



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

**\* After \***

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

Public Records Found For:  Applicant  Spouse

SEND TO

REPORT # FNMA #  
LOAN TYPE REF. #  
REPOSITORIES XP/TU/EF  
ORDERED 6/18/2014 BY  
COMPLETED 6/18/2014 PRICE

PROPERTY ADDRESS

BORROWER				CO-BORROWER			
BORROWER	EASON,			CO-BORROWER			
SOC SEC #	-8145	DOB		SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			
CURRENT ADDRESS	, BROOKLYN, NY 11236			LENGTH			
PREVIOUS ADDRESS				LENGTH			

EMPLOYMENT

EMPLOYER				EMPLOYER			
POSITION				POSITION			
SINCE	INCOME			SINCE	INCOME		
VERIFIED	BY			VERIFIED	BY		

E	C	A	W	H	O	S	E	C	R	E	D	A	HISTORICAL STATUS			MOS	REV	AMOUNT
													30+	60+	90+			

TRADE SUMMARY

	COUNT	BALANCE	PAYMENT	PAST DUE
MORTGAGE	0	0	0	0
AUTO	0	0	0	0
EDUCATION	11	64288	285	30
OTHER INSTALLMENT	0	0	0	0
OPEN	4	1118	1118	1118
REVOLVING	5	485	25	0
OTHER	1	0	0	0
TOTAL	21	65891	1428	1148
SECURED DEBT	0		HIGH CREDIT	43134
UNSECURED DEBT	65891		DEBT/HIGH CREDIT	153%

DEROGATORY SUMMARY

CHARGE OFFS	3	DELINQ 30 DAYS	2	INQUIRIES	0
COLLECTIONS	2	60 DAYS	2		
BANKRUPTCY ACCOUNTS	0	90 DAYS	2		
PUBLIC RECORDS	0	OTHER			

SCORE MODELS

- 3 EASON - 8145 738  
EQUIFAX/FACTA BEACON 5.0  
00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS  
00033 - PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH  
00008 - TOO MANY INQUIRIES LAST 12 MONTHS  
00011 - AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH
- 2 EASON - 8145 751  
TRANSUNION/FICO CLASSIC (04)  
010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS  
003 - PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH  
008 - TOO MANY INQUIRIES LAST 12 MONTHS  
014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
FA - INQUIRIES IMPACTED THE CREDIT SCORE
- 1 EASON - 8145 681  
EXPERIAN/FAIR, ISAAC (VER. 2)  
38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED  
10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS  
14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
33 - PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH

When completed as a Residential Mortgage Credit Report, the reporting bureau certifies the RMCR to meet all standards set forth by the FHA, 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 indemnify. This report must be held in strict confidence and in accordance with the Fair Credit Reporting Act.



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C O A	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
									TIME PAST DUE	MOS	REV	
									30+	60+	90+	

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

1 - EXPERIAN 06/18/14  
 NAME: I EASON 8145 DOB:  
 NAME: EASON T 8145 DOB:  
 SSN: 8145  
 ADDRESS: BROOKLYN, NY 11236-4903 02/07  
 ADDRESS: , FREEPORT, NY 11520 04/12  
 ADDRESS: PHOENIX, AZ 85054 01/08  
 EMPLOYER: 12/04  
 EMPLOYER: NEW YORK NY 04/98

2 - TRANSUNION 06/18/14  
 NAME: EASON  
 NAME: DOB:  
 SSN: -8145  
 ADDRESS: , NY 11236 04/09  
 ADDRESS: NY 10163 10/05  
 ADDRESS: NY 11236  
 EMPLOYER: / 08/02

3 - EQUIFAX 06/18/14  
 NAME: EASON DOB:  
 SSN: -8145  
 ADDRESS: BROOKLYN, NY 11236 07/08  
 ADDRESS: FREEPORT, NY 11520 05/12  
 ADDRESS: FREEPORT, NY 11520 11/09

C R E D I T

B B	US DEPT OF ED/GLEL	05/14	11/09	\$13182	\$13182	\$-	AS AGREED	0	0	0	45	\$0
	5864		05/14		EDU	UNK	XP/TU/EF					
ACCOUNT IN FORBEARANCE; STUDENT LOAN-PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 06072014												
B B	US DEPT OF ED/GLEL	05/14	12/08	\$12968	\$12968	\$-	AS AGREED	0	0	0	52	\$0
	5864		05/14		EDU	UNK	XP/TU/EF					
ACCOUNT IN FORBEARANCE; STUDENT LOAN-PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 06072014												
B B	US DEPT OF ED/GLEL	05/14	05/10	\$16484	\$10750	\$-	AS AGREED	0	0	0	42	\$0
	5864		05/14		EDU	UNK	XP/TU/EF					
ACCOUNT IN FORBEARANCE; STUDENT LOAN-PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 06252014												
B B	BK OF AMER	06/14	05/08	\$500	\$485	\$25	AS AGREED	0	0	0	32	\$0
	4888		06/14		REV	MIN	XP/TU/EF					
T B	AMEX	11/09	03/81	\$2244	\$0	\$0	PAID	0	0	0	22	\$0
	3499				OPEN	TU						
ACCOUNT CLOSED BY CREDIT GRANTOR												



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									30+	60+	90+		
T B	AMEX -0088	03/05	05/90	06/04	\$1686	\$0 REV	\$0	PAID TU/EF	-	-	-	\$0	
ACCOUNT CLOSED BY CONSUMER													
T B	AMEX -0088	03/05	05/90	06/04	\$99	\$0 OPEN	\$0	PAID EF	-	-	-	\$0	
ACCOUNT CLOSED AT CONSUMER'S REQUEST													
B B	CAP ONE 4121	06/06	09/05	01/06	\$1212	\$0 REV	\$0	PAID EF	0	0	0	09	\$0
ACCOUNT TRANSFERRED OR SOLD													
B B	CITI/STDNT LN RSRC 5958	10/10	10/09	10/10	\$1000	\$0 EDU	\$0	PAID UNK XP/TU/EF	0	0	0	12	\$0
STUDENT LOAN-PAYMENT DEFERRED; TRANSFERRED TO ANOTHER LENDER													
B B	CITI/STDNT LN RSRC 5958	10/10	07/09	10/10	\$9500	\$0 EDU	\$0	PAID UNK XP/TU/EF	0	0	0	10	\$0
STUDENT LOAN-PAYMENT DEFERRED; TRANSFERRED TO ANOTHER LENDER													
B B	CITI/STDNT LN RSRC 5958	07/09	12/08	07/09	\$6000	\$0 EDU	\$0	PAID UNK XP/TU/EF	0	0	0	8	\$0
STUDENT LOAN-PAYMENT DEFERRED; TRANSFERRED TO ANOTHER LENDER													
B B	CITI/STDNT LN RSRC 5958	07/09	12/08	07/09	\$4500	\$0 EDU	\$0	PAID UNK XP/TU/EF	0	0	0	8	\$0
STUDENT LOAN-PAYMENT DEFERRED; TRANSFERRED TO ANOTHER LENDER													
B B	US DEPT ED 5958	12/10	05/10	12/10	\$10500	\$0 EDU	\$0 120	INACTIVE TU/EF	0	0	0	06	\$0
ACCOUNT CLOSED DUE TO INACTIVITY													
T B	AMEX -3499	03/08	03/81	03/08	\$2100	- REV	\$-	PAID EF	-	-	-		
T B	AMEX -0135	01/08	03/81	01/08	\$2100	- REV	\$-	PAID EF	-	-	-		
U B	SLC 5958	04/14	10/08	07/13	-	-	\$-	NO STATUS EF	-	-	-		
CONTACT MEMBER FOR STATUS; CONSUMER DISPUTES THIS ACCOUNT INFORMATION													



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									30+	60+	90+	

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COLLECTION ACCOUNTS

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B B CITIBANK STU 05/14 03/07 \$16341 \$17162 \$181 CHARGE OFF 3 2 4 \$0  
 5958 11/13 EDU 240 XP/TU/EF  
 Late Dates: 11/13-90, 10/13-90, 9/13-90, 8/13-60, 7/13-30, 12/12-30, 10/12-60, 9/12-30  
 ACCOUNT INFORMATION DISPUTED BY CONSUMER

B B CITIBANK STU 05/14 10/08 \$6049 \$6347 \$65 CHARGE OFF - - - \$15  
 5958 11/13 EDU 240 XP/TU  
 ACCOUNT INFORMATION DISPUTED BY CONSUMER

B B CITIBANK STU 05/14 12/07 \$3700 \$3879 \$39 CHARGE OFF 4 2 4 \$15  
 5958 11/13 EDU 240 XP/TU/EF  
 Late Dates: 11/13-90, 10/13-90, 9/13-90, 8/13-60, 7/13-30, 12/12-30, 11/12-30, 10/12-60, 9/12-30  
 ACCOUNT INFORMATION DISPUTED BY CONSUMER

B B AFNI, INC. 02/14 07/09 \$1118 \$1118 \$1118 COLLECTION 0 0 0 53 \$1118  
 2037 OPEN 001 XP  
 ACCOUNT INFORMATION DISPUTED BY CONSUMER; FACTORING COMPANY; ORIGINAL CREDITOR: VERIZON INC.

B B MIDLAND FUNDING 07/13 12/11 \$904 \$0 \$0 PAID COLL 0 0 0 18 \$0  
 8544 07/13 OPEN 001 XP  
 FACTORING COMPANY; ORIGINAL CREDITOR: T-MOBILE

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OTHER CREDIT HISTORY

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\*\*\* NO RECORD FOUND \*\*\*

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PUBLIC RECORDS

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\*\*\* NO RECORD FOUND \*\*\*

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T U HIGH RISK FRAUD ALERT

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2 - EASON,  
 AVAILABLE AND CLEAR

=====

A L E R T

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



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									30+	60+	90+	

INQUIRIES (LAST 120 DAYS)

\*\*\* NO RECORD FOUND \*\*\*

CREDITORS

AFNI, INC.	PO BOX 3427, BLOOMINGTON, IL 61702	888-216-2408
AMERICAN EXPRESS	P O BOX 7871, FORT LAUDERDAL, FL 33329	800-874-2717
BANK OF AMERICA	POB 17054, WILMINGTON, DE 19884	800-421-2110
CAPITAL ONE BANK USA	PO BOX 85015, RICHMOND VA 23285-5075	800-955-7070
CITI/STDNT LN RSRC CNT	99 GARNSEY RD, PITTSFORD, NY 14534	800-285-3000
CITIBANK	701 E 60TH ST N, SIOUX FALLS, SD 57104	800-692-8200
CITIBANK STU	P.O. BOX 23315, ROCHESTER, NY 14692	800-967-7900
EBNA AMERICA	POB 15026, WILMINGTON, DE 19801	800-421-2110
KIDLAND FUNDING	8875 AERO DR STE 200, SAN DIEGO, CA 92123	800-825-8131
ELC STUDENT LOAN TRU	,	800-967-2400
U S DEPARTMENT OF ED	PO BOX 7202, UTICA, NY 13504-7202	800-848-0979
US DEP ED	501 BLEEKER STREET, UTICA, NY 13502	800-848-0979
US DEPT OF ED/GLELSI	2401 INTERNATIONAL LN, MADISON, WI 53704	800-236-4300
US DEPT. OF EDUCATIO	,	608-246-1750

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

MISCELLANEOUS INFORMATION

- Instant View Password: CY-24D81EC4

- To verify the authenticity of this credit report, please visit <https://ucs.meridianlink.com> and click on the Instant View link. Enter report number 5415487 and password CY-24D81EC4 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 6/18/2014 2:34:46 PM \*\*\*