



## Residential Merged Credit Report

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|                 |  |                          | Client Tracking            |                                       |                                       | uested b                                | у    |  | Report ID      |                    |               |            |  |  |
|-----------------|--|--------------------------|----------------------------|---------------------------------------|---------------------------------------|---|------|--|----------------|--------------------|---------------|------------|--|--|
|                 | MORTGAGE   | Client Code              |                            |                                       | BX Date requested 02/10/2010 13:33:45 |   |      | Charges<br>12.00   |                |                    |               |            |  |  |
|                 | ation (as reque  | ested)                   | First name                 |                                       | Mid                                   | dla                                     | Suf  | eiv Ir   | ОВ             | Social             | Security      |            |  |  |
| pplicant's last | t name   |                          | Jason                      |                                       | IVIIG                                 | uie                                     | Jui  |  |                | ) Cui              | J             |            |  |  |
| Residen         | ce Information   | (as reque                | sted)                      |                                       |                                       |   |      |  |                | T                  | ( <del></del> |            |  |  |
| Present         |  |                          |                            |                                       |                                       |   |      | CA   |                | 95366              | Telepho       | one        |  |  |
| File Vari       | iations  |                          |                            |                                       |                                       |   |      |  |                | 1 - 1 - 1 - 1      |               |            |  |  |
| Equifax         | BO1  |                          | JASON                      |                                       |                                       |   |      |  | 02/10/10 13:33 |                    |               |            |  |  |
| Experian        |  |                          |                            | JASON                                 |                                       |   |      |  |                | 02/10/10 13:33     |               |            |  |  |
| Trans Union BU1 |  |                          |                            | ASON                                  |                                       |   |      |  |                | 02/10/10 13:33     |               |            |  |  |
|                 | core Informati   | on .                     |                            | 7.50                                  |                                       |   |      |  |                |                    |               |            |  |  |
|                 | Repository   | Brand                    | Ty <sub>j</sub>            | pe<br>ICO                             |                                       |   | JASO | N  |                |                    |               | вх         |  |  |
| F.C.4           | Experian<br>38 - Serious   | Fair Isaac               |                            |                                       | ion                                   |   |      |  |                |                    |               | J          |  |  |
| 581             | 38 - Serious delinquency and public record or collection  18 - Number of accounts with delinquency  16 - Lack of recent revolving account information  14 - Length of time accounts have been established  |                          |                            |                                       |                                       |   |      |  |                |                    |               |            |  |  |
|                 | FACTA: TOO MANY INQUIRIES LAST 12 MONTHS   |                          |                            |                                       |                                       |   |      |  |                |                    |               |            |  |  |
|                 | Repository   | Brand                    | Ту                         |                                       |                                       |   |      |  |                |                    | .,            | BU         |  |  |
|                 | TransUnion   | Classic 04               |                            | ICO                                   | ction filed                           |   |      |  |                |                    |               |            |  |  |
| 578             | 038 - Serious delinquency, and public record or collection filed 013 - Time since delinquency is too recent or unknown   |                          |                            |                                       |                                       |   |      |  |                |                    |               |            |  |  |
|                 |  |                          | ving account i             |                                       |                                       |   |      |  |                |                    |               |            |  |  |
|                 |  |                          | with delinque              |                                       |                                       |   |      |  |                |                    |               | ****       |  |  |
|                 | FACTA: Inquiri   | es impacted              | the credit scor            | e.                                    |                                       |   |      |  |                |                    |               |            |  |  |
|                 | Repository   | Brand                    |                            | pe JASON                              |                                       |   |      |  | F              |                    |               |            |  |  |
|                 | Equifax  | BEACON 5 FICO            |                            |                                       |                                       |   |      |  |                |                    |               | BQ         |  |  |
| 575             | 38 - Serious delinquency, and derogatory public record or collection filed 18 - Number of accounts with delinquency 14 - Length of time accounts have been established 20 - Length of time since derogatory public record or collection is too short   |                          |                            |                                       |                                       |   |      |  |                |                    |               |            |  |  |
| V. V            | Access to the second se | f time since             | uc. o gata. y pt.          | FACTA: Inquiries impacted this score. |                                       |   |      |  |                |                    |               |            |  |  |
|                 | 20 - Length o  |                          |                            |                                       |                                       | 100000000000000000000000000000000000000 |      | COMMITTEE OF THE STATE OF THE S |                |                    |               |            |  |  |
| Public F        | 20 - Length of   |                          |                            |                                       |                                       |   |      |  |                |                    |               |            |  |  |
|                 | 20 - Length of   |                          |                            | No Publi                              | Records four                          | ıd                                      |      |  |                |                    |               |            |  |  |
|                 | 20 - Length of FACTA: Inquiri  |                          |                            | No Publi                              | c Records four                        | ıd                                      |      |  |                | Payment            | Bal           | ance       |  |  |
| Public F        | 20 - Length of FACTA: Inquiri  |                          |                            | No Publio                             | Records four                          | 30<br>0                                 | 60   | 90+  | Pastdue        | Payment<br>Payment | Bal Balance   |            |  |  |
| Public F        | 20 - Length of FACTA: Inquiri  | Opened 11/08 Last active | Reported 01/10 BX1 BU1 BQ1 | High balance                          | Reviewed                              | 30                                      | 0    | 230-300  | Pastdue        |                    | Balanc        |            |  |  |
| Public F        | 20 - Length of FACTA: Inquiri  | Opened 11/08             | Reported 01/10             | High balance<br>19,015                | Reviewed<br>14 mos                    | 30                                      | 0    | 230-300  |                | Payment            | Balanc        | e<br>7,333 |  |  |

Closed 09/09



-AFTER-

Residential Merged Credit Report

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| www.blackdiamo                         | ndconsultants.us - info@<br>NACM INT  | V/2017/00/2017/00/2017/00/2017/00/2017   | isultants.us<br>IN, 7410 S CRI                                     | EEK ROAD SU                  | JITE 301 SAI  | NDY, UT     | Г 84093         | 800-275-   | 7398 80       | 0-275-7397     | <del></del> |                |  |
|--|---|--|--|------------------------------|---|-------------|-----------------|--|---------------|----------------|-------------|----------------|--|
| Entre Maria Esta                       | MORTGAGE  | Client Tracking Client Code  |  |                              | Requested by  BX Date requested 03/26/2010 15:50:45 |             |                 | Report ID Charges 12.00  |               |                |             |                |  |
|  |   |  |  |                              |   |             |                 |  |               |                |             |                |  |
| Identific                              | ation (as requ  | ested)   |  |                              |   |             |                 |  | 1.02 6 6      |                |             |                |  |
| Applicant's last name First name Jason |   |  |  | Middle                       |   |             | Suffix          |  | DOB Social    |                | I Security  |                |  |
| Resider                                | ice Information   | ı (as reque  | ested)   |                              |   |             |                 |  |               | 2.000          | and the     |                |  |
| Present                                | COLUMN TO SERVICE OF THE SERVICE OF |  |  |                              |   |             |                 | c  | :A            | 95366          | Teleph      | one            |  |
| File Var                               | iations   |  |  |                              |   |             |                 |  |               |                | 17.17       |                |  |
| Equifax                                | BQ1   |  | JASON  |                              | N   |             |                 |  |               | 03/26/10 15:50 |             |                |  |
| Experian                               | BX1   |  |  |                              | JASON   |             |                 |  | Carrier a     | 03/26/10 15:50 |             |                |  |
| Trans Union                            | BU1   |  | JASON  |                              | N   |             |                 |  | 100 (200 (E)) | 03/26/10 15:50 |             |                |  |
| Credit S                               | core Informati  | on   |  |                              |   |             |                 |  |               |                |             |                |  |
|  | Repository<br>Equifax   | Brand<br>BEACON  | Table 1  | /pe<br>ICO                   | (17.7%)   |             | JA              | SON  |               | BQ1            |             |                |  |
| 643                                    | 18 - Number<br>14 - Length  | of accounts<br>of time accou   | and derogato<br>with delinquer<br>ints have been<br>derogatory pu  | ncy<br>established           |   |             |                 |  |               |                |             |                |  |
| 636                                    | Repository<br>TransUnion  | Brand<br>Classic 04  | Ty   | ype All Ason                 |   |             |                 |  | ВІ            |                |             |                |  |
|  | 013 - Time si<br>016 - Lack of  | nce delinque<br>f recent revol   | y, and public rency is too rec<br>ving account is<br>with delinque | ent or unknov<br>information |   |             |                 |  |               |                |             |                |  |
|  | FACTA: Inquiries impacted the credit score.   |  |  |                              |   |             |                 |  |               |                |             |                |  |
|  | Repository<br>Experian  | Brand<br>Fair Isaac  | Ty F   | Q                            |   | AL 🧱        | SON             |  |               |                | BX1         |                |  |
| 625                                    | 38 - Serious<br>18 - Number<br>16 - Lack of<br>14 - Length of   | an Fair Isaac V2 FICO Serious delinquency and public record or collection Number of accounts with delinquency Lack of recent revolving account information Length of time accounts have been established |  |                              |   |             |                 |  |               |                |             | 33 (1951)      |  |
| Public F                               | Records   | Supra Color  |  | 988 3463                     |   |             |                 | A About  |               |                |             |                |  |
|  |   |  |  | No Public                    | c Records fo  | ound        | A 11.13 5/40/40 | <del></del>  |               |                |             |                |  |
| Credit F                               | listory   |  |  | ,                            |   |             |                 |  |               | Paymen         |             | lance          |  |
| CREDIT UNION ONE                       |   | Opened<br>11/08  | Reported<br>02/10  | High balance<br>19,015       | Reviewed<br>15 mo                                   | s 30        | 0 60            | 0 90+  | Pastdue       | Payment        | Baland      | e              |  |
|  |   | Last active<br>02/10   | BX1 BU1 BQ1  | High limit                   | Install (I1)  | Д           | Auto            |  | -0-           | 072X \$342     |             | 17,224         |  |
| CBC/VALLEY 1ST CREDIT                  |   | Opened<br>05/02  | Reported<br>11/05  | High balance<br>6,629        | Reviewed<br>43 mo                                   | 30<br>s     | 0 60            | 90+  | Pastdue       | Payment        | Baland      | Balance<br>-0- |  |
|  |   | Last active<br>11/05   | 8X1 BU1 BQ1<br>[Ind]   | High limit                   | install (I1)  | ρ           | luto            |  | -0-           | Paid           |             |                |  |
|  | -   | Account  | closed 11/05;  | Account paid                 | **************************************              | JA. 100.000 |                 | THE SECOND SECON |               |                |             |                |  |
| CAP ONE                                |   | Opened<br>09/04  | Reported<br>11/05  | High balance<br>557          | Reviewed<br>15 mo                                   | 30          | 0 60            | 90+  | Pastdue       | Payment        | Balanc      | e              |  |
|  |   | Last active  | BX1 BU1 BQ1  | High limit                   | Revolv (R1  |             |                 | Paid   |               | -0-            |             |                |  |

Account closed by consumer 11/05; Account paid