



MERGED INFILE CREDIT REPORT

FILE #	1064890	FNMA # INVALID	DATE COMPLETED	6/17/2020	RQD' BY	STEPHEN HAWKINS
SEND TO	CREDIT REPORTING SERVICES, LLC		DATE ORDERED	6/17/2020		
	CUST. # CRS777		REPOSITORIES	XP/TU/EF	PRPD' BY	
	2443 FILLMORE ST # 380-5257		PRICE		LOAN TYPE	
	SAN FRANCISCO, CA 94115		REF. #			

PROPERTY ADDRESS

APPLICANT		CO-APPLICANT	
APPLICANT	TESTCASE, DAVID	CO-APPLICANT	
SOC SEC #	DOB	SOC SEC #	DOB
MARITAL STATUS		DEPENDENTS	
CURRENT ADDRESS	8030 POCKET RD APT 256, SACRAMENTO, CA 95831		LENGTH
PREVIOUS ADDRESS			LENGTH

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	09/15
UNSECURED DEBT	228	REVOLVING CREDIT UTILIZATION	1%
		TOTAL DEBT/HIGH CREDIT	59%

DEROGATORY SUMMARY

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

SCORE MODELS

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

CREDIT REPORTING SERVICES, LLC: 1024 IRON POINT ROAD, FOLSOM, CA 95630 (P) (707) 773-7750 (F) (707) 676-9105

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.

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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	

SOURCE OF INFORMATION	
1	EXPERIAN - PULLED ON: 06/17/20 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 12/19 - 06/20 ADDRESS: 7144 S JAMACHA RD, ANTHILL, MO 65488 - REPORTED 06/20 ADDRESS: 7144 S JAMOCHA RD, ANTHILL, MO 65488 - REPORTED 10/15 - 01/20 EMPLOYER: US AIR FORCE// - REPORTED 10/19
2	TRANSUNION - PULLED ON: 06/17/20 - 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 03/20 ADDRESS: 7144 S JAMACHA RD, ANTHILL, MO 65488 - REPORTED 02/20 EMPLOYER: FLETCHER MOTORCARS/CAR SALES/ PHONE: 555-0102 - RESIDENCE
3	EQUIFAX - PULLED ON: 06/17/20 - 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 12/19 ADDRESS: 7144 S JAMACHA RD, ANTHILL, MO 65488-0001 - REPORTED 09/15

[Request New Tradeline](#)

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

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

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APPLICANT	TESTCASE, DAVID		CO-APPLICANT		
SOC SEC #	DOB		SOC SEC #	DOB	
MARITAL STATUS			DEPENDENTS		

CREDIT																							
E	C	O	A	W	H	O	S	E	C	R	E	D											
													CREDITOR		DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+
						DLA		ACCT TYPE		TERMS				SOURCE									
B	B	USAA FEDERAL SAVINGS B		05/20		09/19		\$31206		\$28626		\$0		9		0		0		0		AS AGREED	
		ACCT000006				11/19		AUTO		069 \$533												XP/TU/EF	
		Directory: BYMAILONLY																					
		PO BOX 47504																					
		SAN ANTONIO, TX 78265																					
B	B	CHASE		06/20		11/19		\$4000		\$228		\$0		7		0		0		0		AS AGREED	
		ACCT000002				06/20		REV		MIN \$10												XP/TU/EF	
B	B	CATO CORPORATION		12/18		06/16		\$200		\$0		\$0		31		0		0		0		PAID	
		ACCT000014				10/16		REV		\$0												XP/TU/EF	
		Directory: 7045882428																					
		PO BOX 34216																					
		CHARLOTTE, NC 28234																					
B	B	CITI		06/20		09/15		\$1800		\$0		\$0		57		0		0		0		PAID	
		ACCT000009				05/20		REV		\$0												XP/TU/EF	
		Directory: BYMAILONLY																					
		110 LAKE DR																					
		NEWARK, DE 19702																					
		ACCOUNT CLOSED AT CONSUMER'S REQUEST																					
B	B	CITI		06/20		06/20		\$2300		\$0		\$0		1		0		0		0		AS AGREED	
		ACCT000004				--/--		REV		\$0												XP/TU/EF	
		Directory: 800-950-5114																					
		PO BOX 6241																					
		SIOUX FALLS, SD 57117																					
B	B	DISCOVER FIN SVS LLC		06/20		07/17		\$7500		\$0		\$0		35		0		0		0		PAID	
		ACCT000003				06/19		REV		\$0												XP/TU/EF	
		Directory: BYMAILONLY																					
		PO BOX 15316																					
		WILMINGTON, DE 19850																					
		ACCOUNT CLOSED AT CONSUMER'S REQUEST																					
B	B	GEMB/JCP		06/20		03/17		\$500		\$0		\$0		39		0		0		0		AS AGREED	
		ACCT000007				11/18		REV		\$0												XP/TU/EF	
		PO BOX 27570																					
		ALBUQUERQUE, NM 87125																					

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1064890

FNMA # INVALID

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CUST. # CRS777

2443 FILLMORE ST # 380-5257

SAN FRANCISCO, CA 94115

DATE COMPLETED

DATE ORDERED

REPOSITORIES

PRICE

REF. #

6/17/2020

6/17/2020

XP/TU/EF

RQD' BY

PRPD' BY

LOAN TYPE

STEPHEN HAWKINS

PROPERTY ADDRESS

APPLICANT

CO-APPLICANT

APPLICANT

SOC SEC #

MARITAL STATUS

TESTCASE, DAVID

DOB

CO-APPLICANT

SOC SEC #

DEPENDENTS

DOB

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

SOURCE

B B

[GEMB/OLD NAVY](#)

ACCT000008

PO BOX 29116

SHAWNEE MISSION, KS 66201

06/20

04/19

11/19

\$1200

REV

\$0

\$0

15

0

0

0

AS AGREED

[XP/TU/EF](#)

B B

[HSBC/MCRAE](#)

ACCT000010

06/20

09/16

02/20

\$900

REV

\$0

\$0

35

0

0

0

AS AGREED

[XP/TU/EF](#)

B B

[MBNA AMERICA](#)

ACCT000001

Directory: BYMAILONLY

PO BOX 982235

EL PASO, TX 79998

06/20

06/20

06/20

\$7500

REV

\$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

07/17

09/16

04/17

\$900

REV

\$0

\$0

09

0

0

0

PAID

[XP/TU/EF](#)

B B

[TOYOTA MOTOR CREDIT](#)

ACCT000012

Directory: 5049296600

8550 UNITED PLZ BV.SU.90

BATON ROUGE, LA 70809

10/19

09/19

10/19

\$30973

AUTO

\$0

072 \$0

2

0

0

0

PAID

[XP/TU/EF](#)

B B

[WFNNB/BEALLS](#)

ACCT000011

06/20

01/20

01/20

\$1000

REV

\$0

\$0

6

0

0

0

AS AGREED

[XP/TU/EF](#)

B B

[GTE SOUTHWEST INC](#)

ACCT000005

UTILITY COMPANY

05/20

11/19

05/20

-

INST

-

001 -

1

0

0

0

AS AGREED

[XP/TU/EF](#)

COLLECTION ACCOUNTS

*** NONE ***

OTHER CREDIT HISTORY

*** NONE ***

PUBLIC RECORDS

*** NONE ***

INQUIRIES (LAST 120 DAYS)

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	SAN FRANCISCO, CA 94115			REF. #			
PROPERTY ADDRESS							
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APPLICANT	TESTCASE, DAVID			CO-APPLICANT			
SOC SEC #	DOB			SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			
INQUIRIES (LAST 120 DAYS)							
XP/EF	B	06/12/20	FISERV CREDSTAR	FINANCE			
TU	B	06/12/20	CHASE CREDIT	REAL ESTATE			
XP	B	06/06/20	MBNA	BANKING			
TU	B	05/07/20	CITI	BANKING			
MISCELLANEOUS INFORMATION							
- Instant View Password: CR-96D7A4							
- To verify the authenticity of this credit report, please visit https://crs.meridianlink.com and click on the Instant View link. Enter Identifier # 1064890 and password CR-96D7A4 to view the report. For any inquiries regarding this report or services provided by CREDIT REPORTING SERVICES, LLC please contact us at (707) 773-7750.							
CREDITORS							
ANBCC	110 LAKE DR, NEWARK, DE 19702						BYMAILONLY
ASSOCIATES NATIONAL	P.O. BOX 15687, WILMINGTON DE 19850						800-533-5600
BK OF AMER	PO BOX 982235, EL PASO, TX 79998						BYMAILONLY
CATO	P O BOX 34216, CHARLOTTE, NC 28234						704-556-7018
CATO CORPORATION	PO BOX 34216, CHARLOTTE, NC 28234						704-588-2428
CATO'S	8100 DEMARK ROAD, CHARLOTTE NC 28210						
CITI	PO BOX 6217, SIOUX FALLS, SD 57117						800-8430777
CITI BANK	P.O. BOX 6500 C/O CITI CORP, SIOUX FALLS SD 57117-6500						
CITIBANK MASTERCARD	PO BOX 6241, SIOUX FALLS, SD 57117						800-950-5114
DISCOVER FIN	POB 15316, WILMINGTON, DE 19850						
DISCOVER FIN SVCS LLC	PO BOX 15316, WILMINGTON, DE 19850						BYMAILONLY
DISCOVER FINANCIAL S	PO BOX15316 ATT:CMS/PROD DEVELOP, WILMINGTON DE 19850-5316						
JC PENNEY / MONOGRAM	P.O. BOX 27570, ALBUQUERQUE NM 87125-7570						
M.B.N.A AMER	400 CHRISTIANIA ROAD, NEWARK DE 19713-4217						
MBGA/JC PENNEY	PO BOX 27570, ALBUQUERQUE, NM 87125						
MBNA	1100 N KING ST, WILMINGTON, DE 19884						BYMAILONLY
MBNA AMERICA	POB 15026, WILMINGTON, DE 19801						800-4106262
MCCBG/OLD NAVY	,						
MCCBG/OLDNAVY	PO BOX 29116, SHAWNEE MISSION, KS 66201						
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	P.O. BOX 29116, SHAWNEE MISSIO, KS 66201						
TOYOTA MOTOR CREDIT	8550 UNITED PLZ BV.SU.90, BATON ROUGE, LA 70809						504-929-6600
USAA FED SVG	POB 47504, SAN ANTONIO, TX 78265						210-498-2265
USAA FEDERAL SAVINGS	10750 INTERSTATE HWY. 10, SAN ANTONIO, TX 78265						
USAA FEDERAL SAVINGS B	PO BOX 47504, SAN ANTONIO, TX 78265						BYMAILONLY
DISCLAIMER							

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MARITAL STATUS			DEPENDENTS		

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 2000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19016	ATLANTA, GA 30374
888-397-3742	800-916-8800	800-685-1111
www.experian.com/reportaccess	transunion.com/myoptions	www.equifax.com/fcra

*** END OF REPORT 6/25/2020 6:44:13 AM ***

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