MERGED INFILE CREDIT REPORT

FILE# FNMA# 1299466

DATE COMPLETED 11/17/2021 RQD' BY

MISSION SAN JOSE MORTGAG

SEND TO

Mission San Jose Mortgage

DATE ORDERED REPOSITORIES

11/17/2021

CUST. # MSJM

XP/TU/EF

PRPD' BY

1600 SUNFLOWER AVE

PRICE

\$0.00

COSTA MESA, CA 92626

REF.#

LOAN TYPE

CO-APPLICANT

PROPERTY ADDRESS

APPLICANT

APPLICANT

TESTCASE, BILL C JR.

CO-APPLICANT

DOB

SOC SEC# **MARITAL STATUS** 000-00-0015

SOC SEC#

DEPENDENTS

CURRENT ADDRESS

8842 48TH AVE, ANTHILL, MO 65488

DOB

LENGTH LENGTH

PREVIOUS ADDRESS

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

| | | | OF LIV ACCO | ONIS | | | | | | |
|---|----------|----------------|-------------------------|---------|------|-----|----|----|-----|--------|
| E W H C C C C C C C C C C C C C C C C C C | DATE | DATE OPENED | HIGH CREDIT OR LIMIT | BALANCE | PAST | МО | | | | STATUS |
| O CREDITOR | REPORTED | DLA | ACCT TYPE | TERMS | DUE | REV | 30 | 60 | 90+ | SOURCE |

10/21 8888888 --/--

05/20 \$256000 \$263168 MTG 360 \$1235 \$0 14 n n n AS AGREED XP/TU/EF

History: 10/21; 000000000000000

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 |
|----------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Scheduled (\$) | 1235 | 1235 | 1235 | 1235 | 1235 | 1235 | 1235 | 1235 | 1235 | 1235 | 1235 | 1235 |
| Actual (\$) | 1235 | 1235 | 1235 | 1235 | 1235 | 1235 | 1235 | 1235 | 1235 | 1235 | 1235 | 1235 |
| Balance (\$) | 264403 | 265638 | 266873 | 268108 | 269343 | 270578 | 271813 | 273048 | 274283 | 275518 | 276753 | 277988 |

B <u>Account7777777777</u> 777777777

09/21 06/20 09/21

\$32000 \$32249 MTG MIN \$250 \$0 7 0

AS AGREED XP/TU/EF

History: 09/21; 0000000

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 |
|----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Scheduled (\$) | 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

FILE# FNMA# DATE COMPLETED RQD' BY 1299466 11/17/2021 MISSION SAN JOSE MORTGAG **SEND TO** Mission San Jose Mortgage DATE ORDERED 11/17/2021 REPOSITORIES XP/TU/EF PRPD' BY CUST. # MSJM **PRICE** 1600 SUNFLOWER AVE \$0.00 **LOAN TYPE** REF.# COSTA MESA, CA 92626 **PROPERTY ADDRESS** APPLICANT **CO-APPLICANT APPLICANT CO-APPLICANT** TESTCASE, BILL C JR. DOB SOC SEC# 000-00-0015 DOB SOC SEC# **MARITAL STATUS** DEPENDENTS **OPEN ACCOUNTS** HIGH CREDIT DATE **BALANCE STATUS** ECOA OR LIMIT HOSE **OPENED** DATE PAST MO CREDITOR 30 60 90+ REPORTED 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 Balance (\$) 32249 32499 32749 32999 33249 33499 33749 33999 34249 34499 34749 34999 B B Account1111111111111 10/21 11/20 \$9949 \$8360 \$0 12 n n 0 AS AGREED 11111111 10/21 AUTO 048 \$231 XP/TU/EF History: 10/21; 000000000000 09/21 08/21 07/21 06/21 05/21 04/21 03/21 02/21 01/21 12/20 11/20 10/20 **Trended** Scheduled (\$) 231 231 231 231 231 231 231 231 231 231 231 Actual (\$) 231 231 231 231 231 231 231 231 231 231 231 8591 8822 9053 9284 9515 9746 9977 10208 10439 10670 10901 Balance (\$) B B Account111 10/21 11/20 \$5000 \$1798 \$0 05 0 0 0 AS AGREED 11111111 10/21 REV \$28 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 28 450 150 150 450 400 400 450 300 200 200 450 350 Actual (\$) Balance (\$) 200 450 150 150 450 400 400 450 300 200 200 450 B B Account1111111111111 10/21 11/20 \$5000 \$1798 \$0 7 0 0 0 AS AGREED MIN \$28 10/21 REV XP/TU 4439 History: 10/21; 0000000 08/21 07/21 06/21 05/21 04/21 03/21 02/21 01/21 12/20 11/20 10/20 **Trended** 09/21 Scheduled (\$) 28 28 28 28 28 28 28 28 28 28 28 Actual (\$) 300 300 450 150 300 100 100 450 100 400 150 300 300 300 450 150 300 100 100 450 100 400 Balance (\$) В B Account11B 09/21 01/17 \$6600 \$691 \$0 56 0 0 0 AS AGREED 11B11B11B 08/21 **REV** MIN \$10 XP/TU/EF

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

| FILE # | · | 1299466 | FNMA | # | | DA | TE COMF | PLETED | 11/17/20 | 21 RG | D' BY | | MISSION S JOSE MOR | |
|-----------|-----------------------------------|-----------|----------|----------|----------------|-------------------------|----------------|---------------|----------|-----------|----------|-------|-----------------------|--------|
| SEND | то | Mission S | San Jose | Mortgage | | DA | TE ORDE | RED | 11/17/20 | 21 | | | | |
| | | CUST.# | MSJM | | | RE | POSITOR | IES | XP/TU/E | F PR | PD' BY | • | | |
| | | 1600 SUI | NFLOWE | R AVE | | PR | ICE | | \$0.00 | LC | AN TYI | PE | | |
| | | COSTA N | MESA, C | A 92626 | | RE | F. # | | | | | | | |
| PROPI | ERTY ADDRESS | APP | LICANT | | | | | | CO | -APPLI | CANT | | | |
| APPLI | CANT | TESTCAS | | JR. | | СО | -APPLIC | ANT | | 741 T E14 | <u> </u> | | | |
| soc s | | 00-00-00 | | DOB | | so | C SEC# | | | | | ООВ | | |
| MARIT | TAL STATUS | | | | | DE | PENDEN | TS | | | | | | |
| | 1 | | | | | OPEN ACCO | UNTS | | | | | | | |
| E W | | | | DATE | DATE OPENED | HIGH CREDIT OR LIMIT | BALAN | CE | PAST | мо | | | STAT | rus |
| E C O A E | CRED | ITOR | RI | PORTED | DLA | ACCT TYPE | TERM | s | DUE | REV | 30 60 | 90+ | SOUR | RCE |
| | 11B11B11B11B History: 09/21; (| 00000000 | 0000000 | 00000000 | 08/21 | REV 0000000000 | MIN 0000000 | | | | • | | XP/TU/EF | |
| | Trended | 08/21 | 07/21 | I | 05/21 | 1 1 | 03/21 | 02/2 | 01/21 | 12/2 | 20 1 | 11/20 | 10/20 | 09/20 |
| | Scheduled (\$) | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | | 10 | 10 | 10 | 10 |
| | Actual (\$) | 10 | 10 | 10 | 10 | 10 | 10 | 10 | 10 | | 10 | 10 | 10 | 10 |
| | Balance (\$) | 684 | 664 | 684 | 684 | 664 | 671 | 684 | 4 677 | 67 | 77 | 671 | 677 | 671 |
| ВВ | Account5 -555555 | | | 10/21 | 11/20 09/21 | \$2300 REV | ¶ MIN | \$576 \$28 | \$0 | 12 | 0 0 | 0 | AS AGRE XP/TU/EF | |
| | History: 10/21; (| 000000000 | 0000 | | | | | | | | | | | |
| | Trended | 09/21 | 08/21 | 07/21 | 06/21 | 05/21 | 04/21 | 03/2 | 02/21 | 01/2 | 21 1 | 12/20 | 11/20 | 10/20 |
| | Scheduled (\$) | 28 | 28 | 28 | 28 | 28 | 28 | 28 | 3 28 | 2 | 28 | 28 | 28 | - |
| | Actual (\$) | 28 | 28 | 28 | 28 | 28 | 28 | 28 | 3 28 | 2 | 28 | 28 | 28 | - |
| | Balance (\$) | 565 | 570 | 570 | 570 | 565 | 565 | 570 | 559 | 55 | 59 | 559 | 559 | - |
| ВВ | Acco6 66666666666666 | | | 07/21 | 03/19 07/21 | \$1200 REV | 9 | \$189 \$5 | \$0 | 28 | 0 0 | 0 | AS AGRE | ED |
| | History: 07/21; (CHARGE |) | | | | | | | | | | | | |
| | Trended | 07/21 | 06/21 | 05/21 | 04/21 | 03/21 | 02/21 | 01/2 | 1 12/20 | 11/2 | 20 1 | 10/20 | 09/20 | 08/20 |
| | Scheduled (\$) | 5 | 5 | 5 | 5 | 5 5 | 5 | | 5 5 | | 5 | 5 | 5 | 5 |
| | Actual (\$) | 48 | 72 | 96 | 84 | 96 | 24 | 60 | 108 | | 96 | 48 | 60 | 24 |
| | Balance (\$) | 96 | 48 | 72 | 96 | 84 | 96 | 24 | 4 60 | 10 | 08 | 96 | 48 | 60 |
| В В | Account171 | | | 12/17 | 05/17 | \$4100 | | | \$0 | 07 | 0 0 | 0 | AS AGRE | FD |

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

History: 12/17; 0

| FILE # | <u> </u> | 1299466 | FNM. | A # | | DA | TE COMPLETI | ED | 11/17/20 | 21 | RQD' | вү | | MISSION S | |
|-----------|---|------------------|---------|-----------|----------------|-------------------------|----------------|------|--------------|------|-------|-------|------|-----------------------|-------|
| SEND | то | Mission S | San Jos | e Mortgag | e | DA ⁻ | TE ORDERED | | 11/17/20 | 21 | | | | IOSE WOR | IGAG |
| | | CUST. # | | o mongag | o . | | POSITORIES | | XP/TU/E | | PRPD | ' BY | | | |
| | | 1600 SU | | /FR AVE | | PRI | CE | | \$0.00 | • | LOAN | I TYP | E | | |
| | | | _ | CA 92626 | | REI | | · | 40.00 | | | | | | |
| PROP | ERTY ADDRESS | 000.7 | 0, ., | 07.102020 | | | | | | | | | | | |
| | | APP | LICAN | Т | | | | | СО | -APP | LICA | NT | | | |
| APPL | ICANT | TESTCAS | E, BILL | C JR. | | CO | -APPLICANT | | | | | | | | |
| soc s | SEC# | 000-00-00 | 15 | DOB | | SO | C SEC # | | | | | D | ОВ | | |
| MARI | TAL STATUS | | | | | DEI | PENDENTS | | | | | | | | |
| | | | | | | LOSED ACC | OUNTS | | | | | | | | |
| E W | | | | DATE | DATE OPENED | HIGH CREDIT OR LIMIT | BALANCE | _ | AST | МО | | | | STAT | US |
| E C O A E | CREI | DITOR | 1 | REPORTED | DLA | ACCT TYPE | TERMS | | DUE | REV | 30 | 60 | 90+ | SOUF | CE |
| ВВ | Acc3 36363636363636 | | | 03/16 | 04/07 10/15 | \$2500 REV | \$0 \$0 | | \$0 | 99 | 0 | 0 | 0 | PAID XP /TU | |
| | History: 03/16; ACCOUNT CLC | | | | 00 | | ΨΟ | | | | | | | <u> </u> | |
| ВВ | Acco5 333333333333333 | 091 | | 10/21 | 09/17 09/21 | \$3000 REV | \$0 \$0 | | \$0 | 50 | 0 | 0 | 0 | PAID XP/TU/EF | |
| | History: 10/21; ACCOUNT CLC | | | | | 00000000000 | 0000000 | | | | | | | | |
| | Trended | 09/21 | 08/2 | 1 07/2 | 1 06/21 | 05/21 | 04/21 03 | 3/21 | 02/21 | |)1/21 | 1: | 2/20 | 11/20 | 10/20 |
| | Scheduled (\$) | - | | - | - | | - | - | - | | - | | - | - | |
| | Actual (\$) | - | | - | _ | - - | - | - | _ | | - | | _ | - | |
| | Balance (\$) | 0 | | 0 | | 0 0 | 0 | 0 | 0 | | 0 | | 0 | 0 | (|
| ΡВ | Accou3 3939393939 | | | 11/13 | 04/09 | - REV | \$0 \$0 | | \$0 | 18 | 0 | 0 | 0 | PAID XP | |
| | History: 11/13; ACCOUNT CLC | | | | R'S REQU | EST; CHECK | CREDIT OR | LINE | OF CR | EDIT | | | | | |
| | Accoun1 | | | 10/13 | 07/08 10/13 | \$124000 MTG | \$0 \$0 | | \$0 | | - | - | - | PAID EF | |
| ΡВ | 1616161 | | | | | | | | | | | | | | |
| P B | | | | | | | | | | | | | | | |
| P B | 1616161 History: 10/13; FANNIE MAE A | CCOUNT | | 09/16 | 09/15 09/16 | \$34100 INST | \$0 180 \$0 | | \$0 | 13 | 0 | 0 | 0 | PAID XP/TU/EF | |
| | 1616161 History: 10/13; FANNIE MAE A | 323 -00000000 | 000-0 | 09/16 | | | | | \$0 | 13 | 0 | 0 | 0 | | |

ACCOUNT CLOSED AT CONSUMER'S REQUEST

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

FILE# FNMA# DATE COMPLETED 11/17/2021 RQD' BY 1299466 MISSION SAN JOSE MORTGAG **DATE ORDERED SEND TO** Mission San Jose Mortgage 11/17/2021 **REPOSITORIES** XP/TU/EF PRPD' BY CUST. # MSJM **PRICE** 1600 SUNFLOWER AVE \$0.00 **LOAN TYPE** REF.# COSTA MESA, CA 92626 **PROPERTY ADDRESS CO-APPLICANT** APPLICANT **APPLICANT CO-APPLICANT** TESTCASE, BILL C JR. DOB SOC SEC# 000-00-0015 DOB SOC SEC# **MARITAL STATUS** DEPENDENTS CLOSED ACCOUNTS HIGH CREDIT DATE **BALANCE STATUS** ECOA OR LIMIT HOSE **OPENED** DATE PAST MO CREDITOR 30 60 90+ REPORTED 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 Balance (\$) \$1000 Ρ В Accoun6 11/21 12/14 \$0 \$0 84 n n 0 PAID \$0 999999999999 06/16 **REV** XP/EF ACCOUNT CLOSED AT CONSUMER'S REQUEST 10/21 03/21 11/20 09/21 08/21 06/21 05/21 04/21 02/21 01/21 12/20 **Trended** 07/21 Scheduled (\$) 0 0 0 0 0 0 0 0 0 0 0 0 30 60 30 90 20 20 60 80 60 Actual (\$) 60 40 80 Balance (\$) 90 60 30 90 20 60 20 60 80 40 60 80 B B Account101010 09/21 08/17 \$101 \$0 \$0 1 0 0 0 PAID ŠÕ XP/TU/EF 10101010 REV 07/18 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 (\$) 0 0 0 0 0 0 0 0 0 0 0 0 Balance (\$) 07/20 \$0 В Account121 11/19 \$57200 \$0 **PAID** 1414141414141 05/20 MTG \$0 EF HOME EQUITY **Trended** 07/20 06/20 04/20 03/20 02/20 01/20 12/19 10/19 08/19 05/20 11/19 09/19 Scheduled (\$) 364 364 364 364 364 364 364 364 364 Actual (\$) 364 364 364 364 364 364 364 364 364

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

FILE# FNMA# DATE COMPLETED RQD' BY 1299466 11/17/2021 MISSION SAN JOSE MORTGAG **DATE ORDERED SEND TO** Mission San Jose Mortgage 11/17/2021 **REPOSITORIES** XP/TU/EF PRPD' BY CUST. # MSJM **PRICE** 1600 SUNFLOWER AVE \$0.00 **LOAN TYPE** REF.# COSTA MESA, CA 92626 **PROPERTY ADDRESS CO-APPLICANT** APPLICANT **APPLICANT CO-APPLICANT** TESTCASE, BILL C JR. DOB SOC SEC# 000-00-0015 DOB SOC SEC# **MARITAL STATUS** DEPENDENTS CLOSED ACCOUNTS HIGH CREDIT DATE **BALANCE STATUS** ECOA OPENED OR LIMIT HOSE DATE PAST MO CREDITOR 30 60 90+ REPORTED 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 0 364 728 1092 1456 1820 2184 2548 Balance (\$) 2912 Account121212121121 01/21 06/20 \$32000 \$0 \$0 3 0 0 0 PAID \$0 1212121212121 11/20 MTG XP/TU/EF History: 01/21; -00 TRANSFERRED TO ANOTHER LENDER; HOME EQUITY LINE OF CREDIT - REVOLVING TERMS 03/20 02/20 01/20 **Trended** 12/20 11/20 10/20 09/20 08/20 07/20 06/20 05/20 04/20 Scheduled (\$) 0 0 0 0 Actual (\$) 0 0 0 0 Balance (\$) B Account121212121121 07/20 11/19 \$228800 \$0 \$0 3 0 0 0 PAID 360 \$0 XP/TU/EF 1414141414141 05/20 MTG History: 07/20; -00 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST 06/20 05/20 04/20 03/20 02/20 10/19 09/19 08/19 **Trended** 01/20 12/19 11/19 07/19 Scheduled (\$) Actual (\$) Balance (\$) P B Account121212121121 \$57200 07/20 \$0 2 11/19 \$0 0 0 0 PAID 141414141 05/20 MTG 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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Mission San Jose Mortgage: 1600 SUNFLOWER AVE, COSTA MESA, CA 92626 (P) 7147086950 (F) 9999999999

| ILE# | 1299466 FNN | /IA # | | DA ⁻ | TE COMPLETED | 11/17/20 | 021 | RQD' | BY | | MISSION SAN JOSE MORTGAG |
|--------------------------------|---|------------|----------------|---|----------------|------------|-------|------|-------|-----|-----------------------------|
| END TO | Mission San Jo | se Mortgag | е | DA [*] | TE ORDERED | 11/17/20 | 021 | | | | |
| | CUST. # MSJN | | | REI | POSITORIES | XP/TU/E | F | PRPD |) BY | | |
| | 1600 SUNFLO | WER AVE | | PRI | CE | \$0.00 | | LOAN | I TYP | Е | |
| | COSTA MESA | , CA 92626 | | REI | F. # | | | | | | |
| ROPERTY ADD | | , | | | | | | | | | |
| | APPLICAI | NT | | · · · · · · · · · · · · · · · · · · · | | CC |)-APP | LICA | NT | | |
| PPLICANT | TESTCASE, BIL | L C JR. | | CO | -APPLICANT | | | | | | |
| OC SEC # | 000-00-0015 | DOB | | SO | C SEC # | | | | D | ОВ | |
| IARITAL STATU | JS | | | | PENDENTS | | | | | | |
| _ w | | | DATE | LOSED ACC | | | | | | | |
| ₹ H | CREDITOR | DATE | OPENED | OR LIMIT | BALANCE | PAST | МО | 30 | 60 | 90+ | STATUS |
| E H O O S A E | CREDITOR | REPORTED | DLA | ACCT TYPE | TERMS | DUE | REV | 30 | 00 | 307 | SOURCE |
| B <u>Account1</u> 1515151 | <u>1515151515151</u> 515151 | 09/16 | 09/13 09/16 | \$121000 MTG | \$0 180 \$0 | \$0 | 10 | 0 | 0 | 0 | PAID XP/TU/EF |
| | 09/16; -00000-000 NTIONAL REAL ESTATI | E LOAN, IN | CLUDING | PURCHASE | MONEY FIRST | | | | | | |
| B <u>Account1</u> 2727272 | | 08/13 | 06/08 07/13 | \$124350 MTG | \$0 360 \$0 | \$0 | | - | - | - | PAID TU/EF |
| TRANSF | ERRED TO ANOTHER | LENDER; C | CONVENT | IONAL REAL | ESTATE MOR | TGAGE | | | | | |
| P B <u>Account1</u> | 1 <u>616161616161</u> 6161616 | 01/14 | 07/08 12/13 | \$124350 MTG | \$0 360 \$0 | \$0 | 6 | 0 | 0 | 0 | PAID XP/TU/EF |
| | 01/14;0000 NTIONAL REAL ESTATI | E LOAN, IN | CLUDING | PURCHASE | MONEY FIRST | ; FANNIE I | MAE A | ACCO | UNT | | |
| B <u>Account1</u> | | 08/19 | 05/17 03/19 | \$4200 REV | \$0 \$0 | \$0 | 28 | 0 | 0 | 0 | PAID XP/TU/EF |
| - | 08/19; -000000000000000000000000000000000000 | | | | | | | | | | |
| B <u>Account1</u> 4848484 | | 11/18 | 09/08 03/11 | \$1291 REV | \$0 \$0 | \$0 | 45 | 0 | 0 | 0 | PAID TU |
| | 11/18; -000000000000000000000000000000000000 | | | 000000000000000000000000000000000000000 | 00000 | | | | | | |
| B <u>Account1</u> 1818181 | | 12/18 | 02/13 05/13 | \$2400 REV | \$0 \$0 | \$0 | 69 | 0 | 0 | 0 | PAID TU/ EF |
| • | 01/17; -000000000000000000000000000000000000 | | 0 | | | | | | | | |
| B <u>Account1</u> 4949494 | | 11/16 | 02/06 03/13 | \$2400 REV | \$0 \$0 | \$0 | 21 | 0 | 0 | 0 | PAID TU |
| • | 11/16; -0000000000000000000 NT CLOSED BY CONSU | | | | | | | | | | |
| J B <u>Account1</u> 1919191 | | 11/18 | 02/06 03/13 | - REV | \$0 \$0 | \$0 | 26 | 0 | 0 | 0 | PAID EF |

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| FIL | _E # | : | 1299466 | FNMA | # | | DA | TE COMP | LETED | 11/17/20 | 21 | RQD' | вү | | MISSION SA JOSE MORT | |
|----------|------------------|--------------------------------|------------------|----------|----------|----------------|----------------|----------|--------------|----------|------|------|------|------|---------------------------|-------|
| SE | ND | то | Mission S | San Jose | Mortgage | 9 | DA | TE ORDE | RED | 11/17/20 | 21 | | | | | |
| | | | CUST.# | | 0 0 | | REI | POSITOR | IES | XP/TU/E | F | PRPD | ' BY | | | |
| | | | 1600 SU | | ER AVE | | PRI | CE | | \$0.00 | | LOAN | TYP | E | | |
| | | | COSTA | _ | | | REI | F. # | | ****** | | | | | | |
| PR | OP | ERTY ADDRESS | 0001711 | | 7.02020 | | | | | | | | | | | |
| <u> </u> | | | APP | LICANT | | | | | | CO | -APP | LICA | NT | | | |
| AF | PLI | CANT | TESTCAS | | | | CO | -APPLICA | ANT | | | | | | | |
| sc | oc s | | 000-00-00 | | DOB | | | C SEC # | | | | | D | ОВ | | |
| | | AL STATUS | 000 00 00 | 10 | | | | PENDENT | rs | | | | | | | |
| | ***** | ALGIAIGO | | | | C | LOSED ACC | | | | | | | | | |
| _ | w | | | | | DATE | HIGH CREDIT | BALAN | ^F | | | | | | CTATI | ıc |
| ECOA | H | CRED | ITOR | | DATE | OPENED | OR LIMIT | DALANG | | PAST | МО | 30 | 60 | 90+ | STATI | JS |
| A | H O S E | 0 | | l R | EPORTED | DLA | ACCT TYPE | TERMS | s | DUE | REV | | | | SOUR | CE |
| | | ACCOUNT CLO | SED BY C | ONSUM | IER | | | | | | | | | | | |
| J | В | Account20 38383838383 | | | 11/18 | 06/17 09/18 | \$500 REV | | \$0 \$0 | \$0 | 18 | 0 | 0 | 0 | PAID XP/TU | |
| | | History: 11/18; ACCOUNT CLO | | | | QUEST | | | | | | | | | | |
| J | В | Account20 202020202020 | | | 10/18 | 06/17 09/18 | \$0 REV | | \$0 \$0 | \$0 | 16 | 0 | 0 | 0 | PAID EF | |
| | | ACCOUNT CLO | SED AT C | ONSUM | ER'S REC | QUEST; C | HARGE | | | | | | | | | |
| J | В | Account24242 2424242424243 | 706 | | 03/16 | 01/14 10/15 | \$6000 REV | | \$0 \$0 | \$0 | 13 | 0 | 0 | 0 | PAID XP/ TU /EF | |
| | | History: 03/16; ACCOUNT CLO | | | IER | | | | | | | | | | | |
| В | В | Account2525252 25252525 | <u>252525252</u> | 2 | 12/15 | 08/12 07/15 | \$1409 INST | 036 | \$0 6 \$0 | \$0 | 39 | 0 | 0 | 0 | PAID XP/TU/EF | |
| | | History: 12/15; INSTALLMENT | | | | 00 | | | | | | | | | | |
| J | В | Account373737 3737373737375 | 699 | | 10/21 | 03/14 06/16 | \$800 REV | | \$0 \$0 | \$0 | 92 | 0 | 0 | 0 | PAID XP/TU/EF | |
| | | History: 10/21; ACCOUNT CLO | | | | | 00000000000 |)-0 | (|) | | | | | | |
| | | Trended | 09/21 | 08/21 | 07/21 | 06/21 | 05/21 | 04/21 | 03/21 | 02/21 | | 1/21 | 1 | 2/20 | 11/20 | 10/20 |
| | | Scheduled (\$) | 0 | 0 |) C |) (| 0 | 0 | 0 | 0 | | 0 | | 0 | 0 | 0 |
| | | Actual (\$) | 0 | 0 | |) (| | 0 | 0 | 0 | | 0 | | 0 | 0 | 0 |
| | | Balance (\$) | 0 | 0 | | | | 0 | 0 | | | 0 | | 0 | 0 | 0 |
| | В | Account373737 373737373737 | | | 10/21 | 03/14 06/16 | \$250 REV | | \$0 \$0 | \$0 | 92 | 0 | 0 | 0 | PAID XP | |

ACCOUNT CLOSED AT CONSUMER'S REQUEST

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

FILE # 1299466 FNMA # DATE COMPLETED 11/17/2021 RQD' BY MISSION SAN JOSE MORTGAG

SEND TO Mission San Jose Mortgage

CUST. # MSJM REPOSITORIES XP/TU/EF PRPD' BY
1600 SUNFLOWER AVE PRICE \$0.00 LOAN TYPE

DATE ORDERED

11/17/2021

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

| | | W H DATE OPENED OR LIMIT BALANCE PAST MO 30 60 90+ | | | | | | | | | | | | | | | |
|---------|------------------|--|-------|--------|-------------------|-----------------------|---------------|--------|------------|------|-------|-----|------|----|------|-------------------|-------|
| E | W | onen | NTOD. | | DATE | | | BALAN | CE | Р | AST | | 20 | | | STAT | rus |
| E C O A | H O S E | CRED | IIOR | | REPORTED | DLA | ACCT TYPE | TERM | s | | DUE | REV | 30 | 60 | 90+ | SOUF | RCE |
| | | Trended | 09/21 | 08/2 | 21 07/2 | 1 06/2 | 1 05/21 | 04/21 | 03 | 3/21 | 02/21 | 0 | 1/21 | 1: | 2/20 | 11/20 | 10/20 |
| | | Scheduled (\$) | 0 | | 0 | 0 | 0 0 | 0 | | 0 | 0 | | 0 | | 0 | 0 | 0 |
| | | Actual (\$) | 0 | | 0 | О | 0 0 | 0 | | 0 | 0 | | 0 | | 0 | 0 | 0 |
| | | Balance (\$) | 0 | | 0 | 0 | 0 0 | 0 | | 0 | 0 | | 0 | | 0 | 0 | 0 |
| В | В | Account4040404 404040404040 History: 10/13; (| | 000000 | 10/13 00000000 | 11/06 02/12 000 | \$(RE\ | | \$0 \$0 | | \$0 | 26 | 0 | 0 | 0 | INACTIVE XP/TU | : |
| В | В | Account505 50505050505 History: 04/13; 0 | 0 | | 04/13 | 03/12 04/13 | \$(RE\ |) / | \$0 \$0 | | \$0 | | - | - | - | PAID <u>TU</u> | |
| Α | В | Account262 262626262626 | | | 09/15 | 03/11 09/15 | \$2500 RE\ | | - | | \$0 | 07 | 0 | 0 | 0 | PAID TU/EF | |

History: 09/15; 00000000

ACCOUNT CLOSED BY CONSUMER; COMBINED CREDIT PLAN; AUTHORIZED USER

| | | | | DER | OGATORY A | CCOUNTS | | | | | | |
|--------|-------------|--|------------|----------------|-------------------------|------------------|------|-----|----|----|-----|------------------------|
| E | W | | DATE | DATE OPENED | HIGH CREDIT OR LIMIT | BALANCE | PAST | МО | | | | STATUS |
| Ŏ A | O S E | CREDITOR | REPORTED | DLA | ACCT TYPE | TERMS | DUE | REV | 30 | 60 | 90+ | SOURCE |
| В | В | Accoun6 666666666666666 | 10/21 | 03/19 09/21 | \$1000 REV | \$227 MIN \$6 | \$0 | 31 | 1 | 0 | 0 | CUR WAS 30 XP/TU/EF |
| | | History: 10/21; 0100000000000 Late Dates: 9/21-30 | 0000000000 | 00000000 | 00 | | | | | | | |

05/21 09/21 08/21 07/21 06/21 04/21 03/21 02/21 01/21 10/20 **Trended** 12/20 11/20 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 (\$) 225 225 218 223 225 220 225 223 225 225 223 223

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

| 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 | | | | | |

PROPERTY ADDRESS

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

DEROGATORY ACCOUNTS

| E W | | DATE | DATE OPENED | HIGH CREDIT OR LIMIT | BALANCE | PAST | МО | | | | STATUS |
|-------|---------------------------------|----------|----------------|-------------------------|----------------|------|-----|----|----|-----|-----------------------|
| O S E | CREDITOR | REPORTED | DLA | ACCT TYPE | TERMS | DUE | REV | 30 | 60 | 90+ | SOURCE |
| | Account1313 0237028611139001 | 11/20 | 11/16 11/20 | \$21522 AUTO | \$0 072 \$0 | \$0 | 49 | 1 | 0 | 0 | PD WAS 30 XP/TU/EF |

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 Account22B22B22B22 01/17 04/11 \$3000 \$0 \$0 25 3 0 0 PD WAS 30 22B22B22B22B \$0 11/15 REV XP/EF

History: 01/17; -00000000000000111000000

Late Dates: 9/15-30, 8/15-30, 7/15-30

ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST

| | 011 | HER CREDIT I | | | |
|-------------------|----------|--------------|-------------|--------------------------|----------|
| | | *** NONE | | | |
| | | TRADE SUM | | | |
| | # | 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 |
| SECUI | RED DEBT | 303777 | OLDES | T TRADELINE | 02/06 |
| UNSECUI | RED DEBT | 5279 | REVO | LVING 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

FILE# FNMA# DATE COMPLETED RQD' BY 1299466 11/17/2021 MISSION SAN JOSE MORTGAG **SEND TO** Mission San Jose Mortgage DATE ORDERED 11/17/2021 REPOSITORIES PRPD' BY CUST. # MSJM XP/TU/EF 1600 SUNFLOWER AVE PRICE \$0.00 **LOAN TYPE** COSTA MESA, CA 92626 REF.# **PROPERTY ADDRESS** APPLICANT **CO-APPLICANT APPLICANT** CO-APPLICANT TESTCASE, BILL C JR. SOC SEC# 000-00-0015 DOB SOC SEC# DOB DEPENDENTS **MARITAL STATUS DEROGATORY SUMMARY** CHARGE OFFS: 30 DAYS: INQUIRIES: 0 3 3 0 MOST RECENT LATE: **COLLECTIONS:** 60 DAYS: 0 09/21 BANKRUPTCY: 90 DAYS: **DISPUTES:** 0 O O **PUBLIC RECORDS:** OTHER: 0 0 **PUBLIC RECORDS** *** NONE *** **INQUIRIES (LAST 90 DAYS)** TU В 11/17/21 Inquiry11811 MISC XP В 09/30/21 Inquiry414141 **FINANCE** TU/EF 09/30/21 **MISC** В Inqu2 **ALERT** 2 - TRANSUNION OFAC NAME SCREEN: CLEAR - BILL X TESTCASE - 000000015 SOURCE OF INFORMATION EXPERIAN - PULLED ON: 11/17/21 NAME: BILL TESTCASE 000000015 DOB: N/A NAME: 22150F7DBD54660550 000000015 DOB: N/A NAME: 8AE1E14B9E981 000000015 DOB: N/A NAME: 9644B1EFB47 000000015 DOB: N/A NAME: 7E1CBF046FEE697A30 000000015 DOB: N/A SSN: 000000015 ADDRESS: 8842 48TH AVE/ - REPORTED 11/19 - 08/21 ADDRESS: , - REPORTED 11/16 - 09/19 ADDRESS: , - REPORTED 02/19 - 04/19 EMPLOYER: 7664A09FD3C034D5// - REPORTED 12/16 EMPLOYER: B88CB9191976//B96A056C2F - REPORTED 04/11 TRANSUNION - PULLED ON: 11/17/21 - INFILE DATE: 04/01/82 NAME: BILL X TESTCASE NAME: 45BAF44BB600D604C7A356BB4 NAME: DOB: N/A SSN: 000000015 ADDRESS: 8842 48TH AV, ANTHILL, MO 65488 - REPORTED 01/20 ADDRESS: 432 23A24AD9D7A9ED32A2B8FAD2916, ANTHILL, MO 65488 - REPORTED 02/19 ADDRESS: 574 CD1F88CD07154EBD9F041838C65 #81, ANTHILL, MO 65488 EMPLOYER: 8CF7A1F0A582FE3C4457C27E484068CC// EMPLOYER: CD4E4571E913DD26DD623F7EF22A65AE// PHONE: (555) 555-0178 EXT. 58 - RESIDENCE EQUIFAX - PULLED ON: 11/17/21 - INFILE DATE: 03/23/96 NAME: BILL C TESTCASE SSN: 000000015 ADDRESS: 8842 48TH AV, ANTHILL, MO 65488-0001 - REPORTED 12/19 ADDRESS: 432 8A66F49C0DCC51ED88D6412CEA, ANTHILL, MO 65488-0001 - REPORTED 10/19 ADDRESS: 574 BFE1F38D89424970EBF5636410, ANTHILL, MO 65488 - REPORTED 12/16

CREDITORS

ALPHAMORTGAGE/CISCO 2815 S ALMA SCHOOL #109, MESA, AZ 85210

EMPLOYER: 92F4460B0145DCC2E869D1379BCB8FCC//

480-4916001

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

| | 1000 | 100 | FAIRA # | | DATE COMPLETES | 44/47/222: | DOD! DV | MICOLONI CAN |
|---------------------------|----------|-------|-----------------------|-------------|--------------------|--------------|-----------|-----------------------------|
| FILE # | 12994 | 166 | FNMA # | | DATE COMPLETED | 11/17/2021 | RQD' BY | MISSION SAN JOSE MORTGAG |
| SEND TO | Missi | on S | an Jose Mortgage | | DATE ORDERED | 11/17/2021 | | |
| | CUST | . # N | MSJM | | REPOSITORIES | XP/TU/EF | PRPD' BY | |
| | 1600 | SUN | FLOWER AVE | | PRICE | \$0.00 | LOAN TYPE | |
| | COST | TA M | ESA, CA 92626 | | REF.# | | | |
| PROPERTY ADDRI | | | | | | | | |
| ADDITIONAL | | | LICANT | | CO ADDI ICANIT | CO-AP | PLICANT | |
| APPLICANT | | | F, BILL C JR. | | CO-APPLICANT | | DOE | • |
| SOC SEC # | 000-00 | -001 | 5 DOB | | SOC SEC # | | DOE | 3 |
| MARITAL STATUS | | | | CDED | DEPENDENTS | | | |
| AMER SVGS BK | | 400 | E MAIN ATTN BPS, ST | | | | | 800-7887000 |
| | NGS BANK | | EAST MAIN 6TH FLOC | | | | | 209-546-2338 |
| BANK | | | BOX 901003, FORT WO | • | , | | | 800-336-6675 |
| BANK CREDIT CA | ARD | | BOX 15369, WILMINGT | · | | | | 800-945-2000 |
| BANK OF AMERI | | |) AMERICAN ST, SIMI V | | | | | 800-669-6607 |
| BANK ONE,COLU | | | STALLMENT LOAN, COL | | | | | 614-248-8400 |
| BENFCL/HFC | , | | BOX 3425, BUFFALO, I | | | | | 800-365-0175 |
| BK OF AMER | | | 9 SAVARESE CIR, TAM | | 634 | | | 800-669-6607 |
| CBUSASEARS | | | 3200 SMITH RD, CLEVE | | | | | MAIL ONLY |
| CHASE | | | 1 MCALLISTER FREEV | | | | | 210-525-7000 |
| CHASE AUTO | | | D. BOX 901003, FORT W | | | | | 800-336-6675 |
| CITI | | РС | BOX 6241, SIOUX FALI | LS, SD 571 | 17 | | | BYMAILONLY |
| COUNTRYWIDE | | 450 |) AMERICAN ST CREDI | T REPORT | I, SIMI VALLEY, CA | 93065 | | 805-5205100 |
| CREDITFAX CISC | CO INC | 56 | 1 KEYSTONE AVE # 236 | S, RENO, N | V 89503 | | | 800-934-4906 |
| DSNB MACYS | | PC | BOX 6789, SIOUX FALI | LS, SD 571 | 17 | | | |
| DSNBVIS | | PC | BOX 8218, MASON, OF | H 45040 | | | | 800-243-6552 |
| GDYR/CBUSA | | PC | B 5002, SIOUX FALLS, | SD 57117 | | | | 800-7670291 |
| GEMB/JC PENNE | Y | PC | BOX 981402, EL PASO | , TX 79998 | | | | 800-542-0800 |
| GENERAL MOTO COR | RS MTG | PC | BOX 780, WATERLOO, | IA 50704 | | | | 800-766-4622 |
| GMAC MORTGAG | GE | 34 | 51 HAMMOND AVE, WA | TERLOO, I | A 50702-5345 | | | 800-766-4622 |
| GOODYEAR TIRE | E/CBNA | PC | BOX 9714, GRAY, TN 3 | 37615 | | | | MAIL ONLY |
| GREEN POINT S | AVINGS | 416 | 60 MAIN ST, FLUSHING | , NY 11355 | | | | 800-784-5566 |
| GREENPNT MTG | ì | PC | BOX 21887, EAGAN, M | N 55121 | | | | 877-535-1212 |
| GREENPOINT MO | ORTGAGE | INC | C. 2300 BROOKSTONE (| CENTRE P | ARKWAY, COLUMB | US, GA 31908 | 3 | 706-649-6700 |
| HELZBERG DIAM | IONDS/CB | PC | BOX 8189, GRAY, TN 3 | 37615-0189 | | | | MAIL ONLY |
| HELZBERG DIAMONDS/CBN/ | A | PC | BOX 6497, SIOUX FALI | LS, SD 571 | 17 | | | BYMAILONLY |
| HOUSEHOLD BA | NK FSB | PC | BOX 8633, ELMHURST | , IL 60126 | | | | BYMAILONLY |
| JPMCB - CARD S | SERVICE | 30 | 1 N WALNUT ST, FLOOF | R 09, WILM | INGTON, DE 19801- | 3935 | | 800-945-2000 |
| JPMCB HOME | | 700 |) KANSAS LANE MAIL C | ODE LA4-6 | 6945, MONROE, LA | 71203 | | 800-848-9136 |
| MACYS | | PC | BOX 52186, PHOENIX, | AZ 85072 | | | | |
| MACYS/GEMB | | PC | BOX 8122, MASON, OF | H 45045 | | | | MAIL ONLY |
| MCYDSNB | | 91 | 11 DUKE BLVD, MASON | I, OH 45040 |) | | | 800-243-6552 |
| | | | | | | | | |

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K-A16-2J ONE NCC PKWY, KALAMAZOO, MI 49009

NATL CTY CRD

| FILE # 129 | 9466 FNM | A # | | DATE COMPLETED | 11/17/2021 | RQD' BY | MISSION SAN JOSE MORTGAG |
|----------------------|-----------------|---------------|---------------|--------------------|------------|--------------|-----------------------------|
| SEND TO Mis | sion San Jos | se Mortgage | | DATE ORDERED | 11/17/2021 | | |
| CU | ST. # MSJM | | | REPOSITORIES | XP/TU/EF | PRPD' BY | |
| 160 | 0 SUNFLOV | WER AVE | | PRICE | \$0.00 | LOAN TYPE | |
| CO | STA MESA, | CA 92626 | | REF.# | | | |
| PROPERTY ADDRESS | | | | | | | |
| | APPLICAN | IT | | | CO-AP | PLICANT | |
| APPLICANT TEST | CASE, BILI | L C JR. | | CO-APPLICANT | | | |
| SOC SEC # 000- | 0-0015 | DOB | | SOC SEC# | | DOE | 3 |
| MARITAL STATUS | | | | DEPENDENTS | | | |
| | | | | DITORS | | | |
| OCWEN/GMAC | | | | WATERLOO, IA 507 | | | 800-766-4622 |
| PATELCO CU | | | | SPUTE COLL #16, S | AN FRANCIS | CO, CA 94105 | |
| PNC BANK, N.A. | | | ALAMAZOO, N | | | | BYMAILONLY |
| PNC BANK, NA | | | COLUMBUS, | OH 43213 | | | MAIL ONLY |
| ROBINSNS/MAY | P.O. BO | X 8021, LORA | N, OH 44055 | | | | 818-509-5067 |
| ROBINSONS/MAY | 111 BOL | JLDER DR, BR | IDGETON, MC | 63044 | | | BYMAILONLY |
| ROBINSONS-MAY | , | | | | | | 818-509-5067 |
| SEARS/CBSD | PO BOX | 6189, SIOUX | FALLS, SD 571 | 17 | | | BYMAILONLY |
| SELECT PORTFOLIO SER | , | | | | | | 800-258-8602 |
| SELECT PORTFOLIO SVC | N PO BOX | 65250, SALT | LAKE CITY, UT | 84165 | | | BYMAILONLY |
| SPS | 10401 D | EERWOOD PA | ARK BLVD, JAC | CKSONVILLE, FL 322 | 256 | | 800-258-8602 |
| SYNCB/DILLARDS | PO BOX | 965024, ORL | ANDO, FL 3289 | 96 | | | 800-643-8278 |
| SYNCB/JCP | PO BOX | 965007, ORL | ANDO, FL 3289 | 96 | | | 800-542-0800 |
| UNIT CON FIN | 865 BAS | SSETT, WESTL | AKE, OH 4414 | 5 | | | 440-835-3230 |
| UNITED CONSUMER FINA | 865 BAS | SSETTE RD, W | ESTLAKE, OH | 44145 | | | |
| UNITED CONSUMER FINL | S 865 BAS | SSETT RD, WE | STLAKE, OH 4 | 4145 | | | 440-835-3230 |
| VISA/DSNB | 911 DU | KE BLVD, MAS | ON, OH 45040 | | | | 800-243-6552 |
| WELLS FARGO | 711 WES | ST BROADWA | Y, TEMPE, AZ | 85282 | | | 800-559-3557 |
| WELLS FARGO BANK AUT | P.O.BO | X 29704, PHOE | NIX, AZ 85038 | 3-9704 | | | MAIL ONLY |
| WELLS FARGO BANK AUT | о ровох | 29704, PHOE | NIX, AZ 85038 | | | | 800-559-3557 |
| WELLS FARGO FINANCIA | 424 E. H | IOSPITALITY L | N. #B, SAN BE | ERNARDINO CA 9240 | 08-3565 | | 909-885-3233 |
| WELLS FARGO FINANCIA | 420 E H | OSPITALITY, S | SAN BERNARD | INO, CA 92408 | | | 909-8900134 |
| WFFINANCE | | 708, SUN CIT | | | | | BYMAILONLY |
| | | | * | US INFORMATION | | | |

MISCELLANEOUS INFORMATION

DISCLAIMER

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

⁻ Instant View Password: D1-2F3F0E

⁻ To verify the authenticity of this credit report, please visit https://demo.mortgagecreditlink.com 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.

FILE# 1299466 FNMA# DATE COMPLETED 11/17/2021 RQD' BY MISSION SAN JOSE MORTGAG **SEND TO DATE ORDERED** Mission San Jose Mortgage 11/17/2021 **REPOSITORIES** PRPD' BY CUST. # MSJM XP/TU/EF **PRICE LOAN TYPE** 1600 SUNFLOWER AVE \$0.00 REF.# COSTA MESA, CA 92626 **PROPERTY ADDRESS APPLICANT CO-APPLICANT APPLICANT CO-APPLICANT** TESTCASE, BILL C JR. SOC SEC# SOC SEC# DOB 000-00-0015 DOB **DEPENDENTS MARITAL STATUS DISCLAIMER**

EXPERIAN
PO BOX 2002
ALLEN, TX 75013
888-397-3742

www.experian.com/reportaccess

TRANSUNION
PO BOX 2000
CHESTER, PA 19016
800-916-8800
transunion.com/myoptions

PO BOX 740241 ATLANTA, GA 30374 800-685-1111 www.equifax.com/fcra

EQUIFAX

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

ECOA KEY:

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

Mission San Jose Mortgage 1600 SUNFLOWER AVE COSTA MESA, CA 92626 7147086950

Your Credit Score

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 | 669 Source: EXPERIAN | Model: EXPERIAN/FAIR, ISAAC (VER. 2) Date: 11/17/21 | | |
|--|--|---|--|--|
| Understanding Your Cre | dit Score | | | |
| What you should know about credit scores | 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 mucyou owe to creditors. | | | |
| | Your credit score can change, depending on how your credit history changes. | | | |
| How we use your credit score | Your credit score can affect whether you can get a loan and how much you will have to pay for that loan. | | | |
| The range of scores | 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. | | | |
| How your score compares to the scores of other consumers | Your credit score ranks higher than 34 percent of U.S. consumers. | | | |
| Key factors that adversely affected your | TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN | | | |
| credit score | TOO MANY INQUIRIES LAST 12 MONTHS | | | |
| | PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS | | | |
| | NUMBER OF ACCOUNTS WITH DELINQUENCY | | | |

| Checking Your Credit Re | port | | |
|---|---|--|--|
| What if there are mistakes in your credit report? | 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. | | |
| How can you obtain a copy of your credit report? | 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: By telephone: Call toll-free: 1-877-322-8228 On the web: Visit www.annualcreditreport.com By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281 | | |
| How can you get more information? | For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore. | | |

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.

Mission San Jose Mortgage 1600 SUNFLOWER AVE COSTA MESA, CA 92626 7147086950

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 | 683 Source: TRANS UNION | Model: TRANSUNION/FICO CLASSIC (04) Date: 11/17/21 | | |
| Understanding Your Cre | dit Score | | | |
| What you should know about credit scores | 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. | | | |
| How we use your credit score | Your credit score can affect whether you can get a loan and how much you will have to pay for that loan. | | | |
| The range of scores | 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. | | | |
| How your score compares to the scores of other consumers | Your credit score ranks higher than 35 percent of U.S. consumers. | | | |
| Key <u>factors</u> that adversely affected your credit score | TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHOR TOO MANY INQUIRIES LAST 12 MONTHS LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABL INQUIRIES IMPACTED THE CREDIT SCORE | | | |

| Checking Your Credit Re | Checking Your Credit Report | | | | |
|---|---|--|--|--|--|
| What if there are mistakes in your credit report? | 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. | | | | |
| How can you obtain a copy of your credit report? | 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: By telephone: Call toll-free: 1-877-322-8228 On the web: Visit www.annualcreditreport.com By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281 | | | | |
| How can you get more information? | For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore. | | | | |

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Mission San Jose Mortgage 1600 SUNFLOWER AVE COSTA MESA, CA 92626 7147086950

Your Credit Score

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

Your Credit Score and the Price You Pay for Credit

| Tour Orealt ocore | | | |
|--|---|--|--|
| Your credit score | 658 Source: EQUIFAX | Model: EQUIFAX/FICO CLASSIC V5 FACTA Date: 11/17/21 | |
| Understanding Your Cre | edit Score | | |
| What you should know about credit scores | 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 whetle | her you pay your hills on time and how much | |
| | you owe to creditors. | | |
| | Your credit score can change, depending on how your credit history changes. | | |
| How we use your credit score | Your credit score can affect whether you can get a loan and how much you will have | to pay for that loan. | |
| The range of scores | 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 tel | rms. | |
| How your score compares to the scores of other consumers | Your credit score ranks higher than 29 percent of U.S. consumers. | | |
| Key <u>factors</u> that adversely affected your | TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN | | |
| credit score | TOO MANY INQUIRIES LAST 12 MONTHS | | |
| | NUMBER OF ACCOUNTS WITH DELINQUENCY | | |
| | TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT | | |

| Checking Your Credit Re | eport | | |
|---|--|--|--|
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