CoreLogic Credco

Credco Instant Merge Credit Report

Add or Upgrade Product

Ref#: [redacted] 09/29/2016 Supplement Upgrade TID#: [redacted] 06:35:26

Prepared For:
PRIMARY RESIDENTIAL MORTGAGE - 4240
[redacted]
Attention: [redacted]

Client Loan # : [redacted]
Account # : [redacted]
Notes :

Prepared By:
CoreLogic Credco
P.O. BOX 509124, SAN DIEGO, CA 92150
Tel: (800)523-0233
Fax: (800)523-0688
URL: www.credco.com

Requested : EFX, XPN, TUC - I
Delivered : EFX, XPN, TUC
Add/Remove Credit Repository

Pricing	
Transaction Cost :	[redacted]
Total Cost :	[redacted]

APPLICANT INFORMATION

Name	Address		Address Type	SSN	DOB or Age	Applicant Identifier
NUNEZ, [redacted]	Current:	[redacted], AK [redacted]		[redacted]	[redacted]	APP1

INSTANT MERGE CREDIT SUMMARY

ACCOUNT DISTRIBUTION / **CURRENT STATUS (Tradelines)**

Account Type	Number	Balance	Payments	Current	Closed	Unrt	30	60	90+
Real Estate	2	[redacted]	[redacted]	0	2	0	0	0	0
Installment	6	[redacted]	[redacted]	3	3	0	0	0	0
Revolving	17	[redacted]	[redacted]	9	7	1	3	3	0
All Other Accounts	2	[redacted]	[redacted]	0	1	0	0	0	1
Total	**27**	[redacted]	[redacted]	**12**	**13**	**1**	**3**	**3**	**1**

AVAILABLE CREDIT

Revolving	[redacted]	[redacted]

INQUIRIES

	1
Elim. same day	0
Adjusted Total	1
New Trades (6 mos)	1

PUBLIC RECORDS

EFX	3
XPN	1
TUC	2
Last 2 yrs	N

HISTORICAL DELINQUENCIES (COUNT)

Account Type	Last Dlq	30	60	90+
Real Estate	11/12	1	1	25
Installment	12/13	2	2	28
Revolving	09/12	0	0	25
All Other Accounts		0	0	1
Total		3	3	79

Oldest Trade: 04/00 On file: 09/90

Disclaimer: Only Applicant(s) information included in the Summary.

DATA SOURCES SCORE INFORMATION

Item #	Product Score	Factor Information	Data Source	Applicant Identifier
1	BEACON 5.0 530	Factor: 00038, 00010, 00018, 00013 ▪ 00038 SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED ▪ 00010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS ▪ 00018 NUMBER OF ACCOUNTS WITH DELINQUENCY ▪ 00013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN * Number of Inquiries Adversely Affected the Score	EFX	APP1
2	FICO-II 533	Factor: 38, 10, 13, 33 ▪ 38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED ▪ 10 RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH ▪ 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN ▪ 33 PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH * Number of Inquiries Adversely Affected the Score	XPN	APP1

DATA SOURCES SCORE INFORMATION

Item #	Product Score	Factor Information	Data Source	Applicant Identifier
3	FICO Classic 04 528	Factor: 038, 010, 013, 018 ▪ 038 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED ▪ 010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS ▪ 013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN ▪ 018 NUMBER OF ACCOUNTS WITH DELINQUENCY * Number of Inquiries Adversely Affected the Score	TUC	APP1

End of Decision Maker Report

CoreLogic Credco

Credco Instant Merge Credit Report

Add or Upgrade Product

Ref#: [redacted] 11/21/2016 Supplement Upgrade TID#: [redacted]

Prepared For:
PRIMARY RESIDENTIAL
MORTGAGE - 4240
[redacted]
Attention: [redacted]

Client Loan # : [redacted]
Account # : [redacted]
Notes :

Prepared By:
CoreLogic Credco
P.O. BOX 509124, SAN
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Requested : EFX, XPN, TUC - I
Delivered : EFX, XPN, TUC
Add/Remove Credit Repository

Pricing
Transaction Cost : [redacted]
Total Cost : [redacted]

APPLICANT INFORMATION

Name	Address	Address Type	SSN	DOB or Age	Applicant Identifier
NUNEZ, [redacted]	Current: [redacted], AK [redacted]		[redacted]	[redacted]	APP1

INSTANT MERGE CREDIT SUMMARY

ACCOUNT DISTRIBUTION / **CURRENT STATUS (Tradelines)**

Account Type	Number	Balance	Payments	Current	Closed	Unrt	30	60	90+
Real Estate	2	[redacted]	[redacted]	0	2	0	0	0	0
Installment	6	[redacted]	[redacted]	3	3	0	0	0	0
Revolving	17	[redacted]	[redacted]	9	7	1	0	0	0
All Other Accounts	2	[redacted]	[redacted]	0	1	0	0	0	1
Total	**27**	[redacted]	[redacted]	**12**	**13**	**1**	**0**	**0**	**1**

AVAILABLE CREDIT
Revolving [redacted] [redacted]

INQUIRIES

	1
Elim. same day	0
Adjusted Total	1
New Trades (6 mos)	1

PUBLIC RECORDS

EFX	0
XPN	0
TUC	0
Last 2 yrs	N

HISTORICAL DELINQUENCIES (COUNT)

Account Type	Last Dlq	30	60	90+
Real Estate	11/12	0	0	5
Installment	12/13	0	0	2
Revolving	09/12	0	0	0
All Other Accounts		0	0	0
Total		0	0	7

Oldest Trade: 04/00 On file: 09/90

Disclaimer: Only Applicant(s) information included in the Summary.

DATA SOURCES SCORE INFORMATION

Item #	Product Score	Factor Information	Data Source	Applicant Identifier
1	BEACON 5.0 650	Factor: 00038, 00010, 00018 ▪ 00038 SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED ▪ 00010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS ▪ 00018 NUMBER OF ACCOUNTS WITH DELINQUENCY	EFX	APP1
2	FICO-II 636	Factor: 38, 10, 33 ▪ 38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED ▪ 10 RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH ▪ 33 PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH	XPN	APP1
3	FICO Classic 04 629	Factor: 038, 010, 018 ▪ 038 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED ▪ 010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS ▪ 018 NUMBER OF ACCOUNTS WITH DELINQUENCY	TUC	APP1

End of Decision Maker Report