

# Credit Report

## Credit Report

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

DATE ORDERED: 08-01-2019 ACCOUNT #: 99999FNMA ORDER #: 50048  
 REPORT PRICE: \$0.00 REQUESTED BY:  
 PREPARED FOR: FANNIE MAE TESTING BUREAU SIMULATION  
 BORROWER: LOANSEEKER, HOMER SSN: 999601111  
 PRESENT ADDRESS: 4420 DOUGLAS AV E  
 HIGLEY, AZ 85236

ECOA	DATE		HIGH		DATE		CUR		TERM/		AMT		PYMT		HIST		CURRENT	
	OPEN	BAL	RPTD	BAL	PYMT	DUE	30-60-90	STATUS										
1) WESTAR LOAN SERV 970058 - Mortgage																		
I	10/17	96000	07/19	92000		/892	00,00,00	C-AsAgreed										
	Date	Actual	Pmt	Schedule	Pmt	Balance												
	2019-07		892		892	92000												
	2019-06		892		892	92892												
	2019-05		892		892	93784												
	2019-04		892		892	94676												
	2019-03		892		892	95568												
	2019-02		892		892	96460												
	2019-01		892		892	97352												
	2018-12		892		892	98244												
	2018-11		892		892	99136												
	2018-10		892		892	100028												
	2018-09		892		892	100920												
	2018-08		892		892	101812												
	2018-07		892		892	102704												
	2018-06		892		892	103596												
	2018-05		892		892	104488												
	2018-04		892		892	105380												
	2018-03		892		892	106272												
	2018-02		892		892	107164												
	2018-01		892		892	108056												
	2017-12		892		892	108948												
	2017-11		892		892	109840												
2) AMERICAN BANK 196009 - Installment																		
I	02/19	16022	07/19	15443		72/296	00,00,00	C-AsAgreed										
	Date	Actual	Pmt	Schedule	Pmt	Balance												
	2019-07		296		296	15443												
	2019-06		296		296	15739												
	2019-05		296		296	16035												
	2019-04		296		296	16331												
3) NISSAN MOTOR 102497 - Installment																		
I	07/18	12000	07/19	11025		60/282	00,00,00	C-AsAgreed										
	Date	Actual	Pmt	Schedule	Pmt	Balance												
	2019-07		282		282	11025												
	2019-06		282		282	11307												
	2019-05		282		282	11589												
	2019-04		282		282	11871												
	2019-03		282		282	12153												
	2019-02		282		282	12435												
	2019-01		282		282	12717												
	2018-12		282		282	12999												
	2018-11		282		282	13281												
	2018-10		282		282	13563												
4) CEDAR FINANCE 359002 - Installment																		
I	01/18	1676	07/19	400		/121	00,00,00	C-AsAgreed										

	Date	Actual	Pmt	Schedule	Pmt	Balance	
	2019-07		121		121	400	
	2019-06		121		121	521	
	2019-05		121		121	642	
	2019-04		121		121	763	
	2019-03		121		121	884	
	2019-02		121		121	1005	
	2019-01		121		121	1126	
	2018-12		121		121	1247	
	2018-11		121		121	1368	
	2018-10		121		121	1489	
	2018-09		121		121	1610	
	2018-08		121		121	1731	
	2018-07		121		121	1852	
5) BANK 1 UTAH 47678 - Revolving							
I	03/08	800	09/16	0	/0	00,00,00	C-AsAgreed
6) CAPITAL ONE 529107 - Revolving							
I	04/19	250	07/19	0	/0	00,00,00	C-AsAgreed
	Date	Actual	Pmt	Schedule	Pmt	Balance	
	2019-07		0		0	0	
	2019-06		25		0	0	
	2019-05		200		0	25	
7) FIRST PREMIER 4610078 - Revolving							
I	04/16	25000	07/19	0	/0	04,00,00	1-Late30Days
8) JC PENNEY 615752 - Revolving							
I	11/16	400	07/19	0	/0	00,00,00	C-AsAgreed
	Date	Actual	Pmt	Schedule	Pmt	Balance	
	2019-07		0		0	0	
	2019-06		0		0	0	
	2019-05		0		0	0	
	2019-04		0		0	0	
	2019-03		25		0	0	
	2019-02		200		0	25	
	2019-01		150		0	200	
	2018-12		175		0	150	
	2018-11		50		0	175	
	2018-10		125		0	50	
	2018-09		75		0	125	
	2018-08		75		0	75	
	2018-07		100		0	75	
	2018-06		50		0	100	
	2018-05		150		0	50	
	2018-04		25		0	150	
	2018-03		200		0	25	
	2018-02		150		0	200	
	2018-01		175		0	150	
	2017-12		50		0	175	
	2017-11		125		0	50	
	2017-10		75		0	125	
	2017-09		50		0	75	
	2017-08		50		0	50	
9) BONNEVILLE BAN 173014 - Mortgage							
I	02/11	100000	02/14	0	/0	00,00,00	C-AsAgreed
10) CEDAR FINANCE 955488 - Installment							
I	04/17	16700	04/18	0	/0	01,00,00	C-AsAgreed
11) CEDAR FINANCE 476033 - Installment							
I	12/16	12500	08/17	0	/0	00,00,00	C-AsAgreed
12) MCKAY BANK 149597 - Installment							
I	03/16	9745	03/17	0	/0	00,00,00	C-AsAgreed
13) NISSAN MOTOR 652001 - Installment							

I	10/17	13300	08/18	0	/0	00,00,00	C-AsAgreed
14)	SECURITY FIRST	476300	- Installment				
I	11/16	500	07/19	0	/0	00,00,00	C-AsAgreed
15)	UNITED SAVINGS	119901	- Installment				
I	11/08	100000	10/16	0	/0	03,01,00	2-Late60Days
16)	ZIONS FIRST NAT.	170068	- Installment				
I	01/14	11291	07/19	0	/0	17,03,01	3-Late90Days
17)	BANK 1 UTAH	47678	- Revolving				
I	01/05	800	09/16	0	/0	00,00,00	C-AsAgreed
18)	BONNEVILLE BANK	173014	- Installment				
I	01/08	34000	02/14	0	/0	00,00,00	C-AsAgreed
19)	KNIGHT ADJ.	668288	- Revolving				
I	02/15	1000	07/19	0	/0	00,00,00	C-AsAgreed
20)	LIONS FIRST NATIONAL	170069	- Installment				
I	01/10	130000	07/19	0	/0	00,00,00	C-AsAgreed
21)	UNITED SAVINGS	119901	- Installment				
I	01/05	100000	10/16	0	/0	03,01,00	2-Late60Days
22)	KNIGHT ADJ.	668288	- Mortgage				
I	02/19	746	07/19	0	/0	00,00,00	C-AsAgreed
23)	LIONS FIRST NA	170069	- Installment				
I	01/14	11291	07/19	0	/0	00,00,00	C-AsAgreed

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

1) TYPE:	LawSuit	STATUS:	Satisfied	AMOUNT:	500
	FILED: 2015-04-01	SATISFIED:	2015-07-01		
2) TYPE:	LawSuit	STATUS:	Satisfied	AMOUNT:	500
	FILED: 2017-06-01	SATISFIED:	2017-07-01		

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

1) CSI MORTGAGE	2018-11-13
2) FIRST INTERSTA	2018-11-13
3) TRANSAMERICA	2018-11-13
4) HEARTLAND	2018-11-13
5) UNITED EAST MTG & FUN	2018-06-25
6) FIRST USA BANK	2018-05-22
7) MORTGAGE ONE FINANC CO	2018-04-26
8) RMC ACQUISITION CORP	2018-04-19
9) UNITED COMPANIES LENDI	2018-04-18
10) UNITED COMPANIES LENDI	2018-04-17

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

ExperianFairIsaac	LOANSEEKER, HOMER	Experian	640
FICORiskScoreClassic04	LOANSEEKER, HOMER	TransUnion	636
EquifaxBeacon5.0	LOANSEEKER, HOMER	Equifax	620

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

## \*\*\*\*\*

## \*\*\*\*\*

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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Credit Log

Credit Report Retrieval Log

Date: 08/23/2019 18:46:57.199

User: w9421dnn

SSN	Requested	Joint/
	CrRptRefNo	Indv

999601111	5004559	I
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Credit agency Agency200's performance time was 0 seconds.

Import Log

Casefile Support Service Results File

Command: CaseInit

UserID: w9421dnn

InstID: 207003

Date: 08/23/2019 18:46:56.561

Case: 1996033354  
Transaction ID: T100099-002  
Control Number: 123456789

Dataset: 1003 Data  
No Errors/Warnings detected  
Dataset: Additional Case Data  
No Errors/Warnings detected  
Dataset: Product Data  
No Errors/Warnings detected

Processed Transaction successfully