

Print

REF: [REDACTED] 06/09/2026 TID: [REDACTED] 06/09/2026 12:40:00
 Credco Instant Merge Credit Report Acct: [REDACTED]
 Prepared for: [REDACTED] MORTGAGE LLC Notes:
 Requested: EFX, XPN, TUC - I Delivered: EFX, XPN, TUC

App: [REDACTED] MATTHEW Dob: [REDACTED] Ssn: [REDACTED]
 App Curr Addr: [REDACTED] DALLAS, TX 75043

CoreLogic Credco is a reseller and conduit of credit information provided by the three national credit bureaus, Equifax (EFX), Experian (XPN) and TransUnion (TUC). CoreLogic Credco has assembled this information so that it accurately reflects what the bureaus have provided but cannot evaluate its content. If, upon review of the information contained within this Instant Merge Credit Report, you believe that any Equifax, Experian, and/or TransUnion information is inaccurate or incomplete, please contact CoreLogic Credco at 866 704 8288.

WARNING: See Fraud Detection Section.

INSTANT MERGE SUMMARY

ACCOUNT DISTRIBUTION			CURRENT STATUS(tradelines)						
Account Type	Count	Balance	Payments	Curr	Clsd	Unrt	30	60	90+
Real Estate	0	\$0	\$0	-	-	-	-	-	-
Installment	6	\$19,113	\$862	2	4	-	-	-	-
Revolving	6	\$535	\$38	3	3	-	-	-	-
Other	5	\$1,422	\$0	-	2	-	-	-	-
Total	17	\$21,070	\$900	5	9	-	-	-	-

AVAILABLE CREDIT
 Revolving 59% \$785

Accounts in Forbearance: 0 Accounts with Payment Deferred: 0
 Accounts affected by Natural/Declared Disaster: 0

INQUIRIES		PUBLIC RECORDS		HISTORICAL DELINQUENCIES(count)				
				Account Type	LastDlq	30	60	90+
12 Month Total	3	EFX	N/A	Real Estate		-	-	-
Elim. same day	- 0	XPN	N/A	Installment		-	-	-
Adjusted Total	3	TUC	N/A	Revolving	02/26	6	2	-
New Trades(6 mon)	0	Last 2yrs	N	Other	02/26	3	-	-
Oldest Trd: 07/13		On File: 08/09		Total		9	2	-

Only Applicant/Co-applicant information included in the Summary.

BUREAU SCORE INFORMATION

EFX BEACON 5.0 (APP)= 596 Factor: 00038, 00013, 00018, 00014
 00038 SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 00013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 00018 NUMBER OF ACCOUNTS WITH DELINQUENCY
 00014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED



BUREAU SCORE INFORMATION (continued)

XPN FICO-II (APP)= 591 Factor: 38, 13, 18, 10
38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
18 NUMBER OF ACCOUNTS WITH DELINQUENCY
10 RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
* Number of Inquiries Adversely Affected the Score

TUC FICO Classic 04 (APP)= 594 Factor: 038, 013, 018, 020
038 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
018 NUMBER OF ACCOUNTS WITH DELINQUENCY
020 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
* Number of Inquiries Adversely Affected the Score

End of Decision Maker Report

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REF: [REDACTED] 06/30/2026 TID: [REDACTED] 06/30/2026 16:55:01
Credco Instant Merge Credit Report Acct: [REDACTED]
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[illegible]

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EFX BEACON 5.0          (APP)= 685 Factor: 00013, 00018, 00014
00013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
00018 NUMBER OF ACCOUNTS WITH DELINQUENCY
00014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

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BLACKDIAMOND

CREDIT REPAIR

BUREAU SCORE INFORMATION (continued)

XPN FICO-II (APP)= 689 Factor: 13, 18, 10
13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
18 NUMBER OF ACCOUNTS WITH DELINQUENCY
10 RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
* Number of Inquiries Adversely Affected the Score

TUC FICO Classic 04 (APP)= 691 Factor: 013, 018, 020
013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
018 NUMBER OF ACCOUNTS WITH DELINQUENCY
020 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
* Number of Inquiries Adversely Affected the Score

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