

Provided For:



Date Received 2/18/2015	Date Issued 2/18/2015	Requested By [REDACTED]
Loan Type	Reissue #	Charges \$91.50
Sources XP/TU/EF	Reference #	[REDACTED]

GENERAL INFORMATION												
Borrower Name		DAVIS, WARREN			Social Security No		[REDACTED]		Age		10/ [REDACTED] /1957	
Co-Borrower Name		[REDACTED]			Social Security No		[REDACTED]		Age		[REDACTED]	
Current Address		[REDACTED]			[REDACTED]		[REDACTED]		Length		[REDACTED]	
Previous Address		[REDACTED]			[REDACTED]		[REDACTED]		Length		[REDACTED]	
Marital Status		NOT DISCLOSED			[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]	
Dependents		[REDACTED]			[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]	
BORROWER					CO-BORROWER							
Employer		[REDACTED]			Employer		[REDACTED]		[REDACTED]		[REDACTED]	
Position		[REDACTED]			Position		[REDACTED]		[REDACTED]		[REDACTED]	
Since		[REDACTED]			Since		[REDACTED]		[REDACTED]		[REDACTED]	
Verified By		[REDACTED]			Verified By		[REDACTED]		[REDACTED]		[REDACTED]	
CREDIT HISTORY												
E C O S A	W H O S E	CREDITOR NAME ACCOUNT NUMBER	DATE	DATE	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS	
			REPORTED DATE LAST ACTIVITY	OPENED				MOS REV	30+	60+		90+
=====												
S C O R E M O D E L S												
=====												
	3	WARREN B DAVIS - [REDACTED] EQUIFAX/FICO CLASSIC V5 FACTA			595							
		00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED										
		00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN										
		00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED										
		00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY										
		FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY										
	2	WARREN BALFORD DAVIS - [REDACTED] TRANSUNION/FICO CLASSIC (04)			675							
		038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED										
		013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN										
		018 - NUMBER OF ACCOUNTS WITH DELINQUENCY										
		014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED										
		FA - INQUIRIES IMPACTED THE CREDIT SCORE										
	1	WARREN B DAVIS - [REDACTED] EXPERIAN/FAIR, ISAAC (VER. 2)			679							
		38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED										
		20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT										
		18 - NUMBER OF ACCOUNTS WITH DELINQUENCY										
		14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED										
		08 - TOO MANY INQUIRIES LAST 12 MONTHS										
=====												
C R E D I T												
=====												
A	B	CREDIT ONE BANK NA [REDACTED] AUTHORIZED USER	02/15 02/15	05/13	\$450 REV MIN	\$9 \$9	\$0	22	0	0	0	R1 XP/TU/EF
B	B	1 PROGRESS [REDACTED]	01/15 01/15	08/14	\$300 REV	\$1 \$1	\$0	05	0	0	0	R1 EF
B	B	1STPROGRESS/1STEQU [REDACTED]	01/15 01/15	08/14	\$300 REV MIN	\$1 \$1	\$0	6	0	0	0	R1 XP/TU/EF
B	B	CAP ONE [REDACTED]	02/15 01/15	11/06	\$600 REV MIN	\$0 \$0	\$0	43	4	1	3	R1 XP/TU/EF
		Late Dates: 8/14-30, 3/14-150+, 2/14-120, 1/14-90, 12/13-60, 11/13-30, 4/13-30, 12/11-30										
		ACCOUNT INFORMATION DISPUTED BY CONSUMER										
B	B	CAP ONE [REDACTED]	04/10 03/10	11/06	\$400 REV	\$0 \$0	\$0	-	-	-	-	NO STATUS TU
		ACCOUNT INFORMATION DISPUTED BY CONSUMER										

2/18/15

675



Simply the best mortgage information services
 31550 Winterplace Parkway, Salisbury, MD 21801
 (800) 258-3488 * FAX (800) 258-3287

INFILE CREDIT REPORT

Report No [REDACTED]

Provided For: [REDACTED]

Date Received 2/18/2015	Date Issued 2/18/2015	Requested By [REDACTED]
Loan Type	Reissue #	Charges \$91.50
Sources XP/TU/EF	Reference # [REDACTED]	

GENERAL INFORMATION											
Borrower Name DAVIS, WARREN			Social Security No [REDACTED]			Age 10/[REDACTED]/1957					
Co-Borrower Name			Social Security No			Age					
Current Address [REDACTED], CHICAGO, IL 60617						Length					
Previous Address						Length					
Marital Status NOT DISCLOSED											
Dependents											
CREDIT HISTORY											
ECOA KEY	CREDITOR NAME ACCOUNT NUMBER	DATE REPORTED	DATE OPENED	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS				PRESENT STATUS
		DATE LAST ACTIVITY					MOS REV	30+	60+	90+	
B	DUPAGE CREDIT UNIO [REDACTED]	08/06 09/02	07/97	\$28000 AUTO	\$0 072 \$0	\$0	99	0	0	0	I1 XP
J	GLOBAL CON 2 [REDACTED] LINE OF CREDIT	02/15 02/15	07/14	\$2877 OPEN	\$0 \$0	\$0	06	0	0	0	O1 TU/EF
B	PEOPLES ENGY [REDACTED] Late Dates: 6/14-30, UTILITY COMPANY	01/15 12/14 3/14	05/13 120, 2/14-120,	\$268 INST 1/14-120,	\$0 \$0	\$0	19	2	1	4	I1 TU/EF 12/13-90, 11/13-60, 10/13-30
COLLECTION ACCOUNTS											
B	INDEP SVGS [REDACTED]	01/15 11/09	03/07	\$5734 REV	\$5734 \$0	\$5734	44	2	2	57	R9 TU/EF
TRANSFERRED TO RECOVERY; CHARGED OFF ACCOUNT; DISPUTE RESOLVED REPORTED BY GRANTOR											
J	LOANCARE SERVICING [REDACTED]	02/13 11/11	07/09	\$289304 MTG UNK	\$0 \$0	\$0	40	3	3	25	M8 XP/TU/EF
Late Dates: 2/13-F, 1/13-150+, 12/12-150+, 11/12-150+, 10/12-150+, 9/12-150+, 8/12-150+, 7/12-150+, 6/12-150+, 5/12-150+, 4/12-150+, 3/12-150+, 2/12-150+, 1/12-150+, 12/11-120, 11/11-90, 10/11-90, 9/11-60, 8/11-30, 5/11-30, 12/10-120, 11/10-120, 10/10-120, 9/10-120, 8/10-120, 7/10-120, 6/10-90, 5/10-90, 4/10-90, 3/10-60, 2/10-60, 1/10-30 SPECIAL HANDLING-CONTACT SUBSCRIBER FOR ADDITIONAL INFORMATION; FHA REAL ESTATE LOAN; FORECLOSURE STARTED											
OTHER CREDIT HISTORY											
*** NO RECORD FOUND ***											
INQUIRIES (LAST 120 DAYS)											
	XP/EF	02/05/15	CREDIT PLUS				FINANCE				
	TU	02/05/15	[REDACTED]				MISC				
	XP/EF	11/11/14	CBCINNOVIS				FINANCE				
	TU	11/11/14	[REDACTED]				MISC				
PUBLIC RECORDS											
B	COOK COUNTY REG CHICAG FEDERAL TAX LN XP/TU/EF		File Date: 10/10 Amount: \$8,218 Status Date: 02/13				Ref #: Plaintiff: INTERNAL REVENUE SERV Status: RELEASED				
B	HILLSBOROUGH CO CIR CT JUDGMENT XP/EF		File Date: 11/12 Amount: \$6,146 Status Date: 11/12				Ref #: Plaintiff: INDEPENDENT SAVINGS P Status: NOT SATISFIED				
B	COOK RECORDER OF DEEDS STATE TAX LN XP/TU/EF		File Date: 07/10 Amount: \$2,678 Status Date: 07/12				Ref #: Plaintiff: STATE OF ILLINOIS Status: RELEASED				

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

The information contained in this report 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 comply with the provisions of Public Law 91-509, 92-579, 94-235 (the Fair Credit Reporting Act). Credit Plus, Inc. certifies that all Residential Mortgage Credit Reports meet the standards prescribed by U.S. Dept. of HUD, FHA, VA, USDA, RECD & FSA, FNMA and FHLMC.



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Sources XP/TU/EF	Reference # [REDACTED]	

Provided For: [REDACTED]

GENERAL INFORMATION		
Borrower Name	DAVIS, WARREN	Social Security No [REDACTED] Age 10/[REDACTED]/1957
Co-Borrower Name		Social Security No [REDACTED] Age [REDACTED]
Current Address	[REDACTED]	Length [REDACTED]
Previous Address	[REDACTED]	Length [REDACTED]
Marital Status	NOT DISCLOSED	
Dependents		

CREDIT HISTORY										
WHOSE ECHOSE	CREDITOR NAME ACCOUNT NUMBER	DATE REPORTED	DATE OPENED	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS
		DATE LAST ACTIVITY	MOS REV				30+	60+	90+	
B	US BKPT CT IL CHICAGO CHAPTER 7 BANKRUPTCY XP/TU/EF REMARK: [REDACTED]		File Date: 10/05 Amount: \$0 Status Date: 04/06				Ref #: [REDACTED] Plaintiff: Status: DISCHARGED			
=====										
TRADE SUMMARY										
=====										
			COUNT	BALANCE	HIGH CREDIT	PAYMENT	PAST DUE			
	MORTGAGE		1	0		0	0			
	AUTO		1	0		0	0			
	EDUCATION		0	0		0	0			
	OTHER INSTALLMENT		1	0		0	0			
	OPEN		1	0		2877	0			
	REVOLVING		6	5745		7784	11			5734
	OTHER		0	0		0	0			0
	TOTAL		10	5745		10661	11			5734

	SECURED DEBT		0		OLDEST TRADELINE		07/97			
	UNSECURED DEBT		5745		DEBT/HIGH CREDIT		117%			
=====										
DEROGATORY SUMMARY										
=====										
	CHARGE OFFS		1	DELINQ	30 DAYS	4	INQUIRIES			4
	COLLECTIONS		0		60 DAYS	4				
	BANKRUPTCY ACCOUNTS		0		90 DAYS	4				
	PUBLIC RECORDS		4		OTHER	0				
=====										
TU HIGH RISK FRAUD ALERT										
=====										
	DAVIS, WARREN									
	AVAILABLE AND CLEAR									
=====										
A L E R T										
=====										
	WARREN B DAVIS YOB: [REDACTED]									
	EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED									
=====										
M I S C E L L A N E O U S I N F O R M A T I O N										
=====										
	Instant View Password: [REDACTED]									
	To verify the authenticity of this credit report, please visit https://credit.creditplus.com and click on the Instant View link. Enter report number [REDACTED] and password [REDACTED] to view the report. For any inquiries regarding this report or services provided by CREDIT PLUS please contact us at (800) [REDACTED]									

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