



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

*** Before ***

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

Public Records Found For: Applicant Spouse

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REPORT # FNMA #
 LOAN TYPE REF #
 REPOSITORIES XP/TU/EP
 ORDERED 12/10/2013 BY
 COMPLETED 12/10/2013 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 C O G R 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
									30+	60+	90+	

TRADE SUMMARY

	COUNT	BALANCE	PAYMENT	PAST DUE
MORTGAGE	0	0	0	0
AUTO	0	0	0	0
EDUCATION	12	62743	285	1121
OTHER INSTALLMENT	0	0	0	0
OPEN	2	0	0	0
REVOLVING	5	475	15	0
OTHER	3	6079	56	6079
TOTAL	22	69297	356	7200
SECURED DEBT	0	HIGH CREDIT		59474
UNSECURED DEBT	69297	DEBT/HIGH CREDIT		117%

DEROGATORY SUMMARY

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

SCORE MODELS

- 3 EASON - 8145 554
 EQUIFAX/FACTA BEACON 5.0
 00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY
- 2 EASON - 8145 559
 TRANSUNION/FICO CLASSIC (04)
 038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

SOURCE OF INFORMATION

- 1 - EXPERIAN 12/10/13
 - *** NONE ***

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 indemnity. This report must be held in strict confidence and in accordance with the Fair Credit Reporting Act.



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C 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
									30+	60+	90+	

2 - TRANSUNION 12/10/13
 NAME: EASON
 NAME: EASON
 NAME:
 SSN: -8145
 ADDRESS: , BROOKLYN, NY 11236 04/09
 ADDRESS: NEW YORK, NY 10163 10/05
 ADDRESS: , BROOKLYN, NY 11236
 EMPLOYER: / 08/02
 EMPLOYER:

3 - EQUIFAX 12/10/13
 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	STU LN TRUST	11/13	03/07	\$9225	\$16185	\$181	DELINQ 90	4	2	3	48	\$705
	5958		11/13		EDU	240	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											
B B	USD/GLELSI	11/13	11/09	\$13182	\$13182	\$-	AS AGREED	0	0	0	38	\$0
	5864		11/13		EDU		TU/EF					
	STUDENT LOAN - PAYMENT DEFERRED; ACCOUNT IN FORBEARANCE; COLLATERAL: DEFERRED TO 06072014											
B B	USD/GLELSI	11/13	12/08	\$12968	\$12968	\$-	AS AGREED	0	0	0	45	\$0
	5864		11/13		EDU		TU/EF					
	STUDENT LOAN - PAYMENT DEFERRED; ACCOUNT IN FORBEARANCE; COLLATERAL: DEFERRED TO 06072014											
B B	USD/GLELSI	11/13	05/10	\$16484	\$10750	\$-	AS AGREED	0	0	0	35	\$0
	5864		11/13		EDU		TU/EF					
	STUDENT LOAN - PAYMENT DEFERRED; ACCOUNT IN FORBEARANCE; COLLATERAL: DEFERRED TO 06252014											
B B	STU LN TRUST	11/13	10/08	\$4985	\$5992	\$65	DELINQ 90	4	2	3	48	\$260
	5958		11/13		EDU	240	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											
B B	STU LN TRUST	11/13	12/07	\$2130	\$3666	\$39	DELINQ 90	4	2	3	48	\$156
	5958		11/13		EDU	240	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											
B B	BK OF AMER	11/13	05/08	\$500	\$475	\$15	AS AGREED	0	0	0	24	\$0
	4888		11/13		REV	MIN	TU/EF					

- 30%
 - 30%
 - 30%
 - PAY TO \$175



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SOC SEC # 8145 DOB
MARITAL STATUS
CURRENT ADDRESS , BROOKLYN, NY 11236
PREVIOUS ADDRESS

CO-BORROWER
SOC SEC # DOB
DEPENDENTS
LENGTH

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									30+	60+	90+	MOS REV	
T B	AMEX 3499	11/09	03/81	\$2244	\$0	\$0	PAID TU	0	0	0	22	\$0	
ACCOUNT CLOSED BY CREDIT GRANTOR													
T B	AMEX -0088	03/05	05/90	\$1686	\$0	\$0	PAID TU/EF	-	-	-		\$0	
ACCOUNT CLOSED BY CONSUMER													
T B	AMEX -0088	03/05	05/90	\$99	\$0	\$0	PAID TU/EF	-	-	-		\$0	
ACCOUNT CLOSED BY CONSUMER													
B B	CAP ONE 4121	06/06	09/05 01/06	\$1212	\$0	\$0	PAID EF	0	0	0	09	\$0	
ACCOUNT TRANSFERRED OR SOLD													
B B	SLC BONYM 5958	10/10	10/09 10/10	\$1000	\$0	\$0	PAID TU/EF	0	0	0	11	\$0	
ACCOUNT TRANSFERRED OR SOLD													
B B	SLC BONYM 5958	10/10	07/09 10/10	\$9500	\$0	\$0	PAID TU/EF	0	0	0	09	\$0	
ACCOUNT TRANSFERRED OR SOLD													
B B	SLC BONYM 5958	07/09	12/08 07/09	\$4500	\$0	\$0	PAID TU/EF	0	0	0	07	\$0	
ACCOUNT TRANSFERRED OR SOLD													
B B	SLC BONYM 5958	07/09	12/08 07/09	\$6000	\$0	\$0	PAID TU/EF	0	0	0	07	\$0	
ACCOUNT TRANSFERRED OR SOLD													
B B	US DEPT ED 5958	12/10	05/10 12/10	\$10500	\$0	\$0	INACTIVE TU/EF	0	0	0	06	\$0	
ACCOUNT CLOSED DUE TO INACTIVITY													
B B	USDEPTOFED -0595	03/10	12/08	\$10500	\$0	\$0	PAID TU/EF	0	0	0	09	\$0	
ACCOUNT TRANSFERRED OR SOLD; STUDENT LOAN - PAYMENT DEFERRED													
T B	AMEX -3499	03/08	03/81 03/08	\$2100	-	\$-	PAID EF	-	-	-			
T B	AMEX -0135	01/08	03/81 01/08	\$2100	-	\$-	PAID EF	-	-	-			

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									30+	60+	90+	

COLLECTION ACCOUNTS

B B	NTL CRDT SYS	03/13	11/12	\$4599	\$4599	\$-	COLLECTION	- - -	\$4599	
	NYUAN1304		07/12				COLL	TU/EF		
	PLACED FOR COLLECTION; ORIGINAL CREDITOR: NEW YORK UNIVERSITY									
B B	AFNI	09/09	07/09	\$1118	\$1118	\$56*	COLLECTION	- - -	\$1118	
	2037		03/09				COLL	TU/EF		
	PLACED FOR COLLECTION; ORIGINAL CREDITOR: 10 VERIZON INC									
B B	COLLECTION BUREAU	10/13	08/13	\$705	\$362	\$-	COLLECTION	- - -	\$362	
	1132		07/13				COLL	EF		
	ORIGINAL CREDITOR: OPTIMUM, ASSIGNED ON 08/13									

50!
70!
30!

OTHER CREDIT HISTORY

*** NO RECORD FOUND ***

PUBLIC RECORDS

*** NO RECORD FOUND ***

TU HIGH RISK FRAUD ALERT

2 - EASON,
AVAILABLE AND CLEAR

ALERT

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

REMARKS

1 - CONSUMER STATEMENT: 25& 11-12-12 0000000 FILE FROZEN DUE TO STATE LEGISLATION.

INQUIRIES (LAST 120 DAYS)

*** NO RECORD FOUND ***

CREDITORS

AFNI, INC.	404 BROCK DR, BLOOMINGTON, IL 61701	888-216-2408
AMERICAN EXPRESS	P O BOX 7871, FORT LAUDERDAL, FL 33329	800-874-2717
AND FTN NET	POB 3427, BLOOMINGTON IL 61702-	(309) 828-5226
BANK OF AMERICA	400 CHRISTIANA RD, NEWARK, DE 19713	800-421-2110

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									30+	60+	90+	
		CAPITAL ONE BANK USA		PO BOX 85015, RICHMOND VA 23285-5075								800-955-7070
		COLLECTION BUREAU OF		155 NORTH PLANK RD, NEWBURGH, NY 12550-1718								845-561-6880
		MBNA AMERICA		POB 15026, WILMINGTON, DE 19801								800-421-2110
		NATIONAL CREDIT SYST		11 EAST 36TH STREET, NEW YORK, NY 10016								212-213-3000
		NTL CRDT SYS		11 E 36 STREET, NEW YORK, NY 10016								212-213-3000
		SLC STUDENT LOAN TRU		,								800-967-2400
		U S DEPARTMENT OF ED		PO BOX 7202, UTICA, NY 13504-7202								800-848-0979
		U S DEPT OF EDUCATIO/ACS		501 BLEEKER ST, TUICA NY 13501								800-835-4611
		US DEP ED		501 BLEEKER STREET, UTICA, NY 13502								800-848-0979
		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-7367F39

- To verify the authenticity of this credit report, please visit <https://ucs.meridianlink.com> and click on the Instant View link. Enter report number 5054346 and password CY-7367F39 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 12/10/2013 12:02:47 PM ***