

-BEFORE-



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Credit Repair Services - PH 1 (866) 969-7372 / FAX: 1 (888) 443-7973  
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Residential Merged Credit Report

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				
				03/12/2010 12:29:19						
Identification (as requested)										
Applicant's last name		First name		Middle	Suffix	DOB	Social Security			
		Thomas								
Residence Information (as requested)										
Present				WA	98188	Telephone				
File Variations										
Equifax	BQ1	THOMAS				03/12/10 12:29				
Experian	BX1	THOMAS				03/12/10 12:29				
Trans Union	BU1	THOMAS				03/12/10 12:29				
Credit Score Information										
587	Repository	Brand	Type				BX1			
	Experian	Fair Isaac V2	FICO	THOMAS						
	38 - Serious delinquency and public record or collection									
	13 - Time since delinquency is too recent or unknown									
18 - Number of accounts with delinquency										
16 - Lack of recent revolving account information										
FACTA: TOO MANY INQUIRIES LAST 12 MONTHS										
577	Repository	Brand	Type				BQ1			
	Equifax	BEACON 5	FICO	THOMAS						
	38 - Serious delinquency, and derogatory public record or collection filed									
	18 - Number of accounts with delinquency									
13 - Time since delinquency is too recent or unknown										
14 - Length of time accounts have been established										
FACTA: Inquiries impacted this score.										
555	Repository	Brand	Type				BU1			
	TransUnion	Classic 04	FICO	THOMAS						
	038 - Serious delinquency, and public record or collection filed									
	013 - Time since delinquency is too recent or unknown									
020 - Length of time since derogatory public record or collection is too short										
018 - Number of accounts with delinquency										
FACTA: Inquiries impacted the credit score.										
Credit History										
CHASE	Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue	Payment	Balance
	01/09	02/10	1,022	13 mos	0	0	0			
	Last active	BX1 BU1 BQ1	High limit	Revol (R1)				-0-	Paid	-0-
	02/10	[Ind]	500	Credit card						
Closed 02/10; Account paid										
CHASE	Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue	Payment	Balance
	10/01	04/06	1,925	54 mos	0	0	0			
	Last active	BX1 BU1 BQ1	High limit	Revol (R1)				-0-	Paid	-0-
	04/06	[Ind]	2,000	Credit card						
Closed 04/06; Account paid										
CHASE	Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue	Payment	Balance
	11/94	11/07	2,000	81 mos	1	1	0			
	Last active	BX1 BU1 BQ1	High limit	Revol (R1)	03/04	04/04		-0-	Paid	-0-
	12/06	[Ind]	2,000	Credit card						
Account closed by credit grantor 11/07; Paid;										
Canceled by credit grantor; Account paid										



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<b>MORTGAGE</b>	<b>Client Tracking</b>	<b>Requested by</b>	<b>Report ID</b>
	<b>Client Code</b>	<b>BX Date requested</b> 05/17/2010 15:00:33	<b>Charges</b>

**Identification (as requested)**

Applicant's last name [REDACTED]	First name Thomas	Middle [REDACTED]	Suffix	DOB [REDACTED]	Social Security [REDACTED]
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## Residence Information (as requested)

Present	[REDACTED]	[REDACTED]	WA	98188	Telephone
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## File Variations

Equifax	BQ1	[REDACTED]	[REDACTED] THOMAS	[REDACTED]	05/17/10 15:00
Experian	BX1	[REDACTED]	[REDACTED] THOMAS	[REDACTED]	05/17/10 15:00
Trans Union	BU1	[REDACTED]	[REDACTED] THOMAS	[REDACTED]	05/17/10 15:00

### Credit Score Information

679	Repository Equifax	Brand BEACON 5	Type FICO	[REDACTED]	[REDACTED] THOMAS	BQ1
	38 - Serious delinquency, and derogatory public record or collection filed 18 - Number of accounts with delinquency 13 - Time since delinquency is too recent or unknown 14 - Length of time accounts have been established					
667	Repository TransUnion	Brand Classic 04	Type FICO	[REDACTED]	[REDACTED] THOMAS	BU1
	038 - Serious delinquency, and public record or collection filed 013 - Time since delinquency is too recent or unknown 020 - Length of time since derogatory public record or collection is too short 018 - Number of accounts with delinquency					
636	Repository Experian	Brand Fair Isaac V2	Type FICO	[REDACTED]	[REDACTED] THOMAS	BX1
	38 - Serious delinquency and public record or collection 13 - Time since delinquency is too recent or unknown 18 - Number of accounts with delinquency 16 - Lack of recent revolving account information					

### Credit History

	Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue	Payment	Balance
CHASE [REDACTED]	01/09	02/10	1,022	13 mos	0	0	0	-0-	Paid	-0-
	Last active 02/10	BX1 BU1 BQ1 [Ind]	High limit 500	Revolv (R1)	Credit card					
	Closed 02/10; Account paid									
CHASE [REDACTED]	10/01	04/06	1,925	54 mos	0	0	0	-0-	Paid	-0-
	Last active 04/06	BX1 BU1 BQ1 [Ind]	High limit 2,000	Revolv (R1)	Credit card					
	Closed 04/06; Account paid									
CHASE [REDACTED]	11/94	11/07	2,000	81 mos	0	0	0	-0-	Paid	-0-
	Last active 12/06	*BX1 *BU1 *BQ1 [Ind]	High limit 2,000	Revolv (R1)	Credit card					
	Account closed by credit grantor 11/07; Paid; Canceled by credit grantor; Account paid									
SEARS/CBSD [REDACTED]	06/00	12/00	92	1 mos	0	0	0	-0-	Paid	-0-
	Last active ---	BU1 [Ind]	High limit 1,900	Revolv (R)	Charge					
	Account closed by consumer 12/00									