



2412 NW 87TH Place
 Doral, FL 33172
 Phone: 305-468-1560
 Fax: 305-468-1565

PREQUAL CREDIT REPORT

Report No
 1137357

Provided For: ABC MORTGAGE TEST
 1124 BRISTOL STREET
 COSTA MESA, CA 92626
 Acct #: TESTML

Date Received 10/9/2014	Date Issued 10/9/2014	Requested By TEST
Loan Type	FNMA #	Charges \$21.91
Sources XP/TU/EF	Reference #	

Property Address:

GENERAL INFORMATION			
Borrower Name	TESTCASE, MARISOL L	Social Security No	000-00-0001 DOB
Co-Borrower Name		Social Security No	DOB
Current Address	220 LOCUST AVE, ANTHILL, MO 65488	Length	
Previous Address		Length	
Marital Status			
Dependents			

BORROWER		CO-BORROWER	
Employer		Employer	
Position		Position	
Since	Income	Since	Income
Verified By	-	Verified By	-

CREDIT HISTORY

ECOA	WHOSE	CREDITOR NAME ACCOUNT NUMBER	DATE REPORTED	DATE OPENED	CREDIT LIMIT OR HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS	
			DATE LAST ACTIVITY					MOS REV	30+	60+		90+
=====												
SCORE MODELS												
=====												
3		MARISOL LEMUS TESTCASE - 000000001 EQUIFAX/FICO CLASSIC V5 FACTA			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										
2		MARISOL L TESTCASE - 000000001 TRANSUNION/FICO CLASSIC (98)			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										
1		MARISOL TESTCASE - 000000001 EXPERIAN/FAIR, ISAAC (VER. 2)			745							
		14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED										
		08 - TOO MANY INQUIRIES LAST 12 MONTHS										
		09 - TOO MANY ACCOUNTS RECENTLY OPENED										
=====												
PUBLIC RECORDS												
=====												
*** NO RECORD FOUND ***												
=====												
REAL ESTATE ACCOUNTS												
=====												
*** NO RECORD FOUND ***												
=====												
NON - DEROGATORY ACCOUNTS												
=====												
BB		USAA FEDERAL SAVIN ACCT000006 HISTORY: 09/14; 000000000	09/14 03/14	01/14	\$31206 AUTO	\$28626 069 \$533	\$0	9	0	0	0	AS AGREED XP/TU/EF
BB		CHASE ACCT000002 HISTORY: 10/14; 0000000	10/14 10/14	03/14	\$4000 REV	\$228 MIN \$10	\$0	7	0	0	0	AS AGREED XP/TU/EF
BB		CATO CORPORATION ACCT000014 HISTORY: 04/13; ---	04/13 02/11	10/10	\$200 REV	\$0 \$0	\$0	31	0	0	0	PAID XP/TU/EF

PUBLIC RECORDS

*** NO RECORD FOUND ***

REAL ESTATE ACCOUNTS

*** NO RECORD FOUND ***

NON - DEROGATORY ACCOUNTS

BB		USAA FEDERAL SAVIN ACCT000006 HISTORY: 09/14; 000000000	09/14 03/14	01/14	\$31206 AUTO	\$28626 069 \$533	\$0	9	0	0	0	AS AGREED XP/TU/EF
BB		CHASE ACCT000002 HISTORY: 10/14; 0000000	10/14 10/14	03/14	\$4000 REV	\$228 MIN \$10	\$0	7	0	0	0	AS AGREED XP/TU/EF
BB		CATO CORPORATION ACCT000014 HISTORY: 04/13; ---	04/13 02/11	10/10	\$200 REV	\$0 \$0	\$0	31	0	0	0	PAID XP/TU/EF

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



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Dependents			

CREDIT HISTORY											
E C O A	W H O S E	CREDITOR NAME ACCOUNT NUMBER	DATE REPORTED	DATE OPENED	CREDIT LIMIT OR HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS
			DATE LAST ACTIVITY					MOS REV	30+	60+	
T R A D E S U M M A R Y											
					COUNT	BALANCE	HIGH	CREDIT	PAYMENT	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		01/10		
		UNSECURED DEBT			228		DEBT/HIGH CREDIT		59%		
D E R O G A T O R Y S U M M A R Y											
		CHARGE OFFS		0		DELINQ 30 DAYS	0		INQUIRIES	4	
		COLLECTIONS		0		60 DAYS	0				
		BANKRUPTCY ACCOUNTS		0		90 DAYS	0				
		PUBLIC RECORDS		0		OTHER	0				
I N Q U I R I E S (L A S T 1 2 0 D A Y S)											
		XP/EF	10/04/14			FISERV CREDSTAR					
		TU	10/04/14			CHASE CREDIT					
		XP	09/28/14			MBNA					
		TU	08/29/14			CITI					
S O U R C E O F I N F O R M A T I O N											
1		EXPERIAN	10/09/14			NAME: MARISOL TESTCASE 000000001 DOB: N/A NAME: LEMUS TESTCASE 000000001 DOB: N/A NAME: TESTCASE MARISOL 000000001 DOB: N/A SSN: 000-00-0001 ADDRESS: 220 LOCUST AVE, ANTHILL, MO 65488-0001 - SINCE 04/14 ADDRESS: 7144 S JAMACHA RD, ANTHILL, MO 65488 - SINCE 10/14 ADDRESS: 7144 S JAMOCHA RD, ANTHILL, MO 65488 - SINCE 02/10 EMPLOYER: US AIR FORCE//02/14					
2		TRANSUNION	10/09/14			NAME: MARISOL L TESTCASE NAME: TESTCASE, LEMUS, M NAME: DOB: 05/27/80 SSN: 000-00-0001 ADDRESS: 220 LOCUST AV, ANTHILL, MO 65488 - SINCE 07/14 ADDRESS: 7144 S JAMACHA RD, ANTHILL, MO 65488 - SINCE 06/14 EMPLOYER: FLETCHER MOTORCARS/CAR SALES/ PHONE: 555-0102 - RESIDENCE					
3		EQUIFAX	10/09/14			NAME: MARISOL LEMUS TESTCASE DOB: 05/27/80 NAME: LEMUS TESTCASE SSN: 000-00-0001					

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2412 NW 87TH Place, Doral, Florida 33172 (305) 468-1560 * Fax (305) 468-1565

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			DATE LAST ACTIVITY					MOS REV	30+	60+	

ADDRESS: 220 LOCUST AVE, ANTHILL, MO 65488-0001
ADDRESS: 7144 S JAMACHA RD, ANTHILL, MO 65488-0001

=====

C R E D I T O R S

ANBCC		P O BOX 15687, WILMINGTON, DE 19850									(1800) 533-5600
BANK OF AMERICA MBNA		400 CHRISTIANIA ROAD, NEWARK DE 19713-4217									800-421-2110
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									
CHASE		800 BROOKSEDGE BLVD, WESTERVILLE, OH 43081									800-955-9900
CHASE BANK USA, NA		,									800-955-9900
CITI		PO BOX 6003, HAGERSTOWN, MD 21747									BYMAILONLY
CITIBANK MC		POB 6241, SIOUX FALLS, SD 57117									800-8430777
CITIBANK SD NA		P.O. BOX 15687, WILMINGTON DE 19850									800-533-5600
DISCOVER FIN		POB 15316, WILMINGTON, DE 19850									
DISCOVER FINANCIAL SV		PO BOX 15316, WILMINGTON, DE 19850									BYMAILONLY
DISCOVER CD		PO BOX15316 ATT:CMS/PROD DEVELOP, WILMINGTON DE 19									MAIL ONLY
GEMB/JC PENNEY		P.O. BOX 27570, ALBUQUERQUE NM 87125-7570									800-542-0800
GEMB/JCP		PO BOX 984100, EL PASO, TX 79998									800-527-4403
GEMB/OLD NAVY		,									877-222-6868
GTE SOUTHWEST INC.		,									877-325-5156
HSBC MCRAES		,									601-968-4293
MBNA		1100 N KING ST, WILMINGTON, DE 19884									BYMAILONLY
MBNA AMERICA		POB 17054, WILMINGTON, DE 19884									800-421-2110
MCCBG/OLDNAVY		PO BOX 29116, SHAWNEE MISSION, KS 66201									(800)653-6289
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 DE		PO BOX 10327, JACKSON, MS 39289									601-968-4220
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		PO BOX 47504, SAN ANTONIO, TX 78265									BYMAILONLY
USAA FSB		10750 INTERSTATE HWY. 10, SAN ANTONIO TX 78265									MAIL ONLY

A L E R T

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

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

Instant View Password: AE-A77426

To verify the authenticity of this credit report, please visit <https://premium.meridianlink.com> and click on the Instant View link. Enter report number 1137357 and password AE-A77426 to view the report. For any inquiries regarding this report or services provided by PREMIUM CREDIT BUREAU please contact us at 305-468-1560.

*** END OF REPORT 10/9/2014 7:43:17 AM ***

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RETURN SERVICE REQUESTED

MARISOL L TESTCASE
 220 LOCUST AVE
 ANTHILL, MO 65488

Your Credit Score and the Price You Pay for Credit

Your Credit Score			
Your credit score	SCORE	SOURCE / MODEL	DATE
	745	EXPERIAN/FAIR, ISAAC (VER. 2)	10/09/14
	741	TRANSUNION/FICO CLASSIC (98)	10/09/14
	743	EQUIFAX/FICO CLASSIC V5 FACTA	10/09/14

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	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>
The range of scores	<p>EXPERIAN: Scores range from a low of 320 to a high of 844.</p> <p>TRANS UNION: Scores range from a low of 336 to a high of 843.</p> <p>EQUIFAX: 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	<p>EXPERIAN: Your credit score ranks higher than 57 percent of U.S. consumers.</p> <p>TRANS UNION: Your credit score ranks higher than 57 percent of U.S. consumers.</p> <p>EQUIFAX: Your credit score ranks higher than 57 percent of U.S. consumers.</p>
Key factors that adversely affected your credit score	<p>EXPERIAN</p> <ul style="list-style-type: none"> ● LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED ● TOO MANY INQUIRIES LAST 12 MONTHS ● TOO MANY ACCOUNTS RECENTLY OPENED <p>TRANS UNION</p> <ul style="list-style-type: none"> ● LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED ● LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED ● TOO MANY INQUIRIES LAST 12 MONTHS ● TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT ● INQUIRIES IMPACTED THE CREDIT SCORE <p>EQUIFAX</p> <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/conline/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?	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.</p>

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.

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

TRANSUNION	EQUIFAX	EXPERIAN
PO BOX 1000	PO BOX 740241	PO BOX 2002
CHESTER, PA 19022	ATLANTA, GA 30374	ALLEN, TX 75013
800-888-4213	800-685-1111	888-397-3742
transunion.com/myoptions	www.equifax.com/fcra	www.experian.com/reportaccess

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

Prepared for: ABC MORTGAGE TEST 1124 BRISTOL STREET, COSTA MESA, CA 92626	File #: 1137357 Applicant: MARISOL L TESTCASE Co-Applicant: Date Ordered: 10/9/2014
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Qualifications	Applicant		Co-applicant not ordered
	Current (from bureaus*)	Potential	
Credit score on Equifax	Mid 743	+0 → 743	
on Experian	745	+0 → 745	
on TransUnion	741	+2 → 743 more	
Negative mortgage history			
In last 12 months		none	
All time		none	
Installation loans 10 months left		!	
<hr/>			
Key Indicators			
Mid-score forecast, in 30 days ?		↗ 752	
Collection accounts		none	
Public records		none	
In dispute		none	
In credit counseling		none	
Authorized user		none	
Mortgage shopping (recent inquiries)		!	
Alerts reported by bureaus ?		!	
<hr/>			
Mid-Score Risk			
If revolving balances rise, in 30 days ?			
	+\$250	no decrease	
	+\$1,000	↘ 733	

*"Current" scores are provided by the credit bureaus (see credit scoring section of credit report for details). "Potential" scores and score changes, score "forecast" and score "risk" are provided by CreditXpert Inc. and are not bureau or FICO scores or changes.



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