



Potential Score Improvement

File#: **3536464**

Date: **4/27/2011**

Company: **Universal Credit**



Applicant: JOSEPH M TESTCASE

	Experian	TransUnion	Equifax
Bureau Scores	622	627	614
Potential Score Improvement	+27	+30	+23
Credit Analyzer Module	Rapid Rescore	Rapid Rescore	Rapid Rescore

Credit Assure™

Credit Assure™ searches for inaccurate information (i.e., incorrect, outdated, or missing data). It also seeks for the best combination of pay downs, balance transfers, and other activities through credit management scans so that you don't overlook the opportunities to raise a borrower's credit score.

CREDIT ASSURE BENEFITS:

-  Alerts you to opportunities you might have overlooked
-  Helps you approve more applicants
-  Helps you make better offers and close more loans

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MERGED INFILE CREDIT REPORT

FILE # 3536464 FNMA # DATE COMPLETED 4/27/2011 RQD' BY CLIENT TEST
 PREPARED FOR Universal Credit - 0522 DATE ORDERED 4/27/2011
 201 MARPLE AVENUE REPOSITORIES XP/TU/EF PRPD' BY
 CLIFTON HEIGHTS, PA 19018 PRICE LOAN TYPE
 REF. #

PROPERTY ADDRESS

APPLICANT TESTCASE, JOSEPH M CO-APPLICANT
 SOC SEC # 000-00-0004 DOB 08/18/1978 SOC SEC # DOB
 MARITAL STATUS DEPENDENTS
 CURRENT ADDRESS 13743 BLUEWATER CIRCLE, ANTHILL, MO 65488 LENGTH
 PREVIOUS ADDRESS LENGTH

SCORE MODELS

EQUIFAX/FACTA BEACON 5.0 - JOSEPH M TESTCASE - 000000004
 SCORE: 614
 00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 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 (98) - JOSEPH M TESTCASE - 000000004
 SCORE: 627
 040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

EXPERIAN/FAIR, ISAAC (VER. 2) - JOSEPH M TESTCASE - 000000004
 SCORE: 622
 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
 20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

OPEN 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						SOURCE
B	B	SUNTRUST BK CENTRAL ACCT000011	03/11	04/10 02/11	\$19068 AUTO	\$16923 066 \$365	\$0	12	0	0	0	AS AGREED XP/TU/EF
B	B	DISCOVER FIN SVS LLC ACCT000004	04/11	05/07 04/11	\$3500 REV	\$2129 MIN \$48	\$0	47	0	0	0	AS AGREED XP/TU/EF
B	B	AMEX ACCT000009	03/11	06/09 03/11	\$2673 OPEN	\$1814 001 \$1814	\$0	1	0	0	0	AS AGREED XP/TU/EF
B	B	CBUSASEARS ACCT000003	04/11	05/07 04/11	\$1100 REV	\$964 MIN \$10	\$0	48	0	0	0	AS AGREED XP/TU/EF

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

UNIVERSAL CREDIT SERVICES (CM): 201 MARPLE AVE. - P.O. BOX 187, CLIFTON HEIGHTS, PA 19018 (P) 610-284-1000 (F) 610-284-1500

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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 SOC SEC # 000-00-0004 DOB 08/18/1978 SOC SEC # DOB
 MARITAL STATUS DEPENDENTS

OPEN 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						SOURCE
B B		CHASE ACCT000006	04/11	01/08 04/11	\$1000 REV	\$545 MIN \$18	\$0	40	0	0	0	AS AGREED XP/TU/EF
B B		HSBC/BSBUY ACCT000002	04/11	04/07 03/11	\$600 REV	\$322 MIN \$10	\$0	49	0	0	0	AS AGREED XP/TU/EF
B B		CAP ONE BK ACCT000008	04/11	04/09 --/--	\$0 REV	\$0 \$0	\$0	25	0	0	0	AS AGREED XP/TU/EF
B B		KAY JEWELERS ACCT000001	03/11	10/05 --/--	\$0 REV	\$0 \$0	\$0	66	0	0	0	AS AGREED XP/TU/EF

CLOSED 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						SOURCE
J B		INSIGHT CU ACCT000005 CLOSED	04/10	11/07 03/10	\$5500 AUTO	\$0 31 \$0	\$0	30	0	0	0	PAID XP/TU/EF

DEROGATORY 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						SOURCE
B B		N/A ACCT000010 MEDICAL; ORIGINAL CREDITOR: MEDICAL PAYMENT DATA, ASSIGNED ON 08/09	12/09	08/09 02/09	\$261 COLL	\$261 -	\$261	-	-	-	-	COLLECTION EF
B B		NCO- MEDCLR ACCT000013 PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL	04/11	12/10 06/09	\$175 COLL	\$175 001 -	\$175	-	-	-	-	COLLECTION XP/TU/EF
B B		WEST ASSET MANAGEMEN ACCT000007 ORIGINAL CREDITOR: MEDICAL PAYMENT DATA	07/09	12/08 08/08	\$50 COLL	\$50 UNK -	\$50	12	0	0	0	COLLECTION XP/TU/EF
B B		WEST ASSET MANAGEMEN ACCT000012 ACCOUNT PAID FOR LESS THAN FULL BALANCE; MEDICAL; ORIGINAL CREDITOR: MEDICAL PAYMENT DATA, ASSIGNED ON 07/10; PAID STATUS NOT REPORTED BY ALL BUREAUS	12/10	07/10 06/09	\$100 COLL	\$0 001 \$0	\$0	-	-	-	-	PAID COLL XP/TU/EF

OTHER CREDIT HISTORY

*** NONE ***
 INQUIRIES (LAST 180 DAYS)
 *** NONE ***

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

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PREPARED FOR Universal Credit - 0522 **DATE ORDERED** 4/27/2011
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 CLIFTON HEIGHTS, PA 19018 **PRICE** **LOAN TYPE**
REF. #

PROPERTY ADDRESS

	APPLICANT		CO-APPLICANT
APPLICANT	TESTCASE, JOSEPH M	CO-APPLICANT	
SOC SEC #	000-00-0004 DOB 08/18/1978	SOC SEC #	DOB
MARITAL STATUS		DEPENDENTS	

PUBLIC RECORDS

*** NONE ***

CREDITORS

AMERICAN EXPRESS	P O BOX 7871, FORT LAUDERDAL, FL 33329	800-874-2717
ATTENTION LLC	220 SUNSET BLVD STE A, SHERMAN, TX 75092	877-370-8739
ATTN L.L.C.	220 A NORTH SUNSET, SHERMAN, TX 75092	903-8918407
BELL TEL FED CR UN I/L	206 E. HILLCREST, ORLANDO, FL 32801	407-843-8055
BELL-TEL FCU	206 E HILLCREST STREET, ORLANDO, FL 32801	407-426-6000
BENEFICIAL BEST BUY	200 BENEFICIAL CTR, PEAPACK, NJ 07977	302-425-3500
CAP ONE BK	PO BOX 85520, RICHMOND, VA 23285	800-955-7070
CAPITAL ONE BANK USA	PO BOX 85015, RICHMOND VA 23285-5075	800-955-7070
CHASE	PO BOX 15298, WILMINGTON, DE 19850	800-955-9900
CHASE BANK USA, NA	,	800-955-9900
DISCOVER FIN SVS LLC	PO BOX 15316, WILMINGTON, DE 19850	800-347-2683
DISCOVER FINANCIAL S	PO BOX15316 ATT:CMS/PROD DEVELOP, WILMINGTON DE 19850-5316	
DISCOVER FINANCIAL SERVI	POB 15316, WILMINGTON, DE 19850	
HSBC BEST BUY	,	302-327-2000
HSBC/BSBUY	PO BOX 15519, WILMINGTON, DE 19850	800-365-0292
KAY JEWELERS	375 GHENT RD, FAIRLAWN, OH 44333	800-877-3616
NCO-MEDCLR	PO BOX 8547, PHILADELPHIA, PA 19101	866-846-5106
SEARS MASTERCARD	13200 SMITH ROAD, CLEVELAND, OH 44130	
SEARS/CBSD	PO BOX 6189, SIOUX FALLS, SD 57117	BYMAILONLY
SUNTRUST BK	6101 CHANCELLOR DR, ORLANDO, FL 32809	407-859-4115
SUNTRUST BK CENTRAL FL	PO BOX 4986, ORLANDO, FL 32802	800-786-8787
WEST ASSET	PO BOX 105478, ARLANTA, GA 30348	866-302-0858

MISCELLANEOUS INFORMATION

- Instant View Password: CY-28CD143

- To verify the authenticity of this credit report, please visit <https://ucs.meridianlink.com> and click on the Instant View link. Enter report number 3536464 and password CY-28CD143 to view the report. For any inquiries regarding this report or services provided by UNIVERSAL CREDIT SERVICES (CM) please contact us at 610-284-1000.

EXPERIAN FRAUD SHIELD

*** FRAUD SHIELD ***
 1 - TESTCASE, JOSEPH M
 * INPUT SSN ISSUED 1997 - 1999

TU HIGH RISK FRAUD ALERT

*** HIGH RISK FRAUD ALERT ***
 2 - TESTCASE, JOSEPH M
 AVAILABLE AND CLEAR

TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	0	0	0	0	0
AUTO	2	16923	19068	365	0
EDUCATION	0	0	0	0	0

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	APPLICANT		CO-APPLICANT		
APPLICANT	TESTCASE, JOSEPH M		CO-APPLICANT		
SOC SEC #	000-00-0004	DOB 08/18/1978	SOC SEC #		DOB
MARITAL STATUS			DEPENDENTS		

TRADE SUMMARY

OTHER INSTALLMENT	0	0	0	0	0
OPEN	1	1814	2673	1814	0
REVOLVING	6	3960	6200	86	0
OTHER	4	486	486	0	486
TOTAL	13	23183	28427	2265	486

SECURED DEBT	16923	OLDEST TRADELINE	10/05
UNSECURED DEBT	6260	DEBT/HIGH CREDIT	<u>83%</u>

DEROGATORY SUMMARY

CHARGE OFFS:	0	30 DAYS:	0	INQUIRIES:	0
COLLECTIONS:	4	60 DAYS:	0	MOST RECENT LATE:	undetermined
BANKRUPTCY:	0	90 DAYS:	0		
PUBLIC RECORDS:	0	OTHER:	0		

SOURCE OF INFORMATION

- EXPERIAN - PULLED ON: 04/27/11
 NAME: JOSEPH M TESTCASE 000000004 DOB: 08/18/78
 NAME: JOSEPH M TESTCASE SR 000000004 DOB: N/A
 NAME: JOSEPH N TESTCASE 000000004 DOB: N/A
 SSN: 000000004
- TRANSUNION - PULLED ON: 04/27/11 - INFILE DATE: 10/01/00
 NAME: JOSEPH M TESTCASE
 NAME: DOB: 08/18/78
 SSN: 000000004
- EQUIFAX - PULLED ON: 04/27/11 - INFILE DATE: 11/23/00
 NAME: JOSEPH M TESTCASE
 SSN: 000000004

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 19022	ATLANTA, GA 30374
888-397-3742	800-888-4213	800-685-1111
www.experian.com/reportaccess	transunion.com/myoptions	www.equifax.com/fcra

*** END OF REPORT 4/27/2011 8:31:02 AM ***

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Your Credit Score and the Price You Pay for Credit

REPORT #: 3536464

Universal Credit
 201 MARPLE AVENUE
 CLIFTON HEIGHTS, PA 19018
 732-477-5131

RETURN SERVICE REQUESTED

JOSEPH M TESTCASE
 13743 BLUEWATER CIRCLE
 ANTHILL, MO 65488

Your Credit Score	
Your credit score	622 Source: EXPERIAN
	Model: EXPERIAN/FAIR, ISAAC (VER. 2) Date: 04/27/11

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 26 percent of U.S. consumers.
Key factors that adversely affected your credit score	<ul style="list-style-type: none"> ● 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 ● TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT ● TOO MANY INQUIRIES LAST 12 MONTHS

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/conline/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get	For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's

more information? web site at www.federalreserve.gov, or the Federal Trade Commission's web site at www.ftc.gov.

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

Universal Credit
201 MARPLE AVENUE
CLIFTON HEIGHTS, PA 19018
732-477-5131

NOTICE TO THE HOME LOAN APPLICANT CREDIT SCORE INFORMATION DISCLOSURE

TESTCASE, JOSEPH M
13743 BLUEWATER CIRCLE
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.

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

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

TRANSUNION PO BOX 1000 CHESTER, PA 19022 800-888-4213 transunion.com/myoptions	EQUIFAX CREDIT PO BOX 740241 ATLANTA, GA 30374 800-685-1111 www.equifax.com/fcra	EXPERIAN PO BOX 2002 ALLEN, TX 75013 888-397-3742 www.experian.com/reportaccess
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The following information about your credit scores was created on 4/27/2011.

Applicant:TESTCASE, JOSEPH M
Name of Score:EQUIFAX/FACTA BEACON 5.0
Credit Score:614 **Range:**334-818
Key Factors affecting the score

- SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
- 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, JOSEPH M
Name of Score:TRANSUNION/FICO CLASSIC (98)
Credit Score:627 **Range:**336-843
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 SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

Applicant:TESTCASE, JOSEPH M

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

Credit Score:622 **Range:**320-844

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
- TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
- TOO MANY INQUIRIES LAST 12 MONTHS

Borrower Signature _____ Date _____