

CREDIT PLUS

CREDIT REPORT

FILE #
SEND TO

DATE COMPLETED 3/31/2014 RQD' BY
DATE ORDERED 3/31/2014
REPOSITORIES XP/TU/EF PRPD' BY
PRICE \$21.64 LOAN TYPE
REF. # STANLEY

PROPERTY ADDRESS

APPLICANT
APPLICANT STANLEY
SOC SEC # -8734 DOB
MARITAL STATUS MARRIED
CURRENT ADDRESS BALDWIN, NY 11510
PREVIOUS ADDRESS

CO-APPLICANT
CO-APPLICANT STEPH
SOC SEC # -2095 DOB
DEPENDENTS

LENGTH
LENGTH

SCORE MODELS

EQUIFAX/FACTA BEACON 5.0 - STANLEY 8734
SCORE: N/A
O - BEACON NOT AVAILABLE, NO RECENTLY REPORTED ACCOUNT INFORMATION

TRANSUNION/FICO CLASSIC (04) - STANLEY 8734
SCORE: N/A
SC3 - FILE NOT SCORED BECAUSE SUBJECT DOES NOT HAVE SUFFICIENT CREDIT

EXPERIAN/FAIR, ISAAC (VER. 2) - STANLEY 8734
SCORE: N/A
9002 - THE PROFILE REPORT DOES NOT CONTAIN ANY TRADELINE WHICH SATISFIES BOTH OF THE FOLLOWING: STATUS DATE WITHIN THE LAST SIX (6) MONTHS OR A BALANCE WITHIN THE LAST SIX (6) MONTHS. DOES NOT CONTAIN DISPUTED INFORMATION.

EQUIFAX/FACTA BEACON 5.0 - STEPH 2095
SCORE: 599
00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

TRANSUNION/FICO CLASSIC (04) - STEPH 2095
SCORE: 607
038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - STEPH 2095
SCORE: 534
39 - SERIOUS DELINQUENCY
13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
02 - LEVEL OF DELINQUENCY ON ACCOUNTS
08 - TOO MANY INQUIRIES LAST 12 MONTHS

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
C	C	SANTANDER CONSUMER U 300C	02/14	01/13 02/14		\$32732 \$29466 073 \$685	\$0	14	0	0	0	AS AGREED XP/TU/EF

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

CREDIT PLUS: 31550 WINTERPLACE PARKWAY, SALISBURY, MD 21804 (P) (800) 258-3488 (F) (800) 258-3287

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 91-503, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.

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PRICE \$21.64 LOAN TYPE
REF. # I, STANLEY

PROPERTY ADDRESS

APPLICANT: STANLEY
CO-APPLICANT: STEPH
SOC SEC #: -8734 DOB: DOB
SOC SEC #: -2095 DOB: DOB
MARITAL STATUS: MARRIED
DEPENDENTS:

CREDIT

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED		HIGH CREDIT OR LIMIT	BALANCE		PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE		TERMS							
C	C	CAP ONE 4663	03/14	12/11 03/14	\$300 REV	\$81 MIN \$25	\$0	33	0	0	0	0	AS AGREED XP/TU/EF	
C	C	CAP ONE 4121 ACCOUNT TRANSFERRED OR SOLD	06/06	09/03 02/06	\$1542 REV	\$0 \$0	\$0	32	0	0	0	0	PAID EF	
J	J	CAPITAL ONE AUTO FIN 6206	02/13	02/11 01/13	\$23567 AUTO	\$0 072 \$0	\$0	25	0	0	0	0	PAID XP/TU/EF	
J	B	CHASE 1040	01/05	01/04 01/05	\$33793 AUTO	\$0 063 \$0	\$0	13	0	0	0	0	PAID XP/TU/EF	
B	B	CITI 4621 ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST	10/05	05/03 03/05	\$500 REV	\$0 \$0	\$0	29	0	0	0	0	PAID XP/TU/EF	
C	C	DEPT OF ED/SALLIE MA 9154 Late Dates: 6/10-150+, 5/10-150+, 4/10-150+, 3/10-150+, 2/10-150+, 1/10-150+, 12/09-150+, 11/09-120, 10/09-90 TRANSFERRED TO ANOTHER LENDER	07/10	10/08 08/09	\$1333 EDU	\$0 120 \$0	\$0	11	0	0	0	9	DELINQ 120+ XP/TU/EF	
C	C	DEPT OF ED/SALLIE MA 9154 Late Dates: 6/10-150+, 5/10-150+, 4/10-150+, 3/10-150+, 2/10-150+, 1/10-150+, 12/09-150+, 11/09-120, 10/09-90 TRANSFERRED TO ANOTHER LENDER	07/10	10/08 08/09	\$1167 EDU	\$0 120 \$0	\$0	11	0	0	0	9	DELINQ 120+ XP/TU/EF	
C	C	GMFNANCIAL 4256 Late Dates: 12/09-30, 2/09-30, 1/09-30, 12/08-30, 8/08-30, 2/08-30, 1/08-30, 11/07-30, 10/07-30, 7/07-30	12/10	03/05 09/10	\$10975 AUTO	\$0 066 \$0	\$0	69	10	0	0	0	PD WAS 30 XP/TU/EF	
C	C	MONTEREY COUNTY BANK 5239 PURCHASED BY ANOTHER LENDER	10/06	03/06 09/06	\$700 REV	\$0 \$0	\$0	8	0	0	0	0	PAID XP	
C	C	NELNET LNS 1246 Late Dates: 10/10-150+, 9/10-150+, 8/10-150+, 7/10-150+, 6/10-150+, 5/10-150+, 4/10-150+, 3/10-150+, 2/10-120, 1/10-90 PURCHASED BY ANOTHER LENDER; ACCOUNT CLOSED	09/11	04/07 10/09	\$1313 EDU	\$0 120 \$0	\$0	53	0	0	0	10	PD WAS 120+ XP/TU/EF	
C	C	NELNET LNS 1246 Late Dates: 10/10-150+, 9/10-150+, 8/10-150+, 7/10-150+, 6/10-150+, 5/10-150+, 4/10-150+, 3/10-150+, 2/10-120, 1/10-90 PURCHASED BY ANOTHER LENDER; ACCOUNT CLOSED	09/11	04/07 10/09	\$2000 EDU	\$0 120 \$0	\$0	53	0	0	0	10	PD WAS 120+ XP/TU/EF	

706 ✓
706 ✓
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CREDIT PLUS; 31550 WINTERPLACE PARKWAY, SALISBURY, MD 21804 (P) (800) 258-3488 (F) (800) 258-3287
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 PRICE \$21.64 LOAN TYPE
 REF. # STANLEY

PROPERTY ADDRESS
 APPLICANT STANLEY CO-APPLICANT STEPH
 APPLICANT SOC SEC # -8734 DOB CO-APPLICANT SOC SEC # -2095 DOB
 MARITAL STATUS MARRIED DEPENDENTS

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
C	C	NELNET LNS 8966	09/11	10/07 10/09	\$2666 EDU	\$0 120 \$0	\$0 47	0	0	0	9	PD WAS 120+ XP/TU/EF
Late Dates: 9/10-150+, 8/10-150+, 7/10-150+, 6/10-150+, 5/10-150+, 4/10-150+, 3/10-150+, 2/10-120, 1/10-90 PURCHASED BY ANOTHER LENDER; ACCOUNT CLOSED												
C	C	NELNET LNS 8966	09/11	10/07 10/09	\$2333 EDU	\$0 120 \$0	\$0 47	0	0	0	9	PD WAS 120+ XP/TU/EF
Late Dates: 9/10-150+, 8/10-150+, 7/10-150+, 6/10-150+, 5/10-150+, 4/10-150+, 3/10-150+, 2/10-120, 1/10-90 PURCHASED BY ANOTHER LENDER; ACCOUNT CLOSED												
C	C	SALLIE MAE 9154i	09/09	10/08 08/09	\$1167 EDU	\$0 120 \$0	\$0 12	0	0	0	0	PAID XP/EF
TRANSFERRED TO ANOTHER LENDER												
C	C	SALLIE MAE 9154i	09/09	10/08 08/09	\$1333 EDU	\$0 120 \$0	\$0 12	0	0	0	0	PAID XP/EF
TRANSFERRED TO ANOTHER LENDER												
C	C	SALLIE MAE SERVICING 1277i	07/04	10/01 --	\$1775 EDU	\$0 039 \$0	\$0 24	0	0	0	0	PAID XP
TRANSFERRED TO ANOTHER LENDER												
C	C	SALLIE MAE SERVICING 1277i	06/04	10/01 --	\$2625 EDU	\$0 107 \$0	\$0 23	0	0	0	0	PAID XP
TRANSFERRED TO ANOTHER LENDER												

COLLECTION ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
C	C	US DEPT ED 2201	08/11	10/08 --	\$1333 EDU	\$1603 36 \$1603	\$1603	-	-	-	-	COLLECTION TU
PLACED FOR COLLECTION; COLLATERAL: 07 CLASSNOTES INC DBA EDUCAID												
C	C	US DEPT ED 2201	08/11	10/08 --	\$1167 EDU	\$1329 36 \$1329	\$1329	-	-	-	-	COLLECTION TU
PLACED FOR COLLECTION; COLLATERAL: 07 CLASSNOTES INC DBA EDUCAID												
J	B	RECEIVABLES PERFORMA 4167i	12/13	11/13 09/11	\$900 COLL	\$900 001 -	\$900	1	0	0	0	COLLECTION XP/TU/EF
ORIGINAL CREDITOR: T-MOBILE USA												
B	B	EOS CCA	01/13	08/12	\$635	\$749	\$749	-	-	-	-	COLLECTION

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Joe ✓
Joe ✓

Joe ✓
Joe ✓
my self
03/30
Joe ✓

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PRICE \$21.64 LOAN TYPE
REF. # , STANLEY

PROPERTY ADDRESS

APPLICANT
APPLICANT I, STANLEY
SOC SEC # 8734 DOB
MARITAL STATUS MARRIED

CO-APPLICANT
CO-APPLICANT STEPH
SOC SEC # .2095 JOB
DEPENDENTS

COLLECTION ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
		4029		10/10	COLL	001 -						XP/TU/EF
		ORIGINAL CREDITOR: AT T MOBILITY, ASSIGNED ON 08/12										
B	B	GOLDKEY CRED 1222	03/14	03/12 -/-	\$483 COLL	\$483 -	\$483	-	-	-	-	COLLECTION TU
		PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL										
B	B	CONVERGENT 6713	07/13	02/10 -/-	\$414 COLL	\$414 -	\$414	-	-	-	-	COLLECTION TU
		PLACED FOR COLLECTION; ORIGINAL CREDITOR: SPRINT										
C	C	GOLDKEY CRED 9436	03/14	07/08 -/-	\$410 COLL	\$410 -	\$410	-	-	-	-	COLLECTION TU
		PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL										
C	C	GOLDKEY CRED 1024	03/14	08/10 02/10	\$282 COLL	\$282 -	\$282	-	-	-	-	COLLECTION TU/EF
		PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL										
C	C	FIRST PREMIER BANK 4869	12/10	01/05 06/07	\$300 REV	\$257 \$10*	\$257	72	1	1	2	CHARGE OFF XP/TU/EF
		ACCOUNT CLOSED AT CONSUMER'S REQUEST										
C	C	COMENITY BANK/MANDEE 5856	07/12	04/97 -/-	\$60 REV	\$60 \$10*	-	39	1	1	29	CHARGE OFF XP
		Late Dates: 6/12-150+, 5/12-150+, 4/12-150+, 3/12-150+, 2/12-150+, 1/12-150+, 12/11-150+, 11/11-150+, 10/11-150+, 9/11-150+, 8/11-150+, 7/11-150+, 6/11-150+, 5/11-150+, 4/11-150+, 3/11-150+, 2/11-150+, 1/11-150+, 12/10-150+, 11/10-150+, 10/10-150+, 9/10-150+, 8/10-150+, 7/10-150+										
C	C	HSBC BANK 5488	04/10	02/03 08/09	\$357 REV	\$0 \$0	\$0	85	2	1	3	CHARGE OFF XP/TU/EF
		Late Dates: 1/10-120, 12/09-120, 11/09-90, 10/09-60, 9/09-30 ACCOUNT TRANSFERRED OR SOLD; CHARGED OFF ACCOUNT										
J	C	JPM CHASE 1050	01/11	01/05 04/10	\$48917 AUTO	\$0 60 \$0	\$0	68	7	0	2	PAID CHGOFF XP/TU/EF
		Late Dates: 8/10-F, 7/10-F, 6/10-30, 5/10-30, 4/10-30, 1/10-30, 12/09-30, 11/09-30, 10/09-30 ACCOUNT PAID FOR LESS THAN FULL BALANCE; PAID CHARGE OFF										
C	C	MIDLAND FUND 8545	12/13	12/11 04/13	\$696 COLL	\$0 001 \$0	\$0	-	-	-	-	PAID COLL XP/TU/EF
		PAID COLLECTION; ORIGINAL CREDITOR: HSBC BANK NEVADA N A										
C	C	WEB BANK 5127	02/13	03/06 05/07	\$700 REV	- -	-	83	1	1	4	CHARGE OFF XP

300 ✓
mg XIF
300 ✓
300 ✓
300 ✓
700 ✓
700 ✓
800 ✓
800 ✓
800 ✓
800 ✓

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PROPERTY ADDRESS

APPLICANT STANLEY CO-APPLICANT STEPH
 SOC SEC # 8734 DOB SOC SEC # -2095 DOB
 MARITAL STATUS MARRIED DEPENDENTS

COLLECTION ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE

PURCHASED BY ANOTHER LENDER; ACCOUNT CLOSED

OTHER CREDIT HISTORY

*** NONE ***

INQUIRIES (LAST 120 DAYS)

XP/TU/EF J 02/20/14 BOFA/LNDSF FINANCE
 EF C 12/23/13 CBNA/BBY HOME FURNISHING

PUBLIC RECORDS

*** NONE ***

TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	0	0	0	0	0
AUTO	5	29466	32732	685	0
EDUCATION	22	21962	21546	3105	2932
OTHER INSTALLMENT	0	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	9	591	960	70	257
OTHER	7	3238	3124	0	3238
TOTAL	43	55257	58362	3860	6427

SECURED DEBT 29466 OLDEST TRADELINE 04/97
 UNSECURED DEBT 25791 DEBT/HIGH CREDIT 105%

DEROGATORY SUMMARY

CHARGE OFFS: 5 30 DAYS: 6 INQUIRIES: 2
 COLLECTIONS: 9 60 DAYS: 8 MOST RECENT LATE: undetermined
 BANKRUPTCY: 0 90 DAYS: 19
 PUBLIC RECORDS: 0 OTHER: 2

EQUIFAX IDENTITY SCAN

*** IDENTITY SCAN ***

8734

IDENTITY SCAN DID NOT DETECT ANY ALERTS
 SSN ISSUED IN 1999, STATE: NY.

*** IDENTITY SCAN ***

6 - 12095

IDENTITY SCAN DID NOT DETECT ANY ALERTS
 SSN ISSUED IN 1987, STATE: NY.

ALERT

1 - STANLEY YOB:
 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

2 - STEPH YOB:
 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

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APPLICANT	STANLEY		STEPH
SOC SEC #	8734 DOB	SOC SEC #	2095 DOB
MARITAL STATUS	MARRIED	DEPENDENTS	

MISCELLANEOUS INFORMATION

- Instant View Password: AV-1FA0C45

- To verify the authenticity of this credit report, please visit <https://credit.creditplus.com> and click on the Instant View link. Enter report number 26741224 and password AV-1FA0C45 to view the report. For any inquiries regarding this report or services provided by CREDIT PLUS please contact us at (800) 258-3488.

SOURCE OF INFORMATION

- 1 EXPERIAN - PULLED ON: 03/31/14
 NAME: STANLEY, I 8734 DOB:
 NAME: STANLEY 8734 DOB:
 SSN: 8734
 ADDRESS: BALDWIN, NY 115101305 - REPORTED 06/02 - 03/11
 ADDRESS: HUNTINGTON STATION, NY 11746 - REPORTED 01/03 - 02/04
 EMPLOYER: OCEANSIDE CAKE CENTERROUTE//OCEANSIDE NY - REPORTED 02/03
- 2 EXPERIAN - PULLED ON: 03/31/14
 NAME: STEPH 2095 DOB:
 NAME: STEPH 2095 DOB: I
 SSN: 2095
 ADDRESS: BALDWIN, NY 115101305 - REPORTED 12/02 - 02/13
 ADDRESS: HUNTINGTON STATION, NY 11746 - REPORTED 03/96 - 12/09
 ADDRESS: HUNTINGTON STATION, NY 11746 - REPORTED 08/98 - 09/98
 EMPLOYER: IPRO// - REPORTED 02/12
 EMPLOYER: BAYADA NURSES// - REPORTED 03/11
- 3 TRANSUNION - PULLED ON: 03/31/14 - INFILE DATE: 12/01/02
 NAME: STANLEY
 NAME: DOB:
 SSN: 8734
 ADDRESS: BALDWIN, NY 11510 - REPORTED 12/03
 ADDRESS: HUNTINGTON STATION, NY 11746 - REPORTED 12/02
 EMPLOYER: OCEANSIDE CARE CENTER/MAINTENANCE/ - REPORTED 02/02
 EMPLOYER: OCEANSIDE CORRECTIONS//
- 4 TRANSUNION - PULLED ON: 03/31/14 - INFILE DATE: 03/01/96
 NAME: STEPH
 NAME: STEPH
 NAME: DOB:
 SSN: 2095
 ADDRESS: BALDWIN, NY 11510 - REPORTED 02/05
 ADDRESS: HUNTINGTON STATION, NY 11746 - REPORTED 03/96
 EMPLOYER: IPRO/RN/ - REPORTED 08/11
 EMPLOYER: BAYADA NURSES/RN/ - REPORTED 01/09
- 5 EQUIFAX - PULLED ON: 03/31/14 - INFILE DATE: 11/16/01
 NAME: STANLEY, ON DOB:
 SSN: 8734
 ADDRESS: BALDWIN, NY 11510 - REPORTED 11/04 - 03/14
 ADDRESS: HUNTINGTON STATION, NY 11746 - REPORTED 05/04 - 02/11
- 6 EQUIFAX - PULLED ON: 03/31/14 - INFILE DATE: 10/25/96
 NAME: STEPH DOB:
 NAME: STEPH

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PROPERTY ADDRESS

APPLICANT J, STANLEY CO-APPLICANT STEPH;
 SOC SEC # -8734 DOB SOC SEC # -2095 DOB
 MARITAL STATUS MARRIED DEPENDENTS

SOURCE OF INFORMATION

NAME: STEPH.
 SSN: -2095
 ADDRESS:
 ADDRESS:

BALDWIN, NY 11510 - REPORTED 03/05 - 03/14
 HUNTINGTON STATION, NY 11746 - REPORTED 12/09 - 07/12

CREDITORS

AES/SUNTRUST	POB 2461, HARRISBURG, PA 17101	800-233-0557
AES/SUNTRUST BANK	PO BOX 2461, HARRISBURG, PA 17105	800-233-0557
AESFEDLOAN	,	800-699-2908
AMERICREDI	200 BAILEY AVE, FORT WORTH TX 76107	800 999 1030
AMERICREDIT	801 CHERRY ST STE 3900, FORT WORTH TX 76102	800-284-2271-tape
ASSOC/CITI	110 LAKE DR, NEWARK DE 19702	800-533-5600
Bank of America Landsafe	,	877.572.5673
BOFA/LNDSF	101 S MARENGO AVEN CA9-702-03-07, PASADENA, CA 91101	800-447-1692
CAP 1 BANK	,	800-955-7070
CAPITAL 1 BK	11013 W BROAD ST, GLEN ALLEN VA 23060	800-955-7070
CAPITAL ONE AUTO FINAN	3901 DALLAS PKWY, PLANO TX 75093	800-946-0332
CAPITAL ONE BANK	PO BOX 85520, RICHMOND VA 23285	800-955-7070
CHASE	900 STEWART AVE, GARDEN CITY NY 11530	800-336-6675
CHASE AUTO	PO BOX 901003 CREDIT BUREAU DISP, FORT WORTH, TX 76101	800-336-6675
Credit Plus	31550 Winter Place Parkway, SALISBURY, MD 21801	800-258-3488
DEPT OF ED/SALLIE MAE	11100 USA PKWY, FISHERS, IN 46037	800-722-1300
DPT ED/SLM	,	800-722-1300
DRIVE FIN	,	888-222-4227
DRIVE FINANCIAL	8585 N STEMMONS FWY STE, DALLAS TX 75247	888-222-4227 #6 REP
EOS CCA	700 LONGWATER DR, NORWELL, MA 02061	888-317-3598
ER SOLUTIONS	500 SW 7TH STREET, RENTON WA 98055	800-444-8485
fed loan serv	,	800-699-2908
fed loan service	,	800-699-2908
FIRST PREMIER	900 DELAWARE SUITE 7 TAPE ONLY, SIOUX FALLS, SD 57104	605-357-3440
FIRST PREMIER CREDITCA	601 S MINNESOTA AVE, SIOUX FALLS, SD 57104	800-987-5521
FST PREMIER	3820 N LOUISE AVE, SIOUX FALLS, SD 57107	
GECRB/TJX	PO BOX 965015, ORLANDO, FL 32896	800-926-6299
GECRB/TJX COS	PO BOX 965005, ORLANDO, FL 32896	800-926-6299
GOLDKEY CRED	P O BOX 15670, BROOKSVILLE, FL 34604	800-218-3280
HSBC BANK	PO BOX 9, BUFFALO, NY 14240	888-385-8916
LANDSAFE	6400 LEGACY DR PTX-87, PLANO, TX 75024	877-572-5673>>>>>>>>>>
MIDLAND FUND	8875 AERO DR SUITE 200, SAN DIEGO, CA 92123	800-825-8131
MIDLAND FUNDING	8875 AERO DR STE 200, SAN DIEGO, CA 92123	800-825-8131

ECO KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER;
 P=PARTICIPANT; S=CO-SIGNER

CREDIT PLUS: 31550 WINTERPLACE PARKWAY, SALISBURY, MD 21804 (P) (800) 258-3488 (F) (800) 258-3287
 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 and the Farmers Home Administration.

FILE #	DATE COMPLETED 3/31/2014	RQD' BY
SEND TO	DATE ORDERED 3/31/2014	
	REPOSITORIES XP/TU/EF	PRPD' BY
	PRICE \$21.64	LOAN TYPE
	REF. #	STANLEY

PROPERTY ADDRESS

	APPLICANT	CO-APPLICANT
APPLICANT	STANLEY	STEPH
SOC SEC #	1-8734 DOB	2095 DOB
MARITAL STATUS	MARRIED	DEPENDENTS

CREDITORS

Midland Funding LLC	, San Diego, CA, 92123	800-825-8131
MONTEREY COUNTY BANK	620 ABREGO ST, MONTEREY, CA 93940	831-649-4600
NELNET LNS	PO BOX 1649, DENVER CO 80201	888-486-4722
NELNET LOAN SERVICES	3015 S. PARKER RD, STE 425, AURORA, CO 80014	888-486-4722
RCVL PER MNG	20816 44TH AVE WES, LYNNWOOD, WA 98036	866-212-7408
RECEIVABLES PERFORMA	10413 BEARDSLEE BLVD, BOTHELL, WA 98011	866-212-7408
RECEIVABLES PERFORMANC	20816 44TH AVE W, LYNNWOOD, WA 98036	425-412-2600
SALLIE MAE		888-272-5543
SALLIE MAE 3RD PTY LSC	1002 ARTHUR AVE, PANAMA CITY, FL 32401	888-272-5543
SALLIE MAE SERVICING	1002 ARTHUR DR, LYNN HAVEN, FL 32444	850-767-7000
SANTANDER	PO BOX 961245, FORT WORTH, TX 76161	866-923-9282
SM SERVICING	PO BOX 9500, WILKES BARRE PA 18773	888-272-5543
SUN TRUST	1001 SEMMES AVE PO BOX 27172, RICHMOND, VA 23224	800-552-3006
US DEPT ED	PO BOX 5609, GREENVILLE, TX 75403	800-621-3115
WEB BANK	6440 S WASATCH STE 300, SALT LAKE CITY, UT 84121	801-993-5025
WFNNB/MANDEE		877-756-1958

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

*** END OF REPORT 3/31/2014 6:44:14 AM ***

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