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Acranet - CBS

REQUESTED BY:

ACRANet /CBS Branch Test Checkbox

521 W MAXWELL SPOKANE, WA 99205

Attention:	JOHN	Prepared By:		Report Type:	CHECKBOX INFILE
Reference #:	CTITL-3820490	Request Date:	9/20/2019	Sources:	TU, EFX and XPN
Password:	97gIliHDqi	Completed Date:	9/20/2019	Loan Type:	
Client Loan #:		Client #:	1234	ECOA Type:	JOINT
AUS Reference #:					
Loan Officer:					

Applicant /Co-Applicant Information

Applicant:	HOMEOWNER, JOHN	DOB:	SSN#: 999-40-5000
Co-Applicant:	HOMEOWNER, MARY	DOB:	SSN#: 500-22-2000
Street Address:	175 13TH STREET	Marital Status:	
City, State, Zip:	WASHINGTON, DC 20013	Own/Rent:	
Length of Time:		Dependants:	
Property:			

PUBLIC RECORDS

CHECKUP

Score Information

EFX FACTA BEACON 5.0	760	Range 334 to 818 Score Date: 9/20/2019	FOR: HOMEOWNER, JOHN EFX-1
TU FICO CLASSIC 04	00779	Range 309 to 839 Score Date: 9/20/2019	FOR: HOMEOWNER, JOHN TU-1
TU FICO CLASSIC 04	00768	Range 309 to 839 Score Date: 9/20/2019	FOR: HOMEOWNER, JOHN TU-1
XPN/FAIR, ISAAC MODEL II	785	Range 300 to 850 Score Date: 9/20/2019	FOR: HOMEOWNER, JOHN XPN-1
38	SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED		
13	TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN		
18	NUMBER OF ACCOUNTS WITH DELINQUENCY		
20	TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT		

Score Information

XPN/FAIR, ISAAC MODEL II	771	Range 300 to 850	FOR: HOMEOWNER, MARY
		Score Date: 9/20/2019	XPN-2
38	SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED		
13	TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN		
18	NUMBER OF ACCOUNTS WITH DELINQUENCY		
20	TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT		
EFX FACTA BEACON 5.0	783	Range 334 to 818	FOR: HOMEOWNER, MARY
		Score Date: 9/20/2019	EFX-2
TU FICO CLASSIC 04	00768	Range 309 to 839	FOR: HOMEOWNER, MARY
		Score Date: 9/20/2019	TU-2

Alerts and Validation

SSNAFFIRM	EFX-1 EFX-2
INQUIRY SSN IS ASSOCIATED WITH THE CONSUMER	
EFX SSN INFO	EFX-1 EFX-2
CREDIT REPORT SSN VERIFIED: YES	
INQUIRY SSN DATE ISSUED: 2011	
INQUIRY SSN STATE ISSUED: GA	
SSN MATCH: YES	
EFX OFAC ALERT	EFX-1 EFX-2
NO MATCH FOUND IN CDC'S OFAC DATABASE.	

Employment Information

Applicant	Applicant
Employer: EMPLOYER X	Employer: EMPLOYER X
Position Held: PROFESSIONAL	Position Held: PROFESSIONAL
Start/Stop Dates:	Start/Stop Dates:
Income:	Income:
Verified By/Date:	Verified By/Date:
<i>See Additional Employment section for more information.</i>	<i>See Additional Employment section for more information.</i>

Notice: This is a Merged report containing information supplied by the sources shown. The merge process is automated and the report may include some duplications and/or omissions.

Trade Information

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due
							#Mo	Times Past Due		
Account Number	DLA		Credit Limit		Acct. Type	ECO A		30	60	90

SALLIEMAE	08/19	11/10	2500	1100	25	CURR	99	0	0	0	
950752340	08/19		2500		INST	I					TU-1 EFX-1 XPN-1

Loan Term: 180M
STUDENT LOAN

Trended Data - EFX-1

	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan 2019	Dec	Nov	Oct	Sep
Balance	1100	1125	1150	1175	1200	1225	1250	1275	1300	1325	1350	1375
Min Payment	25	25	25	25	25	25	25	25	25	25	25	25
Actual Payment	25	25	25	25	25	25	25	25	25	25	25	25

	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan 2018	Dec	Nov	Oct	Sep
Balance	1400	1425	1450	1475	1500	1525	1550	1575	1600	1625	1650	
Min Payment	25	25	25	25	25	25	25	25	25	25	25	
Actual Payment	25	25	25	25	25	25	25	25	25	25	25	

UNIVERSAL VISA	08/19	06/06	10000	950	25	CURR	99	0	0	0	
6011785239	08/19		10000		REV	C					TU-1 TU-2 EFX-1 EFX-2 XPN-1 XPN-2

CREDIT CARD

Trended Data - EFX-1

	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan 2019	Dec	Nov	Oct	Sep
Balance	950	3000	3200		4580	3760	3940	4120	2300	3694	4660	4840
Min Payment	25	25	25		25	25	25	25	25	25	25	25
Actual Payment	2050	200	200		3760	3940	4120	2300	1600	900	1000	1200

	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan 2018	Dec	Nov	Oct	Sep
Balance	5020	8734	5380	5560	4740	7650	9000	6280	3460	6640	2820	
Min Payment	25	25	25	25	25	25	25	25	25	25	25	
Actual Payment	1000	1000	800	800	650	345	420	287	435	195	195	

Collection Information

No Collections exist in this section.

Public Record Information

No Public Records returned from requested bureau(s).

Additional Address Information

Current Address(es)

Date Reported	Move In Date	Move Out Date	Length of Time	Rent Amount	Unit Number	Own/Rent/ Other	Number of Lates	Balance
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175 13TH ST, WASHINGTON, DC 20013

EFX-1 TU-1
TU-2 EFX-2
XPN-1 XPN-2

08/01/2019
Landlord/Mortgage Company:
Verified Date:
OWNS HOME - GENERAL

Phone:
Verified By:

Source(s) of Information

File Segment	File Holder Name	Social Security #	Address	DOB
EFX-1	HOMEOWNER, JOHN	999-40-5000	175 13TH ST, WASHINGTON, DC 20013	1960
EFX-2	HOMEOWNER, MARY	500-22-2000	175 13TH ST, WASHINGTON, DC 20013	1958
TU-1	HOMEOWNER, JOHN	999-40-5000	175 13TH ST, WASHINGTON, DC 20013	1960
TU-2	HOMEOWNER, MARY	500-22-2000	175 13TH ST, WASHINGTON, DC 20013	1958
XPN-1	HOMEOWNER, JOHN	999-40-5000	175 13TH ST, WASHINGTON, DC 20013	1960
XPN-2	HOMEOWNER, MARY	500-22-2000	175 13TH ST, WASHINGTON, DC 20013	1958

This credit report is for the intended use of originating entity only. Use of this credit report by any other entity other than the originating entity constitutes second use. Second use users are required to post a secondary use inquiry on the consumer credit file. In addition, a Client Service Agreement must be completed and forwarded to the originating Credit Reporting Agency. Second use users can log onto the following website to post second use information and obtain a copy of the Client Service Agreement. <https://www.xpertonline.net/SecondUse>

*** END OF REPORT - 9/20/2019 11:38:30 AM ***