521 W. Maxwell Spokane, WA 99201



Tel: (800) 304-1249 (509) 324-1249

Fax: (800) 845-7435

E-Mail: production@acranet.com

**Acranet - CBS** 

REQUESTED BY:

# **ACRAnet /CBS Branch Test Checkbox**

521 W MAXWELL SPOKANE, WA 99205

Attention:JOHNPrepared By:Report Type:CHECKBOX INFILEReference #:CTITL-3820490Request Date:9/20/2019Sources:TU, EFX and XPN

**Password:** 97gIliHDqi **Completed Date:** 9/20/2019 **Loan Type:** 

Client Loan #: 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

City, State, Zip: WASHINGTON, DC 20013

Length of Time:

Marital Status:

Own/Rent:

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  SERIOUS DELINQUENCY AND PUBLIC II  TIME SINCE DELINQUENCY IS TOO REC  NUMBER OF ACCOUNTS WITH DELINQ  TIME SINCE DEROGATORY PUBLIC REC	CENT OR UNI UENCY	KNOWN	FOR: HOMEOWNER, JOHN XPN-1

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	Score	e Information	
XPN/FAIR, ISAAC MODEL II  38 SERIOUS DELINQUENCY AND PUBLIC  13 TIME SINCE DELINQUENCY IS TOO RE  18 NUMBER OF ACCOUNTS WITH DELINQ  20 TIME SINCE DEROGATORY PUBLIC RE	CENT OR UN UENCY	IKNOWN	FOR: HOMEOWNER, MARY XPN-2
EFX FACTA BEACON 5.0	783	Range 334 to 818 Score Date: 9/20/2019	FOR: HOMEOWNER, MARY EFX-2
TU FICO CLASSIC 04	00768	Range 309 to 839 Score Date: 9/20/2019	FOR: HOMEOWNER, MARY TU-2
	Alerts	and Validation	
SSNAFFIRM INQUIRY SSN IS ASSOCIATED WITH THE CO	NSUMER		EFX-1 EFX-2
EFX SSN INFO CREDIT REPORT SSN VERIFIED: YES INQUIRY SSN DATE ISSUED: 2011 INQUIRY SSN STATE ISSUED: GA SSN MATCH: YES			EFX-1 EFX-2

EFX OFAC ALERT 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:							
See Additional Employ	ment section for more information.	See Additional Employ	ment section for more information.						

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.

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				Tr	ade I	nform	atio	n						
Creditor Name			Date Repor			gh Bala edit Ow		Terms		ırrent tatus	His	storical	Status	Past Due
Account Number			DLA	- 1	Cro	edit	ing _	Acct.		COA	#Mo		Past Due	Last Past
						mit		Type				30	60 90	Due
TOYOTA CREE	DIT		08/1				5838	500	Cl	URR	25	0	0 0	
3210989098			08/1	.9	2	4371		INST		I	TU-	1 EFX	C-1 XPN-1	
Loan Term: 60M AUTO LOAN														
				7	Trended	Data - E	FX-1							
	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan 2	2019	Dec	N	ov	Oct	Sep
Balance	15838	16320	16802	17284	17766	18248	1873	30 192	212	19694	20	176	20658	21140
Min Payment	482	482	482	482	482	482	482	2 48	32	482	4	82	482	482
Actual Payment	482	482	482	482	482	482	482	2 48	32	482	4	82	482	482
	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan 2	2018	Dec	N	ov	Oct	Sep
Balance	21622	22104	22586	23068	23550	24032								Î
Min Payment	482	482	482	482	482	482								
Actual Payment	482	482	482	482	482	482								
CHASE 58652333			08/1 08/1			2547 2547	5000	257 INST	Cl	URR I	37 TU-	0 1 EFX	0 0 C-1 XPN-1	
Loan Term: 60M CREDIT CARD														
				7	Trended	Data - E	FX-1							
	Aug	Jul	Jun	May	Apr	Mar	Feb			Dec		ov	Oct	Sep
Balance	5000	5300	5600	5900	6200	6500	680		00	7400		700	8000	8300
Min Payment	257	257	257	257	257	257	257			257		57	257	257
Actual Payment	300	300	300	300	300	300	300	) 30	00	300	3	00	300	300
	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan 2	2018	Dec	N	ov	Oct	Sep
Balance	8600	8900	9200	9500	9800	10100	1040	00 107	700	11000	11:	300		
Min Payment	257	257	257	257	257	257	257	7 25	57	257	2.	57		
Actual Payment	300	300	300	300	300	300	300	) 30	00	300	3	00		
SALLIEMAE			08/1	9 11/0	19	5000	5000		CI	URR	99	0	0 0	
950254520			08/1	9		5000		INST		I	TU-	1 EFX	C-1 XPN-1	
Loan Term: 180N	M													
STUDENT LOA	N													
				7	Frandad	Data - E	EV 1							
j	Aug	Jul	Jun	May	Apr	Mar	FA-1 Feb	lan '	2019	Dec	N	ov	Oct	Sep
Balance	5000	5000	5000	5000	5000	5000	500			5000	_	000	5000	5000
											_			
	0	0	0	U	U	0	()	(	)	0		0	0	0
Min Payment Actual Payment	0	0	0	0	0	0	0		)	0		0	0	0
Min Payment	0	0	0	0	0	0	0	(	)	0		0	0	0
Min Payment						_		Jan 2			N			

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Balance

Min Payment

Actual Payment

				Tr	ade I	nform	atio	n						
Creditor Name				Date Date Reported Opened		High Balan Credit Owin		Term	21	arrent atus	Historical Status			Past Due
Account Number		DLA	A	Cree Lin			Acct Type	F.(	COA	#Мо	Time:	s Past Due 60 90	Last Past Due	
SALLIEMAE			08/1	9 11/1	10 2	2500	1100	25	CU	JRR	99	0	0 0	
950752340 Loan Term: 180N	Л		08/1	9	2	2500		INST	Γ	I	TU-	1 EFX	K-1 XPN-1	
STUDENT LOA														
				<u></u>	Frended 1	Data - E	FX-1							
	Aug	Jul	Jun	May	Apr	Mar	Fe	b .	Jan 2019	Dec	N	ov	Oct	Sep
Balance	1100	1125	1150	1175	1200	1225	125	50	1275	1300	13	325	1350	1375
Min Payment	25	25	25	25	25	25	25	5	25	25	2	25	25	25
Actual Payment	25	25	25	25	25	25	25	5	25	25	2	25	25	25
ı	Ana	Jul	Jun	May	Apr	Mar	Fe	h	Jan 2018	Dec	LN	ov	Oct	Sep
Balance	Aug 1400	1425	1450	1475	1500	1525	155		1575	1600		525	1650	зер
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 VI	ISA		08/1	9 06/0	)6 10	0000	950	25	CU	J <b>RR</b>	99	0	0 0	
6011785239			08/1	9	10	0000		REV	I	С			J-2 EFX-1 J-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			

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:

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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. <a href="https://www.xpertonline.net/SecondUse">https://www.xpertonline.net/SecondUse</a>

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

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