



32065 CASTLE COURT SUITE 300, EVERGREEN, CO 80439
 Phone: 303-670-7993
 Fax: 303-670-8067

MERGED INFILE CREDIT REPORT

Reporting Bureau certifies compliance contractual requirements governing check of public records with these results.
 Public Records Found For: Applicant Spouse

FILE #	2747819 FNMA #	DATE COMPLETED	3/26/2015	RQD' BY	HAPPY DAZE
SEND TO	Evergreen Credit A - 1101099 32065 CASTLE COURT EVERGREEN, CO 80439	DATE ORDERED	3/19/2015		
		REPOSITORIES	XP	PRPD' BY	
		PRICE		LOAN TYPE	
		REF. #			

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	TESTCASE, CARLOS		CO-APPLICANT		
SOC SEC #	000-00-0001	DOB	SOC SEC #		DOB
MARITAL STATUS			DEPENDENTS		
CURRENT ADDRESS	9614 ORIOLE, ANTHILL, MO 65488		LENGTH		
PREVIOUS ADDRESS			LENGTH		

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - MARISOL LEMUS TESTCASE - 000000001

SCORE: **743**

00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT

00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

00008 - TOO MANY INQUIRIES LAST 12 MONTHS

00012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

TRANSUNION/FICO CLASSIC (98) - MARISOL L TESTCASE - 000000001

SCORE: **741**

014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

008 - TOO MANY INQUIRIES LAST 12 MONTHS

030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT

FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - MARISOL TESTCASE - 000000001

SCORE: **745**

14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

08 - TOO MANY INQUIRIES LAST 12 MONTHS

09 - TOO MANY ACCOUNTS RECENTLY OPENED

ALERT

1 - MARISOL TESTCASE YOB: 1980

EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

Request New Tradeline

OPEN 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	CITI ACCT000004	03/15	03/14 02/15	\$230000 MTG	\$120000 360 \$975		\$0	12	0	0	0	AS AGREED <u>XP/TU/EF</u>
B	B	USAA FEDERAL SAVINGS ACCT000006	02/15	06/14 08/14	\$31206 AUTO	\$28626 069 \$533		\$0	9	0	0	0	AS AGREED <u>XP/TU/EF</u>
B	B	CHASE ACCT000002	03/15	08/14 03/15	\$4000 REV	\$228 MIN \$10		\$0	7	0	0	0	AS AGREED <u>XP/TU/EF</u>

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

ADVANTAGE CREDIT: 32065 CASTLE COURT SUITE 300, EVERGREEN, CO 80439 (P) 303-670-7993 (F) 303-670-8067

The information 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 complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.

	Partners Credit & Verification Solutions	Merge	Page	1 / 4
Address	65 E. Wacker Place Suite 1405 / Chicago, IL 60601	Price	\$15.00	
Phone	888-895-5145	Bureaus	XPN <input checked="" type="checkbox"/>	EQF <input checked="" type="checkbox"/>
Support	support@partnerscredit.com	Website	TU <input checked="" type="checkbox"/> www.partnerscredit.com	
Company	Regulatory Solutions, LLC			
Department	Mountain Brook			
Operator	Ross Page			
Requestor	Ross Page	Ordered	01/13/2017 06:33:43	
Report Id	BAG44854	Completed	01/13/2017 06:33:44	
Reference	BXS Fraud	Printed	01/13/2017 06:34:59	

INQUIRY IDENTIFICATION

Applicant

SSN 632-34-5921	Last Name ROACH	First Name JONATHON	Middle D	Suffix	Date of Birth
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INQUIRY ADDRESS

Primary Address

Address 1331 OWASA TRL	City MURFREESBORO	State TN	Zip 37130
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FILE VARIATIONS

Bureau	Variation	SSN	Name	Date of Birth
Equifax	BEQ1	632-34-5921	JONATHON D ROACH	11/13/1992
Experian	BXP1	632-34-5921	JONATHON ROACH	11/13/1992
TransUnion	BTU1	632-34-5921	JONATHON ROACH	11/1992

FRAUD ALERT

File	Type/Product	Text
BEQ1	FACTA	FACTA: ADDRESS DISCREPANCY - SUBSTANTIAL DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE CREDIT REQUEST AND THE ADDRESS (ES) IN THE CREDIT FILE.
BXP1	FACTA	FACTA: ADDRESS DISCREPANCY - SUBSTANTIAL DIFFERENCE BETWEEN THE ADDRESS ON INQUIRY INPUT AND THE ADDRESS ON FILE
BTU1	FACTA	FACTA: ADDRESS DISCREPANCY - CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)
BTU1	Trans Union High Risk Fraud Alert	Clear for all searches performed

OFFICE OF FOREIGN ASSETS CONTROL (OFAC)

File	Text
BXP1	SPELLING OF NAME USED TO ACCESS REPORT DOES NOT MATCH OFAC/PLC LIST

CREDIT SUMMARY

Account Type	# Accts	Balance	Past Due	Payment	Credit Limit	High Credit	Curr Derog	Past Derog	30 days	60 days	90 days
Revolving	4	\$3,768	\$0	\$0	\$22,000	\$1,884	0	0	0	0	0
Installment	5	\$29,782	\$0	\$319	\$0	\$41,000	0	0	0	0	0
Mortgage	0	\$0	\$0	\$0	\$0	\$0	0	0	0	0	0
Other	0	\$0	\$0	\$0	\$0	\$0	0	0	0	0	0
Total	9	\$33,550	\$0	\$319	\$22,000	\$42,884	0	0	0	0	0

Oldest Tradeline 2014-07

New Tradelines 0

(6 Months)

Revolving Credit Utilization 17%

New Inquiries 5

(12 Months)

Disclaimer: This summary includes all available data from the bureau(s) regarding the applicant(s).

CREDIT HISTORYPrimary Grouping: **Tradelines**

M-B		TU	Reported 12/2016	Opened 01/2015	Last Active 12/2016	Reviewed 23 mos	\$11,157	Balance	Payment \$92	Past Due \$0	30-59 0 60-89 0 90+ 0
WE EFS (Banking)	File BTU1		Installment Educational					High Credit \$14,000	Credit Limit		
	Payment Grid 12/16 - XCCCCCCCCCCCCCCCCCCCCCCCC							Terms 180	Actual Pavment		
	Contact , , / Tel: 800 6583567										
	Status Open / Paid or paying as agreed / As Agreed										

M-B	EQF	XPN	Reported 12/2016	Opened 01/2015	Last Active 12/2016	Reviewed 24 mos	\$11,157	Balance	Payment \$92	Past Due \$0	30-59 0 60-89 0 90+ 0
WF EFS 5773846060140001 (Miscellaneous and Public Record)	File BXP1 BEQ1		Installment Educational					High Credit \$14,000	Credit Limit		
	Payment Grid 12/16 - CCCCCCCCCCCCCCCCCCCCC							Terms 180	Actual Pavment		
	Contact PO BOX 84712, SIOUX FALLS, SD 57118 / Tel: 800-658-3567										
	Status Open / Account in good standing / As Agreed										

I-B	EQF	XPN	Reported 12/2016	Opened 01/2015	Last Active 12/2016	Reviewed 24 mos	\$3,142	Balance	Payment \$57	Past Due \$0	30-59 0 60-89 0 90+ 0
DEPT OF EDUCATION/NELN 900000478968425 (Miscellaneous and Public Record)	File BXP1 BEQ1		Installment Educational					High Credit \$5,500	Credit Limit		
	Payment Grid 12/16 - CCCCCCCCCCCCCCCCCCCCC							Terms 120	Actual Pavment		
	Contact 121 S 13TH ST, LINCOLN, NE 68508 / Tel: 888-486-4722										
	Status Open / Account in good standing / As Agreed										

I-B		TU	Reported 12/2016	Opened 01/2015	Last Active 12/2016	Reviewed 23 mos	\$3,142	Balance	Payment \$57	Past Due \$0	30-59 0 60-89 0 90+ 0
DEPTEDNELNET (Employment)	File BTU1 BTU1		Installment Educational					High Credit \$5,500	Credit Limit		
	Payment Grid 12/16 - XCCCCCCCCCCCCCCCCCCCC							Terms 120	Actual Pavment		
	Contact , , / Tel: 888 4864722										
	Status Open / Paid or paying as agreed / As Agreed										

SSN 632-34-5921 Name JONATHON D ROACH Ordered 01/13/2017 06:33:43 Page 3 / 4

Primary Grouping: Tradelines

I-B		TU	Reported 12/2016	Opened 07/2014	Last Active 10/2015	Reviewed 28 mos	\$0	Payment \$0	Past Due \$0	30-59 0	60-89 0	90+ 0							
WELLS FARGO			File BTU1		Revolving Credit Card			High Credit \$1,728	Credit Limit \$1,900										
(Banking)			Payment Grid 12/16 - XCCCCCCCCCCCCCCCCCCCCCCCCCCCC					Terms	REV										
Contact			, , / Tel: 800 6424720																
Status			Paid / Paid or paying as agreed / As Agreed																

I-B	EQF	XPN		Reported 12/2016	Opened 07/2014	Last Active 10/2015	Reviewed 29 mos	Balance \$0	Payment \$0	Past Due \$0	30-59 0	60-89 0	90+ 0
WF CRD SVC 4465400073 (Banking)	File	BXP1 BEQ1	Revolving Credit Card						High Credit \$1,728	Credit Limit \$1,900			
	Payment Grid	12/16 - CCCCCCCCCCCCCCCCCCCCCCCCC							Terms REV	Actual P��ment			
	Contact	PO BOX 14517, DES MOINES, IA 50306 / Tel: 800-642-4720											
	Status	Paid / Account in good standing / As Agreed											

PUBLIC RECORDS

No public records found

ALSO KNOWN AS

Last Name	First Name	Middle Name	Suffix	Name Type	File
ROACH,JONATHON,D				Alias	BTU1

ADDRESSES- Months

Address	City	State	Zip	Type	Reported	Updated	File
1215 MONTPIER DR	FRANKLIN	TN	37069		06/01/2014	01/01/2017	BEQ1
1331 OWASA TRL	MURFREESBORO	TN	37130-4714		12/16/2016	12/16/2016	BXP1
1215 MONTPIER DR	FRANKLIN	TN	37069-4701		06/20/2014	11/03/2015	BXP1
1215 MONTPIER DR	FRANKLIN	TN	37069		06/20/2014		BTU1

INQUIRIES-4 Months

Date	Company	Member Number	Name	SSN	File
12/19/2016	ATT SRVS	910UT46192	JONATHON D ROACH	632-34-5921	BEQ1

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This printed form shall serve as the original of the electronic file for all purposes.

Equifax Consumer Relations 800-685-1111 P.O. Box 740241 Atlanta, GA 30374-0193	Experian Consumer Relations 888-397-3742 P.O. Box 2002 Allen, TX 75013	TransUnion Consumer Relations 800-888-4213 P.O. Box 1000 Chester, PA 19022
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End of Report