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Ref#: 1-00174-51904-0000 05/26/2015

[Supplement Upgrade](#)

TID#: 1-00174-51904 05/26/2015 12:38:43

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Prepared For:
 INSTANT MERGE
 SAMPLE RPEORT
 10277 SCRIPPS RANCH
 BLVD
 SAN DIEGO, CA 92131 USA

Client Loan # :42-1234B
 Account # : 4002353
 Notes :1234

Prepared By:
 CoreLogic Credco
 P.O. BOX 509124, SAN
 DIEGO, CA 92150
 Tel: (800)986-4343
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 URL: www.credco.com

Requested : EFX, XPN, TUC - I
 Delivered : EFX, XPN, TUC
[Add/Remove Credit Repository](#)

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APPLICANT INFORMATION

Name	Address	Address Type	SSN	DOB or Age	Applicant Identifier
TESTCO, GREER	Current: 2545 E BADWATER ST, TUCSON, AZ 85716 US		000-61-7950		APP1

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WARNING

- FRAUD ALERT, ACTIVE DUTY ALERT PRESENT
- SSN POSSIBLE ITIN

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INSTANT MERGE CREDIT SUMMARY

ACCOUNT DISTRIBUTION		CURRENT STATUS (Tradelines)									
Account Type	Number	Balance	Past Due	Payments	Current	Closed	Unrt	30	60	90+*	
Real Estate	2	\$65,130	\$0	\$667	1	1	0	0	0	0	
Installment	2	\$0	\$0	\$0	0	2	0	0	0	0	
Revolving	11	\$12,277	\$0	\$268	8	3	0	0	0	0	
All Other Accounts	2	\$0	\$0	\$0	0	0	0	0	0	2	
Total	17	\$77,407	\$0	\$935	9	6	0	0	0	2	

*90+ count includes charge-off or collection account: 2

AVAILABLE CREDIT		PUBLIC RECORDS		HISTORICAL DELINQUENCIES (COUNT)				
Revolving	84.0%			Account Type	Last Dlg	30	60	90+
		\$66,401		Real Estate		0	0	0
				Installment		0	0	0
				Revolving		0	0	0
				All Other Accounts		0	0	4
				Total		0	0	4

Authorized User Accounts: 1

INQUIRIES		PUBLIC RECORDS		HISTORICAL DELINQUENCIES (COUNT)				
6-month Total	1	EFX*	2	Account Type	Last Dlg	30	60	90+
Elim Same Day	0	XPN	1	Real Estate		0	0	0
Adjusted Total	1	TUC	N/A	Installment		0	0	0
New Trades (6 mos)	0	Last 2 yrs	N/A	Revolving		0	0	0
				All Other Accounts		0	0	4
				Total		0	0	4

Oldest Trade: 04/93 On file: 05/97

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REPOSITORY FILES

Item #	Name	SSN#	Score	Date Generated	Data Source	Applicant Identifier
1	TESTCO. GREER T	000-61-7950	765	05-15-97	EFX	APP1
2	TESTCO. GREER TROTTER	000-61-7950	[706]	-----	XPN	APP1
3	TESTCO. GREER T	000-61-7950	692	01-15-02	TUC	APP1

Disclaimer:[Score] in bracket indicates the 'Middle Score'.

SAMPLE KEY:

- 1 TID: Transaction Identification – A unique 11-digit number that identifies individual transactions, along with the date and time the transaction took place
- 2 Prepared For & Prepared By: Important contact information displayed at the beginning of the report for easy reference. Client Loan #: Conveniently located so you can easily match credit reports with loan documents on file. Notes: A field that allows you to type additional information for your reference. The bureaus will not store this information
- 3 "Smart" report hyperlinks provide quick and easy access to product additions, upgrades and supplements
- 4 Applicant Information: Logically displays all submitted applicant(s) information
- 5 Warning Section: All warning messages, if any, are displayed in red text. These warning messages may point you to other areas of the report requiring further review. Also displayed are FACT Act specific messages such as fraud alert present, active duty alert present, and security alert present.
- 6 Credit Summary: Provides an at-a-glance evaluation of all activities within the report so you can easily assess the quality of the applicant's credit history
- 7 Total Past Due amounts are segmented based on account types
- 8 Number of Charge-Offs or Collection Accounts segmented based on account types. Counts are notated below in red
- 9 Authorized User Accounts: displays the number of authorized users found for the applicant(s)
- 10 Public Records: If one of the repositories returned a bankruptcy public record, an asterisk will be displayed on the corresponding repository
- 11 Repository Files: Displays unmerged identification information along with scores from each repository for each applicant

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12 DATA SOURCES SCORE INFORMATION				
Item #	Product Score	Factor Information	Data Source	Applicant Identifier
1	BEACON 5.0 765	Factor: 00001, 00010, 00014 ▪ 00001 AMOUNT OWED ON ACCOUNTS IS TOO HIGH ▪ 00010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS ▪ 00014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED	EFX	APP1
2	FICO-II [706]	Factor: 40, 20, 32, 10 ▪ 40 DEROGATORY PUBLIC RECORD OR COLLECTION FILED ▪ 20 TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT ▪ 32 LACK OF RECENT INSTALLMENT LOAN INFORMATION ▪ 10 RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH	XPN	APP1
3	FICO Classic 04 692	Factor: 040, 020, 010, 004 ▪ 040 DEROGATORY PUBLIC RECORD OR COLLECTION FILED ▪ 020 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT ▪ 010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS ▪ 004 LACK OF RECENT INSTALLMENT LOAN INFORMATION	TUC	APP1

*****DEROGATORY ITEMS*****

15 PUBLIC RECORDS							
Public Records may contain duplicate information. This report displays all information reported by the repositories accessed.							
Item #	Public Record Description: Decode	Court Name Docket	ECOA Status	Filed Reported Satisfied Verified	Amount Liabilities Assets Exempt	Data Source	Applicant Identifier
1	VOL CH7 BANKRUPTCY N/A	0000744	INDIVIDUAL FILED	10-06		EFX 594VF10597	APP1
2	JUDGEMENT by LEPPO INC ATY J M ZEGLÉN N/A	0000253	INDIVIDUAL UNKNOWN	11-13	\$58,607	XPN 2001057	APP1
3	STATE TAX LIEN N/A	J000624	UNDESIGNATED FILED	11-06	\$324	EFX 594VC10590	APP1

SAMPLE KEY:

- 12 Data Sources Score Information: Each score for each applicant is conveniently placed in its own section. All the corresponding factor codes and descriptions are included
- 13 The Middle Score for each applicant will automatically be highlighted using bold text and brackets for easy identification
- 14 Factor Description (5th Factor Code) – Depending on the bureau, this FACT Act specific statement will display if the number of inquiries adversely affected the score
- 15 Public Record Information: This will list the type of public record (Tax Lien, Bankruptcy, etc.), the date filed with the court, the status of the judgment (whether it was released or not), where the judgment was filed and the decode number for that court
- 16 Data Source: To maintain consistency throughout the report, the Data Source column will be displayed in the same place on every tradeline

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CREDIT HISTORY 17												
Accounts under Applicant 1												
1	SURETY ACCEPTANCE 333	Opened 02-14	ECO A INDIVIDUAL	High Credit \$225	Balance \$0	Last Activity CHARGE OFF 01-15	30 Days Late -	60 Days Late -	90+ Days Late -	Data Source XPN		
	Decode N/A Supplement	Reported 01-15	Account Type COLLECTION	Credit Limit	Monthly Payment	Manner Of Payment CHARGE-OFF-9			90+ Days Late 01-15	Data Source TUC		
		Collection 03-14	Category COLLECTION		Past Due	Terms REV	Months Reviewed 11			Y0923J003		APP1
Remarks ACCT SUBMITTED TO COLLECTION COLL 03-14; PAID; CHARGE OFF; PAID CHR G 01-15 PAID 01-15; ACCT SUBMITTED TO COLLECTION; PAID COLL 03-14 Creditor: HAMSTRA HEATING COOLING INC				Payment History 01-15 9 -----								
Additional Dates				Max Dq Date 03-14	Max Dq MOP 9	Max Dq Amount	Last Dq Date	Last Dq MOP 9				
2	SURETY ACCEPTANCE 333	Opened 02-14	ECO A INDIVIDUAL	High Credit \$43	Balance N/A	Last Activity COLLECTION 03-14	30 Days Late -	60 Days Late -	90+ Days Late -	Data Source XPN		
	Decode 6440 E BROADWAY BLVD, TUCSON, AZ 85710 (520)790-7181 Supplement	Reported 08-14	Account Type COLLECTION	Credit Limit	Monthly Payment	Manner Of Payment COLLECTION-9			90+ Days Late 08-14 05-14 03-14	Data Source YC8980052		
		Collection 03-14	Category UNKNOWN		Past Due	Terms REV	Months Reviewed 6					
Remarks ACCT SUBMITTED TO COLLECTION COLL 03-14; PAID Creditor: HAMSTRA HEATING & COOLING INC				Payment History 08-14 9--9-9								
Additional Dates				Max Dq Date 03-14	Max Dq MOP 9	Max Dq Amount	Last Dq Date	Last Dq MOP 9				
20	Group Total	Accounts 2	Open 0	Late 0	High Credit \$268	Credit Limit \$0	Balance \$0	Monthly Payment \$0	Past Due \$0	30 days late 00	60 days Late 00	90+ date Late 00

*****END OF DEROGATORY ITEMS*****

CREDIT HISTORY 21												
Disputed Items												
3	CITI 33352912	Opened 02-09	ECO A INDIVIDUAL	High Credit \$13,300	Balance \$1,258	Last Activity LAST PAYMENT 03-15	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX		
	Decode N/A Supplement	Reported 03-15	Account Type REVOLVING	Credit Limit \$13,300	Monthly Payment \$23	Manner Of Payment CURRENT-1				Data Source 906BB00040		
		Closed	Category CREDIT CARD		Past Due \$0	Terms REV	Months Reviewed 75			TUC		APP1
Remarks ACCT IN DISPUTE				Payment History 03-15 111 111111111111 111111111111 111111111111 1111111111								
Additional Dates Last Activity Date 03-15; Last Payment Date 03-15				Max Dq Date	Max Dq MOP	Max Dq Amount	Last Dq Date	Last Dq MOP				
22	Group Total	Accounts 1	Open 0	Late 0	High Credit \$13,300	Credit Limit \$13,300	Balance \$1,258	Monthly Payment \$23	Past Due \$0	30 days late 00	60 days Late 00	90+ date Late 00

SAMPLE KEY:

- 17** Credit History: All applicant data is presented in easy-to-read tables with clearly labeled columns to ensure all data is properly identified. Joint accounts and accounts under applicant are listed separately. Data field labels are displayed immediately above the actual data field value for each tradeline
- 18** Supplement hyperlinks allow you to order a supplement directly from the credit tradeline
- 19** Late Payment Dates (MM-YY) are displayed within the corresponding 30-day, 60-day and 90+day late columns
- 20** Group Total: An at-a-glance summary of the accounts, balance and payment amounts
- 21** Disputed Items: Separate sections display derogatory and non-derogatory tradelines that are currently under dispute
- 22** Balance: Displays the total liability on each account

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CREDIT HISTORY												
Accounts under Applicant 1												
4	WELLS FARGO HOME MORTG	Opened	ECO A	High Credit	Balance	Last Activity	30 Days Late	60 Days Late	90+ Days Late	Data Source	APP1	
	3331334557	04-07	INDIVIDUAL	\$74,700	\$65,130	LAST PAYMENT 04-15	00	00	00	EFX		
	Decode	Reported	Account Type	Credit Limit	Monthly Payment	Manner Of Payment						558FM01508
	N/A	04-15	MORTGAGE		\$667	CURRENT-1						XP N
	Supplement	Closed	Category	Past Due	Terms	Months Reviewed						TUC
		REAL ESTATE MORTGAGE	\$0	360 MOS	84							
Remarks		Payment History			23							
FREDDIE MAC ACCT; REAL ESTATE MORTGAGE		04-15 1111111111111111 111111111111 111111111111 111111111111 1111111111										
Collateral: FRD680474439		Additional Dates		Max Dq Date	Max Dq MOP	Max Dq Amount	Last Dq Date	Last Dq MOP				
Last Activity Date 04-15; Last Payment Date 04-15												
5	CITI	Opened	ECO A	High Credit	Balance	Last Activity	30 Days Late	60 Days Late	90+ Days Late	Data Source	APP1	
	33391143	07-04	AUTHORIZED USER	\$26,000	\$7,175	LAST PAYMENT 03-15	00	00	00	EFX		
	Decode	Reported	Account Type	Credit Limit	Monthly Payment	Manner Of Payment						906BB00115
	N/A	03-15	REVOLVING	\$26,000	\$145	CURRENT-1						XP N
	Supplement	Closed	Category	Past Due	Terms	Months Reviewed						TUC
		CREDIT CARD	\$0	REV	84							
Remarks		Payment History			24							
AUTHORIZED USER ACCOUNT(APP1)		03-15 1111111111111111 111111111111 111111111111 111111111111 1111111111										
Collateral:		Additional Dates		Max Dq Date	Max Dq MOP	Max Dq Amount	Last Dq Date	Last Dq MOP				
Last Activity Date 03-15; Last Payment Date 03-15												
6	BANK ONE	Opened	ECO A	High Credit	Balance	Last Activity	30 Days Late	60 Days Late	90+ Days Late	Data Source	APP1	
	33312139	04-13	INDIVIDUAL	\$4,218	\$3,844	LAST ACTIVITY 03-15	00	00	00	EFX		
	Decode	Reported	Account Type	Credit Limit	Monthly Payment	Manner Of Payment						655BB37694
	N/A	03-15	OVERDRAFT/RESERVE	\$22,000	\$100	CURRENT-1						XP N
	Supplement	Closed	Category	Past Due	Terms	Months Reviewed						TUC
		SECURED CREDIT LINE	\$0	REV	26							
Remarks		Payment History			25							
SECURED CREDIT LINE; CREDIT LINE REDUCED DUE TO COLLATERAL DEPRECIATION		03-15 1111111111111111 111111111111										
Collateral: 1511 E HAMPTON ST		Additional Dates		Max Dq Date	Max Dq MOP	Max Dq Amount	Last Dq Date	Last Dq MOP				
Last Activity Date 03-15; Last Payment Date 07-14												
7	AVCO FINANCE	Opened	ECO A	High Credit	Balance	Last Activity	30 Days Late	60 Days Late	90+ Days Late	Data Source	APP1	
	333111110824	02-08	INDIVIDUAL	\$1	\$0	LAST ACTIVITY 05-08	00	00	00	EFX		
	Decode	Reported	Account Type	Credit Limit	Monthly Payment	Manner Of Payment						906FP00509
	N/A	05-10	OVERDRAFT/RESERVE		\$0	CURRENT-1						TUC
	Supplement	Paid	Category	Past Due	Terms	Months Reviewed						
		LINE OF CREDIT	\$0	REV	27							
Remarks		Payment History			26							
		05-10 11111 1111111111111111 111111111111										
Collateral:		Additional Dates		Max Dq Date	Max Dq MOP	Max Dq Amount	Last Dq Date	Last Dq MOP				
Last Activity Date 05-08												

SAMPLE KEY:

- 23 Payment History: Payment patterns for tradelines are available for the past 48 months, when provided by the repositories. A space separates the years for legibility
- 24 Category: Provides details on the type of loan
- 25 Remarks: Provides any additional information found on the account, including type of loan, authorized user account info and more
- 26 Terms: Gives information on the payment terms (revolving, number of months, etc.)

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CREDIT HISTORY										
Accounts under Applicant 1										
Additional Dates			Max Dq Date	Max Dq MOP	Max Dq Amount	Last Dq Date	Last Dq MOP			
Last Activity Date 05-08										
8	AVCO FINANCE 3331111110824	Opened 02-08	ECO A INDIVIDUAL	High Credit \$1	Balance \$0	Last Activity LAST ACTIVITY 05-08	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source TUC F0321E29Y
Decode N/A Supplement		Reported 05-10	Account Type REVOLVING	Credit Limit \$0	Monthly Payment \$0	Manner Of Payment CURRENT-1				
		Paid 05-08	Category UNKNOWN	Past Due \$0	Terms REV	Months Reviewed 1				
Remarks			Payment History 05-10 1							
Additional Dates			Max Dq Date	Max Dq MOP	Max Dq Amount	Last Dq Date	Last Dq MOP			
Last Activity Date 05-08										
9	CHEVRON U S A 333658	Opened 01-03	ECO A INDIVIDUAL	High Credit \$76	Balance \$0	Last Activity LAST ACTIVITY 02-10	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 906OC00024 XPN TUC
Decode N/A Supplement		Reported 02-10	Account Type REVOLVING	Credit Limit \$0	Monthly Payment \$0	Manner Of Payment CURRENT-1				
		Paid 02-10	Category CREDIT CARD	Past Due \$0	Terms REV	Months Reviewed 84				
Remarks			Payment History 02-10 11 111111111111 111111111111 111111111111 111111111111							
Additional Dates			Max Dq Date	Max Dq MOP	Max Dq Amount	Last Dq Date	Last Dq MOP			
Last Activity Date 02-10										
10	FLEET BANK OF NEW YORK 333520188813	Opened 03-04	ECO A UNDESIGN-ATED	High Credit \$2,000	Balance \$0	Last Activity LAST PAYMENT 04-05	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source XPN BC1223439
Decode 300 OLYMPIC TOWERS, BUFFALO, NY 14202 (800)243-4599 Supplement		Reported 08-09	Account Type REVOLVING	Credit Limit \$2,000	Monthly Payment \$0	Manner Of Payment CURRENT-1				
		Closed 02-09	Category CREDIT CARD	Past Due \$0	Terms REV	Months Reviewed 67				
Remarks			Payment History 08-09 1111-111 111111111111 111111111111 111111111111 1111							
Additional Dates			Max Dq Date	Max Dq MOP	Max Dq Amount	Last Dq Date	Last Dq MOP			
Last Activity Date 04-05; Last Payment Date 04-05										
11	MBNA AMERICA BANK NA 33	Opened 02-04	ECO A INDIVIDUAL	High Credit \$1,286	Balance \$0	Last Activity LAST PAYMENT 02-09	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 801BB02942 XPN TUC
Decode N/A Supplement		Reported 04-15	Account Type REVOLVING	Credit Limit \$15,300	Monthly Payment \$0	Manner Of Payment CURRENT-1				
		Paid 02-09	Category CREDIT CARD	Past Due \$0	Terms REV	Months Reviewed 84				
Remarks			Payment History 04-15 1111 111111111111 111111111111 111111111111 11111111							
Additional Dates			Max Dq Date	Max Dq MOP	Max Dq Amount	Last Dq Date	Last Dq MOP			
Last Activity Date 02-09; Last Payment Date 02-09										

SAMPLE KEY:

- 27** Last Delinquency Date: Displays the date of the most recent delinquency, if reported
- 28** Decode: Creditor Contact Information for each creditor is displayed under the creditor's name, if available
- 29** Past Due: Any dollar amount past due will be displayed here

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CREDIT HISTORY										
Accounts under Applicant 1										
12 CENTRAL FIDELITY BANK 333172511111 Decode PO BOX 27612, RICHMOND, VA 23261 (804)782-4000 Supplement	Opened	ECOA	High Credit	Balance	Last Activity		30 Days Late	60 Days Late	90+ Days Late	Data Source
	04-93	INDIVIDUAL	\$957		CLOSED		00	00	00	XPN
	Reported	Account Type	Credit Limit	Monthly Payment	Manner Of Payment					BC1223066
	07-08	REVOLVING	\$3,200	\$0	CURRENT-1					
	Closed	Category	Past Due	Terms	Months Reviewed					APP1
	07-08	CREDIT CARD		REV	84					
Remarks		Payment History								
CLOSED BY CONSUMER; PAID		07-08 1111111 111111111111 111111111111 111111111111 111111111111								
Additional Dates		Max Dq Date	Max Dq MOP	Max Dq Amount	Last Dq Date	Last Dq MOP				
Closed Date 07-08										
13 CORESTATES 3338120028 Decode N/A Supplement	Opened	ECOA	High Credit	Balance	Last Activity		30 Days Late	60 Days Late	90+ Days Late	Data Source
	11-01	INDIVIDUAL	\$8,074		CLOSED		00	00	00	EFX
	Reported	Account Type	Credit Limit	Monthly Payment	Manner Of Payment					TUC B0628N008
	01-06	INSTALLMENT		\$0	CURRENT-1					
	Closed	Category	Past Due	Terms	Months Reviewed					APP1
	01-06	AUTO	\$0		51					
Remarks		Payment History								
CLOSED; AUTO LOAN		01-06 1 111111111111 111111111111 111111111111 111111111111								
Additional Dates		Max Dq Date	Max Dq MOP	Max Dq Amount	Last Dq Date	Last Dq MOP				
Closed Date 01-06; Last Activity Date 12-05										
14 FIRSTAR 3337900516 Decode N/A Supplement	Opened	ECOA	High Credit	Balance	Last Activity		30 Days Late	60 Days Late	90+ Days Late	Data Source
	04-07	INDIVIDUAL	\$74,700		CLOSED/ TRANSFERRED		00	00	00	EFX 668FM04577
	Reported	Account Type	Credit Limit	Monthly Payment	Manner Of Payment					TUC
	06-07	MORTGAGE		\$0	CURRENT-0					
	Closed	Category	Past Due	Terms	Months Reviewed					APP1
		REAL ESTATE MORTGAGE	\$0		1					
Remarks		Payment History								
ACCT TRANSFERRED; REAL ESTATE MORTGAGE		06-07 1								
Additional Dates		Max Dq Date	Max Dq MOP	Max Dq Amount	Last Dq Date	Last Dq MOP				
Last Activity Date 05-07; Transferred Date 06-07										
15 FLEET BANK OF NEW YORK 333520188801 Decode N/A Supplement	Opened	ECOA	High Credit	Balance	Last Activity		30 Days Late	60 Days Late	90+ Days Late	Data Source
	03-04	UNDESIGNATED	\$285		CLOSED		00	00	00	EFX 176BB00045
	Reported	Account Type	Credit Limit	Monthly Payment	Manner Of Payment					XPN
	12-08	REVOLVING	\$3,000	\$0	CURRENT-1					
	Closed	Category	Past Due	Terms	Months Reviewed					APP1
	12-08	CREDIT CARD		REV	59					
Remarks		Payment History								
PAID - CREDIT LINE CLOSED; CLOSED; CLOSED BY CONSUMER; PAID		12-08 111111111111 111111111111 111111111111 111111111111								
Additional Dates		Max Dq Date	Max Dq MOP	Max Dq Amount	Last Dq Date	Last Dq MOP				
Closed Date 12-08; Last Activity Date 05-07										
16 FLEET BK 333347888813 Decode N/A Supplement	Opened	ECOA	High Credit	Balance	Last Activity		30 Days Late	60 Days Late	90+ Days Late	Data Source
	02-04	INDIVIDUAL	\$2,000		CLOSED		00	00	00	TUC B0359A131
	Reported	Account Type	Credit Limit	Monthly Payment	Manner Of Payment					APP1
	03-08	REVOLVING	\$2,000	\$0	UNRATED					
	Closed	Category	Past Due	Terms	Months Reviewed					APP1
	10-05	CREDIT CARD		REV	1					
Remarks		Payment History								
LOST OR STOLEN CARD		03-08 1								
Additional Dates		Max Dq Date	Max Dq MOP	Max Dq Amount	Last Dq Date	Last Dq MOP				
Closed Date 10-05; Last Activity Date 11-05										

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Accounts under Applicant 1													
17	MERIDIAN BK 33361730713200	Opened 12-93	ECO A INDIVIDUAL	High Credit \$7,500	Balance	Last Activity CLOSED	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 496BB01304 TUC	APP1		
	Decode N/A Supplement	Reported 07-11	Account Type INSTALLMENT	Credit Limit	Monthly Payment \$0	Manner Of Payment CURRENT-1							
		Closed 10-05	Category STUDENT LOAN	Past Due \$0	Terms	Months Reviewed 84							
	Remarks STUDENT LOAN; PAID - CREDIT LINE CLOSED; CLOSED	Payment History 07-11 1111111 111111111111 111111111111 111111111111 111111111111 111111											
	Additional Dates Closed Date 10-05; Last Activity Date 10-05	Max Dtl Date	Max Dtl MOP	Max Dtl Amount	Last Dtl Date	Last Dtl MOP							
Group Total	Accounts 14	Open 0	Late 0	High Credit \$201,798	Credit Limit \$73,500	Balance \$76,149	Monthly Payment \$912	Past Due \$0	30 days late 00	60 days Late 00	90+ date Late 00		

30 IDENTIFICATION INFORMATION						
Item #	Name	SSN	DOB or Age	File Start Date	Data Source	Applicant Identifier
1	TESTCO, GREER T SSN MATCHES.	000-61-7950	03-15-70	05-15-97	EFX	APP1
2	TESTCO, GREER TROTTER SSN MATCHES.	000-61-7950	1956		XPXN	APP1
3	TESTCO, GREER T SSN MATCHES.	000-61-7950	03-15-70	01-15-02	TUC	APP1

31 INQUIRIES MADE IN THE LAST 180 DAYS					
Item #	Inquiry Made By	Industry	Dates Inquiry Trade	Data Source-Subscriber Info	Applicant Identifier
1	RELS REPORTING Supplement		05-15-15	TUC-Z08256928	APP1

32 ADDRESS INFORMATION						
Item #	Address	Address Type	Since	Date Reported	Data Source	Applicant Identifier
1	2545 BADWATER ST #T TUCSON, AZ 85716	FORMER		09-09	EFX TUC	APP1
2	2545 E BADWATER ST AZ	FORMER	04-11	04-11	XPXN	APP1
3	1111 Desert View LN Tucson, AZ 85716	CURRENT	05-07	05-13	EFX XPXN TUC	APP1
4	1627 LODGE BV TUCSON, AZ 85716	FORMER		09-88	EFX	APP1
5	1627 LODGE BL #111 TUCSON, AZ 85716	FORMER			TUC	APP1
6	1627 N LODGE BV AZ	FORMER	10-09	10-09	XPXN	APP1

SAMPLE KEY:

- 30 Identification Information: Possible variations of the applicant's name are listed here
- 31 Inquiries: Depending on your account settings, you will find a listing of all inquiries made on the applicant's file in the last 120 days, 180 days, 12 months, or 2 years. Each listing includes the date of the inquiry, the name of the inquiring company, the type of account the inquiry was for, the company's subscriber code, and the bureaus that were accessed for the inquiry
- 32 Address Information: A list of all the applicant of addresses reported to the bureaus

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 App1: TESTCO, GREER

[Supplement Upgrade](#)

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MISCELLANEOUS INFORMATION					
Item #	Miscellaneous Text	Text Type	Date Reported	Data Source	Applicant Identifier
1	Variation between Inquiry and Onfile address	Address Variation		EFX	APP1
2	Variation between Inquiry and Onfile address	Address Variation		XPN	APP1

33 FRAUD VERIFICATION INFORMATION				
Product Item #	Fraud Message		Data Source	Applicant Identifier
Fraud Shield				
1	Not Provided By The Repository		XPN	APP1
High Risk Fraud Alert				
1	AVAILABLE AND CLEAR.		TUC	APP1
IDENTITY SCAN				
1	Not Provided By The Repository		EFX	APP1

34 EMPLOYMENT INFORMATION							
Item #	Employer Address	Occupation	Status	Earnings	Dates	Data Source	Applicant Identifier
					Hired Reported		
1	CER CORP	OCCUPATION UNKNOWN			11-07	XPN	APP1
2	WINGS CORPORATION TRAVE	OCCUPATION UNKNOWN			03-13	XPN	APP1

35 CONSUMER STATEMENT				
Item #	Consumer Statement	Date Reported	Data Source	Applicant Identifier
1	REASON FOR FILING BANKRUPTCY--DUE TO COMPANY I WORKED FOR WENT OUT OF BUSSINESS AND DUE TO EXORBITANT MEDICAL BILLS BECAUSE OF INJURY TO MY ARM WHICH WAS NOT ALL COVERED UNDER HOSPITALIZATION	12-08	EFX	APP1

36 DATA SOURCE CONTACTS				
Data Source	Data Source Name	Address	Telephone	Website
EFX	EQUIFAX INFORMATION SVCS	P.O. BOX 740241 ATLANTA, GA 30374	(800) 685-1111	www.equifax.com
XPN	EXPERIAN	P.O. BOX 2002 ALLEN, TX 75013	(888) 397-3742	www.experian.com
TUC	TRANS UNION	P.O. BOX 1000 CHESTER, PA 19022	(800) 888-4213	www.transunion.com

***** END OF INSTANT MERGE REPORT *****

SAMPLE KEY:

- 33 Fraud Verification Information: All fraud messages are organized by bureau and applicant
- 34 Employment Information: This section shows a list of past and present employers, status and earnings (if reported)
- 35 Consumer Statement: This section displays applicant comments in their file
- 36 Data Source Contacts: Complete bureau contact information including telephone numbers and websites