



201 MARPLE AVE. - P.O. BOX 187, CLIFTON HEIGHTS, PA 19018
 Phone: 610-284-1000
 Fax: 610-284-1500

MERGED INFILE CREDIT REPORT

Reporting Bureau certifies compliance contractual requirements governing check of public records with these results.
 Public Records Found For: Applicant Spouse

FILE #	9792792	FNMA #		DATE COMPLETED	1/4/2016	RQD' BY		NEW ACCOUNT SETUP
SEND TO	Universal Credit CUST. # 0522 370 REED RD BROOMALL, PA 19008			DATE ORDERED	1/4/2016	REPOSITORY	XP/TU/EF	PRPD' BY
				PRICE	\$0.00	LOAN TYPE		
				REF. #				

PROPERTY ADDRESS		APPLICANT		CO-APPLICANT	
APPLICANT	TESTCASE, JOSEPH	CO-APPLICANT			
SOC SEC #	000-00-0001	DOB		SOC SEC #	DOB
MARITAL STATUS		DEPENDENTS			
CURRENT ADDRESS	123 MAIN ST, BROOMALL, PA 19008			LENGTH	
PREVIOUS ADDRESS				LENGTH	

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - MARISOL LEMUS TESTCASE - 000000001
 SCORE: **743**
 00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 00008 - TOO MANY INQUIRIES LAST 12 MONTHS
 00012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

TRANSUNION/FICO CLASSIC (98) - MARISOL L TESTCASE - 000000001
 SCORE: **741**
 014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
 008 - TOO MANY INQUIRIES LAST 12 MONTHS
 030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - MARISOL TESTCASE - 000000001
 SCORE: **745**
 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 08 - TOO MANY INQUIRIES LAST 12 MONTHS
 09 - TOO MANY ACCOUNTS RECENTLY OPENED

[Request New Tradeline](#)

TRADELINES

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
B	B	USAA FEDERAL SAVINGS ACCT000006 Directory: 800-531-2265 PO BOX 47504 SAN ANTONIO, TX 78265	12/15	04/15 06/15	\$31206 AUTO	\$28626 069 \$533	\$0	9	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

UNIVERSAL CREDIT SERVICES - CORPORATE: 201 MARPLE AVE. - P.O. BOX 187, CLIFTON HEIGHTS, PA 19018 (P) 610-284-1000 (F) 610-284-1500
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FILE # 9792792 **FNMA #** **DATE COMPLETED** 1/4/2016 **RQD' BY** NEW ACCOUNT SETUP
SEND TO Universal Credit **DATE ORDERED** 1/4/2016
 CUST. # 0522 **REPOSITORIES** XP/TU/EF **PRPD' BY**
 370 REED RD **PRICE** \$0.00 **LOAN TYPE**
 BROOMALL, PA 19008 **REF. #**

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	TESTCASE, JOSEPH		CO-APPLICANT		
SOC SEC #	000-00-0001	DOB	SOC SEC #		DOB
MARITAL STATUS			DEPENDENTS		

TRADELINES

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
B	B	HSBC/MCRAE ACCT000010 Directory: 8006956950 PO BOX 15521 WILMINGTON, DE 19805	01/16	04/12 09/15	\$900 REV	\$0 \$0	\$0	35	0	0	0	AS AGREED XP/TU/EF
B	B	MBNA AMERICA ACCT000001 Directory: 800-299-2265 POB 17054 WILMINGTON, DE 19884	01/16	01/16 01/16	\$7500 REV	\$0 \$0	\$0	1	0	0	0	AS AGREED XP/TU/EF
B	B	NBGL-MCRAES ACCT000013 Directory: 6019684293 P O BOX 10327 JACKSON, MS 39289 PURCHASED BY ANOTHER LENDER	02/13	04/12 11/12	\$900 REV	\$0 \$0	\$0	09	0	0	0	PAID XP/TU/EF
B	B	TOYOTA MOTOR CREDIT ACCT000012 Directory: 5049296600 8550 UNITED PLAZA BLVD S BATON ROUGE, LA 70809	05/15	04/15 05/15	\$30973 AUTO	\$0 072 \$0	\$0	2	0	0	0	PAID XP/TU/EF
B	B	WFNNB/BEALLS ACCT000011	01/16	08/15 08/15	\$1000 REV	\$0 \$0	\$0	6	0	0	0	AS AGREED XP/TU/EF
B	B	GTE SOUTHWEST INC ACCT000005 UTILITY COMPANY	12/15	06/15 12/15	- INST	- 001 -	\$0	1	0	0	0	AS AGREED XP/TU/EF

PUBLIC RECORDS

*** NONE ***

ALERT

1 - MARISOL TESTCASE YOB: 1980
EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

INQUIRIES (LAST 120 DAYS)

XP/EF	B	12/30/15	FISERV CREDSTAR	FINANCE
TU	B	12/30/15	CHASE CREDIT	REAL ESTATE
XP	B	12/24/15	MBNA	BANKING

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	BROOMALL, PA 19008		REF. #			

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APPLICANT	TESTCASE, JOSEPH		CO-APPLICANT		
SOC SEC #	000-00-0001	DOB	SOC SEC #		DOB
MARITAL STATUS			DEPENDENTS		

INQUIRIES (LAST 120 DAYS)

TU	B	11/24/15	<u>CITI</u>	BANKING
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CREDITORS

BANK OF AMERICA	POB 17054, WILMINGTON, DE 19884	800-299-2265
BK OF AMER	PO BOX 982238, EL PASO, TX 79998	800-421-2110
CAP1/MCRAE	PO BOX 15521, WILMINGTON, DE 19805	800-695-6950
CATO CORPORATION	PO BOX 34216, CHARLOTTE, NC 28234	704-588-2428
CBNA	P.O. BOX 6000, SIOUX FALLS, SD 57117	888-248-4465
CEDAR HILL NATIONAL	8100 DEMARK ROAD, CATO'S, CHARLOTTE, NC 28210	
CEDARHILLNBK	P O BOX 34216 8100 DENMARK RD, CHARLOTTE, NC 28234	704-556-7018
CHASE	PO BOX 15298, WILMINGTON, DE 19850	800.955.9900
CHASE BANK USA, NA	201 N. WALNUT ST//DE1-1027, WILMINGTON, DE 19801	800-955-9900
CITI	PO BOX 6497, SIOUX FALLS, SD 57117	BYMAILONLY
CITIBANK SD, NA	,	800-533-5600
CITICARDS CBNA	701 E 60TH ST N, IBS CDV DISPUTES, SIOUX FALLS, SD 57104	
CREDCO	6350 LAUREL CANYON BLVD, NORTH HOLLYWOOD, CA 91606	800-523-0233
CREDSTAR	PO BOX 509124, SAN DIEGO, CA 92150	800-523-0233
DISCOVER BANK	PO BOX 15316, ATT:CMS/PROD DEVELOP, WILMINGTON, DE 19850-5316	800-347-2683
DISCOVER FIN SVS LLC	PO BOX 15316, WILMINGTON, DE 19850	800-347-2683
DISCOVERBANK	POB 15316, WILMINGTON, DE 19850	800-347-2683
GECRB/JCP	PO BOX 984100, EL PASO, TX 79998	800.542.0800
GEMB/JC PENNEY	P.O. BOX 27570, ALBUQUERQUE NM 87125-7570	800-542-0800
GEMB/OLD NAVY	,	877-222-6868
GTE SOUTHWEST INC.	,	877-325-5156
MBNA AMERICA	POB 15026, WILMINGTON, DE 19801	800-421-2110
MCRAES INC	P O BOX 10327, JACKSON, MS 39289	601-968-4293
NBGL-MCRAE'S	3455 HWY 80 W, JACKSON, MS 39209	601-968-4293
NBGL-MCRAES CREDIT DEP	PO BOX 10327, JACKSON, MS 39289	601-968-4220
OLD NAVY/MCCBG	P.O. BOX 29116, SHAWNEE MISSIO, KS 66201	877-222-6868
TOYOTA MOTOR CREDIT	8550 UNITED PLAZA BLVD S, BATON ROUGE, LA 70809	504-929-6600
TOYOTA MTR	8550 UNITED PLAZA, BATON ROUGE, LA 70809	504-929-6600
USAA FED SVG	POB 47504, SAN ANTONIO, TX 78265	800-531-2265
USAA FEDERAL SAVINGS	10750 INTERSTATE HWY. 10, SAN ANTONIO, TX 78265	800-531-8722
USAA FEDERAL SAVINGS B	PO BOX 47504, SAN ANTONIO, TX 78265	800-531-2265

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APPLICANT	TESTCASE, JOSEPH		CO-APPLICANT		
SOC SEC #	000-00-0001	DOB	SOC SEC #		DOB
MARITAL STATUS			DEPENDENTS		

SOURCE OF INFORMATION

- 1 EXPERIAN - PULLED ON: 01/04/16
NAME: MARISOL TESTCASE 000000001 DOB: N/A
NAME: LEMUS TESTCASE 000000001 DOB: N/A
NAME: TESTCASE MARISOL 000000001 DOB: N/A
SSN: 000000001
ADDRESS: 220 LOCUST AVE, ANTHILL, MO 65488-0001 - REPORTED 07/15 - 01/16
ADDRESS: 7144 S JAMACHA RD, ANTHILL, MO 65488 - REPORTED 01/16
ADDRESS: 7144 S JAMOCHA RD, ANTHILL, MO 65488 - REPORTED 05/11 - 08/15
EMPLOYER: US AIR FORCE// - REPORTED 05/15

- 2 TRANSUNION - PULLED ON: 01/04/16 - INFILE DATE: 06/01/01
NAME: MARISOL L TESTCASE
NAME: TESTCASE,LEMUS,M
NAME: DOB: 05/27/80
SSN: 000000001
ADDRESS: 220 LOCUST AV, ANTHILL, MO 65488 - REPORTED 10/15
ADDRESS: 7144 S JAMACHA RD, ANTHILL, MO 65488 - REPORTED 09/15
EMPLOYER: FLETCHER MOTORCARS/CAR SALES/
PHONE: 555-0102 - RESIDENCE

- 3 EQUIFAX - PULLED ON: 01/04/16 - INFILE DATE: 06/30/01
NAME: MARISOL LEMUS TESTCASE DOB: 05/27/80
NAME: LEMUS TESTCASE
SSN: 000000001
ADDRESS: 220 LOCUST AVE, ANTHILL, MO 65488-0001 - REPORTED 07/15
ADDRESS: 7144 S JAMACHA RD, ANTHILL, MO 65488-0001 - REPORTED 04/11

TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	0	0	0	0	0
AUTO	2	28626	31206	533	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	1	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	11	228	17400	10	0
OTHER	0	0	0	0	0
TOTAL	14	28854	48606	543	0

SECURED DEBT	28626	OLDEST TRADELINE	04/11
UNSECURED DEBT	228	DEBT/HIGH CREDIT	59%

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DEROGATORY SUMMARY

CHARGE OFFS:	0	30 DAYS:	0	INQUIRIES:	4
COLLECTIONS:	0	60 DAYS:	0	MOST RECENT LATE:	--/--
BANKRUPTCY:	0	90 DAYS:	0		
PUBLIC RECORDS:	0	OTHER:	0		

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 4500	PO BOX 2000	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-D7513E

- To verify the authenticity of this credit report, please visit <https://ucs.meridianlink.com> and click on the Instant View link. Enter Identifier # 9792792 and password CY-D7513E to view the report. For any inquiries regarding this report or services provided by UNIVERSAL CREDIT SERVICES - CORPORATE please contact us at 610-284-1000.

*** END OF REPORT 1/4/2016 11:11:10 AM ***

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RETURN SERVICE REQUESTED

JOSEPH TESTCASE
 123 MAIN ST
 BROOMALL, PA 19008

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	<p>743 Source: EQUIFAX</p> <p style="text-align: right;">Model: EQUIFAX/FICO CLASSIC V5 FACTA Date: 01/04/16</p>
Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	<p>Scores range from a low of 334 to a high of 818.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	Your credit score ranks higher than 57 percent of U.S. consumers.
Key factors that adversely affected your credit score	<ul style="list-style-type: none"> • TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT • LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED • TOO MANY INQUIRIES LAST 12 MONTHS • LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
Checking Your Credit Report	
What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report:</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit www.annualcreditreport.com</p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p style="text-align: center;">Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore .

Notice to the Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

Universal Credit
370 REED RD
BROOMALL, PA 19008
7324775131

NOTICE TO THE HOME LOAN APPLICANT CREDIT SCORE INFORMATION DISCLOSURE

TESTCASE, JOSEPH
123 MAIN ST
BROOMALL, PA 19008

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

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If you have questions regarding the terms of the loan, contact the lender.

Your credit scores were provided by the following credit reporting agencies:

EXPERIAN PO BOX 4500 ALLEN, TX 75013 888-397-3742 www.experian.com/reportaccess	TRANSUNION PO BOX 2000 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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The following information about your credit scores was created on 1/4/2016.

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - MARISOL LEMUS TESTCASE - *****0001

SCORE: **743**

00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
00008 - TOO MANY INQUIRIES LAST 12 MONTHS
00012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

TRANSUNION/FICO CLASSIC (98) - MARISOL L TESTCASE - *****0001

SCORE: **741**

014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
008 - TOO MANY INQUIRIES LAST 12 MONTHS
030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - MARISOL TESTCASE - *****0001

SCORE: **745**

14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
08 - TOO MANY INQUIRIES LAST 12 MONTHS
09 - TOO MANY ACCOUNTS RECENTLY OPENED

Borrower Signature _____ Date _____