.meridianlink.com> and click on the Instant View link. Enter report number
 5408554 and password _____ to view the report. For any inquiries regarding this
 report or services provided by UNIVERSAL CREDIT SERVICES (CM) please contact us at
 610-284-1000.

*** END OF REPORT 6/16/2014 1:27:38 PM ***