

Credit Report

Credit Report

Credit Log

Credit Report Retrieval Log

=====

Date: 08/22/2019 13:46:42.606

User: w9421dnv

| SSN | Requested | Joint/ |
|-----|------------|--------|
| | CrRptRefNo | Indv |

=====

991919991 500446 I

Credit agency Agency200's performance time was 0 seconds.

Import Log

Casefile Support Service Results File

Command: CaseInit

UserID: w9421dnv

InstID: 207003

Date: 08/22/2019 13:46:41.983

Case: 1996026463

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

*** 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: FIRSTIMER, ALICE SSN: 991919991

PRESENT ADDRESS: 9991 WARFORD STREET

DAWSON, IA 50066

| | DATE | HIGH | DATE | CUR | TERM/ | AMT | PYMT | |
|------|------|------|------|-----|-------|-----|----------|---------|
| EOCA | OPEN | BAL | RPTD | BAL | PYMT | DUE | HIST | CURRENT |
| | | | | | | | 30-60-90 | STATUS |

1) MOUNTAIN BANK 3563A019732 - Installment

I 12/16 4400 07/19 2600.00 36/123.00 0,0,0 C-AsAgreed

| Date | Actual | Pmt | Schedule | Pmt | Balance |
|---------|--------|-----|----------|-----|---------|
| 2019-06 | | 123 | | 123 | 2723 |
| 2019-05 | | 123 | | 123 | 2846 |
| 2019-04 | | 123 | | 123 | 2969 |

| | | | |
|---------|-----|-----|------|
| 2019-03 | 123 | 123 | 3092 |
| 2019-02 | 123 | 123 | 3215 |
| 2019-01 | 123 | 123 | 3338 |
| 2018-12 | 123 | 123 | 3461 |
| 2018-11 | 123 | 123 | 3584 |
| 2018-10 | 123 | 123 | 3707 |
| 2018-09 | 123 | 123 | 3830 |
| 2018-08 | 123 | 123 | 3953 |
| 2018-07 | 123 | 123 | 4076 |

2) CENTRAL BANK 1590345859403 - Installment

| | | | | | | | |
|---|-------|------|-------|---|---------|-------|------------|
| I | 11/11 | 9000 | 12/16 | 0 | 60/0.00 | 1,0,0 | C-AsAgreed |
|---|-------|------|-------|---|---------|-------|------------|

3) HEMLOCKS 98E543184 - Revolving

| | | | | | | | |
|---|-------|------|-------|--------|--------|-------|------------|
| I | 09/11 | 1000 | 07/19 | 437.00 | /44.00 | 0,0,0 | C-AsAgreed |
|---|-------|------|-------|--------|--------|-------|------------|

| Date | Actual | Pmt | Schedule | Pmt | Balance |
|---------|--------|-----|----------|-----|---------|
| 2019-06 | | 245 | | 44 | 138 |
| 2019-05 | | 387 | | 44 | 245 |
| 2019-04 | | 302 | | 44 | 387 |
| 2019-03 | | 196 | | 44 | 302 |
| 2019-02 | | 92 | | 44 | 196 |
| 2019-01 | | 987 | | 44 | 92 |
| 2018-12 | | 885 | | 44 | 987 |
| 2018-11 | | 789 | | 44 | 885 |
| 2018-10 | | 538 | | 44 | 789 |
| 2018-09 | | 686 | | 44 | 538 |
| 2018-08 | | 578 | | 44 | 686 |
| 2018-07 | | 637 | | 44 | 578 |
| 2018-06 | | 665 | | 44 | 637 |
| 2018-05 | | 711 | | 44 | 665 |
| 2018-04 | | 607 | | 44 | 711 |
| 2018-03 | | 316 | | 44 | 607 |
| 2018-02 | | 937 | | 44 | 316 |
| 2018-01 | | 763 | | 44 | 937 |
| 2017-12 | | 785 | | 44 | 763 |
| 2017-11 | | 835 | | 44 | 785 |
| 2017-10 | | 761 | | 44 | 835 |
| 2017-09 | | 795 | | 44 | 761 |
| 2017-08 | | 845 | | 44 | 795 |
| 2017-07 | | 845 | | 44 | 845 |

4) BAY COMPANY 4681123R1 - Revolving

| | | | | | | | |
|---|-------|------|-------|---|-------|-------|------------|
| I | 11/10 | 1600 | 07/19 | 0 | /0.00 | 2,1,0 | C-AsAgreed |
|---|-------|------|-------|---|-------|-------|------------|

| Date | Actual | Pmt | Schedule | Pmt | Balance |
|---------|--------|-----|----------|-----|---------|
| 2019-06 | | 227 | | 50 | 236 |
| 2019-05 | | 238 | | 50 | 227 |
| 2019-04 | | 139 | | 50 | 238 |
| 2019-03 | | 290 | | 50 | 139 |
| 2019-02 | | 241 | | 50 | 290 |
| 2019-01 | | 442 | | 50 | 241 |
| 2018-12 | | 273 | | 50 | 442 |
| 2018-11 | | 244 | | 50 | 273 |
| 2018-10 | | 145 | | 50 | 244 |
| 2018-09 | | 216 | | 50 | 145 |
| 2018-08 | | 247 | | 50 | 216 |
| 2018-07 | | 268 | | 50 | 247 |
| 2018-06 | | 349 | | 50 | 268 |
| 2018-05 | | 270 | | 50 | 349 |
| 2018-04 | | 451 | | 50 | 270 |
| 2018-03 | | 352 | | 50 | 451 |
| 2018-02 | | 253 | | 50 | 352 |
| 2018-01 | | 782 | | 50 | 253 |
| 2017-12 | | 255 | | 50 | 782 |
| 2017-11 | | 356 | | 50 | 255 |

| | | | |
|---------|-----|----|-----|
| 2017-10 | 257 | 50 | 356 |
| 2017-09 | 600 | 50 | 257 |
| 2017-08 | 459 | 50 | 600 |
| 2017-07 | 260 | 50 | 459 |

***** PUBLIC RECORDS *****

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

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

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

***** 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.
