



## MERGED INFILE CREDIT REPORT

<b>FILE #</b>	5355912	<b>FNMA #</b>	<b>DATE COMPLETED</b> 08/17/2009	<b>RQD' BY</b>	ROB
<b>PREPARED FOR</b>	SANDYS MORTGAGE CO - CIS-8888		<b>DATE ORDERED</b> 8/11/2009		PURDUE
	PO BOX 5000 PANTHER VALLEY		<b>REPOSITORIES</b> XP/TU/EF	<b>PRPD' BY</b>	
	VILLAGE SQUARE		<b>PRICE</b>	<b>LOAN TYPE</b>	
	ALLAMUCHY, NJ 07820		<b>REF. #</b>		

### PROPERTY ADDRESS

APPLICANT		CO-APPLICANT	
<b>APPLICANT</b>	TESTCASE, CARLOS	<b>CO-APPLICANT</b>	TESTCASE, JANET X
<b>SOC SEC #</b>	000-00-0006 <b>DOB</b>	<b>SOC SEC #</b>	000-00-0003 <b>DOB</b>
<b>MARITAL STATUS</b>	MARRIED	<b>DEPENDENTS</b>	
<b>CURRENT ADDRESS</b>	19 FORREST DRIVE, ANTHILL, MO 65488	<b>LENGTH</b>	
<b>PREVIOUS ADDRESS</b>		<b>LENGTH</b>	

### SCORE MODELS

EQUIFAX/FACTA BEACON 5.0 - CARLOS E TESTCASE/GUERRERO - 000000006

SCORE: **524**

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  
 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS  
 FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

TRANSUNION/FICO CLASSIC (04) - CARLOS ENRIQUE TESTCASE - 000000006

SCORE: **515**

038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED  
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS  
 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY  
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - CARLOS TESTCASE - 000000006

SCORE: **492**

38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED  
 13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
 02 - LEVEL OF DELINQUENCY ON ACCOUNTS  
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS  
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

EQUIFAX/FACTA BEACON 5.0 - JANET X TESTCASE - 000000003

SCORE: **622**

00040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS  
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT  
 FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

TRANSUNION/FICO CLASSIC (98) - JANET X TESTCASE - 000000003

SCORE: **667**

**EOCA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER**

**CIS INFORMATION SERVICES: PANTHER VALLEY VILLAGE SQUARE, P.O. BOX 5000, ALLAMUCHY, NJ 07820 (P) 800-275-7722 (F) 800-275-8049**

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.

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**PREPARED FOR** SANDYS MORTGAGE CO - CIS-8888 **DATE ORDERED** 8/11/2009 **PURDUE**  
 PO BOX 5000 PANTHER VALLEY **REPOSITORIES** XP/TU/EF **PRPD' BY**  
 VILLAGE SQUARE **PRICE** **LOAN TYPE**  
 ALLAMUCHY, NJ 07820 **REF. #**

**PROPERTY ADDRESS**

APPLICANT			CO-APPLICANT		
<b>APPLICANT</b>	TESTCASE, CARLOS		<b>CO-APPLICANT</b>	TESTCASE, JANET X	
<b>SOC SEC #</b>	000-00-0006	<b>DOB</b>	<b>SOC SEC #</b>	000-00-0003	<b>DOB</b>
<b>MARITAL STATUS</b>	MARRIED		<b>DEPENDENTS</b>		

**SCORE MODELS**

040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS  
 014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT

EXPERIAN/FAIR, ISAAC (VER. 2) - JANET X TESTCASE - 000000003

SCORE: **654**

40 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS  
 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 33 - PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
			DLA	ACCT TYPE	TERMS	SOURCE						
C	C	<a href="#">BANK OF AMERICA MORT</a> ACCT000018	08/09	11/06 08/09	\$59997 MTG	\$50686 180 \$659	\$0	32	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST; FREDDIE MAC ACCOUNT												
C	C	<a href="#">CITIMORTGAGE INC</a> ACCT000022	07/09	10/07 07/09	\$20000 MTG	\$18734 UNK \$194	\$0	13	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
SECOND MORTGAGE												
B	B	<a href="#">HFC - USA</a> ACCT000030	08/09	09/04 05/09	\$14266 MTG	\$13520 120 \$257	\$514	48	8	8	7	DELINQ 60 <a href="#">XP/TU/EF</a>
<b>Late Dates:</b> 8/09-60, 7/09-30, 5/09-120, 4/09-120, 3/09-90, 2/09-60, 1/09-30, 7/08-90, 6/08-60, 5/08-30, 3/08-60, 2/08-60, 1/08-30, 10/07-60, 9/07-30, 7/07-90, 6/07-90, 5/07-60, 4/07-30, 1/07-90, 12/06-60, 11/06-30, 9/06-30												
REAL ESTATE - JUNIOR LIENS												
C	C	<a href="#">HSBC NV</a> ACCT000010	07/09	02/05 07/09	\$10000 REV	\$10015 MIN \$115	\$0	41	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
C	C	<a href="#">GEMB/WALMART</a> ACCT000009	08/09	09/04 08/09	\$2700 REV	\$1886 MIN \$79	\$0	59	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
J	B	<a href="#">GEMB/JCP</a> ACCT000001	08/09	07/94 08/09	\$1949 REV	\$524 MIN \$26	\$0	99	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
B	B	<a href="#">HSBC NV</a> ACCT000032	07/09	04/09 07/09	\$400 REV	\$209 \$10*	\$0	3	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
B	B	<a href="#">HSBC NV</a> ACCT000033	07/09	06/09 07/09	\$300 REV	\$151 \$10*	\$0	2	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>

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 PO BOX 5000 PANTHER VALLEY      **REPOSITORIES** XP/TU/EF      **PRPD' BY**  
 VILLAGE SQUARE      **PRICE**      **LOAN TYPE**  
 ALLAMUCHY, NJ 07820      **REF. #**

**PROPERTY ADDRESS**

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<b>MARITAL STATUS</b>	MARRIED		<b>DEPENDENTS</b>		

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						
C	C	<a href="#">BANK OF AMERICA</a> ACCT000013	08/09	06/05 10/07	\$3500 REV	\$0 \$0	\$0	51	0	0	0	PAID <a href="#">XP/TU/EF</a>
ACCOUNT CLOSED AT CONSUMER'S REQUEST												
A	C	<a href="#">BANK OF AMERICA</a> ACCT000016	08/09	12/05 11/07	\$2500 REV	\$0 \$0	\$0	44	0	0	0	PAID <a href="#">XP/TU/EF</a>
ACCOUNT CLOSED AT CONSUMER'S REQUEST												
B	B	<a href="#">BENEFICIAL/HFC</a> ACCT000028	10/05	06/04 09/04	\$4000 REV	\$0 \$0	\$0	17	0	0	0	PAID <a href="#">XP/TU/EF</a>
ACCOUNT CLOSED AT CONSUMER'S REQUEST; CHECK CREDIT OR LINE OF CREDIT												
B	B	<a href="#">CA NTL BANK</a> ACCT000020	08/04	07/01 08/03	\$2000 REV	\$0 \$0	\$0	21	0	0	0	PAID <a href="#">XP/TU</a>
ACCOUNT CLOSED BY CREDIT GRANTOR												
C	C	<a href="#">CAP ONE BK</a> ACCT000004	01/07	02/02 12/06	\$1307 REV	\$0 \$0	\$0	55	0	0	0	PAID <a href="#">XP/TU/EF</a>
ACCOUNT CLOSED AT CONSUMER'S REQUEST												
C	C	<a href="#">CAP ONE BK</a> ACCT000006	01/07	12/03 12/06	\$1320 REV	\$0 \$0	\$0	38	0	0	0	PAID <a href="#">XP/TU/EF</a>
ACCOUNT CLOSED AT CONSUMER'S REQUEST												
B	B	<a href="#">CHRYSLER FINANCIAL</a> ACCT000024	08/05	07/02 07/05	\$15783 AUTO	\$0 036 \$0	\$0	34	6	1	0	PD WAS 60 <a href="#">XP/TU/EF</a>
Late Dates: 5/05-30, 3/05-30, 2/05-30, 1/05-60, 12/04-30, 11/04-30, 10/04-30 AUTO LEASE												
C	C	<a href="#">CITIFINANC</a> ACCT000024	12/08	06/08 12/08	\$7536 INST	\$0 060 \$0	\$0	7	0	0	0	PAID <a href="#">XP/TU/EF</a>
J	B	<a href="#">CITIFINANCIA</a> ACCT000021	08/02	09/01 10/01	\$3500 REV	\$0 \$0	\$0	-	-	-	-	PAID <a href="#">XP/TU/EF</a>
ACCOUNT CLOSED BY CONSUMER												
B	B	<a href="#">DISCOVER FIN</a> ACCT000013	01/04	10/98 02/03	\$4400 REV	\$0 \$0	\$0	14	0	0	0	CRCDLOST <a href="#">TU</a>
CREDIT CARD STOLEN OR LOST												
A	B	<a href="#">FIRST USA BANK N A</a>	07/01	06/98	\$7200	\$0	\$0	37	0	0	0	PAID

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 PO BOX 5000 PANTHER VALLEY      **REPOSITORIES** XP/TU/EF      **PRPD' BY**  
 VILLAGE SQUARE      **PRICE**      **LOAN TYPE**  
 ALLAMUCHY, NJ 07820      **REF. #**

**PROPERTY ADDRESS**

APPLICANT			CO-APPLICANT		
<b>APPLICANT</b>	TESTCASE, CARLOS		<b>CO-APPLICANT</b>	TESTCASE, JANET X	
<b>SOC SEC #</b>	000-00-0006	<b>DOB</b>	<b>SOC SEC #</b>	000-00-0003	<b>DOB</b>
<b>MARITAL STATUS</b>	MARRIED		<b>DEPENDENTS</b>		

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						
		ACCT000011		02/01	REV	\$0						XP/TU/EF
		ACCOUNT CLOSED AT CONSUMER'S REQUEST										
B	B	<a href="#">GECR AUT LSE</a>	03/06	08/98	\$18335	\$0	\$0	29	0	0	0	PAID
		ACCT000012		03/03	LEAS	54 \$0						XP/TU/EF
		CLOSED										
J	B	<a href="#">GEMB/BRANDSMART</a>	05/03	11/96	\$1300	\$0	\$0	79	0	0	0	PAID
		ACCT000006		02/01	REV	\$0						XP/TU
		CREDIT CARD STOLEN OR LOST										
J	B	<a href="#">GEMB/HDMBGA</a>	11/01	08/97	\$1700	\$0	\$0	-	-	-	-	CRCDCLOST
		ACCT000008		09/01	REV	\$0						TU
		CREDIT CARD STOLEN OR LOST										
C	C	<a href="#">GEMB/LOWES</a>	08/09	01/07	\$1100	\$0	\$0	33	0	0	0	PAID
		ACCT000019		10/07	REV	\$0						XP/TU/EF
		ACCOUNT CLOSED AT CONSUMER'S REQUEST										
C	C	<a href="#">HOME COMING FUNDING</a>	06/08	10/07	\$20000	\$0	\$0	4	0	0	0	PAID
		ACCT000023		05/08	MTG	180 \$0						XP/TU/EF
		SECOND MORTGAGE; TRANSFERRED TO ANOTHER LENDER										
C	C	<a href="#">HSBC NV</a>	02/08	02/05	\$4000	\$0	\$0	37	0	0	0	CRCDCLOST
		ACCT000011		01/08	REV	\$0						XP/TU/EF
		CREDIT CARD LOST OR STOLEN										
P	B	<a href="#">HSBC/LIONL</a>	10/99	05/96	\$301	\$0	\$0	42	0	0	0	INACTIVE
		ACCT000005		02/98	REV	\$0						XP
		ACCOUNT CLOSED BY CREDIT GRANTOR; COMBINED CREDIT PLAN										
J	B	<a href="#">THD/CBUSA</a>	01/07	08/97	\$1800	\$0	\$0	75	0	0	0	PAID
		ACCT000009		05/03	REV	\$0						XP/TU/EF
		ACCOUNT CLOSED AT CONSUMER'S REQUEST										
J	B	<a href="#">TRANSFLORIDA</a>	12/00	03/96	\$19375	\$0	\$0	-	-	-	-	PAID
		ACCT000002		11/00	MTG	360 \$0						TU/EF
		CLOSED; REAL ESTATE MORTGAGE										
J	B	<a href="#">UNION PLANTERS NATL</a>	10/06	03/96	\$58125	\$0	\$0	50	0	0	0	PAID

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<b>MARITAL STATUS</b>	MARRIED		<b>DEPENDENTS</b>		

**CREDIT**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						
		ACCT000004		--/--	MTG	360 \$0						XP
		CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST; TRANSFERRED TO ANOTHER LENDER										
C	C	<a href="#">WACHOVIA MORTGAGE CO</a>	08/04	11/93 07/04	\$58850	\$0	\$0	99	0	0	0	PAID XP/TU/EF
		ACCT000002			MTG	360 \$0						
		TRANSFERRED TO ANOTHER LENDER; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST; FREDDIE MAC ACCOUNT										
C	C	<a href="#">WASH MUTUAL/PROVIDIA</a>	12/07	05/05 10/07	\$500	\$0	\$0	31	0	0	0	PAID XP/TU/EF
		ACCT000012			REV	\$0						
		ACCOUNT CLOSED AT CONSUMER'S REQUEST										
C	C	<a href="#">WASH MUTUAL/PROVIDIA</a>	07/07	02/03 01/07	\$4332	\$0	\$0	53	0	0	0	PAID XP/TU/EF
		ACCT000005			REV	\$0						
		ACCOUNT CLOSED AT CONSUMER'S REQUEST										
C	C	<a href="#">WELLS FARGO HOME MOR</a>	12/06	11/93 11/06	\$58850	\$0	\$0	26	0	0	0	PAID XP/TU/EF
		ACCT000003			MTG	360 \$0						
		CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST; FREDDIE MAC ACCOUNT										
C	C	<a href="#">WFNNB/NEW YORK &amp; COM</a>	05/08	10/83 --/--	\$561	\$0	\$0	1	0	0	0	PAID XP
		ACCT000001			REV	\$0						
		TRANSFERRED TO ANOTHER LENDER; PURCHASED BY ANOTHER LENDER										
B	B	<a href="#">WM FIN</a>	12/00	01/99 11/00	\$3500	\$0	\$0	23	0	0	0	PAID XP/TU/EF
		ACCT000015			REV	\$0						
		SECURED LOAN										
B	B	<a href="#">WM FIN</a>	12/00	02/00 11/00	\$3110	\$0	\$0	10	0	0	0	PAID XP/TU/EF
		ACCT000018			INST	042 \$0						
		SECURED LOAN										
B	B	<a href="#">WM FINANCE</a>	02/00	02/99 02/00	\$3108	\$0	\$0	-	-	-	-	PAID TU/EF
		ACCT000016			INST	42 \$0						
		REFINANCED; NOTE LOAN										
S	B	<a href="#">WORLD OMNI F</a>	12/04	11/00 12/03	\$15876	\$0	\$0	25	0	0	0	PAID XP/TU/EF
		ACCT000019			LEAS	48 \$0						
		CLOSED										

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				DLA	ACCT TYPE	TERMS						
B	B	<a href="#">ZALE/CBUSA</a>	08/05	02/98	\$1200	\$0	\$0	33	0	0	0	PAID
		ACCT000010		01/03	REV	\$0						<a href="#">TU/EF</a>
ACCOUNT CLOSED BY CREDIT GRANTOR; COMBINED CREDIT PLAN												
P	B	<a href="#">TRANSFLORIDA</a>	03/02	03/96	\$58125	-	\$0	-	-	-	-	AS AGREED
		ACCT000003		02/02	MTG	320 \$641						<a href="#">TU</a>
CONVENTIONAL REAL ESTATE MORTGAGE												

**COLLECTION ACCOUNTS**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						
B	B	<a href="#">CITIMORTGAGE</a>	07/09	11/03	\$90400	\$87122	\$13238	12	17	6	12	BANKRUPTCY
		ACCT000025		06/04	MTG 360	\$1017						<a href="#">XP/TU/EF</a>
<b>Late Dates:</b> 6/09-90, 5/09-90, 3/09-90, 2/09-90, 1/09-90, 11/08-90, 10/08-60, 9/08-90												
WAGE EARNER PLAN ACCOUNT (CHAPTER 13); FHA REAL ESTATE MORTGAGE												
B	B	<a href="#">PREMIUM ASSET RECOVER</a>	08/09	03/07	\$4015	\$6826	\$6826	-	-	-	-	BANKRUPTCY
		ACCT000031		07/05	COLL	001 -						<a href="#">XP/EF</a>
IN BANKRUPTCY; BANKRUPTCY CHAPTER 11; ORIGINAL CREDITOR: PROVIDIAN, ASSIGNED ON 03/07												
B	B	<a href="#">GEMB/CITY FURN</a>	05/07	09/01	\$4176	\$4176	\$916	67	2	1	3	CHARGE OFF
		ACCT000022		10/03	REV	\$167*						<a href="#">XP/EF</a>
<b>Late Dates:</b> 3/07-150+, 2/07-120, 1/07-90, 12/06-60, 11/06-30												
TRANSFERRED TO ANOTHER LENDER; PURCHASED BY ANOTHER LENDER												
B	B	<a href="#">CAP ONE BK</a>	08/09	02/04	\$2071	\$2059	\$2059	67	2	2	4	CHARGE OFF
		ACCT000027		06/06	REV	\$82*						<a href="#">XP/TU/EF</a>
<b>Late Dates:</b> LAST LATE DATE 11/05												
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST												
J	B	<a href="#">CITI</a>	08/09	12/96	\$2700	\$1654	\$1557	99	2	1	3	CHARGE OFF
		ACCT000007		07/09	REV	\$49						<a href="#">XP/TU/EF</a>
<b>Late Dates:</b> LAST LATE DATE 09/06												
ACCOUNT IN DISPUTE-REPORTED BY SUBSCRIBER (FCBA); ACCOUNT INFORMATION DISPUTED BY CONSUMER												
B	B	<a href="#">CAP ONE BK</a>	08/09	06/02	\$1185	\$1185	\$1185	85	2	1	4	CHARGE OFF
		ACCT000023		03/05	REV	\$47*						<a href="#">XP/TU/EF</a>
<b>Late Dates:</b> LAST LATE DATE 10/05												

**ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER**

**CIS INFORMATION SERVICES: PANTHER VALLEY VILLAGE SQUARE, P.O. BOX 5000, ALLAMUCHY, NJ 07820 (P) 800-275-7722 (F) 800-275-8049**

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<b>FILE #</b>	5355912	<b>FNMA #</b>	<b>DATE COMPLETED</b> 08/17/2009	<b>RQD' BY</b>	ROB
<b>PREPARED FOR</b>	SANDYS MORTGAGE CO - CIS-8888		<b>DATE ORDERED</b> 8/11/2009		PURDUE
	PO BOX 5000 PANTHER VALLEY		<b>REPOSITORIES</b> XP/TU/EF	<b>PRPD' BY</b>	
	VILLAGE SQUARE		<b>PRICE</b>	<b>LOAN TYPE</b>	
	ALLAMUCHY, NJ 07820		<b>REF. #</b>		

**PROPERTY ADDRESS**

APPLICANT			CO-APPLICANT		
<b>APPLICANT</b>	TESTCASE, CARLOS		<b>CO-APPLICANT</b>	TESTCASE, JANET X	
<b>SOC SEC #</b>	000-00-0006	<b>DOB</b>	<b>SOC SEC #</b>	000-00-0003	<b>DOB</b>
<b>MARITAL STATUS</b>	MARRIED		<b>DEPENDENTS</b>		

**COLLECTION ACCOUNTS**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE							

ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST

C	C	<a href="#">N/A</a>	03/07	02/07 01/07	\$121 COLL	\$121 -	\$121					COLLECTION <a href="#">EF</a>
ACCT000020 MEDICAL; ORIGINAL CREDITOR: MEDICAL PAYMENT DATA, ASSIGNED ON 02/07												
C	C	<a href="#">N/A</a>	01/07	07/05 11/03	\$28 COLL	\$28 -	\$28					COLLECTION <a href="#">EF</a>
ACCT000014 ORIGINAL CREDITOR: ORLANDO REGIONA, ASSIGNED ON 07/05												
C	C	<a href="#">N/A</a>	04/07	03/07 01/07	\$121 COLL	\$0 \$0	\$0					PAID COLL <a href="#">EF</a>
ACCT000021 MEDICAL; ORIGINAL CREDITOR: MEDICAL PAYMENT DATA, ASSIGNED ON 03/07												
C	C	<a href="#">COLLECTION</a>	08/09	10/05 12/04	\$50 COLL	\$0 \$0	\$0					PAID COLL <a href="#">TU/EF</a>
ACCT000015 ACCOUNT PAID FOR LESS THAN FULL BALANCE; MEDICAL; ORIGINAL CREDITOR: MEDICAL PAYMENT DATA, ASSIGNED ON 10/05												
B	B	<a href="#">DISCOVER CD</a>	10/08	10/98 02/06	\$5400 REV	\$0 \$0	\$0	03	5	4	14	BANKRUPTCY <a href="#">XP/EF</a>
ACCT000014 <b>Late Dates:</b> 1/07-120, 12/06-120, 11/06-120, 10/06-90 WAGE EARNER OR SIMILAR PLAN												
C	C	<a href="#">DOCTORS BUSINESS BUR</a>	11/07	12/03 06/03	\$68 COLL	\$0 \$0	\$0					PAID COLL <a href="#">EF</a>
ACCT000007 ORIGINAL CREDITOR: NAVIX OF OSCEOL, ASSIGNED ON 12/03												
B	B	<a href="#">FNBM/CRDT1BK</a>	12/08	09/04 01/06	\$800 REV	\$0 \$0	\$0					CHARGE OFF <a href="#">TU</a>
ACCT000029 PURCHASED BY ANOTHER LENDER; COLLATERAL: SLDTO ATLANTIC FINANCIAL												
C	C	<a href="#">MAF COLLECTION SERVI</a>	11/07	02/04 07/03	\$29 COLL	\$0 001 \$0	\$0	4	0	0	0	PAID COLL <a href="#">XP/EF</a>
ACCT000008 ORIGINAL CREDITOR: MEDICAL PAYMENT DATA												
C	C	<a href="#">MAF COLLECTION SERVI</a>	11/07	06/06 07/05	\$180 COLL	\$0 001 \$0	\$0	16	0	0	0	PAID COLL <a href="#">XP/TU/EF</a>
ACCT000017 ORIGINAL CREDITOR: MEDICAL PAYMENT DATA												
B	B	<a href="#">PROVIDIAN</a>	12/07	12/03 05/05	\$2491 REV	\$0 \$0	\$0		1	1	3	CHARGE OFF <a href="#">XP/TU/EF</a>
ACCT000026												

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**FILE #** 5355912      **FNMA #**      **DATE COMPLETED** 08/17/2009      **RQD' BY** ROB  
**PREPARED FOR** SANDYS MORTGAGE CO - CIS-8888      **DATE ORDERED** 8/11/2009      **PURDUE**  
 PO BOX 5000 PANTHER VALLEY      **REPOSITORIES** XP/TU/EF      **PRPD' BY**  
 VILLAGE SQUARE      **PRICE**      **LOAN TYPE**  
 ALLAMUCHY, NJ 07820      **REF. #**

**PROPERTY ADDRESS**

APPLICANT			CO-APPLICANT		
<b>APPLICANT</b>	TESTCASE, CARLOS		<b>CO-APPLICANT</b>	TESTCASE, JANET X	
<b>SOC SEC #</b>	000-00-0006	<b>DOB</b>	<b>SOC SEC #</b>	000-00-0003	<b>DOB</b>
<b>MARITAL STATUS</b>	MARRIED		<b>DEPENDENTS</b>		

**COLLECTION ACCOUNTS**

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE							TERMS

**Late Dates:** 12/05-120  
 CHARGED OFF ACCOUNT; ACCOUNT TRANSFERRED OR SOLD

**OTHER CREDIT HISTORY**

\*\*\* NONE \*\*\*

**TRADE SUMMARY**

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	10	170062	184663	2127	13752
AUTO	1	0	0	0	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	5	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	33	21859	25481	585	5717
OTHER	8	6975	4164	0	6975
<b>TOTAL</b>	<b>57</b>	<b>198896</b>	<b>214308</b>	<b>2712</b>	<b>26444</b>

<b>SECURED DEBT</b>	170062	<b>OLDEST TRADELINE</b>	10/83
<b>UNSECURED DEBT</b>	28834	<b>DEBT/HIGH CREDIT</b>	<u>119%</u>

**DEROGATORY SUMMARY**

<b>CHARGE OFFS:</b>	6	<b>30 DAYS:</b>	9	<b>INQUIRIES:</b>	42
<b>COLLECTIONS:</b>	7	<b>60 DAYS:</b>	9	<b>MOST RECENT LATE:</b>	undetermined
<b>BANKRUPTCY:</b>	3	<b>90 DAYS:</b>	8		
<b>PUBLIC RECORDS:</b>	5	<b>OTHER:</b>	0		

**PUBLIC RECORDS**

- |  |                           |   |
|--|---------------------------|---|
| B B <a href="#">BROWARD COUNTY CIRCUIT C</a> | <b>File Date:</b> 08/06   | <b>Plaintiff:</b> CITIMORTGAGE INC      |
| <b>Docket #:</b> P000001                     | <b>Amount:</b> \$89,106   | <b>Action Type:</b> FORECLOSURE         |
| <b>Source:</b> <a href="#">TU</a>            | <b>Status Date:</b> 06/03 | <b>Status:</b> NOT SATISFIED            |
| B B <a href="#">BROWARD CO REG</a>           | <b>File Date:</b> 10/07   | <b>Plaintiff:</b> DISCOVER BANK         |
| <b>Docket #:</b> P000003                     | <b>Amount:</b> \$9,200    | <b>Action Type:</b> JUDGMENT            |
| <b>Source:</b> <a href="#">XP/TU</a>         | <b>Status Date:</b> 10/07 | <b>Status:</b> NOT SATISFIED            |
| B B <a href="#">BROWARD CO REG</a>           | <b>File Date:</b> 01/08   | <b>Plaintiff:</b> SHERMAN ACQUISITION 2 |
| <b>Docket #:</b> P000004                     | <b>Amount:</b> \$6,058    | <b>Action Type:</b> JUDGMENT            |
| <b>Source:</b> <a href="#">XP/TU</a>         | <b>Status Date:</b> 01/08 | <b>Status:</b> NOT SATISFIED            |
| B B <a href="#">BROWARD CO REG</a>           | <b>File Date:</b> 04/07   | <b>Plaintiff:</b> CAPITAL ONE BANK      |
| <b>Docket #:</b> P000002                     | <b>Amount:</b> \$1,538    | <b>Action Type:</b> JUDGMENT            |

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<b>FILE #</b>	5355912	<b>FNMA #</b>	<b>DATE COMPLETED</b> 08/17/2009	<b>RQD' BY</b>	ROB
<b>PREPARED FOR</b>	SANDYS MORTGAGE CO - CIS-8888		<b>DATE ORDERED</b> 8/11/2009		PURDUE
	PO BOX 5000 PANTHER VALLEY		<b>REPOSITORIES</b> XP/TU/EF	<b>PRPD' BY</b>	
	VILLAGE SQUARE		<b>PRICE</b>	<b>LOAN TYPE</b>	
	ALLAMUCHY, NJ 07820		<b>REF. #</b>		

**PROPERTY ADDRESS**

<b>APPLICANT</b>			<b>CO-APPLICANT</b>		
<b>APPLICANT</b>	TESTCASE, CARLOS		<b>CO-APPLICANT</b>	TESTCASE, JANET X	
<b>SOC SEC #</b>	000-00-0006	<b>DOB</b>	<b>SOC SEC #</b>	000-00-0003	<b>DOB</b>
<b>MARITAL STATUS</b>	MARRIED		<b>DEPENDENTS</b>		

**PUBLIC RECORDS**

<b>Source:</b> <a href="#">XP/TU</a>	<b>Status Date:</b> 04/07	<b>Status:</b> NOT SATISFIED
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<b>B B</b> <a href="#">US BKPT CT FL FT LAUDE</a>	<b>File Date:</b> 04/08	<b>Plaintiff:</b>
<b>Docket #:</b> P000005	<b>Amount:</b> \$0	<b>Action Type:</b> CHAPTER 13 BANKRUPTCY
<b>Source:</b> <a href="#">XP/TU/EF</a>	<b>Status Date:</b> 04/08	<b>Status:</b> FILED
*** P		

**INQUIRIES**

XP/TU/EF	08/01/09	CREDCO
XP/TU/EF	06/20/09	LANDSAFECREDIT
XP/TU/EF	06/19/09	CIC MORTGAGE REPORTING
EF	05/31/09	WFFNATBANK
XP	05/23/09	HSBC NV
XP	04/06/09	HSBC NV
TU	04/03/09	COMPUCREDIT
TU	03/13/09	T-MOBILE
XP/TU	01/06/09	SETTLEMENTONE
EF	01/06/09	NATIONAL
EF	12/13/08	DOLLARCAR
XP	12/09/08	LANDAMERICA CREDIT SVC
TU	12/09/08	LANDAM CR SV
EF	12/09/08	INFO1-GA
XP	12/06/08	LANDAMERICA CREDIT SVC
TU	12/06/08	LANDAM CR SV
EF	12/06/08	INFO1-GA
XP	10/21/08	LANDAMERICA CREDIT SVC
XP/TU	10/21/08	SETTLEMENTONE
TU	10/21/08	LANDAM CR SV
EF	10/21/08	NATIONAL
EF	10/21/08	INFO1-STX
EF	07/26/08	SUPRA TELE
TU	06/17/08	ASSET LLC
EF	05/23/08	CITIFINANC
XP/TU/EF	04/25/08	CREDCO
EF	03/14/08	HIDAY&RICK
EF	02/10/08	SBA
TU	01/24/08	BENFC/HFC
EF	01/24/08	BENECL/HFC

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<b>PREPARED FOR</b>	SANDYS MORTGAGE CO - CIS-8888		<b>DATE ORDERED</b> 8/11/2009		PURDUE
	PO BOX 5000 PANTHER VALLEY		<b>REPOSITORIES</b> XP/TU/EF	<b>PRPD' BY</b>	
	VILLAGE SQUARE		<b>PRICE</b>	<b>LOAN TYPE</b>	
	ALLAMUCHY, NJ 07820		<b>REF. #</b>		

**PROPERTY ADDRESS**

<b>APPLICANT</b>			<b>CO-APPLICANT</b>		
<b>APPLICANT</b>	TESTCASE, CARLOS		<b>CO-APPLICANT</b>	TESTCASE, JANET X	
<b>SOC SEC #</b>	000-00-0006	<b>DOB</b>	<b>SOC SEC #</b>	000-00-0003	<b>DOB</b>
<b>MARITAL STATUS</b>	MARRIED		<b>DEPENDENTS</b>		

**INQUIRIES**

<b>XP/TU/EF</b>	01/11/08	LANDSAFE
EF	01/10/08	SBA
EF	12/13/07	ERSKINE
EF	09/25/07	SUMMIT FNC
EF	09/22/07	MAROONE
XP	09/20/07	PEOPLEFIRST FINANCE LL
EF	09/20/07	ROADLOANS
TU	09/19/07	BENFC/HFC
EF	09/19/07	BENECL/HFC
XP	09/12/07	FIRST AMERICAN CREDCO
<b>TU/EF</b>	09/12/07	HEQ
EF	08/15/07	WASH MUTUL

**EXPERIAN FRAUD SHIELD**

\*\*\* FRAUD SHIELD \*\*\*  
 2 - TESTCASE, JANET X  
 \* INPUT SSN ISSUED 1962 - 1965

**TU HIGH RISK FRAUD ALERT**

\*\*\* HIGH RISK FRAUD ALERT \*\*\*  
 4 - TESTCASE, JANET X  
 AVAILABLE AND CLEAR

**SOURCE OF INFORMATION**

- EXPERIAN - PULLED ON: 08/11/09  
 NAME: CARLOS TESTCASE 000000006 DOB: 11/15/58  
 NAME: CARLOS E TESTCASE SR 000000006 DOB: N/A  
 NAME: CARLOS E TESTFILE 000000006 DOB: N/A  
 NAME: E TESTCASE CARLOS 000000006 DOB: N/A  
 SSN: 000000006  
 ADDRESS: 9614 ORIOLE LN, ANTHILL, MO 65488 - REPORTED 12/02 - 04/09  
 ADDRESS: 4090 HODGES BLVD, ANTHILL, MO 65488 - REPORTED 06/96 - 01/08  
 ADDRESS: 961 ORIOLE LN, ANTHILL, MO 65488 - REPORTED 10/04  
 EMPLOYER: HILL HOUSE RESTAURANT// - REPORTED 05/98  
 EMPLOYER: HILL HOUSE// - REPORTED 10/00
- EXPERIAN - PULLED ON: 08/11/09  
 NAME: JANET X TESTCASE 000000003 DOB: 01/22/47  
 NAME: JANET TESTCASE 000000003 DOB: N/A  
 SSN: 000000003  
 ADDRESS: 19 FOREST DR, ANTHILL, MO 654880001 - REPORTED 03/94 - 01/09  
 ADDRESS: 39804 HIGHWAY 27, MO, 65488 - REPORTED 03/08 - 07/08  
 ADDRESS: 1000 N 26TH ST, ANTHILL, MO 65488 - REPORTED 05/08  
 EMPLOYER: STATE OF MISSOURI// - REPORTED 07/04  
 EMPLOYER: DEPT OF REVENUE// - REPORTED 06/02

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<b>PREPARED FOR</b>	SANDYS MORTGAGE CO - CIS-8888		<b>DATE ORDERED</b> 8/11/2009		PURDUE
	PO BOX 5000 PANTHER VALLEY		<b>REPOSITORIES</b> XP/TU/EF	<b>PRPD' BY</b>	
	VILLAGE SQUARE		<b>PRICE</b>	<b>LOAN TYPE</b>	
	ALLAMUCHY, NJ 07820		<b>REF. #</b>		

**PROPERTY ADDRESS**

APPLICANT			CO-APPLICANT		
<b>APPLICANT</b>	TESTCASE, CARLOS		<b>CO-APPLICANT</b>	TESTCASE, JANET X	
<b>SOC SEC #</b>	000-00-0006	<b>DOB</b>	<b>SOC SEC #</b>	000-00-0003	<b>DOB</b>
<b>MARITAL STATUS</b>	MARRIED		<b>DEPENDENTS</b>		

**SOURCE OF INFORMATION**

- 3 TRANSUNION - PULLED ON: 08/11/09 - INFILE DATE: 08/01/89  
NAME: CARLOS ENRIQUE TESTCASE  
NAME: TESTCASE, GUERRERO, CARLOS  
NAME: DOB: 11/15/58  
SSN: 000000006  
ADDRESS: 9614 ORIOLE LN, ANTHILL, MO 65488 - REPORTED 04/09  
ADDRESS: 9614 ORIOLE TR, ANTHILL, MO 65488 - REPORTED 04/09  
ADDRESS: 961 ORIOLE LN A, ANTHILL, MO 65488  
PHONE: 555-0108 - RESIDENCE
  
- 4 TRANSUNION - PULLED ON: 08/11/09 - INFILE DATE: 10/01/90  
NAME: JANET X TESTCASE  
NAME: DOB: 01/22/47  
SSN: 000000003  
ADDRESS: 19 FOREST DR, ANTHILL, MO 65488 - REPORTED 08/08  
ADDRESS: 39804 HIGHWAY 27, ANTHILL, MO 65488 - REPORTED 02/08  
PHONE: 555-0170 - RESIDENCE
  
- 5 EQUIFAX - PULLED ON: 08/11/09 - INFILE DATE: 03/28/89  
NAME: CARLOS E TESTCASE/GUERRERO DOB: 11/15/58  
NAME: CARLOS E TESTCASE  
NAME: GUERRERO CARLOS TESTCASE  
SSN: 000000006  
ADDRESS: 9614 ORIOLE LN, ANTHILL, MO 654880001 - REPORTED 02/04  
ADDRESS: 4090 HODGES BLVD, ANTHILL, MO 654880001 - REPORTED 09/04  
ADDRESS: 20 MARSHALL RD, ANTHILL, MO 65488 - REPORTED 09/04  
EMPLOYER: HILL HOUSE RESTRNT/WAITER/ANTHL, MO  
EMPLOYER: UNKNOWN//  
EMPLOYER: USPS//
  
- 6 EQUIFAX - PULLED ON: 08/11/09 - INFILE DATE: 09/18/82  
NAME: JANET X TESTCASE DOB: 01/22/47  
SSN: 000000003  
ADDRESS: 19 FOREST DR, ANTHILL, MO 654880001 - REPORTED 10/00  
ADDRESS: 39804 HIGHWAY 27, ANTHILL, MO 654880001 - REPORTED 07/08  
ADDRESS: 1000 N 26TH ST, ANTHILL, MO 65488 - REPORTED 03/94  
EMPLOYER: DEPT OF REVENUE//ANTHILL, MO  
EMPLOYER: UNKNOWN//ANTHILL, MO

**REMARKS**

- 1 - CARLOS TESTCASE YOB: 1958  
EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED
- 2 - JANET X TESTCASE YOB: 1947  
EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

**CREDITORS**

1ST FINANCIAL POB 2586, FRAMINGHAM MA 01701- (508) 872-2203

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**CIS INFORMATION SERVICES: PANTHER VALLEY VILLAGE SQUARE, P.O. BOX 5000, ALLAMUCHY, NJ 07820 (P) 800-275-7722 (F) 800-275-8049**

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<b>FILE #</b>	5355912	<b>FNMA #</b>	<b>DATE COMPLETED</b> 08/17/2009	<b>RQD' BY</b>	ROB
<b>PREPARED FOR</b>	SANDYS MORTGAGE CO - CIS-8888		<b>DATE ORDERED</b> 8/11/2009		PURDUE
	PO BOX 5000 PANTHER VALLEY		<b>REPOSITORIES</b> XP/TU/EF	<b>PRPD' BY</b>	
	VILLAGE SQUARE		<b>PRICE</b>	<b>LOAN TYPE</b>	
	ALLAMUCHY, NJ 07820		<b>REF. #</b>		

**PROPERTY ADDRESS**

<b>APPLICANT</b>			<b>CO-APPLICANT</b>		
<b>APPLICANT</b>	TESTCASE, CARLOS		<b>CO-APPLICANT</b>	TESTCASE, JANET X	
<b>SOC SEC #</b>	000-00-0006	<b>DOB</b>	<b>SOC SEC #</b>	000-00-0003	<b>DOB</b>
<b>MARITAL STATUS</b>	MARRIED		<b>DEPENDENTS</b>		

**CREDITORS**

ACCURATECAPITOLCOR/NMR	2605 CAMINO DEL RI SUITE 400, SAN DIEGO, CA 92108	619-209-3602
ANBCC	PO BOX 15687, WILMINGTON DE 19850-	(800) 533-5600
ASSOC/CITI	P.O. BOX 15687, WILMINGTON DE 19850	800-533-5600
BANK OF AMERICA	1825 E BUCKEYE RD, PHOENIX, AZ 85034	800-236-6497
BENEFICIAL/HFC	961 WEIGEL DR., ELMHURST, IL 60126	800.365.0175
BENFC/HFC	961 WEIGEL DR, ELMHURST, IL 60126	
BENFCL/HFC	POB 6985, BRIDGEWATER NJ 08807	800-547-8776
BLAZER FINAN	5814 NW UNIVERSITY, LAUDERDALE FL 33321	(305) 726-3342
BROWARD CO REG	201 SE 6TH ST, FORT LAUDERDALE, FL 33301	BYMAILONLY
BROWARD COUNTY CIRCUIT C	TRY BROWARD.ORG, WITH BOOK & PAGE #'S	954-357-7283
CALIFORNIA NATIONAL BA	PO BOX 866012, LOS ANGELES, CA 90086	888-422-6501
CAP 1 BANK	PO BOX 85015, RICHMOND VA 23285	800-955-7070
CAP ONE	PO BOX 85520, RICHMOND, VA 23285	BYMAILONLY
CAPITAL 1 BK	11013 W BROAD ST, GLEN ALLEN VA 23060	800-258-9319
CAPITAL ONE AUTO FINAN	3901 DALLAS PKWY, PLANO, TX 75093	619-338-3775
CHASE BANK USA, NA	PO BOX 15298, WILMINGTON, DE 19850	800-955-9900
CHRYSLER	27777 FRANKLIN RD, SOUTHFIELD MI 48034	800-556-8172
CHRYSLER FINANCIAL	10300 BOGGY CREEK RD # 1, ORLANDO, FL 32824	BYMAILONLY
CIC MORTGAGE REPORTING	PO BOX 128349, NASHVILLE, TN 37212	615-386-2282
CITI	PO BOX 6003, HAGERSTOWN, MD 21747	BYMAILONLY
CITIFINANCIAL	1333 E VINE ST, KISSIMMEE FL 347443619	(407) 931-3322
CITIFINANCIAL RETAIL S	PO BOX 22066, TEMPE, AZ 85285	BYMAILONLY
CITIMORTGAGE INC	15851 CLAYTON RD, BALLWIN, MO 63011	800-723-7906
CREDCO	12395 FIRST AMERICAN WAY, POWAY, CA 92064	800-637-2422
DISCOVER FIN	POB 15316, WILMINGTON DE 19850	(800) 347-2683
DISCOVER FIN SVCS LLC	PO BOX 15316, WILMINGTON, DE 19850	800-347-2683
DISCOVR CD. AUTOHORIZED USERS ARE NOT RESPONSIBLE	PO BOX15316, WILMINGTON DE 19850	800-347-5342
DOCTORS BUSINESS BUR	202 N FEDERAL HWY LAKE, WORTH FL 33460-3496	(561) 588-0300
FIRST USA BANK	900 N MARKET ST, WILMINGTON DE 19801	302-594-4000
FIRST USA BANK N A	1001 JEFFERSON PLAZA, WILMINGTON, DE 19701	800-955-9900
FNBMARIN	POB 98872, LAS VEGAS NV 89193	
FORT LAUDDR	299 BROWARD, FORT LAUDERDAL, FL 33301	954-769-5400
FST USA BK B	PO BOX 8650, WILMINGTON DE 19899	800-955-9900
GE CAPITAL	600 HART RD, BARRINGTON IL 60010	847-277-4000

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	PO BOX 5000 PANTHER VALLEY		<b>REPOSITORIES</b> XP/TU/EF	<b>PRPD' BY</b>	
	VILLAGE SQUARE		<b>PRICE</b>	<b>LOAN TYPE</b>	
	ALLAMUCHY, NJ 07820		<b>REF. #</b>		

**PROPERTY ADDRESS**

APPLICANT			CO-APPLICANT		
<b>APPLICANT</b>	TESTCASE, CARLOS		<b>CO-APPLICANT</b>	TESTCASE, JANET X	
<b>SOC SEC #</b>	000-00-0006	<b>DOB</b>	<b>SOC SEC #</b>	000-00-0003	<b>DOB</b>
<b>MARITAL STATUS</b>	MARRIED		<b>DEPENDENTS</b>		

**CREDITORS**

GEC AUTO LEASE	540 W NORTHWEST HWY, BARRINGTON, IL 60010	BYMAILONLY
GECCCC/BRANDS MART	P O BOX 276 MAIL CODE OH 3-425, DAYTON, OH 45401	937-534-6950
GECCCC/CITY FURN	P O BOX 276 C/O CARDHOLDER OPERATIONS, DAYTON OH 45401	(937) 534-6950
GECR AUT LSE	600 HART ROAD, BARRINGTON IL 60010	800-488-5208
GEMB/CITY FURN	PO BOX 981439, EL PASO, TX 79998	866-396-8254
GEMB/JCP	PO BOX 984100, EL PASO, TX 79998	800-542-0800
GEMB/LOWES	PO BOX 103065, ROSWELL, GA 30076	800-444-1408
GEMB/WALM	P.O. BOX 103027, ROSWELL GA 30076	800-957-0832
GEMB/WALMART	PO BOX 981400, EL PASO, TX 79998	BYMAILONLY
GMAC MORTGAGE LLC	PO BOX 890036, DALLAS TX 75389	800-766-4622
HDMBGA/CDTCR	POB 103047, ROSWELL GA 30076	800-677-0232
HFC - USA	P.O. BOX 1547, CHESAPEAKE VA 23320	800-585-2557
HH BANK	POB 98706, LAS VEGAS NV 89193	
HOME COMING FUNDING NE	2711 N HASKELL AVE. SW 1, DALLAS, TX 75204	800-206-2901
HOMECOME FIN	2711 N HASKELL, DALLAS TX 75204	(800)206-2901
HOUSEHOLD FINANCE CO	961 WEIGEL DRIVE, ELMHURST IL 60126	800-365-0175
HSB/KELLY SPRINGFIEL	P.O.BOX 5002, SIOUX FALLS, SD 57117	
HSBC BANK	PO BOX 5253, CAROL STREAM, IL 60197	800-477-6000
HSBC NV	PO BOX 19360, PORTLAND, OR 97280	BYMAILONLY
HSBC/LIONL	PO BOX 15524, WILMINGTON, DE 19850	BYMAILONLY
LANDAMERICA CREDIT SVC	23622 CALABASAS RD STE 1, CALABASAS, CA 91302	800-487-4887
LANDSAFE	6400 LEGACY DR PTX-87, PLANO, TX 75024	800-475-9516
LANDSAFECREDIT	155 N LAKE AVE, PASADENA, CA 91101	877-572-5673
LOWE'S	800-552-5239-CONF CALLS,	800-444-1408
LOWES/MBGA	P O BOX 103065, ROSWELL GA 30076	800-444-1408
MAF COLL SVC	134 S. TAMPA ST., TAMPA FL 33602	800-749-7710
MAF COLLECTION SERVICE	134 S TAMPA ST, TAMPA, FL 33602	813-273-7700
MBGA/JCPENEY	P.O. BOX 27570, ALBUQUERQUE NM 87125	800-542-0800
NATIONSBANK	POB 35140, LOUISVILLE KY 40232	(800) 444-4302
PREMIUM ASSET RECOVER	600 S DIXIE HWY, BOCA RATON FL 33432	561-447-9271
PREMIUM ASSET RECOVERY	350 JIM MORAN BLVD STE 2, DEERFIELD BEACH, FL 33442	888-404-7272
ROADLOANS	,	817-605-5205
SETTLEMENTONE	2605 CAMINO DEL RIO S ST, SAN DIEGO, CA 92108	619-209-3602
SMALL BUSINESS ADMIN	ONE BALTIMORE PLACE/SUITE DISASTER AREA 2, ATLANTA GA 30308	(202) 205-6098
SUMMIT FINANCIAL	6363 TAFT STREET SUITE 104, HOLLYWOOD FL 33024-5959	(954) 961-0749
SUNSHINE FORD	16800 NW 57 AVENUE, MIAMI FL 33015	(305) 557-6500

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	VILLAGE SQUARE		<b>PRICE</b>	<b>LOAN TYPE</b>	
	ALLAMUCHY, NJ 07820		<b>REF. #</b>		

**PROPERTY ADDRESS**

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<b>SOC SEC #</b>	000-00-0006	<b>DOB</b>	<b>SOC SEC #</b>	000-00-0003	<b>DOB</b>
<b>MARITAL STATUS</b>	MARRIED		<b>DEPENDENTS</b>		

**CREDITORS**

THD/CBSD	PO BOX 6497, SIOUX FALLS, SD 57117	BYMAILONLY
THD/CBUSA	PO BOX 9714, GRAY TN 37615	800-677-0232
THE HOME DEPOT/CBSD	CCS GRAY OPS CENTER, GRAY TN 37615	800-677-0232
THE TIRE CARD/CBUSA	POB 7007, SIOUX FALLS, SD 57117	
T-MOBILE	3407W DR MARTIN LU KING JR BLVD, TAMPA, FL 33607	
TRANS BANK	1489 W. PALMETTO PARK RD, BOCA RATON, FL 33486	407-347-0007
TRANSFLORIDA	9100 GRIFFIN RD, COOPER CITY, FL 33328	305-434-5111
TRV BNK PL	300 ST PAUL PLACE, BALTIMORE MD 21202-	800-922-6235
UNION PLANTERS NATL BA	7130 GOODLETT FARMS PKWY, CORDOVA, TN 38016	901-580-2860
US BKPT CT FL FT LAUDE	299 E BROWARD BLVD, FORT LAUDERDALE, FL 33301	BYMAILONLY
WACHOV MTG	PO BOX 3008, RALEIGH NC 27602	866-642-9405
WACHOVIA MORTGAGE, FSB	PO BOX 29544, RALEIGH, NC 27626	BYMAILONLY
WALMART/MBGA	POB 103027, ROSWELL GA 30076	800-957-0832
WASH MUTUAL/PROVIDIAN	PO BOX 9180, PLEASANTON, CA 94566	800-964-6000
WASHINGTON MUTUAL FI	4412 N UNIVERSITY DRIVE TEH PROMENADE AT INVERRAR, LAUDERHILL FL 33351	954572--1972
WELLS FARGO HOME MOR	DEFAULT REPORTING, CHARLOTTE NC 28217	800-262-5294
WELLS FARGO HOME MORTG	5024 PARKWAY PLAZA BLVD, CHARLOTTE, NC 28217	BYMAILONLY
WFNNB/NEW YORK & COMPA	220 W SCHROCK RD, WESTERVILLE, OH 43081	614-729-5010
WLS FRG MTGE	3476 STATEVIEW BLV, FORT MILL SC 29715	800-288-3212*
WM FIN	4412 N UNIVERSITY DR, SUNRISE, FL 33351	305-572-1972
WORLD OMNI	PO BOX 991817, MOBILE, AL 36691	800-553-2650
WORLD OMNI F	P O BOX 991817, MOBILE AL 36691	800-553-2650

**DISCLAIMER**

-  
An asterisk (\*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

-  
This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

EXPERIAN	TRANSUNION	EQUIFAX
PO BOX 2002	PO BOX 1000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19016	ATLANTA, GA 30374
888-397-3742	800-888-4213	800-685-1111
www.experian.com/reportaccess	www.transunion.com	www.equifax.com

**MISCELLANEOUS INFORMATION**

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<b>SOC SEC #</b>	000-00-0006	<b>DOB</b>	<b>SOC SEC #</b>	000-00-0003	<b>DOB</b>
<b>MARITAL STATUS</b>	MARRIED		<b>DEPENDENTS</b>		

**MISCELLANEOUS INFORMATION**

- Instant View Password: BP-4D6A33D

- To verify the authenticity of this credit report, please visit <https://cis.meridianlink.com> and click on the Instant View link. Enter report number 5355912 and password BP-4D6A33D to view the report. For any inquiries regarding this report or services provided by CIS INFORMATION SERVICES please contact us at 800-275-7722.

\*\*\* END OF REPORT 8/17/2009 9:46:04 AM \*\*\*

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SANDYS MORTGAGE COMPANY  
PO BOX 5000 PANTHER VALLEY VILLAGE SQUARE  
ALLAMUCHY, NJ 07820  
800-275-7722

**NOTICE TO THE HOME LOAN APPLICANT**  
**CREDIT SCORE INFORMATION DISCLOSURE**

TESTCASE, CARLOS & TESTCASE, JANET X  
19 FORREST DRIVE  
ANTHILL, MO 65488

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions regarding the terms of the loan, contact the lender.

Your credit scores were provided by the following credit reporting agencies:

TRANS UNION	EQUIFAX CREDIT	EXPERIAN
PO BOX 4000	PO BOX 740241	PO BOX 2002
CHESTER, PA 19016	ATLANTA, GA 30374	ALLEN, TX 75013
866-887-2673	800-685-1111	888-397-3742
<a href="http://www.transunion.com">www.transunion.com</a>	<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com/reportaccess">www.experian.com/reportaccess</a>

The following information about your credit scores was created on 8/11/2009.

**Applicant:**TESTCASE, CARLOS

**Name of Score:**EQUIFAX/FACTA BEACON 5.0

**Credit Score:**524 **Range:**300-850

**Key Factors affecting the score**

- SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- NUMBER OF ACCOUNTS WITH DELINQUENCY
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

**Applicant:**TESTCASE, CARLOS

**Name of Score:**TRANSUNION/FICO CLASSIC (04)

**Credit Score:**515 **Range:**300-850

**Key Factors affecting the score**

- SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- NUMBER OF ACCOUNTS WITH DELINQUENCY
- INQUIRIES IMPACTED THE CREDIT SCORE

**Applicant:**TESTCASE, CARLOS

**Name of Score:**EXPERIAN/FAIR, ISAAC (VER. 2)

**Credit Score:**492 **Range:**300-850

**Key Factors affecting the score**

- SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- LEVEL OF DELINQUENCY ON ACCOUNTS
- PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
- TOO MANY INQUIRIES LAST 12 MONTHS

**Applicant:**TESTCASE, JANET X

**Name of Score:**EQUIFAX/FACTA BEACON 5.0

**Credit Score:**622 **Range:**300-850

**Key Factors affecting the score**

- DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
- NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

**Applicant:**TESTCASE, JANET X

**Name of Score:**TRANSUNION/FICO CLASSIC (98)

**Credit Score:**667 **Range:**300-850

**Key Factors affecting the score**

- DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT

**Applicant:**TESTCASE, JANET X

**Name of Score:**EXPERIAN/FAIR, ISAAC (VER. 2)

**Credit Score:**654 **Range:**300-850

**Key Factors affecting the score**

- DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH



## ID RISK REVIEW

**Borrower:** CARLOS TESTCASE  
**Coborrower:** JANET TESTCASE  
**Address:** 19 FORREST DRIVE  
**City, State, Zip:** ANTHILL, MO 65488

**Social Security Number:** XXX-XX-0006  
**Social Security Number:** XXX-XX-0003  
**Telephone Number:** Not Provided

### Summary

- |                                      |                            |
|--------------------------------------|----------------------------|
| ✔ No Fraud Alert on File             | ✔ No SSN Alert on File     |
| ✔ No Active Duty Alert on File       | ✔ No Address Alert on File |
| ✔ No Notice of Credit Freeze on File | ✔ No Other Alert on File   |

### Social Security Number Alerts

**SSN Check: PASSED**

- ✔ Verified SSN with external information sources
- ✔ Verified SSN is consistent with Personal identifying information

### Address Alerts

**Address Check: PASSED**

- ✔ Verified Address with external information sources
- ✔ Verified Address against known fraudulent activity
- ✔ Verified Address against commonly associated fraudulent activity indicators

### Other Alerts

**Additional Alerts Check: No Additional Alerts Found**

Disclaimer: The above identified risk messages, alerts, and data are aggregated from creditors, data repositories, and other public sources including Experian's Fraud Shield and Transunion's High Risk Fraud Alert. Reporting bureau makes no representation or warranty as to the accuracy or completeness of this information. In accordance with the Fair and Accurate Credit Transactions Act of 2003, the information in this addendum must not be used to determine the credit worthiness nor solely relied upon to establish the identity of a consumer. This product is intended for the specific commercial use of the customer and may not be appropriate for direct consumer disclosure.