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\*\*\* TEST CREDIT REPORT \*\*\*

DATE ORDERED: 03-01-2018 ACCOUNT #: 99999FNMA ORDER #: 50048  
 REPORT PRICE: \$0.00 REQUESTED BY:  
 PREPARED FOR: FANNIE MAE TESTING BUREAU SIMULATION

BORROWER: FIRSTIMER, ALICE SSN: 991919991  
 PRESENT ADDRESS: 9991 WARFORD STREET  
 DAWSON, IA 50066

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ECOA	DATE OPEN	HIGH BAL	DATE RPTD	CUR BAL	TERM/ PYMT	AMT PAST DUE	PYMT HIST 30-60-90	CURRENT STATUS
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1) MOUNTAIN BANK 3563A019732 - Installment  
 I 07/15 4400 02/18 2600.00 36/123.00 0,0,0 C-AsAgreed

Date	Actual	Pmt	Schedule	Pmt	Balance
2018-01		123		123	2723
2017-12		123		123	2846
2017-11		123		123	2969
2017-10		123		123	3092
2017-09		123		123	3215
2017-08		123		123	3338
2017-07		123		123	3461
2017-06		123		123	3584
2017-05		123		123	3707
2017-04		123		123	3830
2017-03		123		123	3953
2017-02		123		123	4076

2) CENTRAL BANK 1590345859403 - Installment  
 I 06/10 9000 07/15 0 60/0.00 1,0,0 C-AsAgreed

3) HEMLOCKS 98E543184 - Revolving  
 I 04/10 1000 02/18 437.00 /44.00 0,0,0 C-AsAgreed

Date	Actual	Pmt	Schedule	Pmt	Balance
2018-01		245		44	138
2017-12		387		44	245
2017-11		302		44	387
2017-10		196		44	302
2017-09		92		44	196
2017-08		987		44	92
2017-07		885		44	987
2017-06		789		44	885
2017-05		538		44	789
2017-04		686		44	538
2017-03		578		44	686
2017-02		637		44	578
2017-01		665		44	637
2016-12		711		44	665
2016-11		607		44	711
2016-10		316		44	607

2016-09	937	44	316
2016-08	763	44	937
2016-07	785	44	763
2016-06	835	44	785
2016-05	761	44	835
2016-04	795	44	761
2016-03	845	44	795
2016-02	845	44	845

4) BAY COMPANY 4681123R1 - Revolving  
 I 06/09 1600 02/18 0 /0.00 2,1,0 C-AsAgreed

Date	Actual	Pmt	Schedule	Pmt	Balance
2018-01		227		50	236
2017-12		238		50	227
2017-11		139		50	238
2017-10		290		50	139
2017-09		241		50	290
2017-08		442		50	241
2017-07		273		50	442
2017-06		244		50	273
2017-05		145		50	244
2017-04		216		50	145
2017-03		247		50	216
2017-02		268		50	247
2017-01		349		50	268
2016-12		270		50	349
2016-11		451		50	270
2016-10		352		50	451
2016-09		253		50	352
2016-08		782		50	253
2016-07		255		50	782
2016-06		356		50	255
2016-05		257		50	356
2016-04		600		50	257
2016-03		459		50	600
2016-02		260		50	459

\*\*\*\*\* PUBLIC RECORDS \*\*\*\*\*

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\*\*\*\*\* INQUIRIES FOR THE PAST 12 MONTHS \*\*\*\*\*

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\*\*\*\*\* CREDIT BUREAU SCORES \*\*\*\*\*

EquifaxBeacon5.0	FIRSTIMER, ALICE	Equifax	715
EquifaxBeacon	FIRSTIMER, ALICE	Equifax	715
FICORiskScoreClassic04	FIRSTIMER, ALICE	TransUnion	710
ExperianFairIsaac	FIRSTIMER, ALICE	Experian	703

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\*\*\*\*\* ERRORS AND WARNINGS \*\*\*\*\*

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NOTE: This credit report is provided for training purposes only in conjunction with Desktop Originator and Desktop Underwriter®. It is not a residential mortgage credit but is a replication of a 3-in-file merged report. It may not meet the standards set forth by Fannie Mae, FHA, or VA for real estate transactions and it may not represent the minimum requirements for an "in-file" credit report. ±

The borrowers used for DU Testing and Training purposes are fictitious and do not relate to real people. The names, addresses and social security numbers were created at random, and any similarity with real individuals is unintentional.

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