



MERGED INFIL E CREDIT REPORT

FILE # 3427708 FNMA # DATE COMPLETED 1/10/2011 RQD' BY NEW ACCOUNT
 PREPARED FOR Universal Credit - 0522 DATE ORDERED 1/10/2011 SETUP
 201 MARPLE AVENUE REPOSITORIES XP/TU/EF PRPD' BY
 CLIFTON HEIGHTS, PA 19018 PRICE LOAN TYPE
 REF. #

PROPERTY ADDRESS

APPLICANT TESTCASE, MARISOL L CO-APPLICANT
 SOC SEC # 000-00-0001 DOB SOC SEC # DOB
 MARITAL STATUS DEPENDENTS
 CURRENT ADDRESS 220 LOCUST AVENUE, ANTHILL, MO 65488 LENGTH
 PREVIOUS ADDRESS LENGTH

SCORE MODELS

EQUIFAX/FACTA BEACON 5.0 - MARISOL LEMUS TESTCASE - 000000001
 SCORE: 743
 00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 00008 - TOO MANY INQUIRIES LAST 12 MONTHS
 00012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

TRANSUNION/FICO CLASSIC (98) - MARISOL L TESTCASE - 000000001
 SCORE: 741
 014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
 008 - TOO MANY INQUIRIES LAST 12 MONTHS
 030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - MARISOL TESTCASE - 000000001
 SCORE: 745
 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 08 - TOO MANY INQUIRIES LAST 12 MONTHS
 09 - TOO MANY ACCOUNTS RECENTLY OPENED

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	USAA FEDERAL SAVINGS ACCT000006	12/10	04/10 06/10	\$31206 AUTO	\$28626 069 \$533	\$0	9	0	0	0	AS AGREED XP/TU/EF
B	B	CHASE ACCT000002	01/11	06/10 01/11	\$4000 REV	\$228 MIN \$10	\$0	7	0	0	0	AS AGREED XP/TU/EF
B	B	CITI ACCT000004	01/11	01/11 --/--	\$2300 REV	\$0 \$0	\$0	1	0	0	0	AS AGREED XP/TU/EF
B	B	GEMB/JCP ACCT000007	01/11	10/07 06/09	\$500 REV	\$0 \$0	\$0	39	0	0	0	AS AGREED XP/TU/EF
B	B	GEMB/OLD NAVY ACCT000008	01/11	11/09 06/10	\$1200 REV	\$0 \$0	\$0	15	0	0	0	AS AGREED XP/TU/EF

EOA 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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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	HSBC/MCRAE ACCT000010	01/11	04/07 09/10	\$900 REV	\$0 \$0	\$0	35	0	0	0	AS AGREED XP/TU/EF
B	B	MBNA AMERICA ACCT000001	01/11	01/11 01/11	\$7500 REV	\$0 \$0	\$0	1	0	0	0	AS AGREED XP/TU/EF
B	B	WFNNB/BEALLS ACCT000011	01/11	08/10 08/10	\$1000 REV	\$0 \$0	\$0	6	0	0	0	AS AGREED XP/TU/EF
B	B	GTE SOUTHWEST INC ACCT000005 UTILITY COMPANY	12/10	06/10 12/10	- INST	- 001 -	\$0	1	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
B	B	CATO CORPORATION ACCT000014	07/09	01/07 05/07	\$200 REV	\$0 \$0	\$0	31	0	0	0	PAID XP/TU/EF
B	B	CITI ACCT000009 ACCOUNT CLOSED AT CONSUMER'S REQUEST	01/11	04/06 12/10	\$1800 REV	\$0 \$0	\$0	57	0	0	0	PAID XP/TU/EF
B	B	DISCOVER FIN SVS LLC ACCT000003 ACCOUNT CLOSED AT CONSUMER'S REQUEST	01/11	02/08 01/10	\$7500 REV	\$0 \$0	\$0	35	0	0	0	PAID XP/TU/EF
B	B	NBGL-MCRAES ACCT000013 PURCHASED BY ANOTHER LENDER	02/08	04/07 11/07	\$900 REV	\$0 \$0	\$0	09	0	0	0	PAID XP/TU/EF
B	B	TOYOTA MOTOR CREDIT ACCT000012	05/10	04/10 05/10	\$30973 AUTO	\$0 072 \$0	\$0	2	0	0	0	PAID XP/TU/EF

DEROGATORY ACCOUNTS

*** NONE ***

OTHER CREDIT HISTORY

*** NONE ***

INQUIRIES (LAST 180 DAYS)

XP/EF	01/05/11	FISERV CREDSTAR	FINANCE
TU	01/05/11	CHASE CREDIT	REAL ESTATE
XP	12/30/10	MBNA	BANKING
TU	11/30/10	CITI	BANKING
XP	07/17/10	WFNNB/BEALLS	CLOTHING

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APPLICANT	TESTCASE, MARISOL L		CO-APPLICANT
SOC SEC #	000-00-0001 DOB		SOC SEC # DOB
MARITAL STATUS			DEPENDENTS

PUBLIC RECORDS

*** NONE ***

CREDITORS

ANB/CITIBANK SD	P O BOX 15687, WILMINGTON, DE 19850	800-5335600
BANK OF AMERICA	PO BOX 17054, WILMINGTON, DE 19850	800-421-2110
CATO	P O BOX 34216, CHARLOTTE, NC 28234	704-556-7018
CATO CORPORATION	PO BOX 34216, CHARLOTTE, NC 28234	704-588-2428
CATO'S	8100 DEMARK ROAD, CHARLOTTE NC 28210	
CHASE	PO BOX 15298, WILMINGTON, DE 19850	800-955-9900
CHASE BANK USA, NA	,	800-955-9900
CITI	PO BOX 6497, SIOUX FALLS, SD 57117	BYMAILONLY
CITI BANK	P.O. BOX 6500 C/O CITI CORP, SIOUX FALLS SD 57117-6500	
CITI CARDS CBSDNA	POB 6241, SIOUX FALLS, SD 57117	800-8430777
CITIBANK SD, NA	,	800-533-5600
CREDSTAR	6350 LAUREL CANYON BLVD, NORTH HOLLYWOOD, CA 91606	818-762-6262
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	
GEMB/JC PENNEY	P.O. BOX 27570, ALBUQUERQUE NM 87125-7570	800-542-0800
GEMB/JCP	PO BOX 984100, EL PASO, TX 79998	800-542-0800
GEMB/OLD NAVY	PO BOX 981400, EL PASO, TX 79998	877-222-6868
GTE SOUTHWEST INC.	,	877-325-5156
MBNA AMERICA	POB 15026, WILMINGTON, DE 19801	800-421-2110
MCRAES INC	P O BOX 10327, JACKSON, MS 39289	601-968-4293
NBGL-MCRAE'S	3455 HWY 80 W, JACKSON, MS 39209	601-968-4293
NBGL-MCRAES CREDIT DEP	PO BOX 10327, JACKSON, MS 39289	601-968-4220
OLD NAVY/MCCBG	P.O. BOX 29116, SHAWNEE MISSIO, KS 66201	
TOWN&COUNTRY/CHASECREDIT	6350 LAUREL CANYON 4TH FLR SUITE 450, NORTH HOLLYWOO, CA 91606	818-7626262
TOYOTA MOTOR CREDIT	8550 UNITED PLZ BV.SU.90, BATON ROUGE, LA 70809	504-929-6600
USAA FED SVG	POB 47504, SAN ANTONIO, TX 78265	210-498-2265
USAA FEDERAL SAVINGS	10750 INTERSTATE HWY. 10, SAN ANTONIO, TX 78265	
USAA FEDERAL SAVINGS B	PO BOX 47504, SAN ANTONIO, TX 78265	800-531-2265

MISCELLANEOUS INFORMATION

- Instant View Password: CY-A92306

- To verify the authenticity of this credit report, please visit <https://ucs.meridianlink.com> and click on the Instant View link. Enter report number 3427708 and password CY-A92306 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.

TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	0	0	0	0	0
AUTO	2	28626	31206	533	0
EDUCATION	0	0	0	0	0

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APPLICANT		TESTCASE, MARISOL L		CO-APPLICANT	
SOC SEC #		000-00-0001	DOB	SOC SEC #	DOB
MARITAL STATUS				DEPENDENTS	

TRADE SUMMARY

OTHER INSTALLMENT	1	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	11	228	17400	10	0
OTHER	0	0	0	0	0
TOTAL	14	28854	48606	543	0

SECURED DEBT	28626	OLDEST TRADELINE	04/06
UNSECURED DEBT	228	DEBT/HIGH CREDIT	<u>59%</u>

DEROGATORY SUMMARY

CHARGE OFFS:	0	30 DAYS:	0	INQUIRIES:	5
COLLECTIONS:	0	60 DAYS:	0	MOST RECENT LATE:	--/--
BANKRUPTCY:	0	90 DAYS:	0		
PUBLIC RECORDS:	0	OTHER:	0		

SOURCE OF INFORMATION

- EXPERIAN - PULLED ON: 01/10/11
 NAME: MARISOL TESTCASE 000000001 DOB: N/A
 NAME: LEMUS TESTCASE 000000001 DOB: N/A
 NAME: TESTCASE MARISOL 000000001 DOB: N/A
 SSN: 000000001
- TRANSUNION - PULLED ON: 01/10/11 - INFILE DATE: 06/01/01
 NAME: MARISOL L TESTCASE
 NAME: TESTCASE,LEMUS,M
 NAME: DOB: 05/27/80
 SSN: 000000001
- EQUIFAX - PULLED ON: 01/10/11 - INFILE DATE: 06/30/01
 NAME: MARISOL LEMUS TESTCASE DOB: 05/27/80
 NAME: LEMUS TESTCASE
 SSN: 000000001

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.

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 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

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APPLICANT	TESTCASE, MARISOL L		
SOC SEC #	000-00-0001	DOB	
MARITAL STATUS			DOB
		DEPENDENTS	

*** END OF REPORT 2/16/2011 11:12:22 AM ***

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Your Credit Score	
Your credit score	743 Source: EQUIFAX
	Model: EQUIFAX/FACTA BEACON 5.0 Date: 01/10/11

Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>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.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
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	<p>Scores range from a low of 300 to a high of 850.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	Your credit score ranks higher than 58 percent of U.S. consumers.
Key factors that adversely affected your credit score	<ul style="list-style-type: none"> • TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT • LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED • TOO MANY INQUIRIES LAST 12 MONTHS • LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

Checking Your Credit Report	
What if there are mistakes in your credit report?	<p>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.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>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.</p> <p>To order your free annual credit report:</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit www.annualcreditreport.com</p> <p><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:</p> <p style="text-align: center;">Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
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 .

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, MARISOL L
220 LOCUST AVENUE
ANTHILL, MO 65488

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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:

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
www.transunion.com	www.equifax.com	www.experian.com/reportaccess

The following information about your credit scores was created on 1/10/2011.

Applicant:TESTCASE, MARISOL L
Name of Score:EQUIFAX/FACTA BEACON 5.0
Credit Score:743 **Range:**334-818
Key Factors affecting the score

- TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- TOO MANY INQUIRIES LAST 12 MONTHS
- LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

Applicant:TESTCASE, MARISOL L
Name of Score:TRANSUNION/FICO CLASSIC (98)
Credit Score:741 **Range:**336-843
Key Factors affecting the score

- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
- TOO MANY INQUIRIES LAST 12 MONTHS
- TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- INQUIRIES IMPACTED THE CREDIT SCORE

Applicant:TESTCASE, MARISOL L
Name of Score:EXPERIAN/FAIR, ISAAC (VER. 2)
Credit Score:745 **Range:**320-844

Key Factors affecting the score

- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- TOO MANY INQUIRIES LAST 12 MONTHS
- TOO MANY ACCOUNTS RECENTLY OPENED

Borrower Signature _____ Date _____