



The
TotalPath

 Credit

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Credit

Understanding your credit is an essential skill in modern American life. Credit is a tool you can use to facilitate and enhance your life and lifestyle. It can be a positive aspect of your life, but if not handled appropriately, the impact can be quite negative. Today many people are interested in your credit: mortgage and auto lenders, banks, utility companies, prospective employers, and many more. The purpose of this guide is to explain the fundamental concepts related to consumer credit: credit reports, credit scores, credit bureaus, building credit and repairing credit.

Getting Your Credit Report

1. What is a Credit Report?
2. Why is a Credit Report Important?
3. Credit Report Data Collection
4. How to Get a Free Credit Report
5. Who is Permitted to Obtain my Credit Report?
6. Negative Credit Information
7. Credit Based Denials
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Understanding Your Credit Report

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1 What is a Credit Report?

A credit report is a compilation of data regarding your credit history. Information in your credit report includes:

Personally identifying information

— your name, address, Social Security number (full or partial), date of birth, and employment information.

Listing of existing credit — an itemized list of your open credit accounts including credit card accounts, mortgages, car loans, consumer loans, and student loans. Typically it will also include the terms of each credit contract (amount borrowed, term and interest rate), the outstanding balance owed, and your payment history (number and severity of late payments).

Public records — documentation of court judgments, tax liens filed against your property, or bankruptcy filings.

Inquiries — a list of companies or individuals who have recently received a copy of your report.

At the end of this guide we have included a sample credit report for your reference. The report was provided by Avantus.

2 Why is a Credit Report Important

Credit reports are very important because lenders, insurers, employers, and others may use it to evaluate how you handle financial matters. As an example a lender may use your credit report to determine your qualification for a loan and to set the terms of the loan (i.e., interest rate). Similarly, insurance companies also use credit reports to assess eligibility and cost for policies while employers may use them to evaluate your worthiness to be hired. Even utility companies use credit reports to determine the size of deposit they will require you to make before you can open an account. Finally, landlords may use credit reports to determine whether or not to rent an apartment to you.

Credit bureaus are private companies that collect and sell data regarding the use of credit by consumers. They do not make credit decisions, but rather provide data to those that make credit decisions. There are three major credit bureaus: Equifax, Experian, and TransUnion. These credit bureaus collect data from providers of credit, compile it into databases and then provide credit reports to their customers (other credit providers) for a fee.

3 Credit Report Data Collection

Credit bureaus get information about you from your creditors—lenders, landlords, credit card companies and the like. They also search public databases for public records, including property and court records. Each credit bureau has its own sources of data and this explains why the information in your credit report may differ depending on the specific credit bureau.

4 How to Get a Free Credit Report

You are entitled by law to receive one free credit report every twelve months from each of the major credit bureaus--Equifax, Experian, and TransUnion.

To order your reports, visit www.annualcredit-report.com or call (877) 322-8228.

In order to complete your request you will need to provide personally identifying information such as your name, address, Social Security number, and date of birth.

Now you need to decide whether to order all three reports at once or to spread your

requests throughout the year. It can be helpful the first time you review your reports to order all three at the same time. By doing this you can more easily spot errors by comparing the information in all the reports. The second year you can spread your reports out, ordering one from each of the three credit bureaus every four months. This will help you stay up to date with the general status of your credit throughout the year and generally give you the best opportunity to quickly address any issues discovered.

5 Who is Permitted to Obtain my Credit Report?

The availability of credit reports is limited by both federal and states laws due to the sensitivity of personal information that they contain. Generally credit bureaus can provide credit reports only to:

- Lenders from whom you are seeking credit
- Lenders that have granted you credit
- Utility companies (including phone and cell phone) providers that may provide services to you

- Your employer or prospective employer, but only if you agree
- Insurance companies that have issued or may issue an insurance policy for you
- Government agencies reviewing your financial status for government benefits
- Anyone else with a legitimate business need for the information, such as a potential landlord or a bank at which you are opening a checking account

6 Negative Credit Information

When you miss payments or fail to pay a debt obligation according to the terms you agreed to, that information stays in the credit bureaus' databases and on your credit reports for seven years. Personal bankruptcy has a ten year duration on your credit report. Unpaid judgments or lawsuits against you remain on your credit report for seven years or until the end of the statute of limitations period. Criminal convictions can remain in your credit file indefinitely.



Housing Fact

- The median transaction price for sellers who used an agent was \$215,000, well above the \$150,000 median for a home sold directly by an owner, but there were differences in the findings. The median income of unassisted sellers was \$82,500, in contrast with \$101,500 for agent-assisted sellers.

7 Credit Based Denials

People are denied credit, services or employment every day due to information contained in their credit reports. Likewise people receive less favorable credit terms every day for the same reason. If any negative action is taken against you based on your credit report, including the lowering of a credit limit on an existing account, the lender, insurance company, or employer must notify you and provide you with the name, address, and phone number of the credit bureau that provided the credit report used to make the decision. You are then entitled to a free credit report from this credit bureau within sixty days from your receipt of the notice. This free report does not count as your annual free report.

If, based on information in your credit report, a lender offers you terms not as good (higher interest rate) than those offered to consumers with better credit histories, the lender may give you a notice with credit bureau contact information. Similar to the denial example above, you can then request a free credit report from the credit bureau within sixty days after receiving the notice.

8 How to Get your Credit Score

When you apply for a loan, often the lender will inform you of your credit score during the qualification and interest rate determination process. You may also purchase your credit score from any of the credit bureaus by calling them or visiting their websites.



9 Credit Score

A credit score is a number that is calculated based on the information in your credit report. A credit score is a simplified measurement of the level of credit risk you represent. It is a tool used to qualify

people for loans, service or employment or to determine the terms under which credit may be extended.

Each credit bureau has its own proprietary formula used in its credit scoring methodology. They may also use credit scoring methodologies created by third-parties. Two of the best known are the FICO[®] and the VantageScore[®]. Generally however, the following components are included:

- The number and type of accounts you have (credit cards, auto loans, mortgages, etc.)
- Whether you pay your bills on time
- How much of your available credit you are currently using
- Whether you have any collection actions against you
- The amount of your outstanding debt
- The age of your accounts

Credit scores can change when the information in your credit report changes. Every month your creditors likely report the payment result for each of their customers to one or more of the credit bureaus. If you made your scheduled payment in the

correct amount at the correct time your payment will be noted as “paid according to terms provided.” This will reflect positively on your credit score. If you were late, made a short payment or no payment at all this will be noted as “not paid according to terms provided” and will reflect negatively on your credit score.

10 Credit Score Ranges

Credit scores and the formulas that determine them are being constantly re-evaluated to better address risk. New methodologies and even new scales have been and are being developed. However, all three major credit bureaus still offer a similar 300-850 point credit score that measures risks according to similar criteria.

700 and Up: Very Good to Excellent

Credit scores of 700 and up are considered to be very good. A score above 800 would be excellent. If you have a score in this range, it means you are making your payments on time and have a good mix of account types and reasonable credit limits for your financial situation. You should be able to qualify for loans and credit cards and get preferred rates.

660 to 699: Good

A credit score between 660 and 699 is considered good. You should be able to obtain credit cards, and a mortgage, but you mostly likely not receive the best terms.

600 to 659: Fair

Credit scores between 600 and 649, are considered to be fair scores. You will have some lenders unwilling to extend credit to you. Those that will extend credit will likely do so at significantly higher interest rates than preferred borrowers receive. You will have difficulty obtaining a mortgage other than one insured by the FHA.

599 and Below: Poor

A credit score of 599 or below is poor. You will have trouble obtaining credit. You will likely require a co-signer to obtain a loan. You are not likely to be able to obtain a mortgage loan from a traditional lender.

A mix of installment loans and credit cards is considered beneficial to your score, while having too many finance company accounts or credit cards is considered negative for your credit score.

11 *How to Improve your Credit Score*

By understanding how your credit score is determined you will be able to improve it over time. Your credit score is usually based on the answers to these questions:

Do you pay your bills on time?

Your credit score will reflect late payments, referrals of accounts to collection agencies, and bankruptcies

What is your level of outstanding debt?

Credit scoring methodologies often compare the amount you owe relative to the total amount of credit available to you. When your total debt is close to the total amount of credit available this can lower your score.

How long is your credit history?

If you have a relatively short credit history it can cause hurt your credit score. However, the length of credit history is not nearly as important as the actual credit experience.

Have you applied for new credit recently?

Creditors want to know if you are seeking other loans at the same time you are requesting credit from them because it may mean an increased risk. Consequently,

when applying for a mortgage for example, it is a good idea to put-off the purchase of a new car, boat, or furniture.

How many credit accounts and what types of credit accounts do you have?

Most credit scoring methodologies assign negative weight to having more than a certain number of credit accounts, as it may indicate too great of a dependence on credit. Also, the type of credit accounts matters as well. A mix of installment loans and credit cards is considered beneficial to your score, while having too many finance company accounts or credit cards is considered negative for your credit score.

12 Beware of Credit Report Scams

There are many credit repair scams taking place in the US. Many of them seek fees upfront for “representing” you with your creditors. Some promise to fix errors, others to remove negative information and still others to reduce balances owed or to settle collection actions. It is wise to check out any firm offering services with the state Attorney General in your state and the state in which they are based. Also, check with the local Better Business Bureaus

for complaints that may have been filed. Remember however that scam artists are often smart enough to stay one-step ahead of complaints by changing names for their business and moving office locations. It has even been reported that many scams are being run from outside the United States.

The most important thing to remember is that no firm can do anything for you that you can’t do yourself. The Federal Trade Commission has prepared a guide to assist you: Credit Repair: How to Help Yourself. You can access this guide at: www.ftc.gov

Not only does it explain how you can improve your credit but it also lists low-cost or no-cost providers of help.

13 Fixing Credit Report Errors

If you believe or know that there are errors in your credit report you are entitled to dispute that information and request that it be corrected or removed. You have two choices regarding whom to contact, either the credit bureau that provided the report with the incorrect information or the creditor that reported the incorrect information. To contact the credit bureau,

call the toll-free number on your credit report or visit their website.

To contact the company that provided the incorrect information to the credit bureau, review an account statement or their website to find out their process for inquiries. The basic process to follow when disputing items on your credit report is as follows:

- Provide personally identifying information, including your name, address, date of birth, and Social Security number
- Identify specific details about the disputed information and provide a basis of your dispute
- Provide a copy of the credit report containing the disputed information
- Provide supporting documentation, such as a copy of the relevant portion of the consumer report, a police report, a fraud or identity theft affidavit, or account statements

Disputed information in credit reports must be investigated and a decision reached on whether to make a change to the credit report within 30 days. Occasionally, an

extension of 15 days will be necessary to complete the investigation. Following the completion of the investigation, the party with whom you filed your dispute must provide you their findings in writing.

If their investigation supports your claim of an error being made they must correct the information and notify all three primary credit bureaus so they can correct the information in their files as well. You are entitled to an additional free credit report from each primary credit bureau at this time to ensure the changes have been made. You may also request that a copy of your corrected report be sent to anyone who has inquired about your credit for a consumer service over the past six months or to any employment related requesters for the previous two years.

If the investigation does not result in the result you seek, you can request that your statement of the dispute be included in your future credit reports. You also can ask the credit bureau to provide your statement to anyone who recently received a copy of your report, although they may charge an administrative fee for this service.

The following is an example of a credit report dispute letter:

Draft Credit Profile Correction Request Letter

Date

Your Name
Your Address
City, State Zip

Credit Bureau
Bureau Address
City, State Zip

Dear Credit Bureau,

This letter is a formal notice of my complaint regarding inaccurate credit information you are disseminating about me.

I have recently been denied credit for (insert the specific type of credit). This unwarranted denial was based on the inaccurate information contained in my credit profile. This has caused me embarrassment and has negatively affected my lifestyle.

Based on my rights within the Fair Credit Reporting Act I am formally requesting your review of the following item(s) on in my credit profile:

- (List specific accounts and the information in error as indicated in the next bullet)
- Creditor Name, Account Number
 - o Incorrectly indicates that late payments were made on this account (For Example)

I am attaching documentation that proves this notation is in error and demand that it be corrected immediately. I also request that my corrected profiles be sent to anyone who has made a credit inquiry regarding me within the past six months.

I am sure you will agree that this information should be corrected without delay. I look forward to your timely reply.

Sincerely,

Your Signature
Your Name
SSN# 123-45-6789
Attachment included



Housing Fact

- The typical seller who purchased a home nine years ago realized a median equity gain of \$26,000, a 16% increase, while sellers who were in their homes for 11 to 15 years saw a median gain of \$57,900, or 39%

14 Joint Credit Reports

Your credit report will contain only your credit and loan accounts. The exception is joint accounts shared between you and your spouse. Here, the account history will be reported on both your and your spouse's credit report. Similarly, if one spouse is an authorized user on the other spouse's account or one spouse co-signs another's account; the account history will be reported on both credit reports..

15 Basic Credit Report Notations

Late Payments. Each of the three primary credit bureaus uses a square with the numbers 30, 60, 90, or 120 in it. Accounts that have been paid completely on-time will have a 0 (zero). You may see the words "OK" in green, or "status", and the notation "never late".

Charge-offs, Bad debt, Placed for collections. When an account goes longer

than 120 to 180 days without a payment from you the creditor may decide that you are not going to pay. They "write off" your debt and take a tax deduction for it and sell it to a collection agency.

Account Closed by Credit Granter. This means that a creditor is worried that you may default on your debt and want to keep you from accessing the balance of your credit line. If you have defaulted on one debt, it is likely that other creditors may take this step.

Account Balance. Simply, the amount that is currently owed on the account.

High Balance. This is the original or highest amount you have owed on this account. Potential creditors sometimes look at this to find out if you ever exceeded your credit limit for the account.

Date of Last Activity (DOLA). This will be noted as "last updated" or "last activity" and is the date of last activity on the account. Often this is the date of your last payment.

16 Risk Factor Codes

Each of the primary credit bureaus use codes to provide a rationale for negative scoring actions. The chart below summarizes the codes used by each credit bureau.

EQ = Equifax, TU = TransUnion, EX = Experian

Risk Reasons	EQ	TU	EX
Amount owed on accounts is too high	1	1	1
Level of delinquency on accounts	2	2	2
Too few bank revolving accounts	3	n/a	3
Too many accounts with balances	4	n/a	4
Too many consumer finance company accounts	5	5	5
Account payment history is too new to rate	7	7	7
Too many recent inquiries last 12 months	8	8	8
Too many accounts recently opened	9	9	9
Proportion of balances to credit limits is too high on bank revolving or other revolving accounts	10	10	10
Amount owed on revolving accounts is too high	11	11	11
Length of time revolving accounts have been established	12	12	12
Time since delinquency is too recent or unknown	13	13	13
Length of time accounts have been established	14	14	14
Lack of recent bank revolving information	15	15	15
Lack of recent revolving account information	16	16	16
No recent non-mortgage balance information	17	17	17
Number of accounts with delinquency	18	18	18
Date of last inquiry too recent	n/a	19	n/a
Too few accounts currently paid as agreed	19	27	19
Time since derogatory public record or collection is too short	20	20	20
Amount past due on accounts	21	21	21
Serious delinquency, derogatory public record or collection filed	22	22	22
Number of bank or national revolving accounts with balances	23	n/a	23
No recent revolving balances	24	24	24
Length of time installment loans have been established	25	n/a	25
Number of revolving accounts	26	26	26
Number of established accounts	28	28	28
No recent bankcard balances	n/a	29	29
Time since most recent account opening too short	30	30	30

Risk Reasons	EQ	TU	EX
Too few accounts with recent payment information	31	n/a	31
Lack of recent installment loan information	32	4	32
Proportion of loan balances to loan amounts is too high	33	3	33
Amount owed on delinquent accounts	34	31	34
Length of time open installment loans have been established	n/a	n/a	36
Number of consumer finance company accounts established relative to length of consumer finance history	n/a	n/a	37
Serious delinquency and public record or collection filed	38	38	38
Serious delinquency	39	39	39
Derogatory public record or collection filed	40	40	40
Payments due on accounts	n/a	n/a	46
Length of time consumer finance company loans have been established	n/a	98	n/a
Lack of recent auto finance loan information	98	n/a	n/a
Lack of recent auto loan information	n/a	97	98
Lack of recent consumer finance company account information	99	99	99

*All housing facts are drawn from the 2009 Census Bureau American Housing Survey and the 2011 National Association of Realtors Profile of Home Buyers and Sellers



That's it! You have completed the **TotalPath to Credit**. You have made an important step on another path—the one that leads to the American Dream!

Prepared By: Avantus 600 Saw Mill Rd. West Haven, CT 06516 800-243-0120 Fax: 800-942-9451	Prepared For: AVANTUS TEST ACCOUNT 600 Saw Mill Rd. West Haven, CT 06516	Report ID 25386891 Customer Code T1234 Requested By joe
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Ordered 07/12/2012	Released 07/12/2012	Reissued	Repositories Requested TransUnion, Experian, Equifax
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Applicant Co-Applicant

Name Nickie Green	Social Security Number 123-00-3333	DOB 12/25/1970	Marital Status	Name	Social Security Number	DOB	Marital Status
Current Address 100 Terrace St West Haven, CT 06516	Former Address	Current Address	Former Address				

Repository Files

Name	Social Security Number	Repository	Score(s)	Pulled	File ID
Nickie C. Green	123-00-3333	TransUnion	730	01/20/2012	TUC-A1
Nickie C. Green	123-00-3333	Experian	[732]	01/20/2012	EXP-A1
Nickie C. Green	123-00-3333	Equifax	734	01/20/2012	EQX-A1

Credit Score Information

Score 730	Name Nickie C. Green	Repository TransUnion	Model FICO Risk Score, Classic (04)	Developed By Fair Isaac	Range 309-839	Calculated 01/20/2012	Reported On TUC-A1
Factors (018, 030, 012, 010) <ul style="list-style-type: none"> • Number of accounts with delinquency • Time since most recent account opening is too short • Length of time revolving accounts have been established • Proportion of balances to credit limits is too high on bank revolving or other revolving accounts • Score value was adversely affected by credit inquiries present in the credit file. 							
Score [732]	Name Nickie C. Green	Repository Experian	Model Fair Isaac (v2)	Developed By Fair Isaac	Range 320-844	Calculated 01/20/2012	Reported On EXP-A1
Factors (18, 10, 08, 05) <ul style="list-style-type: none"> • Number of accounts with delinquency. • Proportion of balance to high credit on bank revolving or all revolving accounts. • Too many inquiries last 12 months. • Too many accounts with balances. 							
Score 734	Name Nickie C. Green	Repository Equifax	Model Beacon 5.0	Developed By Fair Isaac	Range 334-818	Calculated 01/20/2012	Reported On EQX-A1
Factors (30, 18, 23, 5) <ul style="list-style-type: none"> • Time since most recent account opening is too short • Number of accounts with delinquency • Number of bank or national revolving accounts with balances • Too many accounts with balances • Score value was adversely affected by credit inquiries present in the credit file. 							

Credit History

Summary

Number of Accounts 33	Number of Open Accounts 25	Number of Delinquent Accounts 0	Credit Limit \$108,880	High Credit \$85,747	Past Due \$0	Payment \$491	Balance \$16,742
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AMEX P O Box 981537 El Paso, TX 79998 800-874-2717 Account Number 186581359125413993	ECOA Individual	Opened 05/2007	Last Activity 12/2011	Closed	Reported 12/2011A	Credit Limit \$14,500	High Credit \$5,883	Past Due \$0	Payment (Est.) \$294	Balance \$5,883
	Account Type Revolving	Collateral Credit Card	Terms	Reported On TUC-A1, EXP-A1, EQX-A1	Manner of Payment Current (R01)					
	Months Reviewed 48	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
	Payment Pattern Start Date 11/2011	120-149 Days Late 0 Times	150+ Days Late 0 Times							
Payment Pattern 111111111111-111111111111-111111111111-111111111111										

Applicant Nickie Green	Applicant's SSN 123-00-3333	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID 25386891
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Credit History (continued)

CHASE 800 Brookside Blvd Westerville, OH 43081 800-955-9900 Account Number 525831313543	Individual ECOA Open Account Type	Opened 10/2011 Collateral Credit Card	Last Activity 12/2011 Terms	Closed Reported 12/2011A	Credit Limit \$5,499	High Credit \$5,499	Past Due \$0	Payment (Min.) \$107	Balance \$5,379
	1 Months Reviewed	0 Times 30-59 Days Late 0 Times 120-149 Days Late 0 Times	0 Times 60-89 Days Late 0 Times 150+ Days Late 0 Times	0 Times 90-119 Days Late 0 Times	Current (O01) Manner of Payment				
	11/2011 Payment Pattern Start Date	1 Payment Pattern							

BOA MBNA POB 15026 Wilmington, DE 19801 800-421-2110 Account Number 4681	Individual ECOA Revolving Account Type	Opened 12/2010 Collateral Credit Card	Last Activity 12/2011 Terms	Closed Reported 12/2011A	Credit Limit \$6,000	High Credit \$3,502	Past Due \$0	Payment (Min.) \$15	Balance \$2,969
	12 Months Reviewed	0 Times 30-59 Days Late 0 Times 120-149 Days Late 0 Times	0 Times 60-89 Days Late 0 Times 150+ Days Late 0 Times	0 Times 90-119 Days Late 0 Times	Current (R01) Manner of Payment				
	11/2011 Payment Pattern Start Date	111111111111 Payment Pattern							

BK OF AMER 1825 E Buckeye Rd Phoenix, AZ 85034 800-274-5060 Account Number 599971422963	Individual ECOA Revolving Account Type	Opened 02/2010 Collateral Credit Card	Last Activity 12/2011 Terms	Closed Reported 12/2011A	Credit Limit \$11,000	High Credit \$5,428	Past Due \$0	Payment (Min.) \$25	Balance \$1,377
	21 Months Reviewed	0 Times 30-59 Days Late 0 Times 120-149 Days Late 0 Times	0 Times 60-89 Days Late 0 Times 150+ Days Late 0 Times	0 Times 90-119 Days Late 0 Times	Current (R01) Manner of Payment				
	11/2011 Payment Pattern Start Date	111111111111-1111111111 Payment Pattern							

GEMB/WALMA RT POB 103027 Roswell, GA 30076 877-969-1130 Account Number 714331456132	Individual ECOA Revolving Account Type	Opened 12/2005 Collateral Charge Account	Last Activity 12/2011 Terms	Closed Reported 12/2011A	Credit Limit \$3,600	High Credit \$1,817	Past Due \$0	Payment (Min.) \$35	Balance \$832
	48 Months Reviewed	0 Times 30-59 Days Late 0 Times 120-149 Days Late 0 Times	0 Times 60-89 Days Late 0 Times 150+ Days Late 0 Times	0 Times 90-119 Days Late 0 Times	Current (R01) Manner of Payment				
	11/2011 Payment Pattern Start Date	111111111111-111111111111-111111111111-111111111111 Payment Pattern							

CAPITAL 1 BK 11013 W Broad St Glen Allen, VA 23060 800-955-7070 Account Number 628916340666	Individual ECOA Revolving Account Type	Opened 03/2009 Collateral Credit Card	Last Activity 12/2011 Terms	Closed Reported 12/2011A	Credit Limit \$1,049	High Credit \$1,049	Past Due \$0	Payment (Min.) \$15	Balance \$302
	34 Months Reviewed	0 Times 30-59 Days Late 0 Times 120-149 Days Late 0 Times	0 Times 60-89 Days Late 0 Times 150+ Days Late 0 Times	0 Times 90-119 Days Late 0 Times	Current (R01) Manner of Payment				
	11/2011 Payment Pattern Start Date	111111111111-111111111111-1111111111 Payment Pattern							

Applicant Nickie Green	Applicant's SSN 123-00-3333	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID 25386891
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Credit History (continued)

AHM 800-532-8125 Account Number 2210-75105931112	ECOA Individual	Opened 07/2007	Last Activity 06/2008	Closed	Reported 04/2009A	Credit Limit	High Credit \$5,182	Past Due \$0	Payment \$128	Balance \$0	*
	Account Type Installment	Collateral	Terms	Reported On EQX-A1, TUC-A1, EXP-A1	Maximum Delinquency 05/2008, 60-89 Days Late	Manner of Payment Current (I01)					
	Months Reviewed 21	30-59 Days Late 5 Times 03/2008, 02/2008, 01/2008, 11/2007, 09/2007	60-89 Days Late 5 Times 05/2008, 04/2008, 12/2007, 10/2007, 08/2007	90-119 Days Late 0 Times							
	120-149 Days Late 0 Times	150+ Days Late 0 Times									
	Payment Pattern Start Date 03/2009	Payment Pattern XXXXXXXXXX33-22232323X									

BOA MBNA 400 Christiana Road Newark, DE 19713 800-421-2110 Account Number 7134	ECOA Authorized User	Opened 08/2004	Last Activity 12/2011	Closed	Reported 12/2011A	Credit Limit \$18,400	High Credit \$2,786	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Credit Card, Terms Rev	Terms	Reported On EXP-A1, TUC-A1, EQX-A1	Manner of Payment Current (R01)					
	Months Reviewed 75	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
	120-149 Days Late 0 Times	150+ Days Late 0 Times								
	Payment Pattern Start Date 12/2011	Payment Pattern 111111111111-11111X111111-1								
Comment Curr Acct										

CITI POB 6241 Sioux Falls, SD 57117 800-950-5114 Account Number 653529182340	ECOA Individual	Opened 04/2009	Last Activity 11/2011	Paid 11/2011	Reported 12/2011A	Credit Limit \$9,900	High Credit	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Credit Card	Terms	Reported On TUC-A1, EXP-A1, EQX-A1	Manner of Payment Current (R01)					
	Months Reviewed 32	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
	120-149 Days Late 0 Times	150+ Days Late 0 Times								
	Payment Pattern Start Date 11/2011	Payment Pattern 111111111111-111111111111-11111111								

CONSECO 1400 Turbine Drive Rapid City, SD 57701 800-250-5411 Account Number 818561121133	ECOA Individual	Opened 07/2005	Last Activity 08/2006	Paid 07/2006	Reported 08/2006A	Credit Limit \$9,000	High Credit \$9,010	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Charge Account	Terms	Reported On TUC-A1, EXP-A1	Manner of Payment Current (R01)					
	Months Reviewed 13	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
	120-149 Days Late 0 Times	150+ Days Late 0 Times								
	Payment Pattern Start Date 07/2006	Payment Pattern 111111111111-1								
Comment CLOSED										

DSNB MACYS PO Bpx 8053 Mason, OH 45040 800-743-6229 Account Number 521320409	ECOA Individual	Opened 03/2006	Last Activity 09/2010	Paid 09/2010	Reported 12/2011A	Credit Limit \$1,500	High Credit \$521	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Charge Account	Terms	Reported On TUC-A1, EXP-A1, EQX-A1	Manner of Payment Current (R01)					
	Months Reviewed 48	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
	120-149 Days Late 0 Times	150+ Days Late 0 Times								
	Payment Pattern Start Date 11/2011	Payment Pattern 11111111XX11-111111111111-1111X1111X11-111111111111								

Applicant Nickie Green	Applicant's SSN 123-00-3333	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID 25386891
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Credit History (continued)

FILENES 300 Sheffield Cent Lorain, OH 44055 617-357-2100 Account Number 22800	ECOA Individual	Opened 11/2003	Last Activity 05/2011	Closed 06/2011	Reported 06/2011A	Credit Limit 	High Credit \$560	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Charge Account	Terms	Reported On TUC-A1, EXP-A1, EQX-A1	Manner of Payment Current (R01)					
	Months Reviewed 48	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
	Payment Pattern Start Date 05/2011	Payment Pattern XXXXXXXXXXXX-XXXXXXXXXXXX-111111111111-11XXXXXX1111								
	Comment PURCHASED BY ANOTHER LENDER / SLDTO MACYS									

FST USA BK B PO Box 8650 Wilmington, DE 19899 800-945-2005 Account Number 652822780931	ECOA Individual	Opened 12/2003	Last Activity 04/2009	Closed 08/2008	Reported 08/2009A	Credit Limit \$3,500	High Credit \$3,871	Past Due \$0	Payment	Balance \$0	*
	Account Type Revolving	Collateral Credit Card	Terms	Reported On TUC-A1, EXP-A1, EQX-A1	Maximum Delinquency 05/2003, 60-89 Days Late	Manner of Payment Current (R01)					
	Months Reviewed 48	30-59 Days Late 2 Times 07/2008, 06/2008	60-89 Days Late 1 Time 08/2008	90-119 Days Late 0 Times							
	Payment Pattern Start Date 07/2009	Payment Pattern 111111111111-221111111111-111111111111-11111111									
	Comment ACCOUNT CLOSED BY CREDIT GRANTOR										

FST USA BK B PO Box 8650 Wilmington, DE 19899 800-955-9900 Account Number 552823979950	ECOA Authorized User	Opened 09/2002	Last Activity 11/2002	Closed 07/2004	Reported 11/2005A	Credit Limit \$9,000	High Credit \$52	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Credit Card	Terms	Reported On TUC-A1, EXP-A1	Manner of Payment Current (R01)					
	Months Reviewed 8	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
	Payment Pattern Start Date 10/2005	Payment Pattern 11111111								
	Comment ACCOUNT CLOSED BY CREDIT GRANTOR									

GEMB/BANANA P O Box 981064 El Paso, TX 79998 800-234-7455 Account Number 712960112351	ECOA Individual	Opened 01/2006	Last Activity 09/2007	Closed	Reported 12/2011A	Credit Limit \$400	High Credit \$0	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Charge Account	Terms	Reported On TUC-A1, EXP-A1, EQX-A1	Manner of Payment Current (R01)					
	Months Reviewed 48	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
	Payment Pattern Start Date 11/2011	Payment Pattern 111111111111-111111111111-111111111111-111111111111								
	Comment 									

GEMB/GAP PO Box 981064 El Paso, TX 79998 800-887-1198 Account Number 712960610132	ECOA Individual	Opened 01/2006	Last Activity 12/2011	Closed	Reported 12/2011A	Credit Limit \$750	High Credit \$84	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Revolving Charge Account	Terms	Reported On EXP-A1, EQX-A1	Manner of Payment Current (R01)					
	Months Reviewed 84	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
	Payment Pattern Start Date 12/2011	Payment Pattern 111111111111-111111111111-1								
	Comment Curr Acct									

Applicant Nickie Green	Applicant's SSN 123-00-3333	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID 25386891
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Credit History (continued)

GEMB/JCP P.O. Box 981426 El Paso, TX 79998 800-552-5239 Account Number 204749	Individual Account Type Revolving	Opened 08/2004 Collateral Charge Account	Last Activity 05/2010 Terms	Paid 05/2010 Reported On TUC-A1, EXP-A1, EQX-A1	Reported 12/2011A Credit Limit \$1,000	High Credit \$648 Manner of Payment Current (R01)	Past Due \$0	Payment	Balance \$0
	Months Reviewed 48	30-59 Days Late 0 Times 120-149 Days Late 0 Times	60-89 Days Late 0 Times 150+ Days Late 0 Times	90-119 Days Late 0 Times					
	Payment Pattern Start Date 11/2011	Payment Pattern 111111111111-111111111111-111111111111-111111111111							

GEMB/OLDNAV Y P O Box 981064 El Paso, TX 79998 877-222-6868 Account Number 712960710155	Individual Account Type Revolving	Opened 02/2006 Collateral Charge Account	Last Activity 08/2011 Terms	Paid 08/2011 Reported On TUC-A1, EXP-A1, EQX-A1	Reported 12/2011A Credit Limit \$1,100	High Credit \$530 Manner of Payment Current (R01)	Past Due \$0	Payment	Balance \$0
	Months Reviewed 48	30-59 Days Late 0 Times 120-149 Days Late 0 Times	60-89 Days Late 0 Times 150+ Days Late 0 Times	90-119 Days Late 0 Times					
	Payment Pattern Start Date 11/2011	Payment Pattern 111111111111-111111111111-111111111111-111111111111							

HSBC/BSBUY PO Box 15519 Wilmington, DE 19850 800-345-9211 Account Number 202226	Individual Account Type Revolving	Opened 07/2007 Collateral Revolving Charge Account	Last Activity 12/2011 Terms	Closed Reported On EXP-A1, TUC-A1, EQX-A1	Reported 12/2011A Credit Limit \$1,600	High Credit \$2,697 Manner of Payment Current (R01)	Past Due \$0	Payment \$10	Balance \$0
	Months Reviewed 70	30-59 Days Late 0 Times 120-149 Days Late 0 Times	60-89 Days Late 0 Times 150+ Days Late 0 Times	90-119 Days Late 0 Times					
	Payment Pattern Start Date 12/2011	Payment Pattern 111111111111-111111111111-1							
	Comment Curr Acct								

HSBC/RS POB 15524 Wilmington, DE 19850 800-345-9211 Account Number 48171221142	Participant Account Type Revolving	Opened 04/2006 Collateral Charge Account	Last Activity 09/2007 Terms	Paid 09/2007 Reported On TUC-A1, EXP-A1	Reported 10/2007A Credit Limit \$6,500	High Credit \$2,696 Manner of Payment Current (R01)	Past Due \$0	Payment	Balance \$0
	Months Reviewed 18	30-59 Days Late 0 Times 120-149 Days Late 0 Times	60-89 Days Late 0 Times 150+ Days Late 0 Times	90-119 Days Late 0 Times					
	Payment Pattern Start Date 09/2007	Payment Pattern 111111111111-1111111							

HUDSON UNT 4716 Broadway Union City, NJ 07087 800-482-5465 Account Number 71447611112	Joint Account Type Installment	Opened 06/2007 Collateral	Last Activity 03/2009 Terms	Paid 03/2009 Reported On EQX-A1, TUC-A1, EXP-A1	Reported 09/2010A Credit Limit	High Credit \$9,012 Manner of Payment Current (I01)	Past Due \$0	Payment \$226	Balance \$0			
	Months Reviewed 38	30-59 Days Late 0 Times 120-149 Days Late 0 Times	60-89 Days Late 0 Times 150+ Days Late 0 Times	90-119 Days Late 0 Times								
	Comment CLOSED OR PAID ACCOUNT/ZERO BALANCE / SECURED											

Applicant Nickie Green	Applicant's SSN 123-00-3333	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID 25386891
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Credit History (continued)

KOHL'S/CHASE N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051 800-564-5740 Account Number 14132914	ECOA Individual	Opened 07/2005	Last Activity 12/2011	Closed	Reported 12/2011A	Credit Limit \$1,500	High Credit \$165	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Credit Card, Terms Rev	Terms	Reported On EXP-A1, TUC-A1, EQX-A1	Manner of Payment Current (R01)					
	Months Reviewed 60	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
	Payment Pattern Start Date 12/2011	Payment Pattern 111111111111-111111XXXXX-X								
	Comment Curr Acct									

MACYS 9111 Duke Blvd Mason, OH 45040 800-243-6552 Account Number 521320409	ECOA Individual	Opened 03/2006	Last Activity 02/2011	Closed	Reported 02/2011A	Credit Limit \$1,500	High Credit \$521	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Revolving Charge Account	Terms	Reported On EXP-A1	Manner of Payment Current (R01)					
	Months Reviewed 1	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
	Payment Pattern Start Date 02/2011	Payment Pattern 1								
	Comment Curr Acct									

MANDEES 401 Hackensack Ave Hackensack, NJ 07601 201-489-2111 Account Number 21117679	ECOA Individual	Opened 09/2003	Last Activity 03/2006	Paid 03/2006	Reported 10/2008A	Credit Limit \$200	High Credit \$61	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Charge Account	Terms	Reported On TUC-A1, EXP-A1	Manner of Payment Current (R01)					
	Months Reviewed 43	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
	Payment Pattern Start Date 09/2008	Payment Pattern 111111111111-111111111111-111111XXX11								
	Comment Curr Acct									

MCYDSNB 9111 Duke Blvd Mason, OH 45040 800-743-6229 Account Number 523155269	ECOA Individual	Opened 11/2003	Last Activity 12/2011	Closed	Reported 12/2011A	Credit Limit \$1,750	High Credit \$560	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Revolving Charge Account	Terms	Reported On EXP-A1, EQX-A1	Manner of Payment Current (R01)					
	Months Reviewed 1	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
	Payment Pattern Start Date 12/2011	Payment Pattern 1								
	Comment Curr Acct									

PEOPL BK CCR 850 Main St. Bridgeport, CT 06601 800-846-7097 Account Number 251104497391112	ECOA Individual	Opened 02/2011	Last Activity 06/2011	Closed 06/2011	Reported 06/2011A	Credit Limit 	High Credit \$4,000	Past Due \$0	Payment \$136	Balance \$0
	Account Type Installment	Collateral Unsecured	Terms 36 Months	Reported On TUC-A1, EXP-A1, EQX-A1	Manner of Payment Current (I01)					
	Months Reviewed 4	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
	Payment Pattern Start Date 05/2011	Payment Pattern 1111								
	Comment CLOSED									

Applicant Nickie Green	Applicant's SSN 123-00-3333	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID 25386891
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Credit History (continued)

PEOPLES BANK Attn: Lisette Bridgeport, CT 06604 800-525-1006 Account Number 251126750731112	ECOA Individual	Opened 01/2007	Last Activity 09/2007	Closed 09/2007	Reported 09/2007A	Credit Limit	High Credit \$3,000	Past Due \$0	Payment \$144	Balance \$0
	Account Type Installment	Collateral Unsecured	Terms 24 Months	Reported On TUC-A1, EXP-A1	Manner of Payment Current (I01)					
	Months Reviewed 9	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
		120-149 Days Late 0 Times	150+ Days Late 0 Times							
	Payment Pattern Start Date 08/2007	Payment Pattern X111111111								
Comment CLOSED / IAM062402										

PEOPLES BANK Attn: Lisette Bridgeport, CT 06604 800-525-1006 Account Number 251122006721112	ECOA Individual	Opened 12/2002	Last Activity 09/2004	Closed	Reported 02/2005A	Credit Limit	High Credit \$14,300	Past Due \$0	Payment \$188	Balance \$0
	Account Type Installment	Collateral Secured	Terms	Reported On TUC-A1, EXP-A1	Manner of Payment Current (I01)					
	Comment CLOSED									

RBS NB CC 1000 Lafayette Blv Bridgeport, CT 06604 203-551-3825 Account Number 665625211	ECOA Joint	Opened 01/2003	Last Activity 06/2011	Paid 06/2011	Reported 12/2011A	Credit Limit \$1,900	High Credit \$1,895	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Credit Card	Terms	Reported On TUC-A1, EXP-A1, EQX-A1	Manner of Payment Current (R01)					
	Months Reviewed 48	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
		120-149 Days Late 0 Times	150+ Days Late 0 Times							
Payment Pattern Start Date 11/2011 111111111111-111111111111-111111111111-111111111111										

RBS NB CC 1000 Lafayette Blvd Bridgeport, CT 06604 800-922-9999 Account Number 549943121171	ECOA Joint	Opened 01/2003	Last Activity 06/2011	Closed	Reported 11/2011A	Credit Limit \$1,900	High Credit	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral	Terms	Reported On EQX-A1	Manner of Payment Current (R01)					
	Months Reviewed 97	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
		120-149 Days Late 0 Times	150+ Days Late 0 Times							
Comment CREDIT CARD										

SCA/AEROPST L 1000 Macarthur Bv Mahwah, NJ 07430 201-818-4000 Account Number 943112911196	ECOA Individual	Opened 08/2006	Last Activity 02/2007	Paid 02/2007	Reported 02/2007A	Credit Limit \$700	High Credit \$60	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Charge Account	Terms	Reported On TUC-A1, EXP-A1	Manner of Payment Current (R01)					
	Months Reviewed 6	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
		120-149 Days Late 0 Times	150+ Days Late 0 Times							
Payment Pattern Start Date 01/2007 1XXX11										

WFNNB/ABRCR M PO Box 182548 Columbus, OH 43218 800-695-9583 Account Number 30086722913083590	ECOA Individual	Opened 01/2007	Last Activity 11/2007	Paid 11/2007	Reported 11/2007A	Credit Limit \$1,000	High Credit \$65	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Charge Account	Terms	Reported On TUC-A1, EXP-A1, EQX-A1	Manner of Payment Current (R01)					
	Months Reviewed 10	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
		120-149 Days Late 0 Times	150+ Days Late 0 Times							
Payment Pattern Start Date 10/2007 111111111111										

Applicant Nickie Green	Applicant's SSN 123-00-3333	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID 25386891
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Credit History (continued)

WFNNB/EXPRES POB 18278 Columbus, OH 43218 800-888-5529 Account Number 50789	ECOA Individual	Opened 01/2005	Last Activity 12/2011	Closed	Reported 12/2011A	Credit Limit \$680	High Credit \$293	Past Due \$0	Payment	Balance \$0	*
	Account Type Revolving	Collateral Revolving Charge Account	Terms	Reported On EXP-A1 , TUC-A1 , EQX-A1	Maximum Delinquency 09/2008, 30-59 Days Late	Manner of Payment Current (R01)					
	Months Reviewed 83	30-59 Days Late 1 Time	60-89 Days Late 0 Times	90-119 Days Late 0 Times							
	Payment Pattern Start Date 12/2011	Payment Pattern 111111111111-1111111111XXX-X									
	Comment Cur Was 30										

Public Records

THE REPORTING BUREAU CERTIFIES THAT: public records have been checked for judgements, foreclosures, bankruptcies, tax liens, and other legal actions involving the subject(s) were obtained directly through the repositories used, or by direct searches, or a public records search firm other than the repository, or by all methods with the following results:
 PUBLIC RECORDS LEARNED: NONE

Inquiries

Date	Name	Subscriber Code	Reported On	EOCA
01/02/2012	CIBMS 600 Saw Mill Road West Haven, CT 06516 203-931-2020	Z 419063	TUC-A1	Individual
12/19/2011	CREDIT PLUS 530 Riverside Dr Salisbury, MD 21801 410-742-9551	1971155	EXP-A1	
12/19/2011	CBD 530 Riverside Dr Salisbury, MD 21801 410-742-9551	Z 49997	TUC-A1	Participant
12/19/2011	CBOFDELMAR 31550 Winterplace Parkway Salisbury, MD 21804 410-742-9551	243ZB00420	EQX-A1	
10/19/2011	FIRST USA, NA PO Box 15298 Wilmington, DE 19801 800-955-9900	1203600	EXP-A1	

Fraud Messages

OFAC Statement: In compliance with section 326 of the Patriot Act, your credit provider has checked the applicant(s) name(s) supplied by the borrower against the Office of Foreign Asset Control (OFAC) data base maintained by the Department of the Treasury. Any messages returned by your credit provider are located in this section of this credit report.

Date	Reported On	Comment
07/12/2012	Applicant	OFAC (UltraAMPS) clear. SDN list published on 07/12/2012.

Repository Files Returned

File ID TransUnion / TUC-A1	Name Nickie C. Green	Current Address, Reported: 08/01/2007 100 Terrace St West Haven, CT 06516	Current Employer Centes Package Store, Reported:2003, Bridgeport, Ct
Pulled 01/20/2012	Social Security Number 123-00-3333	Former Address, Reported: 09/01/2002 45 Maple St N Haven, CT 06511	
Infile Date 07/01/1997	Age / DOB 07/24/1978		

File ID Experian / EXP-A1	Name Nickie C. Green	Current Address, Reported: 09/1997 100 Terrac St West Haven, CT 06516	Current Employer Connecticut Distributor, Reported:0304
Pulled 01/20/2012	Social Security Number 123-00-3333	Former Address, Reported: 04/2002 45 Maple Ave N Haven, CT 06484	Former Employer Ct Distributors, Reported:1103
	Age / DOB 1978	Second Former Address, Reported: 02/2001 1400 Madison Ave New York, NY 02222	

Applicant Nickie Green	Applicant's SSN 123-00-3333	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID 25386891
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Repository Files Returned (continued)

File ID Equifax / EQX-A1	Name Nickie C. Green	Current Address, Reported: 10/2002 100 Terrace St West Haven, CT 06516	Current Employer Conn Dist,
Pulled 01/20/2012	Social Security Number 123-00-3333	Former Address, Reported: 07/2007 45 Maple Ave N Haven, CT 06511	
Infile Date 07/30/1997	Age / DOB 07/24/1978		

File Summary

Account Type	Number of Accounts	Open Accounts	Accounts Currently Past Due	Past Due	Payment	Balance	Historical Late Payments			
							Accounts	30 Days	60 Days	90+ Days
Mortgage	0	0	0	\$0	\$0	\$0	0	0	0	0
Installment	5	0	0	\$0	\$0	\$0	1	5	5	0
Revolving/Credit Line	28	25	0	\$0	\$491	\$16,742	2	3	1	0
Totals	33	25	0	\$0	\$491	\$16,742	3	8	6	0
Number of Public Records:		0		Available Credit:		\$86,186				
Number of Collections/Charge-offs:		0		Revolving/Credit Line Used:		16%				
Bankruptcy:		No		Number of Inquiries:		5				
				Number of Authorized User Accounts:		2				

Credit Repositories

TransUnion P. O. Box 1000 Chester, PA 19022 800-888-4213 www.transunion.com	Experian P. O. Box 2002 Allen, TX 75013 888-397-3742 www.experian.com	Equifax P. O. Box 740241 Atlanta, GA 30374 800-685-1111 www.equifax.com/fcra
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Credit Bureau certifies that this Merged Mortgage Credit Report (MMCR) meets the guidelines as set forth by the Consumer Data Industry Association (CDIA). This report contains information supplied by the repositories listed on the report and may also contain duplicate information.

This completed Credit Report includes all applicable Legislative Cost Recovery Fees from the respective credit repositories associated with the federal Fair and Accurate Credit Transactions Act of 2003 (FACT Act).

This report can be viewed on the web by visiting <http://view.avantus.com>.

Report ID: 25386891

Password: aa8faf84

End of Report

Credit Score Disclosure

AVANTUS TEST ACCOUNT 600 Saw Mill Rd. West Haven, CT 06516	Applicant Nickie Green 100 Terrace St West Haven, CT 06516	Report ID 25386891	Date 07/12/2012 Repositories Requested TransUnion, Experian, Equifax
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"NOTICE TO THE HOME LOAN APPLICANT"

"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 any questions concerning the terms of the loan, contact the lender."

For information on FICO scores, please contact the developer, Fair Isaac Corporation, at www.myfico.com or 1-800-777-2066.

Questions regarding your credit report should be directed to TRANSUNION, EXPERIAN or EQUIFAX. You will find their contact information below:

TransUnion P. O. Box 1000 Chester, PA 19022 800-888-4213 www.transunion.com	Experian P. O. Box 2002 Allen, TX 75013 888-397-3742 www.experian.com	Equifax P. O. Box 740241 Atlanta, GA 30374 800-685-1111 www.equifax.com/fcra
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Credit Score Information

Score	Name	Repository	Model	Developed By	Range	Calculated	Reported On
734	Nickie C. Green	Equifax	Beacon 5.0	Fair Isaac	334-818	01/20/2012	EQX-A1
Factors (30, 18, 23, 5) <ul style="list-style-type: none"> • Time since most recent account opening is too short • Number of accounts with delinquency • Number of bank or national revolving accounts with balances • Too many accounts with balances • Score value was adversely affected by credit inquiries present in the credit file. 							
730	Nickie C. Green	TransUnion	FICO Risk Score, Classic (04)	Fair Isaac	309-839	01/20/2012	TUC-A1
Factors (018, 030, 012, 010) <ul style="list-style-type: none"> • Number of accounts with delinquency • Time since most recent account opening is too short • Length of time revolving accounts have been established • Proportion of balances to credit limits is too high on bank revolving or other revolving accounts • Score value was adversely affected by credit inquiries present in the credit file. 							
732	Nickie C. Green	Experian	Fair Isaac (v2)	Fair Isaac	320-844	01/20/2012	EXP-A1
Factors (18, 10, 08, 05) <ul style="list-style-type: none"> • Number of accounts with delinquency. • Proportion of balance to high credit on bank revolving or all revolving accounts. • Too many inquiries last 12 months. • Too many accounts with balances. 							

AVANTUS TEST ACCOUNT
600 Saw Mill Rd.
West Haven, CT 06516

Applicant
Nickie Green
100 Terrace St
West Haven, CT 06516

Report ID
25386891

Date
07/12/2012

AVANTUS TEST ACCOUNT
Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	732
	Source: Experian Date: 01-20-2012

Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 320 to a high of 844. Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than 53 percent of U.S. consumers.
Key factors that adversely affected your credit score	Number of accounts with delinquency. Proportion of balance to high credit on bank revolving or all revolving accounts. Too many inquiries last 12 months. Too many accounts with balances.

Checking Your Credit Report	
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free annual credit report - <i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit www.annualcreditreport.com <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at www.federalreserve.gov , or the Federal Trade Commission's web site at www.ftc.gov .

AVANTUS
600 SAW MILL RD., WEST HAVEN, CT 06516
Tel.: 800-243-0120

GREEN, NICKIE
100 Terrace St
WEST HAVEN, CT 06516

July 12, 2012
Report ID: 25386891

Dear Consumer:

We have prepared a Mortgage Report at the request of your mortgage lender/broker listed below. This report contains information obtained from one or more of the three major credit bureaus.

To proceed with the mortgage process, you must provide your mortgage lender/broker with a brief written explanation concerning any current or prior late payments, collections, public record items, inquiries and possible previous address(es).

If the item in question is an inquiry, this indicates a credit grantor has recently obtained a copy of your credit report. Please explain the purpose of the inquiry. For example, if you have opened a new account, if you attempted to open an account but credit was denied, or if the inquiry was for employment purposes, please explain.

Space for your explanation is provided below each item. If additional space is needed, please use the reverse side of this letter.

PLEASE SIGN, MAIL OR DELIVER THIS FORM TO YOUR LENDER/BROKER PROMPTLY:

Lender/broker: AVANTUS TEST ACCOUNT
600 SAW MILL RD.
WEST HAVEN, CT 06516

CREDIT ACCOUNT:

Credit Account: FST USA BK B Account Number: 652822780931	Type: Revolving Owner: Borrower
Balance: \$0 (as of 08-2009) Account Opened: 12-2003 Current Status: CURRENT Comment: ACCOUNT CLOSED BY CREDIT GRANTOR	Months reviewed: 48 Times 30 days late: 2 Times 60 days late: 1 Times 90+ days late: 0 Max Delinquent date: 05-2003
Account was 30-59 days late on: 07-2008, 06-2008 Account was 60-89 days late on: 08-2008	
Explanation:	

AVANTUS
600 SAW MILL RD., WEST HAVEN, CT 06516
Tel.: 800-243-0120

GREEN, NICKIE
 100 Terrace St
 WEST HAVEN, CT 06516

July 12, 2012
 Report ID: 25386891

Credit Account: WFNNB/EXPRESS Account Number: 50789	Type: Revolving Owner: Borrower
Balance: \$0 (as of 12-2011) Account Opened: 01-2005 Current Status: CURRENT Comment: Cur Was 30	Months reviewed: 83 Times 30 days late: 1 Times 60 days late: 0 Times 90+ days late: 0 Max Delinquent date: 09-2008
Explanation:	

Credit Account: AHM Account Number: 2210-75105931112	Type: Installment Owner: Borrower
Balance: \$0 (as of 04-2009) Account Opened: 07-2007 Current Status: CURRENT Comment:	Months reviewed: 21 Times 30 days late: 4 Times 60 days late: 3 Times 90+ days late: 0 Max Delinquent date: 05-2008
Account was 30-59 days late on: 03-2008, 02-2008, 01-2008, 11-2007, 09-2007 Account was 60-89 days late on: 05-2008, 04-2008, 12-2007, 10-2007, 08-2007	
Explanation:	

***** Return this letter to your lender/broker *****

Please sign and date below:

 Applicant

 Date

 Co-Applicant

 Date

**Social Security Administration
Authorization for the Social Security Administration (SSA)
To Release
Social Security Number (SSN) Verification**

Printed Name Nickie Green Date of Birth 12/25/1970 SSN 123-00-3333

I am conducting the following business transaction

[Identify a specific purpose. Example - seeking a mortgage from the Company - "identity verification" or "identity proof or confirmation" is not acceptable.]

with the following company ("the Company"):

Company Name	Address
<u>AVANTUS TEST ACCOUNT</u>	<u>600 Saw Mill Rd., West Haven, CT 06516</u>

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified.

The name and address of the Company's Agent is:

NCS / SSA CONFIRM 2 Buffalo Avenue, Egg Harbor, NJ 08215

I am the individual to whom the Social Security number was issued or that person's legal guardian. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:

This consent is valid for _____ days from the date signed. _____ (Please initial.)

Signature _____ Date Signed _____

Contact information of individual signing authorization:

Address _____

City/State/Zip _____

Phone Number _____

Request for Transcript of Tax Return

Request may be rejected if the form is incomplete or illegible.

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Transcript" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for copy of Tax Return.** There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first. Nickie Green	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) 123-00-3333
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) 100 Terrace St, West Haven, CT 06516	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. Avantus, 600 Saw Mill Rd, West Haven, CT 06516, 800-243-0120 ID=AvantusTRV	

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. _____

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days.

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days.

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days.

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days.

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2010, filed in 2011, will not be available from the IRS until 2012. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Entered the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. _____

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return.

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

		Phone number of taxpayer on line 1a or 2a
Signature (see instructions)	Date	
Title (if line 1a above is a corporation, partnership, estate, or trust)		
Spouse's signature	Date	

Sign Here