



2 BUFFALO AVE, EGG HARBOR CITY, NJ 08215

Phone: 877-814-1178

Fax: 877-813-7178

[Add Product](#)

MERGED INFILE CREDIT REPORT

FILE #	574859	FNMA #		DATE COMPLETED	5/10/2021	RQD' BY	TESTTD
SEND TO	ABC Mortgage Test II			DATE ORDERED	5/10/2021		
	CUST. # 1234			REPOSITORIES	XP/TU/EF	PRPD' BY	
	1400 N MAIN ST			PRICE	\$22.78	LOAN TYPE	
	CLEBURNE, TX 76033			REF. #	2105000070		

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, MARISOL			CO-APPLICANT			
SOC SEC #	000-00-0001	DOB	05/27/1980	SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			
CURRENT ADDRESS	220 LOCUST AVE, ANTHILL, MO 65488				LENGTH		
PREVIOUS ADDRESS					LENGTH		

SCORE MODELS

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

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

INQUIRIES

XP/EF	B	05/05/21	FISERV CREDSTAR	FINANCE
TU	B	05/05/21	CHASE CREDIT	REAL ESTATE
XP	B	04/29/21	MBNA	BANKING
TU	B	03/30/21	CITI	BANKING
XP	B	11/14/20	WFNNB/BEALLS	CLOTHING
TU	B	10/07/20	FIRST USA NA	BANKING
EF	B	09/16/20	ANDELER	UTILITIES/FUEL
EF	B	07/21/20	USAA	BANKING
TU	B	07/20/20	CARLOCK TOYO	AUTOMOTIVE

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

SERVICE FIRST INFORMATION SOLUTIONS LLC: 2 BUFFALO AVE, EGG HARBOR CITY, NJ 08215 (P) 877-814-1178 (F) 877-813-7178

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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	1400 N MAIN ST			PRICE	\$22.78	LOAN TYPE	
	CLEBURNE, TX 76033			REF. #	2105000070		

PROPERTY ADDRESS				APPLICANT				CO-APPLICANT			
APPLICANT				TESTCASE, MARISOL				CO-APPLICANT			
SOC SEC #				000-00-0001				SOC SEC #			
MARITAL STATUS				DOB 05/27/1980				DOB			
				DEPENDENTS							

INQUIRIES											
EF	B	07/20/20	CTUPELO	AUTOMOTIVE							
EF	B	07/20/20	TOYOTA CRE	FINANCE							
EF	B	06/03/20	CINGULR-MS	UTILITIES/FUEL							
EF	B	05/30/20	CINGULR-MS	UTILITIES/FUEL							
EF	B	04/08/20	FED GOVT	GOVERNMENT							
EF	B	03/06/20	GEMB/OLDNY	FINANCE							

TRADE SUMMARY											
The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to SERVICE 1ST INFOSYSTEM customer service.											

	#	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 TRADLINE		08/16
UNSECURED DEBT		228	REVOLVING CREDIT UTILIZATION		1%
			TOTAL DEBT/HIGH CREDIT		59%

DEROGATORY SUMMARY					
CHARGE OFFS:	0	30 DAYS:	0	INQUIRIES:	15
COLLECTIONS:	0	60 DAYS:	0	MOST RECENT LATE:	--/--
BANKRUPTCY:	0	90 DAYS:	0	DISPUTES:	0
PUBLIC RECORDS:	0	OTHER:	0		

[Request New Tradeline](#)

TRADELINES											
USAA FEDERAL SAVINGS B ACCT000006	Opened 08/20	Reported 04/21	Hi. Credit \$31206	Credit Limit -	Reviewed 9 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment 069 X 533	Balance \$28626
	DLA 10/20	ECOA B	Source (B) XP/TU/EF	Auto AS AGREED							
	History: 04/21; 000000000										

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	CLEBURNE, TX 76033		REF. #	2105000070		

APPLICANT				CO-APPLICANT	
APPLICANT	TESTCASE, MARISOL			CO-APPLICANT	
SOC SEC #	000-00-0001	DOB	05/27/1980	SOC SEC #	DOB
MARITAL STATUS				DEPENDENTS	

[illegible]

CATO CORPORATION ACCT000014	Opened 05/17	Reported 11/19	Hi. Credit \$200	Credit Limit \$200	Reviewed 31 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance -0-
	DLA 09/17	ECOA B	Source (B) XP/TU/EF	Revolving PAID							
	History: 11/19; -----000										

CITI ACCT000009	Opened 08/16	Reported 05/21	Hi. Credit \$1800	Credit Limit \$1800	Reviewed 57 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance -0-
	DLA 04/21	ECOA B	Source (B) XP/TU/EF	Revolving PAID							
	History: 05/21; -00000000000000000000000000000000-0000000000000000 ACCOUNT CLOSED AT CONSUMER'S REQUEST										

CITI ACCT000004	Opened 05/21	Reported 05/21	Hi. Credit \$2300	Credit Limit \$2300	Reviewed 1 mo	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment 0	Balance \$0
	DLA --/--	ECOA B	Source (B) <u>XP/TU/EF</u>	Revolving AS AGREED							
	History: 05/21; 0										

DISCOVER FIN SVS LLC ACCT000003	Opened 06/18	Reported 05/21	Hi. Credit \$7500	Credit Limit \$7500	Reviewed 35 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance -0-
	DLA 05/20	ECOA B	Source (B) XP/TU/EF	Revolving PAID							
	History: 05/21; -00000000000000000000000000000000 ACCOUNT CLOSED AT CONSUMER'S REQUEST										

[illegible]

GEMB/OLD NAVY ACCT000008	Opened 03/20	Reported 05/21	Hi. Credit \$1200	Credit Limit \$1200	Reviewed 15 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment 0	Balance \$0
	DLA 10/20	EOCA B	Source (B) XP/TU/EF	Revolving AS AGREED							
	History: 05/21; 0000000000000000										

HSBC/MCRAE ACCT000010	Opened 08/17	Reported 05/21	Hi. Credit \$900	Credit Limit \$900	Reviewed 35 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment 0	Balance \$0
	DLA	EOCA	Source (B)	Revolving							

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	1400 N MAIN ST		PRICE	\$22.78	LOAN TYPE	
	CLEBURNE, TX 76033		REF. #	2105000070		

TRADELINES												
	01/21	B	XP/TU/EF	AS AGREED								
	History: 05/21; 00000000000000000000000000000000											
	Opened 05/21	Reported 05/21	Hi. Credit \$7500	Credit Limit \$7500	Reviewed 1 mo	30-59 0	60-89 0	90+ 0				
MBNA AMERICA ACCT000001	DLA 05/21	ECOA B	Source (B) XP/TU/EF	Revolving AS AGREED					Past Due -0-	Payment 0	Balance \$0	
	History: 05/21; 0											
	Opened 08/17	Reported 06/18	Hi. Credit \$900	Credit Limit \$900	Reviewed 09 mos	30-59 0	60-89 0	90+ 0				
NBGL-MCRAES ACCT000013	DLA 03/18	ECOA B	Source (B) XP/TU/EF	Revolving PAID					Past Due -0-	Payment Paid	Balance -0-	
	History: 06/18; -00-----00 PURCHASED BY ANOTHER LENDER											
	Opened 08/20	Reported 09/20	Hi. Credit \$30973	Credit Limit -	Reviewed 2 mos	30-59 0	60-89 0	90+ 0				
TOYOTA MOTOR CREDIT ACCT000012	DLA 09/20	ECOA B	Source (B) XP/TU/EF	Auto PAID					Past Due -0-	Payment Paid	Balance -0-	
	History: 09/20; -0											
	Opened 12/20	Reported 05/21	Hi. Credit \$1000	Credit Limit \$1000	Reviewed 6 mos	30-59 0	60-89 0	90+ 0				
WFNNB/BEALLS ACCT000011	DLA 12/20	ECOA B	Source (B) XP/TU/EF	Revolving AS AGREED					Past Due -0-	Payment 0	Balance \$0	
	History: 05/21; 000000											
	Opened 10/20	Reported 04/21	Hi. Credit -	Credit Limit -	Reviewed 1 mo	30-59 0	60-89 0	90+ 0				
GTE SOUTHWEST INC ACCT000005	DLA 04/21	ECOA B	Source (B) XP/TU/EF	Installment AS AGREED					Past Due -0-	Payment 001 X ?	Balance -	
	History: 04/21; 0 UTILITY COMPANY											

CREDITORS		
ASSOC/CITIBANK SD	P.O. BOX 15687, WILMINGTON, DE 19850	800-533-5600
BANK ONE	201 N WALNUT STREET, WILMINGTON DE 19801	800-955-9900
BK OF AMER	PO BOX 982238, EL PASO, TX 79998	800-421-2110
CATO CORPORATION	PO BOX 34216, CHARLOTTE, NC 28234	704-556-7018
CATO'S	8100 DEMARK ROAD, CHARLOTTE NC 28210	
CB/BEALLS	PO BOX 182789, COLUMBUS, OH 43218	
CBNA	6400 LAS COLINAS B, IRVING, TX 75039	888-248-4465

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SOC SEC #	000-00-0001	DOB	05/27/1980	SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			
CREDITORS							
CEDARHILLNBK	P O BOX 34216 8100 DENMARK RD, CHARLOTTE, NC 28234						704-556-7018
CHASE	800 BROOKSEDGE BLVD, WESTERVILLE, OH 43081						800-955-9900
CITI	PO BOX 6003, HAGERSTOWN, MD 21747						BYMAILONLY
CITIBANK	ATTEN: CBU, PLEASE RUSH/HOME LOAN PENDING						800-925-8871
CREDSTAR	6350 LAUREL CANYON BLVD, NORTH HOLLYWOOD, CA 91606						818-762-6262
DISCOVER FIN SVCS LLC	PO BOX 15316, WILMINGTON, DE 19850						800-347-2683
DISCOVER FINANCIAL S	PO BOX15316, WILMINGTON, DE 19850						800-347-2683
DISCOVERBANK	POB 15316, WILMINGTON, DE 19850						800-347-2683
FEDERAL GOVERNMENT A	OFFICE OF PERSONAL MANAGE, BOYERS, PA 16018						412-794-6733
FIRST USA BK	THREE CHRISTINA, WILMINGTON, DE 19801						
GE CONSUMER FINANCE/JCPENNEY	PO BOX 981426, EL PASO, TX 79998						800-527-4403
GEMB/JCP	PO BOX 984100, EL PASO, TX 79998						800-542-0800
GEMB/OLD NAVY	PO BOX 981400, EL PASO, TX 79998						877-222-6868
JPMCB CARD	PO BOX 15369, WILMINGTON, DE 19850						800-945-2000
M.B.N.A AMER	400 CHRISTIANA ROAD, NEWARK, DE 19713						800-421-2110
MBGA/JCPENEY	P.O. BOX 27570, ALBUQUERQUE NM 87125						
MBNA	1100 N KING ST, WILMINGTON, DE 19884						BYMAILONLY
MBNA AMERICA BANK NA	ATTN: T.A.C.S. DEPT., PLEASE RUSH/HOME LOAN PENDING						800-789-6701
MCCBG/OLD NAVY	PO BOX 29116, SHAWNEE MISSION, KS 66201						877-222-6868
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	ATTN: CUSTOMER SERVICE-RECOVERY, PLEASE RUSH/HOME LOAN PENDING						877-ACCOUNTS
TOYOTA MOTOR CREDIT	8550 UNITED PLZ BV.SU.90, BATON ROUGE, LA 70809						504-929-6600
USAA	10750 MCDERMOTT FWY, SAN ANTONIO, TX 78288						210-498-0497
USAA FEDERAL SAVINGS	10750 INTERSTATE HWY. 10 WEST, SAN ANTONIO, TX 78265						800-531-2265
USAA FEDERAL SAVINGS B	PO BOX 47504, SAN ANTONIO, TX 78265						BYMAILONLY
USAA FSB	POB 47504, SAN ANTONIO, TX 78265						210-498-2265
SOURCE OF INFORMATION							
1	EXPERIAN - PULLED ON: 05/10/21 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 11/20 - 05/21						

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	CLEBURNE, TX 76033			REF. #	2105000070		

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, MARISOL			CO-APPLICANT			
SOC SEC #	000-00-0001	DOB	05/27/1980	SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			

SOURCE OF INFORMATION

- ADDRESS: 7144 S JAMACHA RD, ANTHILL, MO 65488 - REPORTED 05/21
ADDRESS: 7144 S JAMOCHA RD, ANTHILL, MO 65488 - REPORTED 09/16 - 12/20
EMPLOYER: US AIR FORCE// - REPORTED 09/20
- 2 TRANSUNION - PULLED ON: 05/10/21 - 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 02/21
ADDRESS: 7144 S JAMACHA RD, ANTHILL, MO 65488 - REPORTED 01/21
EMPLOYER: FLETCHER MOTORCARS/CAR SALES/
PHONE: 555-0102 - RESIDENCE
- 3 EQUIFAX - PULLED ON: 05/10/21 - 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 11/20
ADDRESS: 7144 S JAMACHA RD, ANTHILL, MO 65488-0001 - REPORTED 08/16

MISCELLANEOUS INFORMATION

- Instant View Password: A9-B322DC

- To verify the authenticity of this credit report, please visit <https://svc1stinfo.meridianlink.com> and click on the Instant View link. Enter Identifier # 574859 and password A9-B322DC to view the report. For any inquiries regarding this report or services provided by SERVICE FIRST INFORMATION SOLUTIONS LLC please contact us at 877-814-1178.

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 5/17/2021 12:05:45 PM ***

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REPORT INFORMATION

Report Number: 8 Reference Number: 2105000070 Date Ordered: 05/10/2021
Ordered By: TESTTD Date Last Modified:
Customer Name: ABC Mortgage Test II Customer Address: 1400 N MAIN ST,
CLEBURNE, TX 76033 Customer Number: 1234

LOAN INFORMATION

	Borrower 1
Name	MARISOL TESTCASE
Credit Order ID	574859
SSN	000-00-0001
Address	220 LOCUST AVE ANTHILL, MO 65488
DOB	5/27/1980
Home Phone Number	
Cell Phone Number	
Driver's License	
Employment Status	
Employer Name	
Employer Address	
Employer Phone	

Property Address: N/A

[Add Product](#) [Upgrade Report](#)

SUMMARY OF FINDINGS

 NOD/FORECLOSURE SEARCH - MARISOL TESTCASE

No risk indicators found!

REMARKS

[Add comments](#)

NOD/FORECLOSURE SEARCH

Findings for MARISOL TESTCASE

No risk indicators found!

Credit Data

Scores

	Equifax	Experian	TransUnion
Score Model	EQUIFAX/FICO CLASSIC V5 FACTA	EXPERIAN/FAIR, ISAAC (VER. 2)	TRANSUNION/FICO CLASSIC (98)
Score	743	745	741

Trade Summary

Secured Debt \$28,626 Unsecured Debt \$228 Oldest Tradeline 08/16 Revolving Credit Utilization 1% Total Debt/High Credit 59%

Type	Count	Balance	High Credit	Payments	Past Due
Mortgage	0	\$0	\$0	\$0	\$0
Auto	2	\$28,626	\$31,206	\$533	\$0
Education	0	\$0	\$0	\$0	\$0
Other Installment	1	\$0	\$0	\$0	\$0
Open	0	\$0	\$0	\$0	\$0
Revolving	11	\$228	\$17,400	\$10	\$0
Other	0	\$0	\$0	\$0	\$0
TOTAL	14	\$28,854	\$48,606	\$543	\$0

Inquiries

Company	Business Type	Inquiry Date	Bureau
FISERV CREDSTAR	FINANCE	05/05/2021	XP/EF
CHASE CREDIT	REAL ESTATE	05/05/2021	TU
MBNA	BANKING	04/29/2021	XP
CITI	BANKING	03/30/2021	TU
WFNNB/BEALLS	CLOTHING	11/14/2020	XP
FIRST USA NA	BANKING	10/07/2020	TU
ANDELER	UTILITIES/FUEL	09/16/2020	EF
USAA	BANKING	07/21/2020	EF
CARLOCK TOYO	AUTOMOTIVE	07/20/2020	TU
CTUPELO	AUTOMOTIVE	07/20/2020	EF
TOYOTA CRE	FINANCE	07/20/2020	EF
CINGULR-MS	UTILITIES/FUEL	06/03/2020	EF
CINGULR-MS	UTILITIES/FUEL	05/30/2020	EF
FED GOVT	GOVERNMENT	04/08/2020	EF
GEMB/OLDNY	FINANCE	03/06/2020	EF

Bankruptcies

Court Name	Docket #	File Date	Amount	Assets	Plaintiff	Status	Status Data	Source
No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data	No Data

NOD/Foreclosure Search

Vendor Service Unavailable. Error Code 78.

NOTE: The information in this report is provided to supplement the authorized recipients other processes to identify potential misrepresentations. The data is gathered from multiple third-party sources and is based on the input data. The accuracy of the information cannot be guaranteed. Additionally, this information may not be used for any purpose governed by the Federal Fair Credit Reporting Act (15 U.S.C. 1681, et seq.). This report or data may not be resold.

*** END OF REPORT 5/17/2021 12:05:46 PM ***