



FILE #	820734	JOB #	INVALID	REPORT DATE	10/26/2009
REPORT TO	PREMIUM CREDIT BUREAU		DATE ORDERED	10/26/2009	
LOAN TYPE				REPOSITORIES	XP/TU/EF
LOAN #				PRICES	\$0.00

BORROWER	TEST, MARISOL		MARITAL STATUS	
CO-BORROWER			DEPENDENTS	
STREET	25148 SW 20 MESA STREET		YEARS AT ADDRESS	
CITY, STATE, ZIP	HOLLYWOOD, FL 33027			

BORROWER			CO-BORROWER		
SOC SEC #	123-44-4444		SOC SEC #		
DOB	11/30/1920		DOB		
EMPLOYER			EMPLOYER		
POSITION			POSITION		
SINCE			SINCE		
MONTHLY INCOME			MONTHLY INCOME		
VERIFIED BY	-		VERIFIED BY	-	

CREDITOR	DATE REPORTED	DATE OPEN	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS	E C O A
		LAST ACTIVITY DATE				TERMS	TIME PAST DUE			
		30-59	60-89	90+						

S C O R E M O D E L S

DORIS P ECHAVARRIA - *****3595 EQUIFAX/FACTA BEACON 5.0			670								1
00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS											
00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN											
00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT											
00002 - LEVEL OF DELINQUENCY ON ACCOUNTS											
FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY											

DORIS P ECHAVARRIA - *****3595 TRANSUNION/FICO CLASSIC (98)			666								2
002 - LEVEL OF DELINQUENCY ON ACCOUNTS											
010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS											
005 - TOO MANY ACCOUNTS WITH BALANCES											
008 - TOO MANY INQUIRIES LAST 12 MONTHS											
FA - INQUIRIES IMPACTED THE CREDIT SCORE											

DORIS P ECHAVARRIA - *****3595 EXPERIAN/FAIR, ISAAC (VER. 2)			681								3
10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS											
13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN											
05 - TOO MANY ACCOUNTS WITH BALANCES											
14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED											
08 - TOO MANY INQUIRIES LAST 12 MONTHS											

P U B L I C R E C O R D S

*** NO RECORD FOUND ***

T R A D E L I N E S

AMERICAN HONDA FINAN XXXX***** HISTORY:00	09/09	07/07 09/09	\$20565 AUTO	\$20412 060 \$448	\$0	0	0	0	2	AS AGREED XP/TU/EF	B
SALLIE MAE 2XXXXX***** HISTORY:000	09/09	07/07 08/09	\$15806 EDU	\$15686 180 \$154	\$0	0	0	0	02	AS AGREED XP/TU/EF	B
CHASE 51492284***** HISTORY:0000000000000000000000000000	09/07	08/01 09/07	\$13545 REV	\$10562 MIN \$375	\$0	0	0	0	74	AS AGREED XP/TU/EF	B
GEMB/BAERS FURNITURE 6XXXXX***** HISTORY:0000000000000000000000000000	09/09	02/04 08/09	\$4500 REV	\$2219 MIN \$67	\$0	0	0	0	44	AS AGREED XP/TU/EF	B

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

The reporting bureau certifies that the information in all Residential Mortgage Credit Reports complies with the requirements of FNMA, Freddie Mac, FHA, VA, and HLMC. The information is confidential and not to be divulged except as required by PUBLIC LAW 91-508, 93-579, 94-239



Table with 2 columns: File # (820734), Report to (Premium Credit Bureau), Loan type, Loan #, Report date (10/26/2009), Date ordered (10/26/2009), Repositories (XP/TU/EF), Prices (\$0.00)

Table with 2 columns: Borrower (TEST, MARISOL), Co-borrower, Street (25148 SW 20 MESA STREET), City, State, Zip (HOLLYWOOD, FL 33027), Marital status, Dependents, Years at address

Main credit history table with columns: Creditor, Date Reported, Date Open, Last Activity Date, High Credit, Balance, Terms, Past Due Amount, Historical Status (Time Past Due, Months Reviewed), Present Status, ECOA

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LOAN TYPE				REPOSITORIES	XP/TU/EF
LOAN #				PRICES	\$0.00

BORROWER	TEST, MARISOL			MARITAL STATUS	
CO-BORROWER				DEPENDENTS	
STREET	25148 SW 20 MESA STREET				YEARS AT ADDRESS
CITY, STATE, ZIP	HOLLYWOOD, FL 33027				

CREDITOR	DATE REPORTED	DATE OPEN LAST ACTIVITY DATE	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS	E C O A	
				TERMS		TIME PAST DUE					
						30-59	60-89	90+			
GEMB/L&T XXXX**** HISTORY:0	09/07	09/01 03/02	\$500 REV	\$0 \$0	\$0	0	0	0	1	AS AGREED XP/TU/EF	B
GEMB/MERVYNS XXXXX**** HISTORY:0000000000000000000000000000	10/07	04/01	\$200 REV	\$0 \$0	\$0	0	0	0	33	AS AGREED XP/TU/EF	B
GEMB/SAMS CLUB XXXXX**** HISTORY:0000000000000000000000000000	09/07	12/01 03/05	\$345 REV	\$0 \$0	\$0	0	0	0	55	AS AGREED XP/TU/EF	B
GEMB/SAMS CLUB XXXXX**** HISTORY:-0000000000000000000000000000 CREDIT CARD LOST OR STOLEN	09/07	12/01 02/04	\$300 REV	\$0 \$0	\$0	0	0	0	39	CRCDLOST XP/TU	B
HOMEQ XXXX**** HISTORY:00000000000000-000 REAL ESTATE MORTGAGE	09/01	03/99 07/01	\$25163 MTG	\$0 \$269	\$0	0	0	0	17	AS AGREED TU/EF	B
HSBC NV XXXXX**** HISTORY:-0000000000000000000000000000 ACCOUNT CLOSED BY CONSUMER	03/03	11/99 09/01	\$1000 REV	\$0 \$0	\$0	0	0	0	23	PAID XP/TU/EF	B
HSBC NV XX**** HISTORY:-0000000000000000000000000000 ACCOUNT CLOSED AT CONSUMER'S REQUEST	01/02	--/-- 01/02	\$4120 REV	\$0 \$0	\$0	0	0	0	24	PAID XP/TU/EF	B
LEXICON XXX**** HISTORY:0--000 CLOSED	11/00	07/00 11/00	\$1079 INST	\$0 \$0	\$0	0	0	0	05	PAID TU	B
LORD & TAYLOR XXX**** HISTORY:-0000000000000000000000000000 TRANSFERRED TO ANOTHER LENDER; PURCHASED BY ANOTHER LENDER	04/04	09/01 03/02	\$427 REV	\$0 \$0	\$0	0	0	0	32	PAID XP/TU/EF	B
MACYS/FDSB XXXX**** CHARGE	12/03	03/00 08/02	\$300 REV	\$0 \$0	\$0	0	0	0	43	AS AGREED EF	B
MCYDSNB XX**** HISTORY:0000000000000000000000000000	09/07	03/00 08/02	\$300 REV	\$0 \$0	\$0	0	0	0	89	AS AGREED XP/TU/EF	B
SALLIE MAE SERVICING XXX**** HISTORY:-0000000000000000000000000000	07/07	07/06 07/07	\$15600 EDU	\$0 \$0	\$0	0	0	0	13	PAID XP/TU/EF	B
SEARS/CBSD XX**** HISTORY:0000000000000000000000000000	09/07	03/00 07/07	\$2650 REV	\$0 \$0	\$0	0	0	0	90	AS AGREED XP/TU/EF	B
SPIEGEL XX**** HISTORY:-000000000000 ACCOUNT CLOSED BY CONSUMER	03/01	10/98 06/99	\$825 REV	\$0 \$0	\$0	0	0	0	11	PAID XP/TU/EF	B

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LOAN TYPE				REPOSITORIES	XP/TU/EF
LOAN #				PRICES	\$0.00

BORROWER	TEST, MARISOL			MARITAL STATUS	
CO-BORROWER				DEPENDENTS	
STREET	25148 SW 20 MESA STREET			YEARS AT ADDRESS	
CITY, STATE, ZIP	HOLLYWOOD, FL 33027				

CREDITOR	DATE REPORTED	DATE OPEN LAST ACTIVITY DATE	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS	E C O A	
				TERMS		30-59	60-89	90+			MONTHS REVIEWED
TARGET NB XX**** HISTORY:00000000000000000000000000000000	09/07	05/04 02/05	\$1000 REV	\$0 \$0	\$0	0	0	0	41	AS AGREED XP/TU/EF	B
WELLS FARGO BANK NV XXX**** HISTORY:-0000000000000000	10/03	07/02 10/03	\$23000 MTG	\$0 \$0	\$0	0	0	0	15	PAID XP/TU/EF	B
ACCOUNT CLOSED AT CONSUMER'S REQUEST; HOME EQUITY LINE OF CREDIT - REVOLVING TERMS											
WELLS FARGO HM MORTG XX**** HISTORY:-000000000000	11/03	07/02 09/03	\$184000 MTG 360	\$0 \$0	\$0	0	0	0	12	PAID XP/TU/EF	B
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST											
WELLS FARGO HOME MOR XX**** HISTORY:-00000000000000000000	09/04	10/02 07/04	\$117450 MTG 360	\$0 \$0	\$0	0	0	0	19	PAID XP/TU/EF	B
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST											
WELLS FARGO HOME MOR XXX**** HISTORY:-0	12/03	07/03 11/03	\$116000 MTG 360	\$0 \$0	\$0	0	0	0	2	PAID XP/TU/EF	B
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST											
WELLS FARGO HOME MTG SX**** HISTORY:-0000000000000000	08/03	05/02 04/03	\$111600 MTG 360	\$0 \$0	\$0	0	0	0	13	PAID XP/TU/EF	B
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST											
GEMB/SAM SS**** CHARGE	09/07	12/01 02/04	- OTHE	- -	-	-	-	-		CRCDLOST EF	U

TRADE SUMMARY

	COUNT	BALANCE	HIGH CREDIT	PAYMENT	PAST DUE
MORTGAGE	8	0		0	0
AUTO	4	20412		20565	448
EDUCATION	2	15686		15806	154
OTHER INSTALLMENT	6	0		0	0
OPEN	0	0		0	0
REVOLVING	18	16249		37636	620
OTHER	1	0		0	0
TOTAL	39	52347		74007	1222

SECURED DEBT	20412	OLDEST TRADELINE	07/97
UNSECURED DEBT	31935	DEBT/HIGH CREDIT	55%

DEROGATORY SUMMARY

CHARGE OFFS	0	DELINQ	30 DAYS	1	INQUIRIES	0
COLLECTIONS	0		60 DAYS	0		
BANKRUPTCY ACCOUNTS	0		90 DAYS	0		
PUBLIC RECORDS	0		OTHER	0		

INQUIRIES (LAST 90 DAYS)

*** NO RECORD FOUND ***

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Table with 4 columns: FILE #, REPORT TO, LOAN TYPE, LOAN #; JOB #, PREMIUM CREDIT BUREAU; REPORT DATE, DATE ORDERED, REPOSITORIES, PRICES; 820734, INVALID, 10/26/2009, 10/26/2009, XP/TU/EF, \$0.00

Table with 2 columns: BORROWER, CO-BORROWER, STREET, CITY, STATE, ZIP; TEST, MARISOL, 25148 SW 20 MESA STREET, HOLLYWOOD, FL 33027; MARITAL STATUS, DEPENDENTS, YEARS AT ADDRESS

Table with 9 columns: CREDITOR, DATE REPORTED, DATE OPEN LAST ACTIVITY DATE, HIGH CREDIT, BALANCE TERMS, PAST DUE AMOUNT, HISTORICAL STATUS, PRESENT STATUS, ECOA

CREDITORS

Main table listing creditors such as AFS / ACB, AFSCI, ALLFIRST BANK, AMERICAN HONDA FINAN, AMERICAN HONDA FINANCE, BAERS FURNITURE/GEMB, BANK OF AMERICA, BANKAMERIC, BENEFCL-HFC, BENEFICIAL-HFC, CHASE, CHASE AUTO, CHASE BANK USA, NA, CHASE MANHATTAN MORTGAGE, CHASE MANHATTAN MTGE, CHASE MORG, EQUITY AUTO FINANCE, FCNB-SPIEGEL, FIA MBNA, FIRST CONSUMERS NATI, FLAGSTAR BANK, FLAGSTAR BK, GECAP/SAMS, GEMB/JC PENNEY, GEMB/JCP, GEMB/SAM'S CLUB, HH BANK, HHLD BANK, HOMEQ SERVICING CORP, HSBC BANK NV FKA HHL, HSBC NV, LEXICON, LORD & TAYLOR, LORD&TAYLOR, MACYS/FDSB, MCCBG/BAERS FURNITURE, NATIONSBANK, RNBTGTVISA, SALLIE MAE 3RD PTY LSC, SALLIE MAE-FFELP, SAMS CLUB/MBGA, SEARS, SEARS ROEBUCK & CO, SPIEGEL, TARGET NB, THEMONEYSTOR, WELLS FARGO HM MORTGAG, WELLS FARGO HOME EQU, WELLS FARGO HOME MOR, WELLS FARGO HOME MORTG, WLS FRG MTGE

MISCELLANEOUS INFORMATION

Instant View Password: AE-A692F3
To verify the authenticity of this credit report, please visit https://premium.meridianlink.com and click on the Instant View link. Enter report number 820734 and password AE-A692F3 to view the report. For any inquiries regarding this report or services provided by PREMIUM CREDIT BUREAU please contact us at 305-468-1560.

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LOAN TYPE				REPOSITORIES	XP/TU/EF
LOAN #				PRICES	\$0.00

BORROWER	TEST, MARISOL			MARITAL STATUS	
CO-BORROWER				DEPENDENTS	
STREET	25148 SW 20 MESA STREET			YEARS AT ADDRESS	
CITY, STATE, ZIP	HOLLYWOOD, FL 33027				

CREDITOR	DATE REPORTED	DATE OPEN LAST ACTIVITY DATE	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS	E C O A
						TIME PAST DUE	MONTHS REVIEWED			
						30-59	60-89	90 +		
*** END OF REPORT 12/22/2009 11:19:03 AM ***										

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