

Residential Merged Credit Report

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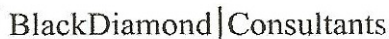
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- AFTER -

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NACM INTERMOUNTAIN, 7410 S CREEK ROAD SUITE 301 SANDY, UT 84093 800-275-7398 800-275-7397											
MORTGAGE				Client Tracking		Requested by			Report ID		
				Client Code		BX Date requested			Charges		
						03/26/2010 15:50:45			12.00		
Identification (as requested)											
Applicant's last name				First name		Middle		Suffix		DOB	
				Jason							
Residence Information (as requested)											
Present								CA		95366	
										Telephone	
File Variations											
Equifax		BQ1				JASON				03/26/10 15:50	
Experian		BX1				JASON				03/26/10 15:50	
Trans Union		BU1				JASON				03/26/10 15:50	
Credit Score Information											
643		Repository Equifax		Brand BEACON 5		Type FICO				JASON	
		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									
636		Repository TransUnion		Brand Classic 04		Type FICO				JASON	
		038 - Serious delinquency, and public record or collection filed 013 - Time since delinquency is too recent or unknown 016 - Lack of recent revolving account information 018 - Number of accounts with delinquency FACTA: Inquiries impacted the credit score.									
625		Repository Experian		Brand Fair Isaac V2		Type FICO				JASON	
		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									
Public Records											
No Public Records found											
Credit History											
CREDIT UNION ONE		Opened 11/08	Reported 02/10	High balance 19,015	Reviewed 15 mos	30 0	60 0	90+ 0	Pastdue -0-	Payment 072X \$342	Balance 17,224
		Last active 02/10	BX1 BU1 BQ1 [Ind]	High limit ---	Install (I1)	Auto					
CBC/VALLEY 1ST CREDIT		Opened 05/02	Reported 11/05	High balance 6,629	Reviewed 43 mos	30 0	60 0	90+ 0	Pastdue -0-	Payment Paid	Balance -0-
		Last active 11/05	BX1 BU1 BQ1 [Ind]	High limit ---	Install (I1)	Auto					
		Account closed 11/05; Account paid									
CAP ONE		Opened 09/04	Reported 11/05	High balance 557	Reviewed 15 mos	30 0	60 0	90+ 0	Pastdue -0-	Payment Paid	Balance -0-
		Last active 09/05	BX1 BU1 BQ1 [Ind]	High limit Unknown	Revolv (R1)	Credit card					
		Account closed by consumer 11/05; Account paid									