

Credit Report Comparison

Summary

	File 537006	File 599287
Order Date	8/5/2009	2/13/2010
Tradelines	40	37
Public Records	1	(same)
Inquiries	23	35

General Information

	Applicant		Co-Applicant	
	File 537006	File 599287	File 537006	File 599287
First Name	demo	(same)	(N/A)	(N/A)
Middle Name	J	(same)	(N/A)	(N/A)
Last Name	demo	(same)	(N/A)	(N/A)
Suffix		(same)	(N/A)	(N/A)
SSN	*****	(same)	(N/A)	(N/A)

	File 537006	File 599287
Current Address	243 IRIS DRIVE HENDERSONVILLE, TN 37075	(same)
Previous Address		(same)

Credit Scores

Model	Applicant				Co-Applicant			
	File 537006		File 599287		File 537006		File 599287	
	Score	Factors	Score	Factors	Score	Factors	Score	Factors
EQUIFAX/FACTA BEACON 5.0	00589	00038, 00020, 00010, 00018, FA	00591 ↑	00038, 00020, 00013, 00010, FA				
TRANSUNION/FICO CLASSIC (04)	615	038, 010, 013, 020, FA	647 ↑	038, 013, 020, 010, FA				

Tradelines

COMMENTS	CREDITOR NAME ACCOUNT NUMBER	DATE REPORTED	DATE OPENED	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS	
		DATE LAST ACTIVITY					MOS REV	TIMES PAST DUE			
								30	60		90+
<i>Account not found in file 599287</i>	AMEX - 044621597019311642	11/01 10/99	10/97	\$0	\$0 \$0	\$0	01	0	0	0	AS AGREED TU/EF
	PROVIDIAN 1300661028	05/02 10/99	05/99	\$1000	\$0 \$0	\$0	24	0	0	0	AS AGREED TU/EF

Account not found in file 599287												
Account not found in file 599287	AMSOUTH 1000009500303574	04/00 02/00	08/99	\$7000	\$0 24 \$0	\$0	08	0	0	0	AS AGREED TU/EF	
Account updated	BK OF AMER 2264	03/04 10/03	06/02	-	- -	-					BANKRUPTCY EF	
	(same) (same)	01/04 (same)	(same)	(same)	(same) (same)	(same)	(s)	(s)	(s)	(s)	(same) (same)	
Account not found in file 599287	NMAC 90102460614800001	01/04 01/04	10/02	\$25274	- -	-					BANKRUPTCY TU	
Account updated	HM LN SERV 7591044479699	07/09 07/09	04/05	\$26580	\$25743 180 \$219	\$0	48	0	0	0	AS AGREED TU/EF	
	(same) (same)	02/10 02/10	(same)	(same)	\$25598 (same)	(same)	(s)	(s)	(s)	(s)	(same) (same)	
Account updated	CITI AUTO 2734364901	06/09 06/09	06/05	\$15812	\$7906 72 \$312	\$0	48	0	0	0	AS AGREED TU/EF	
	(same) (same)	12/09 09/09	(same)	(same)	\$0 72 \$0	(same)	54	(s)	(s)	(s)	(same) (same)	
Account updated	TARGET NB 4352376708293204	07/09 08/06	11/05	\$1500	\$902 \$27*	\$902	44	1	1	3	CHARGE OFF TU/EF	
	(same) (same)	01/10 (same)	(same)	(same)	(same) (same)	(same)	49	0	0	1	(same) (same)	
Account updated	HSBC BANK 512025500098	06/07 12/06	05/06	\$630	\$0 \$0	\$0					CHARGE OFF TU/EF	
	(same) (same)	04/09 (same)	(same)	\$796	(same) (same)	(same)	(s)	(s)	(s)	(s)	PAID CHGOFF (same)	
Account not found in file 599287	BACHOMELOANS 168942773	06/09 05/09	06/07	\$110600	\$109088 360 \$889	\$0	22	0	0	0	AS AGREED TU/EF	
Account not found in file 537006	BACHOMELOANS 168942773	12/09 12/09	06/07	\$110600	\$108649 360 \$889	\$0	28	0	0	0	AS AGREED TU/EF	
Account updated	CAP ONE 517805730730	07/09 07/09	08/07	\$1500	\$1464 MIN \$75	\$0	22	0	0	0	AS AGREED TU/EF	
	(same) (same)	01/10 01/10	(same)	(same)	\$1370 MIN \$54	(same)	28	(s)	(s)	(s)	(same) (same)	
Account updated	TEK COLLECT 1426370	07/09 09/07	12/07	\$111	\$131 -	\$131					COLLECTION TU/EF	
	(same) (same)	02/10 (same)	(same)	(same)	(same) (same)	(same)	(s)	(s)	(s)	(s)	(same) (same)	
Account updated	MED DATA SYS 131480	02/08 08/07	01/08	\$179	\$179 -	\$179					COLLECTION TU/EF	
	(same) (same)	01/10 (same)	(same)	(same)	(same) (same)	(same)	(s)	(s)	(s)	(s)	(same) (same)	
Account updated	KAY JEWELERS 6000318680	07/09 06/09	10/08	\$1500	\$0 \$0	\$0	09	0	0	0	AS AGREED TU/EF	
	(same) (same)	01/10 (same)	(same)	\$2200	(same) (same)	(same)	15	(s)	(s)	(s)	(same) (same)	

Account updated	ASSET RECOVERY SYSTE G76871	03/09 05/07	03/09	\$797	\$797 -	\$797					COLLECTION EF
	(same) (same)	09/09 (same)	(same)	(same)	\$1186 (same)	\$1186	(s)	(s)	(s)	(s)	(same) (same)
Account not found in file 537006											
	GMAC 340913194611	02/10 01/10	08/09	\$25353	\$24179 72 \$504	\$0	05	0	0	0	AS AGREED TU/EF

Public Records

No significant changes found.

Inquiries

COMMENTS	DATE	COMPANY	SOURCE
Inquiry not found in file 537006			
	11/15/2009	CIC MTGE CRD	TU/EF
Inquiry not found in file 537006			
	10/19/2009	CR TECHINC	EF
Inquiry not found in file 537006			
	10/19/2009	CREDIT TECH	TU
Inquiry not found in file 537006			
	8/12/2009	WACHDLRSRV	EF
Inquiry not found in file 537006			
	8/12/2009	GATEWAYONE	EF
Inquiry not found in file 537006			
	8/12/2009	AMGENFIN	EF
Inquiry not found in file 537006			
	8/12/2009	CHRYSLRFIN	EF
Inquiry not found in file 537006			
	8/12/2009	FRSTINVST	EF
Inquiry not found in file 537006			
	8/12/2009	AMERICRDT	EF
Inquiry not found in file 537006			
	8/12/2009	GMAC	TU
Inquiry not found in file 537006			
	8/11/2009	OLD HCKRY	EF
Inquiry not found in file 537006			
	8/10/2009	SE FIN CU/DW	TU
Inquiry not found in file 537006			
	8/8/2009	ASCENDFCU	EF
Inquiry not found in file 537006			
	8/8/2009	CHRYSLRFIN	EF

Inquiry not found in file 537006			
	8/8/2009	CITI AUTO	EF
Inquiry not found in file 537006			
	8/8/2009	MIRACLE CHRY	TU/EF
Inquiry not found in file 537006			
	8/8/2009	GMAC	TU
Inquiry not found in file 537006			
	8/5/2009	CIC MTGE CRD	TU/EF
Inquiry not found in file 599287	2/1/2008	FOCUS-RM	EF
Inquiry not found in file 599287	1/17/2008	CIC MTGE CRD	TU/EF
Inquiry not found in file 599287	12/22/2007	DIRECTV	EF
Inquiry not found in file 599287	11/29/2007	CIC MTGE CRD	TU
Inquiry not found in file 599287	11/7/2007	NCOFIN MSC02	TU
Inquiry not found in file 599287	8/26/2007	CAP ONE	TU/EF

Source of Information

	File 537006	File 599287
1		TRANSUNION - PULLED ON 02/13/10 - INFILE DATE 05/01/86 NAME • demo demo • demo demo • dob SSN 01/01/1970 • ADDRESS • 243 IRIS DR, HENDERSONVILLE, TN 37075 - REPORTED 07/2005 • 1405 OCOEE TR, MADISON, TN 37115 - REPORTED 04/2000 • 901 BRADFORD AV, NASHVILLE, TN 37204 - REPORTED UU/UUUU EMPLOYMENT • CIC MORTGAGE CREDIT INC// • SUU TRUST SERVICE CORP//
2	TRANSUNION - PULLED ON 08/05/09 - INFILE DATE 05/01/86 NAME • demo demo • • SSN • *****6722	EQUIFAX - PULLED ON 02/16/10 - INFILE DATE 09/01/92 NAME • demo demo DOB: 08/07/74 SSN • *****6722 ADDRESS

<p>ADDRESS</p> <ul style="list-style-type: none"> • 243 IRIS DR, HENDERSONVILLE, TN 37075 - REPORTED 07/2005 • 1405 OCOEE TR, MADISON, TN 37115 - REPORTED 04/2000 • 901 BRADFORD AV, NASHVILLE, TN 37204 - REPORTED UU/UUUU <p>EMPLOYMENT</p> <ul style="list-style-type: none"> • CIC MORTGAGE CREDIT INC// • SUU TRUST SERVICE CORP// 	<ul style="list-style-type: none"> • 243 IRIS DR, HENDERSONVILLE, TN 37075 - REPORTED 06/2005 • 1405 OCOEE TR, MADISON, TN 37115 - REPORTED 12/2009 • 901 RADFORD DR, NASHVILLE, TN 37217 - REPORTED 12/2009 <p>EMPLOYMENT</p> <ul style="list-style-type: none"> • CREDIT INFORMAT/COMPUTER TECHNICIAN/ • UNKNOWN// • CIC//
<p>EQUIFAX - PULLED ON 08/05/09 - INFILE DATE 09/01/92</p> <p>NAME</p> <ul style="list-style-type: none"> • demo demo <p>SSN</p> <ul style="list-style-type: none"> • *****6722 <p>ADDRESS</p> <ul style="list-style-type: none"> • 243 IRIS DR, HENDERSONVILLE, TN 37075 - REPORTED 06/2005 • 1405 OCOEE TR, MADISON, TN 37115 - REPORTED 02/2000 • 901 RADFORD DR, NASHVILLE, TN 37217 - REPORTED 04/1999 <p>EMPLOYMENT</p> <ul style="list-style-type: none"> • CREDIT INFORMAT/COMPUTER TECHNICIAN/ • UNKNOWN// • CIC// 	