

# MERGED INFILE CREDIT REPORT

<b>FILE #</b>	1299466	<b>FNMA #</b>	<b>DATE COMPLETED</b>	11/17/2021	<b>RQD' BY</b>	MISSION SAN JOSE MORTGAG
<b>SEND TO</b>	Mission San Jose Mortgage		<b>DATE ORDERED</b>	11/17/2021		
	CUST. # MSJM		<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	1600 SUNFLOWER AVE		<b>PRICE</b>	\$0.00	<b>LOAN TYPE</b>	
	COSTA MESA, CA 92626		<b>REF. #</b>			

## PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
<b>APPLICANT</b>	TESTCASE, BILL C JR.		<b>CO-APPLICANT</b>		
<b>SOC SEC #</b>	000-00-0015	<b>DOB</b>	<b>SOC SEC #</b>		<b>DOB</b>
<b>MARITAL STATUS</b>			<b>DEPENDENTS</b>		
<b>CURRENT ADDRESS</b>	8842 48TH AVE, ANTHILL, MO 65488			<b>LENGTH</b>	
<b>PREVIOUS ADDRESS</b>				<b>LENGTH</b>	

## SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - BILL C TESTCASE - 000000015  
**SCORE: 658**  
 FACTORS - 00013; 00008; 00018; 00030

TRANSUNION/FICO CLASSIC (04) - BILL X TESTCASE - 000000015  
**SCORE: 683**  
 FACTORS - 013; 030; 008; 012; FA

EXPERIAN/FAIR, ISAAC (VER. 2) - BILL TESTCASE - 000000015  
**SCORE: 669**  
 FACTORS - 13; 08; 10; 18

[Request New Tradeline](#)

[Hide Trended Data](#)

## 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

J B	<a href="#">Account8888888888888888</a>	10/21	05/20	\$256000	\$263168	\$0	14	0	0	0	AS AGREED
	88888888		--/--	MTG	360 \$1235						<a href="#">XP/TU/EF</a>

**History:** 10/21; 0000000000000000

CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST

Trended	09/21	08/21	07/21	06/21	05/21	04/21	03/21	02/21	01/21	12/20	11/20	10/20
<b>Scheduled (\$)</b>	1235	1235	1235	1235	1235	1235	1235	1235	1235	1235	1235	1235
<b>Actual (\$)</b>	1235	1235	1235	1235	1235	1235	1235	1235	1235	1235	1235	1235
<b>Balance (\$)</b>	264403	265638	266873	268108	269343	270578	271813	273048	274283	275518	276753	277988

J B	<a href="#">Account777777777777</a>	09/21	06/20	\$32000	\$32249	\$0	7	0	0	0	AS AGREED
	777777777		09/21	MTG	MIN \$250						<a href="#">XP/TU/EF</a>

**History:** 09/21; 00000000

HOME EQUITY LINE OF CREDIT - REVOLVING TERMS

Trended	08/21	07/21	06/21	05/21	04/21	03/21	02/21	01/21	12/20	11/20	10/20	09/20
<b>Scheduled (\$)</b>	250	250	250	250	250	250	250	250	250	250	250	250

**ECOA KEY:** B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

**Mission San Jose Mortgage: 1600 SUNFLOWER AVE, COSTA MESA, CA 92626 (P) 7147086950 (F) 9999999999**

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.

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<b>SEND TO</b>	Mission San Jose Mortgage			<b>DATE ORDERED</b>	11/17/2021		
	CUST. # MSJM			<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	1600 SUNFLOWER AVE			<b>PRICE</b>	\$0.00	<b>LOAN TYPE</b>	
	COSTA MESA, CA 92626			<b>REF. #</b>			

<b>PROPERTY ADDRESS</b>							
<b>APPLICANT</b>				<b>CO-APPLICANT</b>			
<b>APPLICANT</b>	TESTCASE, BILL C JR.			<b>CO-APPLICANT</b>			
<b>SOC SEC #</b>	000-00-0015	<b>DOB</b>		<b>SOC SEC #</b>		<b>DOB</b>	
<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			

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	
		Trended	08/21	07/21	06/21	05/21	04/21	03/21	02/21	01/21	12/20	11/20	10/20	09/20			
		Actual (\$)	250	250	250	250	250	250	250	250	250	250	250	250	250	250	
		Balance (\$)	32249	32499	32749	32999	33249	33499	33749	33999	34249	34499	34749	34999			

B	B	<a href="#">Account11111111111111111111</a>	10/21	11/20												AS AGREED
		11111111		10/21												<a href="#">XP/TU/EF</a>
		History: 10/21; 00000000000000														
		Trended	09/21	08/21	07/21	06/21	05/21	04/21	03/21	02/21	01/21	12/20	11/20	10/20		
		Scheduled (\$)	231	231	231	231	231	231	231	231	231	231	231	231	-	
		Actual (\$)	231	231	231	231	231	231	231	231	231	231	231	231	-	
		Balance (\$)	8591	8822	9053	9284	9515	9746	9977	10208	10439	10670	10901	-		

B	B	<a href="#">Account111111111111111111</a>	10/21	11/20												AS AGREED
		11111111		10/21												<a href="#">EF</a>
		History: 10/21; 0														
		Trended	10/21	09/21	08/21	07/21	06/21	05/21	04/21	03/21	02/21	01/21	12/20	11/20		
		Scheduled (\$)	28	28	28	28	28	28	28	28	28	28	28	28		
		Actual (\$)	450	150	150	450	400	400	450	300	200	200	450	350		
		Balance (\$)	200	450	150	150	450	400	400	450	300	200	200	450		

B	B	<a href="#">Account11111111111111111111</a>	10/21	11/20												AS AGREED
		4439		10/21												<a href="#">XP/TU</a>
		History: 10/21; 00000000														
		Trended	09/21	08/21	07/21	06/21	05/21	04/21	03/21	02/21	01/21	12/20	11/20	10/20		
		Scheduled (\$)	28	28	28	28	28	28	28	28	28	28	28	-		
		Actual (\$)	300	300	450	150	300	100	100	450	100	400	150	-		
		Balance (\$)	300	300	300	450	150	300	100	100	450	100	400	-		

B	B	<a href="#">Account11B11B11B11B11B</a>	09/21	01/17												AS AGREED
				08/21												<a href="#">XP/TU/EF</a>
		History: 10/21; 00000000														
		Trended	09/21	08/21	07/21	06/21	05/21	04/21	03/21	02/21	01/21	12/20	11/20	10/20		
		Scheduled (\$)	28	28	28	28	28	28	28	28	28	28	28	-		
		Actual (\$)	300	300	450	150	300	100	100	450	100	400	150	-		
		Balance (\$)	300	300	300	450	150	300	100	100	450	100	400	-		

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	CUST. # MSJM	<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>		
	1600 SUNFLOWER AVE	<b>PRICE</b>	\$0.00	<b>LOAN TYPE</b>		
	COSTA MESA, CA 92626	<b>REF. #</b>				

[illegible]

B	B	<a href="#">Account5</a>	10/21	11/20	\$2300	\$576	\$0	12	0	0	0	AS AGREED
		-555555		09/21	REV	MIN \$28						<a href="#">XP/TU/EF</a>
History: 10/21; 000000000000												
Trended	09/21	08/21	07/21	06/21	05/21	04/21	03/21	02/21	01/21	12/20	11/20	10/20
Scheduled (\$)	28	28	28	28	28	28	28	28	28	28	28	-
Actual (\$)	28	28	28	28	28	28	28	28	28	28	28	-
Balance (\$)	565	570	570	570	565	565	570	559	559	559	559	-

B	B	<a href="#">Account171</a>	12/17	05/17	\$4100	-	\$0	07	0	0	0	AS AGREED
		2121212121		12/17	REV	-						<a href="#">EF</a>
		<b>History:</b>	12/17; 0									

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	CUST. # MSJM	<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>		
	1600 SUNFLOWER AVE	<b>PRICE</b>	\$0.00	<b>LOAN TYPE</b>		
	COSTA MESA, CA 92626	<b>REF. #</b>				

APPLICANT			CO-APPLICANT	
APPLICANT	TESTCASE, BILL C JR.		CO-APPLICANT	
SOC SEC #	000-00-0015	DOB	SOC SEC #	DOB
MARITAL STATUS			DEPENDENTS	

## CLOSED ACCOUNTS

B	B	<a href="#">Acc3</a>	03/16	04/07	\$2500	\$0	\$0	99	0	0	0	PAID
		363636363636		10/15	REV	\$0						<a href="#">XP/TU</a>
<b>History:</b> 03/16; -000000000000000000000000 ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST												

[illegible][illegible]

P	B	<a href="#">Accou3</a>	11/13	04/09	-	\$0	\$0	18	0	0	0	PAID
		3939393939		--/--	REV	\$0						<a href="#">XP</a>
<b>History:</b> 11/13; -000000000000000000 ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST; CHECK CREDIT OR LINE OF CREDIT												

P	B	<a href="#">Accoun1</a>	10/13	07/08	\$124000	\$0	\$0	-	-	-	PAID
		1616161		10/13	MTG	\$0					<a href="#">EE</a>
<b>History:</b> 10/13; 0 FANNIE MAE ACCOUNT											

J B	<a href="#">Account2</a>	09/16	09/15	\$34100	\$0	\$0	13	0	0	0	PAID
	2323232323232323		09/16	INST	180	\$0					<a href="#">XP/TU/EF</a>
	<b>History:</b> 09/16; -00000000000-0										
	INSTALLMENT LOAN										

B	B	<a href="#">Account3</a>	10/21	03/19	\$4000	\$0	\$0	32	0	0	0	PAID
		3535353535353984		--/--	REV	\$0						<a href="#">XP/EF</a>
<b>History:</b> 10/21; -00000000-0000000000000000 ACCOUNT CLOSED AT CONSUMER'S REQUEST												

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	CUST. # MSJM			<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	1600 SUNFLOWER AVE			<b>PRICE</b>	\$0.00	<b>LOAN TYPE</b>	
	COSTA MESA, CA 92626			<b>REF. #</b>			

<b>PROPERTY ADDRESS</b>							
<b>APPLICANT</b>				<b>CO-APPLICANT</b>			
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<b>SOC SEC #</b>	000-00-0015	<b>DOB</b>		<b>SOC SEC #</b>		<b>DOB</b>	
<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			

CLOSED 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	
		Trended	09/21	08/21	07/21	06/21	05/21	04/21	03/21	02/21	01/21	12/20	11/20	10/20	
		Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	0	
		Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0	
		Balance (\$)	0	0	0	0	0	0	0	0	0	0	0	0	

P	B	<a href="#">Account6</a>	11/21	12/14		\$1000		\$0		\$0	84	0	0	0	PAID	
		99999999999999		06/16		REV		\$0							<a href="#">XP/EF</a>	
History: 11/21; -000000000000000000000000																
ACCOUNT CLOSED AT CONSUMER'S REQUEST																
		Trended	10/21	09/21	08/21	07/21	06/21	05/21	04/21	03/21	02/21	01/21	12/20	11/20		
		Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	0		
		Actual (\$)	60	30	90	20	60	20	60	80	40	60	80	30		
		Balance (\$)	90	60	30	90	20	60	20	60	80	40	60	80		

B	B	<a href="#">Account101010</a>	09/21	08/17		\$101		\$0		\$0	1	0	0	0	PAID	
		10101010		07/18		REV		\$0							<a href="#">XP/TU/EF</a>	
History: 09/21; -																
PURCHASED BY ANOTHER LENDER; SOLD TO Acco6																
		Trended	08/21	07/21	06/21	05/21	04/21	03/21	02/21	01/21	12/20	11/20	10/20	09/20		
		Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-		
		Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-		
		Balance (\$)	0	0	0	0	0	0	0	0	0	0	0	0		

P	B	<a href="#">Account121</a>	07/20	11/19		\$57200		\$0		\$0	-	-	-		PAID	
		1414141414141		05/20		MTG		\$0							<a href="#">EF</a>	
HOME EQUITY																
		Trended	07/20	06/20	05/20	04/20	03/20	02/20	01/20	12/19	11/19	10/19	09/19	08/19		
		Scheduled (\$)	364	364	364	364	364	364	364	364	364	-	-	-		
		Actual (\$)	364	364	364	364	364	364	364	364	364	-	-	-		

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	CUST. # MSJM			<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	1600 SUNFLOWER AVE			<b>PRICE</b>	\$0.00	<b>LOAN TYPE</b>	
	COSTA MESA, CA 92626			<b>REF. #</b>			

<b>PROPERTY ADDRESS</b>				<b>APPLICANT</b>				<b>CO-APPLICANT</b>			
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<b>SOC SEC #</b>				000-00-0015				<b>SOC SEC #</b>			
<b>DOB</b>								<b>DOB</b>			
<b>MARITAL STATUS</b>								<b>DEPENDENTS</b>			

CLOSED 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	
		Trended	07/20	06/20	05/20	04/20	03/20	02/20	01/20	12/19	11/19	10/19	09/19	08/19			
		Balance (\$)	0	364	728	1092	1456	1820	2184	2548	2912	-	-	-			

J B

Account121212121121

1212121212121

01/21

06/20  
11/20

\$32000  
MTG

\$0  
\$0

\$0

3

0

0

0

PAID  
[XP/TU/EF](#)

History: 01/21; -00

TRANSFERRED TO ANOTHER LENDER; HOME EQUITY LINE OF CREDIT - REVOLVING TERMS

Trended	12/20	11/20	10/20	09/20	08/20	07/20	06/20	05/20	04/20	03/20	02/20	01/20
Scheduled (\$)	-	-	-	-	-	-	-	-	0	0	0	0
Actual (\$)	-	-	-	-	-	-	-	-	0	0	0	0
Balance (\$)	-	-	-	-	-	-	-	-	-	-	-	-

P

B

Account121212121121

1414141414141

07/20

11/19

05/20

\$228800

MTG

360

\$0

\$0

3

0

0

0

PAID

XP/TU/EF

History: 07/20; -00

CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST

Trended	06/20	05/20	04/20	03/20	02/20	01/20	12/19	11/19	10/19	09/19	08/19	07/19
Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	-	-	-	-	-	-	-	-	-	-	-	-

P

B

Account121212121121

07/20

11/19

05/20

\$57200

MTG

\$0

-

\$0

2

0

0

0

0

PAID

XP/TU

History: 07/20; -0

HOME EQUITY LINE OF CREDIT - REVOLVING TERMS

Trended	06/20	05/20	04/20	03/20	02/20	01/20	12/19	11/19	10/19	09/19	08/19	07/19
Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	-	-	-	-	-	-	-	-	-	-	-	-

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SEND TO	Mission San Jose Mortgage		DATE ORDERED	11/17/2021		
	CUST. # MSJM		REPOSITORIES	XP/TU/EF	PRPD' BY	
	1600 SUNFLOWER AVE		PRICE	\$0.00	LOAN TYPE	
	COSTA MESA, CA 92626		REF. #			

[illegible]

J B	<a href="#">Account161612727272727</a>	08/13	06/08 07/13	\$124350 MTG	\$0 360 \$0	\$0	-	-	-	PAID <a href="#">TU/EF</a>
TRANSFERRED TO ANOTHER LENDER; CONVENTIONAL REAL ESTATE MORTGAGE										

B	B	<a href="#">Account171</a>	08/19	05/17	\$4200	\$0	\$0	28	0	0	0	PAID
		171717171717		03/19	REV	\$0						<a href="#">XP/TU/EE</a>
<b>History:</b> 08/19; -00000000000000000000000000000000 ACCOUNT CLOSED AT CONSUMER'S REQUEST												

J B	<a href="#">Account181</a>	12/18	02/13	\$2400	\$0	\$0	69	0	0	0	PAID
	18181818181		05/13	REV	\$0						<a href="#">TU/EF</a>
<b>History:</b> 01/17; -000000000000000000000000 ACCOUNT CLOSED BY CONSUMER											

J B	<a href="#">Account181</a>	11/18	02/06	-	\$0	\$0	26	0	0	0	PAID
	1919191919		03/13	REV	\$0						EF

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FILE #

1299466

FNMA #

DATE COMPLETED

11/17/2021

RQD' BY

MISSION SAN JOSE MORTGAG

SEND TO

Mission San Jose Mortgage

DATE ORDERED

11/17/2021

CUST. # MSJM

REPOSITORIES

XP/TU/EF

PRPD' BY

1600 SUNFLOWER AVE

PRICE

\$0.00

LOAN TYPE

COSTA MESA, CA 92626

REF. #

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, BILL C JR.			CO-APPLICANT			
SOC SEC #	000-00-0015	DOB		SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			

CLOSED 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

ACCOUNT CLOSED BY CONSUMER

J B [Account20](#)11/1806/17\$500\$0\$018000PAID  
383838383809/18REV\$0XP/TU  
History: 11/18; -000000000000000000  
ACCOUNT CLOSED AT CONSUMER'S REQUEST

J B [Account20](#)10/1806/17\$0\$0\$016000PAID  
202020202009/18REV\$0EF  
ACCOUNT CLOSED AT CONSUMER'S REQUEST; CHARGE

J B [Account24242](#)03/1601/14\$6000\$0\$013000PAID  
242424242424370610/15REV\$0XP/TU/EF  
History: 03/16; -000000000000000000  
ACCOUNT CLOSED BY CONSUMER

B B [Account252525252525252](#)12/1508/12\$1409\$0\$039000PAID  
2525252507/15INST036\$0XP/TU/EF  
History: 12/15; -00000000000000000000000000000000  
INSTALLMENT SALES CONTRACT

J B [Account373737](#)10/2103/14\$800\$0\$092000PAID  
373737373737569906/16REV\$0XP/TU/EF  
History: 10/21; -000000000000000000000000000000000-----0  
ACCOUNT CLOSED AT CONSUMER'S REQUEST

Trended	09/21	08/21	07/21	06/21	05/21	04/21	03/21	02/21	01/21	12/20	11/20	10/20
Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Balance (\$)	0	0	0	0	0	0	0	0	0	0	0	0

J B [Account373737](#)10/2103/14\$250\$0\$092000PAID  
37373737373706/16REV\$0XP  
History: 10/21; -00000000000000000000000000000000  
ACCOUNT CLOSED AT CONSUMER'S REQUEST

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

Mission San Jose Mortgage: 1600 SUNFLOWER AVE, COSTA MESA, CA 92626 (P) 7147086950 (F) 9999999999

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<b>SEND TO</b>	Mission San Jose Mortgage			<b>DATE ORDERED</b>	11/17/2021		
	CUST. # MSJM			<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	1600 SUNFLOWER AVE			<b>PRICE</b>	\$0.00	<b>LOAN TYPE</b>	
	COSTA MESA, CA 92626			<b>REF. #</b>			

<b>PROPERTY ADDRESS</b>							
<b>APPLICANT</b>				<b>CO-APPLICANT</b>			
<b>APPLICANT</b>	TESTCASE, BILL C JR.			<b>CO-APPLICANT</b>			
<b>SOC SEC #</b>	000-00-0015	<b>DOB</b>		<b>SOC SEC #</b>		<b>DOB</b>	
<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			

CLOSED 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	
		Trended	09/21	08/21	07/21	06/21	05/21	04/21	03/21	02/21	01/21	12/20	11/20	10/20	
		Scheduled (\$)	0	0	0	0	0	0	0	0	0	0	0	0	
		Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0	
		Balance (\$)	0	0	0	0	0	0	0	0	0	0	0	0	

B	B	<a href="#">Account4040404040404040</a>	10/13	11/06 02/12	\$0 REV	\$0 \$0	\$0	26	0	0	0	INACTIVE <a href="#">XP/TU</a>
History: 10/13; 000000000000000000000000												
B	B	<a href="#">Account505</a>	04/13	03/12 04/13	\$0 REV	\$0 \$0	\$0	-	-	-	-	PAID <a href="#">TU</a>
History: 04/13; 0												
A	B	<a href="#">Account262</a>	09/15	03/11 09/15	\$2500 REV	- -	\$0	07	0	0	0	PAID <a href="#">TU/EF</a>
History: 09/15; 00000000 ACCOUNT CLOSED BY CONSUMER; COMBINED CREDIT PLAN; AUTHORIZED USER												

DEROGATORY 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	<a href="#">Accoun6</a> 6666666666666666	10/21	03/19 09/21	\$1000 REV	\$227 MIN \$6	\$0	31	1	0	0	CUR WAS 30 <a href="#">XP/TU/EF</a>	
History: 10/21; 01000000000000000000000000000000													
Late Dates: 9/21-30													
Trended	09/21	08/21	07/21	06/21	05/21	04/21	03/21	02/21	01/21	12/20	11/20	10/20	
Scheduled (\$)	6	6	6	6	6	6	6	6	6	6	6	6	
Actual (\$)	6	6	6	6	6	6	6	6	6	6	6	6	
Balance (\$)	218	223	225	220	225	223	225	225	225	223	223	225	

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	1600 SUNFLOWER AVE			<b>PRICE</b>	\$0.00	<b>LOAN TYPE</b>	
	COSTA MESA, CA 92626			<b>REF. #</b>			

<b>PROPERTY ADDRESS</b>							
<b>APPLICANT</b>				<b>CO-APPLICANT</b>			
<b>APPLICANT</b>	TESTCASE, BILL C JR.			<b>CO-APPLICANT</b>			
<b>SOC SEC #</b>	000-00-0015	<b>DOB</b>		<b>SOC SEC #</b>		<b>DOB</b>	
<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			

DEROGATORY 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 B</b>	<a href="#">Account1313</a>	11/20	11/16	\$21522	\$0	\$0	49	1	0	0	PD WAS 30	
	50237028611139001		11/20	AUTO	072 \$0						<a href="#">XP/TU/EF</a>	
History: 11/20; -00000000001000000000000000000000												
Late Dates: 12/19-30												
Trended	10/20	09/20	08/20	07/20	06/20	05/20	04/20	03/20	02/20	01/20	12/19	11/19
Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	0	0
Actual (\$)	-	-	-	-	-	-	-	-	-	-	0	0
Balance (\$)	-	-	-	-	-	-	-	-	-	-	-	-

<b>B B</b>	<a href="#">Account22B22B22B22</a>	01/17	04/11	\$3000	\$0	\$0	25	3	0	0	PD WAS 30
	22B22B22B22B		11/15	REV	\$0						<a href="#">XP/EF</a>
History: 01/17; -0000000000000000111000000											
Late Dates: 9/15-30, 8/15-30, 7/15-30											
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											

<b>OTHER CREDIT HISTORY</b>											
*** NONE ***											

TRADE SUMMARY					
	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	10	295417	288000	1485	0
AUTO	2	8360	9949	231	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	2	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	27	5279	25200	105	0
OTHER	0	0	0	0	0
TOTAL	41	309056	323149	1821	0
SECURED DEBT		303777	OLDEST TRADELINE		02/06
UNSECURED DEBT		5279	REVOLVING CREDIT UTILIZATION		21%
TOTAL DEBT/HIGH CREDIT					96%

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**Mission San Jose Mortgage: 1600 SUNFLOWER AVE, COSTA MESA, CA 92626 (P) 7147086950 (F) 9999999999**  
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	CUST. # MSJM			<b>REPOSITORIES</b>	XP/TU/EF	<b>PRPD' BY</b>	
	1600 SUNFLOWER AVE			<b>PRICE</b>	\$0.00	<b>LOAN TYPE</b>	
	COSTA MESA, CA 92626			<b>REF. #</b>			
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<b>APPLICANT</b>				<b>CO-APPLICANT</b>			
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<b>SOC SEC #</b>	000-00-0015	<b>DOB</b>		<b>SOC SEC #</b>		<b>DOB</b>	
<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			
<b>CREDITORS</b>							
AMER SVGS BK	400 E MAIN ATTN BPS, STOCKTON, CA 95290						800-7887000
AMERICAN SAVINGS BANK	400 EAST MAIN 6TH FLOOR, STOCKTON, CA 95207						209-546-2338
BANK	PO BOX 901003, FORT WORTH, TX 76101						800-336-6675
BANK CREDIT CARD	PO BOX 15369, WILMINGTON, DE 19850						800-945-2000
BANK OF AMERICA, N.A	450 AMERICAN ST, SIMI VALLEY, CA 93065						800-669-6607
BANK ONE,COLUMBUS,NA	INSTALLMENT LOAN, COLUMBUS, OH 43271						614-248-8400
BENFCL/HFC	PO BOX 3425, BUFFALO, NY 14240						800-365-0175
BK OF AMER	4909 SAVARESE CIR, TAMPA, FL 33634						800-669-6607
CBUSASEARS	133200 SMITH RD, CLEVELAND, OH 44130						MAIL ONLY
CHASE	9601 MCALLISTER FREEWAY, SAN ANTONIO, TX 78265						210-525-7000
CHASE AUTO	P.O. BOX 901003, FORT WORTH, TX 76101						800-336-6675
CITI	PO BOX 6241, SIOUX FALLS, SD 57117						BYMAILONLY
COUNTRYWIDE	450 AMERICAN ST CREDIT REPORTI, SIMI VALLEY, CA 93065						805-5205100
CREDITFAX CISCO INC	561 KEYSTONE AVE # 236, RENO, NV 89503						800-934-4906
DSNB MACYS	PO BOX 6789, SIOUX FALLS, SD 57117						
DSNBVIS	PO BOX 8218, MASON, OH 45040						800-243-6552
GDYR/CBUSA	POB 5002, SIOUX FALLS, SD 57117						800-7670291
GEMB/JC PENNEY	PO BOX 981402, EL PASO, TX 79998						800-542-0800
GENERAL MOTORS MTG COR	PO BOX 780, WATERLOO, IA 50704						800-766-4622
GMAC MORTGAGE	3451 HAMMOND AVE, WATERLOO, IA 50702-5345						800-766-4622
GOODYEAR TIRE/CBNA	PO BOX 9714, GRAY, TN 37615						MAIL ONLY
GREEN POINT SAVINGS	4160 MAIN ST, FLUSHING, NY 11355						800-784-5566
GREENPNT MTG	PO BOX 21887, EAGAN, MN 55121						877-535-1212
GREENPOINT MORTGAGE	INC. 2300 BROOKSTONE CENTRE PARKWAY, COLUMBUS, GA 31908						706-649-6700
HELZBERG DIAMONDS/CB	PO BOX 8189, GRAY, TN 37615-0189						MAIL ONLY
HELZBERG DIAMONDS/CBNA	PO BOX 6497, SIOUX FALLS, SD 57117						BYMAILONLY
HOUSEHOLD BANK FSB	PO BOX 8633, ELMHURST, IL 60126						BYMAILONLY
JPMCB - CARD SERVICE	301 N WALNUT ST, FLOOR 09, WILMINGTON, DE 19801-3935						800-945-2000
JPMCB HOME	700 KANSAS LANE MAIL CODE LA4-6945, MONROE, LA 71203						800-848-9136
MACYS	PO BOX 52186, PHOENIX, AZ 85072						
MACYS/GEMB	PO BOX 8122, MASON, OH 45045						MAIL ONLY
MCYDSNB	9111 DUKE BLVD, MASON, OH 45040						800-243-6552
NATL CTY CRD	K-A16-2J ONE NCC PKWY, KALAMAZOO, MI 49009						
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	CUST. # MSJM	<b>PRICE</b>	\$0.00	<b>LOAN TYPE</b>		
	1600 SUNFLOWER AVE	<b>REF. #</b>				
	COSTA MESA, CA 92626					
<b>PROPERTY ADDRESS</b>						
<b>APPLICANT</b>			<b>CO-APPLICANT</b>			
<b>APPLICANT</b>	TESTCASE, BILL C JR.		<b>CO-APPLICANT</b>			
<b>SOC SEC #</b>	000-00-0015	<b>DOB</b>	<b>SOC SEC #</b>		<b>DOB</b>	
<b>MARITAL STATUS</b>			<b>DEPENDENTS</b>			
<b>CREDITORS</b>						
OCWEN/GMAC	3451 HAMMOND AVE PO BOX 4622, WATERLOO, IA 50704					800-766-4622
PATELCO CU	156 SECOND ST CREDIT RPTING DISPUTE COLL #16, SAN FRANCISCO, CA 94105					
PNC BANK, N.A.	1 FINANCIAL PKWY, KALAMAZOO, MI 49009					BYMAILONLY
PNC BANK, NA	4653 E MAIN STREET, COLUMBUS, OH 43213					MAIL ONLY
ROBINSNS/MAY	P.O. BOX 8021, LORAIN, OH 44055					818-509-5067
ROBINSONS/MAY	111 BOULDER DR, BRIDGETON, MO 63044					BYMAILONLY
ROBINSONS-MAY						818-509-5067
SEARS/CBSD	PO BOX 6189, SIOUX FALLS, SD 57117					BYMAILONLY
SELECT PORTFOLIO SER						800-258-8602
SELECT PORTFOLIO SVCIN	PO BOX 65250, SALT LAKE CITY, UT 84165					BYMAILONLY
SPS	10401 DEERWOOD PARK BLVD, JACKSONVILLE, FL 32256					800-258-8602
SYNCB/DILLARDS	PO BOX 965024, ORLANDO, FL 32896					800-643-8278
SYNCB/JCP	PO BOX 965007, ORLANDO, FL 32896					800-542-0800
UNIT CON FIN	865 BASSETT, WESTLAKE, OH 44145					440-835-3230
UNITED CONSUMER FINA	865 BASSETTE RD, WESTLAKE, OH 44145					
UNITED CONSUMER FINL S	865 BASSETT RD, WESTLAKE, OH 44145					440-835-3230
VISA/DSNB	911 DUKE BLVD, MASON, OH 45040					800-243-6552
WELLS FARGO	711 WEST BROADWAY, TEMPE, AZ 85282					800-559-3557
WELLS FARGO BANK AUT	P.O.BOX 29704, PHOENIX, AZ 85038-9704					MAIL ONLY
WELLS FARGO BANK AUTO	PO BOX 29704, PHOENIX, AZ 85038					800-559-3557
WELLS FARGO FINANCIA	424 E. HOSPITALITY LN. #B, SAN BERNARDINO CA 92408-3565					909-885-3233
WELLS FARGO FINANCIAL	420 E HOSPITALITY, SAN BERNARDINO, CA 92408					909-8900134
WFFINANCE	PO BOX 708, SUN CITY, CA 92586					BYMAILONLY
<b>MISCELLANEOUS INFORMATION</b>						
- Instant View Password: D1-2F3F0E						
- To verify the authenticity of this credit report, please visit <a href="https://demo.mortgagecreditlink.com">https://demo.mortgagecreditlink.com</a> and click on the Instant View link. Enter Identifier # 1299466 and password D1-2F3F0E to view the report. For any inquiries regarding this report or services provided by Mission San Jose Mortgage please contact us at 7147086950.						
<b>DISCLAIMER</b>						
-						
An asterisk (*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.						
-						
This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.						
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<b>PROPERTY ADDRESS</b>							
<b>APPLICANT</b>				<b>CO-APPLICANT</b>			
<b>APPLICANT</b>	TESTCASE, BILL C JR.			<b>CO-APPLICANT</b>			
<b>SOC SEC #</b>	000-00-0015	<b>DOB</b>		<b>SOC SEC #</b>		<b>DOB</b>	
<b>MARITAL STATUS</b>				<b>DEPENDENTS</b>			

**DISCLAIMER**

EXPERIAN	TRANSUNION	EQUIFAX
PO BOX 2002	PO BOX 2000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19016	ATLANTA, GA 30374
888-397-3742	800-916-8800	800-685-1111
www.experian.com/reportaccess	transunion.com/myoptions	www.equifax.com/fcra

\*\*\* END OF REPORT 11/17/2021 11:43:11 AM \*\*\*

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RETURN SERVICE REQUESTED

BILL C TESTCASE JR  
8842 48TH AVE  
ANTHILL, MO 65488

**Your Credit Score and the Price You Pay for Credit**

Your Credit Score	
Your credit score	<b>669</b> Source: EXPERIAN Model: EXPERIAN/FAIR, ISAAC (VER. 2) Date: 11/17/21
Understanding Your Credit Score	
<b>What you should know about credit scores</b>	Your credit score is a number that reflects the information in your credit report.  Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.  Your credit score can change, depending on how your credit history changes.
<b>How we use your credit score</b>	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
<b>The range of scores</b>	Scores range from a low of 300 to a high of 850.  Generally, the higher your score, the more likely you are to be offered better credit terms.
<b>How your score compares to the scores of other consumers</b>	Your credit score ranks higher than 34 percent of U.S. consumers.
<b>Key factors that adversely affected your credit score</b>	<ul style="list-style-type: none"><li>• TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN</li><li>• TOO MANY INQUIRIES LAST 12 MONTHS</li><li>• PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS</li><li>• NUMBER OF ACCOUNTS WITH DELINQUENCY</li></ul>
Checking Your Credit Report	
<b>What if there are mistakes in your credit report?</b>	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.  It is a good idea to check your credit report to make sure the information it contains is accurate.
<b>How can you obtain a copy of your credit report?</b>	Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.  To order your free annual credit report:  <i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a> <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <a href="http://www.ftc.gov/bcp/online/include/requestformfinal.pdf">http://www.ftc.gov/bcp/online/include/requestformfinal.pdf</a> ) to:  Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
<b>How can you get more information?</b>	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .

### **Notice to the Home Loan Applicant**

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.



RETURN SERVICE REQUESTED

BILL C TESTCASE JR  
8842 48TH AVE  
ANTHILL, MO 65488

### Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	<b>683</b> Source: TRANS UNION Model: TRANSUNION/FICO CLASSIC (04) Date: 11/17/21
Understanding Your Credit Score	
<b>What you should know about credit scores</b>	Your credit score is a number that reflects the information in your credit report.  Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.  Your credit score can change, depending on how your credit history changes.
<b>How we use your credit score</b>	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
<b>The range of scores</b>	Scores range from a low of 309 to a high of 839.  Generally, the higher your score, the more likely you are to be offered better credit terms.
<b>How your score compares to the scores of other consumers</b>	Your credit score ranks higher than 35 percent of U.S. consumers.
<b>Key factors that adversely affected your credit score</b>	<ul style="list-style-type: none"><li>• TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN</li><li>• TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT</li><li>• TOO MANY INQUIRIES LAST 12 MONTHS</li><li>• LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED</li><li>• INQUIRIES IMPACTED THE CREDIT SCORE</li></ul>
Checking Your Credit Report	
<b>What if there are mistakes in your credit report?</b>	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.  It is a good idea to check your credit report to make sure the information it contains is accurate.
<b>How can you obtain a copy of your credit report?</b>	Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.  To order your free annual credit report:  <i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a> <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <a href="http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf">http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf</a> ) to:  Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
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**Your Credit Score and the Price You Pay for Credit**

Your Credit Score	
Your credit score	<b>658</b> Source: EQUIFAX Model: EQUIFAX/FICO CLASSIC V5 FACTA Date: 11/17/21
Understanding Your Credit Score	
<b>What you should know about credit scores</b>	Your credit score is a number that reflects the information in your credit report.  Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.  Your credit score can change, depending on how your credit history changes.
<b>How we use your credit score</b>	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
<b>The range of scores</b>	Scores range from a low of 334 to a high of 818.  Generally, the higher your score, the more likely you are to be offered better credit terms.
<b>How your score compares to the scores of other consumers</b>	Your credit score ranks higher than 29 percent of U.S. consumers.
<b>Key factors that adversely affected your credit score</b>	<ul style="list-style-type: none"><li>• TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN</li><li>• TOO MANY INQUIRIES LAST 12 MONTHS</li><li>• NUMBER OF ACCOUNTS WITH DELINQUENCY</li><li>• TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT</li></ul>
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