



arc

Reading a Credit Report in Less
Than 5 Minutes

Presented to

Plaza Home Mortgage

Sponsored by

MGIC

Mike Olden
VP Sales and Education

American Reporting Company

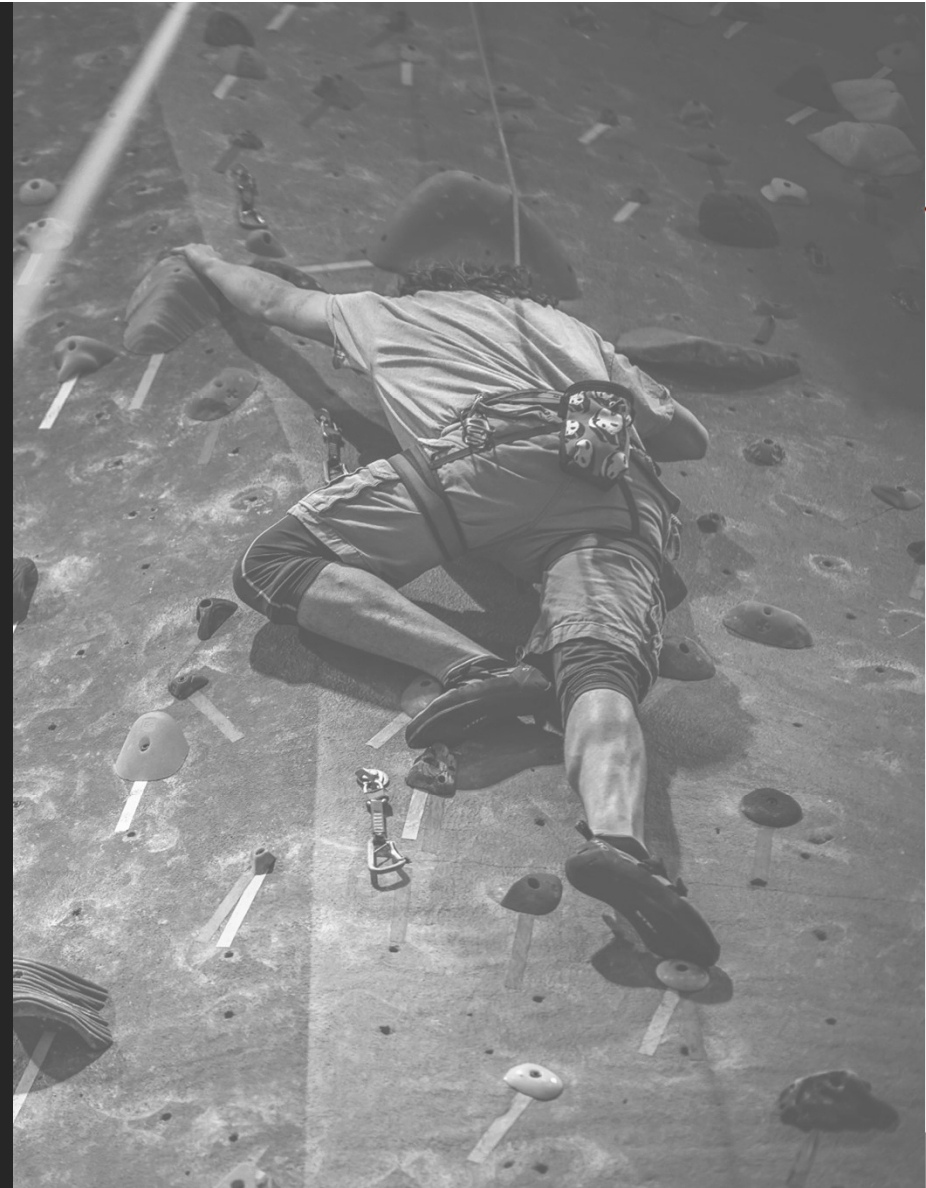
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What we will learn today...

- Understanding Key Elements
- Credit Score Overview
- Additional Tools for Success
- Questions





The Anatomy of a Credit Report

Credit Report Header



AMERICAN REPORTING COMPANY
6628 212TH ST SW STE 100, LYNNWOOD, WA 98036
Phone: 425.563.1900
Fax: 425.381.2077

MERGED INFILE CREDIT REPORT

FILE #	2304323	FNMA # INVALID	DATE COMPLETED	11/5/2018	RQD' BY	MIKE OLDEN
SEND TO	AMERICAN REPORTING COMPANY		DATE ORDERED	11/5/2018	REPOSITORIES	XP/TU/EF
	CUST. # 9999		PRICE	<u>\$0.00</u>	PRPD' BY	
	6628 212TH ST. SW. STE. 100		REF. #	MGIC	LOAN TYPE	CONV
	LYNNWOOD, WA 98036					

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	TESTCASE, JANET X		CO-APPLICANT		
SOC SEC #	000-00-0030	DOB 01/22/1947	SOC SEC #	DOB	
MARITAL STATUS	SINGLE		DEPENDENTS		
CURRENT ADDRESS	123 MAIN ST, SEATTLE, WA 98104		LENGTH		
PREVIOUS ADDRESS			LENGTH		

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - JANET X TESTCASE - 000000003
SCORE: **622**
00040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

Score Model Section

MARITAL STATUS	SINGLE	DEPENDENTS	
CURRENT ADDRESS	123 MAIN ST, SEATTLE, WA 98104	LENGTH	
PREVIOUS ADDRESS		LENGTH	

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - JANET X TESTCASE - 000000003

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00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT

FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

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

SCORE: **667**

040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED

010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT

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

SCORE: **654**

40 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED

10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS

14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

33 - PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH

ALERT

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

0 - ID MISMATCH ALERT: ADDRESS MISMATCH; INPUT DOES NOT MATCH FILE.

Alerts Section

EQUIFAX/FICO CLASSIC V5 FACTA - JANET X TESTCASE - 000000003

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[Request New Tradeline](#)



A Closer Look

Equal Credit Opportunity Act

Whose account?
Borrower or Co-borrower?

Status of the current account

Which bureau is reporting the status?

APPLICANT						CO-APPLICANT						
APPLICANT		TESTCASE, JANET X				CO-APPLICANT						
SOC SEC #		000-00-0030		DOB 01/22/1947		SOC SEC #		DOB				
MARITAL STATUS		SINGLE				DEPENDENTS						
CREDIT												
E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
B	B	HOME COMING FUNDING NE ACCT000023	09/17	01/17 08/17	\$20000 MTG	\$0 180 \$0	\$0	4	0	0	0	PAID XP/TU/EF
SECOND MORTGAGE; TRANSFERRED TO ANOTHER LENDER												
B	B	HSBC NV ACCT000011	05/17	05/14 04/17	\$4000 REV	\$0 \$0	\$0	37	0	0	0	CRCDLOST XP/TU/EF
CREDIT CARD LOST OR STOLEN												
B	B	WACHOVIA MORTGAGE CORP ACCT000002	11/13	02/03 10/13	\$58850 MTG	\$0 360 \$0	\$0	99	0	0	0	PAID XP/TU/EF
TRANSFERRED TO ANOTHER LENDER; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST; FREDDIE MAC ACCOUNT												
B	B	WASH MUTUAL/PROVIDIAN ACCT000012	03/17	08/14 01/17	\$500 REV	\$0 \$0	\$0	31	0	0	0	PAID XP/TU/EF
ACCOUNT CLOSED AT CONSUMER'S REQUEST												

Alerts Section – Investigating Alerts

40 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED
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[Request New Tradeline](#)



ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

AMERICAN REPORTING: 6628 212TH ST SW STE 100, LYNNWOOD, WA 98036 (P) 425.563.1900 (F) 425.381.2077

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Alerts Section – Investigating Alerts

SOURCE OF INFORMATION

NAME: JANET TESTCASE 000000003 DOB: N/A

SSN: 000000003

ADDRESS: 19 FOREST DR, ANTHILL, MO 65488-0001 - REPORTED 06/03 - 04/18

ADDRESS: 39804 HIGHWAY 27, MO, 65488 - REPORTED 06/17 - 10/17

ADDRESS: 1000 N 26TH ST, ANTHILL, MO 65488 - REPORTED 08/17

EMPLOYER: STATE OF MISSOURI// - REPORTED 10/13

EMPLOYER: DEPT OF REVENUE// - REPORTED 09/11

2 TRANSUNION - PULLED ON: 11/05/18 - INFILE DATE: 10/01/90

NAME: JANET X TESTCASE

NAME: DOB: 01/22/47

SSN: 000000003

ADDRESS: 19 FOREST DR, ANTHILL, MO 65488 - REPORTED 11/17

ADDRESS: 39804 HIGHWAY 27, ANTHILL, MO 65488 - REPORTED 05/17

PHONE: 555-0170 - RESIDENCE

3 EQUIFAX - PULLED ON: 11/05/18 - INFILE DATE: 09/18/82

NAME: JANET X TESTCASE DOB: 01/22/47

SSN: 000000003

ADDRESS: 19 FOREST DR, ANTHILL, MO 65488-0001 - REPORTED 01/10

ADDRESS: 39804 HIGHWAY 27, ANTHILL, MO 65488-0001 - REPORTED 10/17

ADDRESS: 1000 N 26TH ST, ANTHILL, MO 65488 - REPORTED 06/03

EMPLOYER: DEPT OF REVENUE//ANTHILL, MO

EMPLOYER: UNKNOWN//ANTHILL, MO

CREDITORS

BANK OF AMERICA

PO BOX 1598, NORFOLK, VA 23501

800-205-6247

Alerts Section – Investigating Alerts



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 6628 212TH ST SW STE 100, LYNNWOOD, WA 98036
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	CUST. # 9999		REPOSITORIES	XP/TU/EF	LOAN TYPE	CONV
	6628 212TH ST. SW. STE. 100		PRICE	\$0.00		
	LYNNWOOD, WA 98036		REF. #	MGIC		

PROPERTY ADDRESS

APPLICANT

CO-APPLICANT

APPLICANT	TESTCASE. JANET X		CO-APPLICANT	
SOC SEC #	000-00-0030	DOB 01/22/1947	SOC SEC #	DOB
MARITAL STATUS	SINGLE		DEPENDENTS	
CURRENT ADDRESS	123 MAIN ST, SEATTLE, WA 98104		LENGTH	
PREVIOUS ADDRESS			LENGTH	

SCORE MODELS

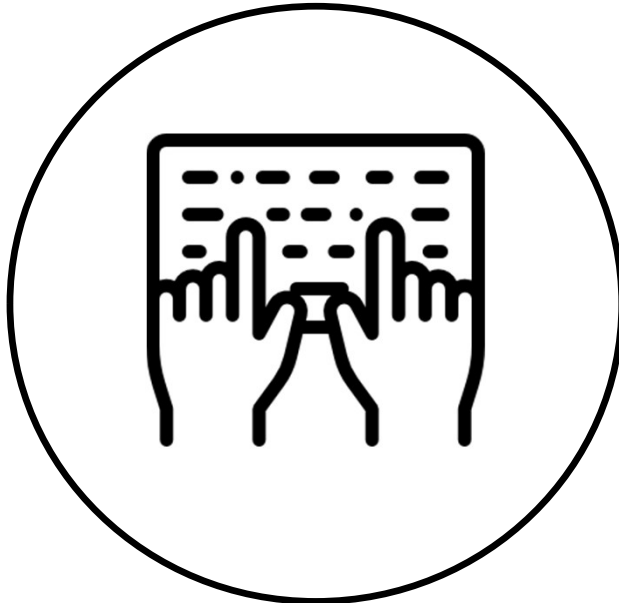
EQUIFAX/FICO CLASSIC V5 FACTA - JANET X TESTCASE - 000000003

Avoid mismatch alerts.

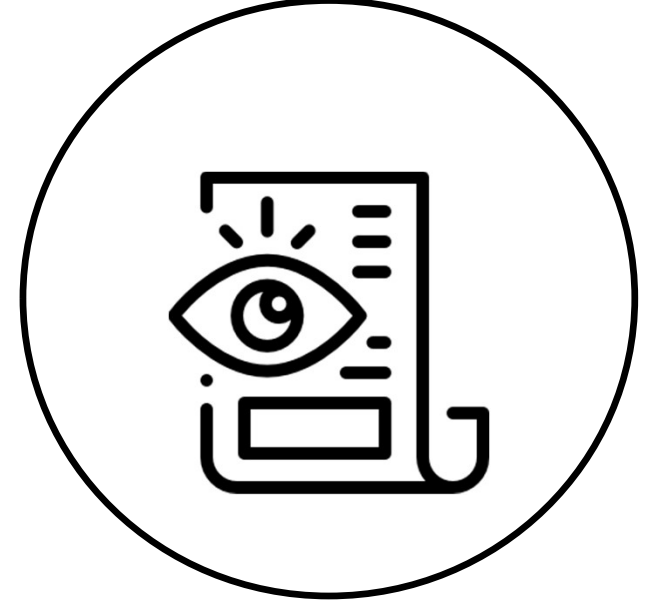
USE LEGAL NAMES.



CHECK FOR TYPOS.



BORROWER CONFIRMS.

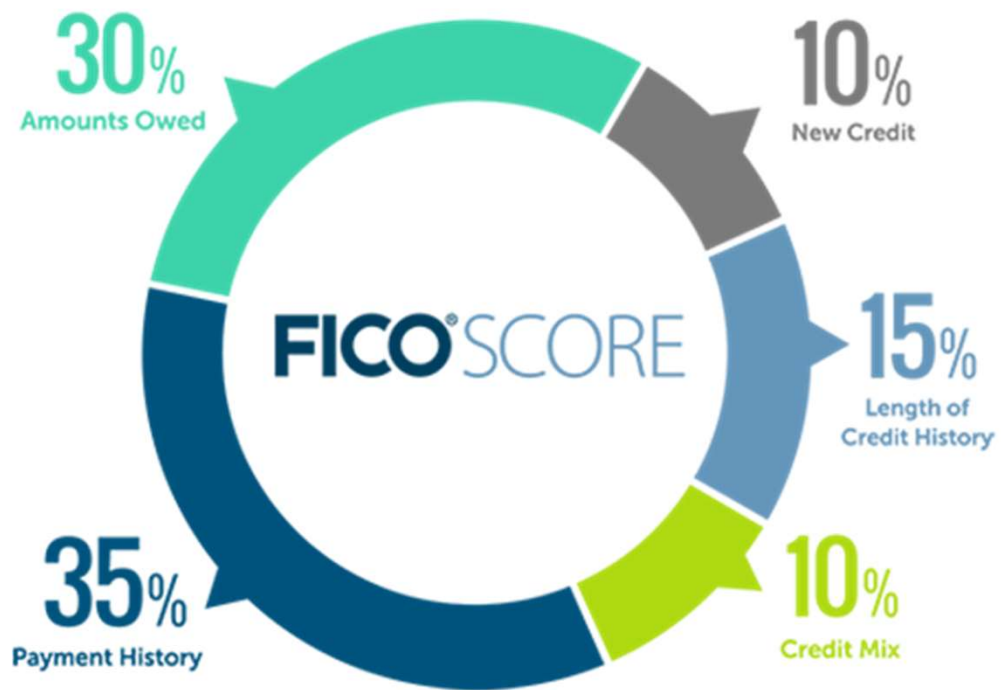


Alerts Continued – Fraud Alerts

APPLICANT		CO-APPLICANT	
APPLICANT	TESTCASE, JANET X	CO-APPLICANT	
SOC SEC #	000-00-0030	DOB	01/22/1947
MARITAL STATUS	SINGLE	DEPENDENTS	
EXPERIAN FRAUD SHIELD			
*** FRAUD SHIELD ***			
1 - TESTCASE, JANET X			
* INPUT SSN ISSUED 1962 - 1965			
TU IDVISION ALERT			
*** IDVISION ALERT ***			
2 - TESTCASE, JANET X			
AVAILABLE AND CLEAR			
ALERT			
1 - JANET X TESTCASE YOB: 1947 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED			
0 - ID MISMATCH ALERT: ADDRESS MISMATCH; INPUT DOES NOT MATCH FILE.			
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A grayscale background image showing a person's hands and arms working at a desk. The person is wearing a light-colored shirt and a tie. They are using a pen to write on a document. In the foreground, there is a laptop keyboard, a tablet, and a smartphone. The overall scene suggests a professional or business environment.

Credit Scores



Score Models

APPLICANT		CO-APPLICANT	
APPLICANT	TESTCASE, JANET X	CO-APPLICANT	
SOC SEC #	000-00-0030 DOB 01/22/1947	SOC SEC #	DOB
MARITAL STATUS	SINGLE	DEPENDENTS	
CURRENT ADDRESS	123 MAIN ST, SEATTLE, WA 98104	LENGTH	
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020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT			
EXPERIAN/FAIR, ISAAC (VER. 2) - JANET X TESTCASE - 000000003			
SCORE: 654			
40 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED			
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14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED			
33 - PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH			

Tradelines

APPLICANT						CO-APPLICANT						
APPLICANT		TESTCASE, JANET X				CO-APPLICANT						
SOC SEC #		000-00-0030	DOB		01/22/1947	SOC SEC #		DOB				
MARITAL STATUS		SINGLE				DEPENDENTS						
CREDIT												
E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
B	B	BANK OF AMERICA MORTGA ACCT000018	11/18	02/16 11/18	\$59997 MTG	\$50686 180 \$659	\$0	32	0	0	0	AS AGREED XP/TU/EF
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST; FREDDIE MAC ACCOUNT												
B	B	CITIMORTGAGE INC ACCT000022	10/18	01/17 10/18	\$20000 MTG	\$18734 UNK \$194	\$0	13	0	0	0	AS AGREED XP/TU/EF
SECOND MORTGAGE												
B	B	HSBC NV ACCT000010	10/18	05/14 10/18	\$10000 REV	\$10015 MIN \$115	\$0	41	0	0	0	AS AGREED XP/TU/EF
B	B	GEMB/WALMART ACCT000009	11/18	12/13 11/18	\$2700 REV	\$1886 MIN \$79	\$0	59	0	0	0	AS AGREED XP/TU/EF

Trended Data

Original Tradelines

File: 2304323
JANET X TESTCASE File ID: 1

Creditor Name BANK OF AMERICA MORTGA		Opened 02/16	High Balance \$59,997	Credit Limit \$ — —	Terms 180	Status AS AGREED
Account Number ACCT000018		Reported 11/18	Balance \$50,686	Past Due \$0	ECOA B	30 - 60 - 90+ 0 - 0 - 0
Account Type MORT	KOB F	Last Activity 11/18	Payment \$659	Member ID 1880275	Bureau EXPERIAN	Payment History CCCCCCCCCCCC CCCCCC-CCCC C

Remarks
 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST

Trended	10/18	09/18	08/18	07/18	06/18	05/18	04/18	03/18	02/18	01/18	12/17	11/17
Scheduled (\$)	659	659	659	659	659	659	659	659	659	659	659	659
Actual (\$)	659	659	659	659	659	659	659	659	659	659	659	659
Balance (\$)	52004	52663	53322	53981	54640	55299	55958	56617	57276	57935	58594	59253

Trended	10/17	09/17	08/17	07/17	06/17	05/17	04/17	03/17	02/17	01/17	12/16	11/16
Scheduled (\$)	659	659	659	659	659	659	659	659	659	659	659	—
Actual (\$)	659	659	659	659	659	659	659	659	659	659	659	—
Balance (\$)	59912	60571	61230	61889	62548	63207	63866	64525	65184	65843	66502	—

JANET X TESTCASE File ID: 2

Creditor Name BANK AMERICA		Opened 02/16	High Balance \$59,997	Credit Limit \$ — —	Terms 180	Status AS AGREED
Account Number ACCT000018		Reported 11/18	Balance \$50,686	Past Due \$0	ECOA B	30 - 60 - 90+ 0 - 0 - 0
Account Type MORT	KOB B	Last Activity 11/18	Payment \$659	Member ID B 06331062	Bureau TRANSUNION	Payment History CCCCCCCCCCCC CCCCCC-CCCC CCCCCCCC

Remarks
 CONVENTIONAL REAL ESTATE MORTGAGE; COLLATERAL; FRD 500640660

Collection Accounts

COLLECTION ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
B	B	N/A ACCT000020	06/16	04/18 04/16	\$121 COLL	\$121 -	\$121	-	-	-	-	COLLECTION EF
MEDICAL; ORIGINAL CREDITOR: MEDICAL PAYMENT DATA, ASSIGNED ON 05/16												
B	B	N/A ACCT000014	04/16	10/16 02/13	\$28 COLL	\$28 -	\$28	-	-	-	-	COLLECTION EF
ORIGINAL CREDITOR: ORLANDO REGIONA, ASSIGNED ON 10/14												

The Big Picture

1 Review the applicant info.

2 Review the score models.

3 Review the alerts.

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	LYNNWOOD, WA 98036					
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Additional Tools For Success

Trade Summary

TRADE SUMMARY					
	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	5	69420	79997	853	0
AUTO	0	0	0	0	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	1	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	11	11901	12700	194	0
OTHER	7	149	149	0	149
TOTAL	24	81470	92846	1047	149
SECURED DEBT		69420	OLDEST TRADELINE	01/93	
UNSECURED DEBT		12050	REVOLVING CREDIT UTILIZATION	94%	
			TOTAL DEBT/HIGH CREDIT	88%	

Trend Summary

TREND SUMMARY

PAYMENT BEHAVIOR:

REVOLVING

PAYMENT RATIO:

10.19 %

REVOLVING ACCOUNTS

	1 MO. AGO	2 MO. AGO	3 MO. AGO	6 MO. AGO	12 MO. AGO	24 MO. AGO
# OPEN ACCOUNTS	2	2	2	2	2	8
# ACTIVE ACCOUNTS	2	3	3	3	3	1
CREDIT LIMIT	0	0	0	0	0	0
PREV BALANCE	1757	11507	11324	11256	11069	0
BALANCE	1800	11480	11507	11369	11139	9819
SCHEDULED PAYMENT	79	194	194	194	194	115
ACTUAL PAYMENT	179	404	293	368	403	115

NON-REVOLVING ACCOUNTS

	1 MO. AGO	2 MO. AGO	3 MO. AGO	6 MO. AGO	12 MO. AGO	24 MO. AGO
BALANCE	52004	71591	72444	75003	80121	0
PAYMENT	659	853	853	853	853	0



AMERICAN REPORTING COMPANY

Precise ID for ID Screening

Tracking Code: 1022616
 Name: JANET X TESTCASE
 SSN: *****0003 DOB: 1/22/1947
 Address: 19 FOREST DR, ANTHILL, MO 65488

Audit Number: CP-CNY8-KYVW7RV81
 Driver's License:
 Telephone:
 Date Ordered: 11/5/2018

Score Summary	
Overall Fraud Score: 606  Decision: ACC (Accept) Fraud Classification:	<i>Associated Scores</i> Validation Score: 474 ID Theft Score: 674

SSN 	Address 	OFAC 	Date of Birth 	Other 
--	--	---	--	--

Details

✗ Consumer IDV: No match to name or address using an SSN search ✔ Fraud Shield: None Application Rules: None	✔ SSN Check: SSN not provided or validated Issue State: Issue Date: - Deceased: SSN not provided or validated
---	--

Consumer(s) on file for possible match on SSN

No data was found

Your Credit Score and the Price You Pay for Credit

Your Credit Score

Your credit score	654 Source: EXPERIAN	Model: EXPERIAN/FAIR, ISAAC (VER. 2) Date: 11/05/18
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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 320 to a high of 844.</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 31 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 • PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH

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.

EXPERIAN
PO BOX 2002
ALLEN, TX 75013
888-397-3742

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:

By telephone: Call toll-free: 1-877-322-8228

On the web: Visit www.annualcreditreport.com

By mail: 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 more information?

For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore.

CONSUMER EXPLANATION LETTER

FILE #: 2304323
LOAN TYPE: CONV
REFERENCE #: MGIC
APPLICANT: TESTCASE, JANET X
CO-APPLICANT:
ADDRESS: 123 MAIN ST
SEATTLE, WA 98104

CREDIT REPORT PROVIDED BY:

AMERICAN REPORTING
6628 212TH ST SW STE 100
LYNNWOOD, WA 98036
VOICE: 425.563.1900
FAX 425.381.2077

RE: CREDIT ACCOUNTS AND INQUIRIES

Dear Applicant,

A copy of your credit report has been provided to AMERICAN REPORTING COMPANY in association with your recent application.

A brief statement may be required by AMERICAN REPORTING COMPANY to explain credit accounts which indicate a past due credit history status, public record items, addresses, and/or credit inquiries*. Please write your explanation below. If additional space is required, use the reverse side of this letter. Please mail or deliver this form to AMERICAN REPORTING COMPANY promptly. If you are unsure of the explanation(s) required, please contact AMERICAN REPORTING COMPANY.

IT IS VERY IMPORTANT that you respond to AMERICAN REPORTING COMPANY IN WRITING as soon as possible regarding any items listed below. Please DO NOT send your response to AMERICAN REPORTING.

Please return this letter to:
AMERICAN REPORTING COMPANY
6628 212TH ST. SW. STE. 100
LYNNWOOD, WA 98036
Phone: 4255631900

* A credit inquiry indicates that a credit grantor has obtained a copy of your credit report. Please indicate if you have applied for credit with the noted firm, if you currently have an account, if credit was denied with the noted firm, or if the inquiry was for employment report.

Your credit information has been provided by the following organizations. If you so desire, you can contact us or them to dispute items on your credit report:

TRANSUNION
PO BOX 2000
CHESTER, PA 19016
800-916-8800
transunion.com/myoptions

EXPERIAN
PO BOX 2002
ALLEN, TX 75013
888-397-3742
www.experian.com

EQUIFAX
PO BOX 740241
ATLANTA, GA 30374
800-685-1111
www.equifax.com/fcra

Your credit information has been provided by the following organizations. If you so desire, you can contact us or them to dispute items on your credit report:

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EQUIFAX
 PO BOX 740241
 ATLANTA, GA 30374
 800-685-1111
www.equifax.com/fcra

The credit bureau or credit agency plays no part in the decision to take any action on your application request, and is unable to provide you with specific reasons for the decision on an application.

U.S. Criminal Code, Section 1010, Title 18, U.S.C., "Department of Housing and Urban Development and Federal Housing Administration transactions", Provides in part: "Whoever, for the purpose of . . . influencing in any way the action of such Department . . . makes, passes, utters, or publishes any statement, knowing the same to be false . . . shall be fined not more than \$5,000 or imprisoned not more than two years or both."

DEROGATORY ACCOUNTS

001											
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	COLLECTION			
B / B		COLL	06/16	\$121	-	-	-	MO REV	LAST LATE	DLA	
SOURCE		TERM	OPENED	BALANCE	PAST DUE						
EF		-	--/--	\$121	\$121	-	-	-	-	--/--	04/16
MEDICAL; ORIGINAL CREDITOR: MEDICAL PAYMENT DATA, ASSIGNED ON 05/16											
EXPLANATION:											
OUTCOME:											
002											
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	COLLECTION			
B / B		COLL	04/16	\$28	-	-	-	MO REV	LAST LATE	DLA	
SOURCE		TERM	OPENED	BALANCE	PAST DUE						
EF		-	--/--	\$28	\$28	-	-	-	-	--/--	02/13

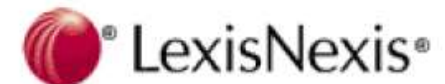
RiskView™ Liens and Judgements



AMERICAN REPORTING COMPANY

RiskView™ Liens and Judgments Report

Powered by



File #:	2304323	Ref #:	RISK VIEW DEMO	Ordered By:	MIKE OLDEN
Applicant:	JANET TESTCASE	SSN:	***-**-0003	Date Ordered:	11/5/2018

No Liens or judgments found for the applicant.

NOTE: The information in this report is provided to supplement the authorized recipients' other processes to identify potential misrepresentations. The data is gathered from multiple third-party sources and is based on the input data. Source data is sometimes reported or entered inaccurately, processed poorly or incorrectly, and is generally not free from defect and cannot be guaranteed. Before relying on any data, it should be independently verified. This report or data may not be resold.

Consumer Copy Version

Consumer Copy - MORTGAGE CREDIT LINK - Google Chrome
 arc.meridianlink.com/shared/reports/ConsumerCopy.htm.aspx

SHOW ALL English Share Close

CONSUMER COPY

FILE # 2304323
REPORT TO AMERICAN REPORTING COMPANY
LOAN TYPE CONV
REFERENCE # MBAH
APPLICANT TESTCASE, JANET X
CO-APPLICANT
STREET 123 MAIN ST
CITY, STATE, ZIP SEATTLE, WA 98104

CREDIT REPORT PROVIDED BY:
 AMERICAN REPORTING
 6628 212TH ST SW STE 100
 LYNNWOOD, WA 98036
 VOICE 425.563.1900 FAX 425.381.2077

Dear Applicant,

AMERICAN REPORTING has been contracted by AMERICAN REPORTING COMPANY to compile a credit report in connection with your application. If you have questions, require an explanation, or feel that your report is incorrect, you may contact the credit bureaus at the following addresses:

EXPERIAN PO BOX 2002 ALLEN, TX 75013 888-397-3742 www.experian.com/reportaccess	TRANSUNION PO BOX 2000 CHESTER, PA 19016 800-916-8800 transunion.com/myoptions	EQUIFAX PO BOX 740241 ATLANTA, GA 30374 800-685-1111 www.equifax.com/fcra
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To dispute inaccurate information on your credit report by mail, please include the following information:

- Your full name: first, middle, and last; including any applicable suffixes (Jr., Sr., II, etc.)
- Your complete mailing address
- Your date of birth
- Your social security number (this is necessary to access your credit report)
- The name and account number of the creditor and item in question
- The specific reason for the dispute with the item (include any relevant documentation)
- Your authorizing signature

The credit bureau or credit agency plays no part in the decision to take any action on your application request, and is unable to provide you with specific reasons for the decision on an application.

To speed up the process, AMERICAN REPORTING recommends obtaining documentation directly from the creditor (the bank, department store, or other lender) to include in any dispute made directly to a credit reporting agency.

Creditors are required by law to update the three national credit bureaus with any corrective action taken.

This report is for the subject's personal use only and should not be shared with any third parties.

TRADELINES

001	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED				
BANK OF AMERICA MORTGA	MTG	11/18	\$50997	\$659	0	0	0					
SOURCE	TERM	OPENED	BALANCE	PAID DUE				MO REV				
XPT/UEF	180	02/16	\$50686	50				32				
								LAST DATE				
								DLA				
								11/18				
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST; FREDDIE MAC ACCOUNT												
Trended	10/18	09/18	08/18	07/18	06/18	05/18	04/18	03/18	02/18	01/18	12/17	11/17
Scheduled (\$)	659	659	659	659	659	659	659	659	659	659	659	659
Actual (\$)	659	659	659	659	659	659	659	659	659	659	659	659
Balance (\$)	52004	52863	53322	53981	54640	55299	55958	56617	57276	57935	58594	59253
	10/17	09/17	08/17	07/17	06/17	05/17	04/17	03/17	02/17	01/17	12/16	11/16
Scheduled (\$)	659	659	659	659	659	659	659	659	659	659	659	-
Actual (\$)	659	659	659	659	659	659	659	659	659	659	659	-
Balance (\$)	59912	60571	61230	61889	62548	63207	63866	64525	65184	65843	66502	-

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 CITIMORTGAGE INC



Contact Us

We would love to hear from you.

Mike Olden
VP Sales and Education

Cell: 425.890.4985

Direct: 425.563.1978

E-mail: mikeo@arcreports.com

ARC Customer Service

Direct: 800.992.1058

E-mail: CS@arcreports.com

ARC Rapid Re-Score

E-mail: rescore@arcreports.com