



370 Reed Rd., Suite 100 Broomall, PA 19008
800-243-0120 Fax: 800-942-9451



Credit Report X

CCREDIT CHECKER
7545 Irvine Center
Ste 212
Irvine, CA 92618

Client Code: 10046271PQ
Requested By: Generic API login
Loan Number:

Ordered: 10/29/2025
Released: 10/29/2025
Reissued:

Report ID: [82947655](#)
Repositories: EQX/EXP/TUC
Price:

Order Verifications

Business Principal Report

Borrower

Co-Borrower

Name	Tatiana Atkins	Name
SSN	590-72-4599	SSN
Current Address	6332 Almondsville Road, Gloucester, VA 23061	

TransUnion	Experian	Equifax	TransUnion	Experian	Equifax
Frozen	Frozen	Frozen			

Underwriting Alerts

Alert

Recommendation

Missing FICO Score: One or more repository failed to return a FICO score.

Review borrower's identifying information and/or Repository Messages for accuracy and content. *

Fraud Messages

Date	Reported On	Comment
10/29/2025	EQX-B1	IDENTITY SCAN: UNABLE TO PERFORM TELEPHONE VALIDATION DUE TO INSUFFICIENT TELEPHONE INPUT. *

Credit Summary

Account Type	Number of Accounts	Open Accounts	Accounts Currently Past Due	Past Due	Payment	High Credit	Balance	Most Recent Late	Historical Late Payments		
									Accounts 30 Days	60 Days	90+ Days
Mortgage	0	0	0	\$0	\$0	\$0	\$0	0	0	0	0
Revolving/Credit Line	0	0	0	\$0	\$0	\$0	\$0	0	0	0	0
Auto	0	0	0	\$0	\$0	\$0	\$0	0	0	0	0
Education	0	0	0	\$0	\$0	\$0	\$0	0	0	0	0
Other Installment	0	0	0	\$0	\$0	\$0	\$0	0	0	0	0
Totals	0	0	0	\$0	\$0	\$0	\$0	0	0	0	0
Public Records:	0	Available Credit:		\$0	Total Debt Balance secured:		\$0	Utilization %:			
Collections/Charge-offs:	0	Revolving/Credit Line Used:			Total Debt Balance unsecured:		\$0	Revolving Utilization %:			
Bankruptcy:	No	Inquiries:		0	Total High Credit:		\$0	Dispute Count: 0 Oldest Tradeline:			
		Authorized User Accounts:		0							

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Business Principal Report

Borrower

Co-Borrower

Name Tatiana Atkins
 SSN 590-72-4599
 Current Address
 6332 Allmondsville Road, Gloucester, VA 23061

Name
 SSN
 Current Address

Underwriting Alerts

Alert

Recommendation

Missing FICO Score: One or more repository failed to return a FICO score.

Review borrower's identifying information and/or Repository *****
 Messages for accuracy and content.

Credit Score Information

Score	Name	Repository	Model	Developed By	Range	Calculated	Reported On
Frozen	Tatiana Atkins	TransUnion				10/29/2025	TUC-B1

File Variation Warning

This report contains one or more "file variations". There are records returned by a repository where the consumer's identifying information differs significantly from the information in the request. Data from file variation is not shown in the main body of the report, and is displayed separately below.

We recommend reviewing the identifying information of the consumer in the file variation section to confirm if it is related to the consumers in your request.

Inquiries (Last 120 Days)

No inquiries in the last 120 days.

Public Records

THE REPORTING BUREAU CERTIFIES THAT: public records have been checked for bankruptcies involving the subject(s) were obtained directly through the repositories used, or by direct searches, or a public records search firm other than the repository, or by all methods with the following results:
 PUBLIC RECORDS LEARNED: NONE on this file, see additional variations

File Summary

Account Type	Number of Accounts	Open Accounts	Accounts Currently Past Due	Past Due	Payment	High Credit	Balance	Most Recent Late	Historical Late Payments		
									30 Days	60 Days	90+ Days
Mortgage	0	0	0	\$0	\$0	\$0	\$0	0	0	0	0
Revolving/Credit Line	0	0	0	\$0	\$0	\$0	\$0	0	0	0	0
Auto	0	0	0	\$0	\$0	\$0	\$0	0	0	0	0
Education	0	0	0	\$0	\$0	\$0	\$0	0	0	0	0
Other Installment	0	0	0	\$0	\$0	\$0	\$0	0	0	0	0
Totals	0	0	0	\$0	\$0	\$0	\$0	0	0	0	0
Public Records:	0		Available Credit:	\$0		Total Debt Balance secured:	\$0		Utilization %:		
Collections/Charge-offs:	0		Revolving/Credit Line Used:			Total Debt Balance unsecured:	\$0		Revolving Utilization %:		
Bankruptcy:	No		Inquiries:	0		Total High Credit:	\$0		Dispute Count:		0
			Authorized User Accounts:	0					Oldest Tradeline:		

Derogatory Account Summary

Account Type	Accounts 30 Days	Accounts 60 Days	Accounts 90+ Days	Past Due Amount		Number of Accounts/Filings	Past Due Amount
Mortgages	0	0	0	\$0	Foreclosure	0	\$0
Installment Loans	0	0	0	\$0	Collections	0	\$0
Student Loans	0	0	0	\$0	Charge Offs	0	\$0
Auto Loans	0	0	0	\$0	Repossession	0	\$0
Revolving Account	0	0	0	\$0	Bankruptcy Filings	0	\$0
Open End Accounts	0	0	0	\$0		0	\$0
Total	0	0	0	\$0.00		0	\$0

Accounts Flagged in Dispute: **0**

Inquiries: **0**

Fraud Messages

Date	Reported On	Comment
10/29/2025	EXP-B	FRAUD SHIELD INDICATOR: NO FRAUD ALERTS REPORTED

Repository Messages

Date	Reported On	Comment
10/29/2025	TUC-B1	FROZEN BY CONSUMER AS ALLOWED BY STATE LAW

Creditors

Miscellaneous Information

This report can be viewed on the web by visiting <http://view.xactus360.com>.
 Report ID: 82947655
 Password: f9a9d888



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Report ID: 82947655
Repositories: EQX/EXP/TUC
Price:

Order Verifications

Business Principal Report

Repository Files Returned

EQX-B1	Equifax - Pulled: 10/29/2025 NM: Tatiana Atkins SSN: ADDRESS: 6332 ALLMONDSVILLE R, GLOUCESTER, VA 23061 - REPORTED
EXP-B1	Experian - Pulled: 10/29/2025 NM: Tatiana Atkins SSN: ADDRESS: 6332 ALLMONDSVILLE R, GLOUCESTER, VA 23061 - REPORTED
TUC-B1	TransUnion - Pulled: 10/29/2025 NM: Tatiana Atkins SSN: 590-72-4599 ADDRESS: 6332 ALLMONDSVILLE RD, GLOUCESTER, VA 23061 - REPORTED 10/29/2025

File Variation

The following file variation was reported by Equifax.

Name Tatiana Atkins Address 6332 Allmondsville R Gloucester, VA 23061	Social Security Number Age / DOB
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Underwriting Alerts

Alert	Recommendation
Missing FICO Score: One or more repository failed to return a FICO score.	Review borrower's identifying information and/or Repository Messages for accuracy and content. *

Credit Score Information

Score	Name	Repository	Model	Developed By	Range	Calculated	Reported On
Frozen	Tatiana Atkins	Equifax				10/29/2025	EQX-B1

Inquiries (Last 120 Days)

No inquiries in the last 120 days.

File Summary

Account Type	Number of Accounts	Open Accounts	Accounts Currently Past Due	Past Due	Payment	High Credit	Balance	Most Recent Late	Historical Late Payments
Mortgage	0	0	0	\$0	\$0	\$0	\$0	0	0 0 0 0
Revolving/Credit Line	0	0	0	\$0	\$0	\$0	\$0	0	0 0 0 0
Auto	0	0	0	\$0	\$0	\$0	\$0	0	0 0 0 0
Education	0	0	0	\$0	\$0	\$0	\$0	0	0 0 0 0
Other Installment	0	0	0	\$0	\$0	\$0	\$0	0	0 0 0 0
Totals	0	0	0	\$0	\$0	\$0	\$0	0	0 0 0 0
Public Records:	0	Available Credit:		\$0	Total Debt Balance secured:		\$0	Utilization %:	
Collections/Charge-offs:	0	Revolving/Credit Line Used:			Total Debt Balance unsecured:		\$0	Revolving Utilization %:	
Bankruptcy:	No	Inquiries:		0	Total High Credit:		\$0	Dispute Count:	0
		Authorized User Accounts:		0				Oldest Tradeline:	

Derogatory Account Summary

Account Type	Accounts 30 Days	Accounts 60 Days	Accounts 90+ Days	Past Due Amount		Number of Accounts/Filings	Past Due Amount
Mortgages	0	0	0	\$0	Foreclosure	0	\$0
Installment Loans	0	0	0	\$0	Collections	0	\$0
Student Loans	0	0	0	\$0	Charge Offs	0	\$0
Auto Loans	0	0	0	\$0	Repossession	0	\$0
Revolving Account	0	0	0	\$0	Bankruptcy Filings	0	\$0
Open End Accounts	0	0	0	\$0		0	\$0
Total	0	0	0	\$0.00		0	\$0

Accounts Flagged in Dispute: 0

Inquiries: 0

Fraud Messages

Date	Reported On	Comment
10/29/2025	EQX-B1	IDENTITY SCAN: UNABLE TO PERFORM TELEPHONE VALIDATION DUE TO INSUFFICIENT TELEPHONE INPUT. *
10/29/2025	EXP-B	FRAUD SHIELD INDICATOR: NO FRAUD ALERTS REPORTED

Repository Messages

Date	Reported On	Comment
10/29/2025	EQX-B1	CONSUMER REQUESTED SECURITY FREEZE - REPORT UNAVAILABLE

Creditors

Miscellaneous Information

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Price:

Order Verifications

Business Principal Report

Repository Files Returned

EQX-B1	Equifax - Pulled: 10/29/2025 NM: Tatiana Atkins SSN: ADDRESS: 6332 ALLMONDSVILLE R, GLOUCESTER, VA 23061 - REPORTED
EXP-B1	Experian - Pulled: 10/29/2025 NM: Tatiana Atkins SSN: ADDRESS: 6332 ALLMONDSVILLE R, GLOUCESTER, VA 23061 - REPORTED
TUC-B1	TransUnion - Pulled: 10/29/2025 NM: Tatiana Atkins SSN: 590-72-4599 ADDRESS: 6332 ALLMONDSVILLE RD, GLOUCESTER, VA 23061 - REPORTED 10/29/2025

End of File Variation

File Variation

The following file variation was reported by Experian.

Name Tatiana Atkins Address 6332 Allmondsville R Gloucester, VA 23061	Social Security Number Age / DOB
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Underwriting Alerts

Alert	Recommendation
Missing FICO Score: One or more repository failed to return a FICO score.	Review borrower's identifying information and/or Repository Messages for accuracy and content. *

Credit Score Information

Score	Name	Repository	Model	Developed By	Range	Calculated	Reported On
Frozen	Tatiana Atkins	Experian				10/29/2025	EXP-B1

Inquiries (Last 120 Days)

No inquiries in the last 120 days.

File Summary

Account Type	Number of Accounts	Open Accounts	Accounts Currently Past Due	Past Due	Payment	High Credit	Balance	Most Recent Late	Historical Late Payments	
								Accounts 30 Days	60 Days	90+ Days
Mortgage	0	0	0	\$0	\$0	\$0	\$0	0	0	0
Revolving/Credit Line	0	0	0	\$0	\$0	\$0	\$0	0	0	0
Auto	0	0	0	\$0	\$0	\$0	\$0	0	0	0
Education	0	0	0	\$0	\$0	\$0	\$0	0	0	0
Other Installment	0	0	0	\$0	\$0	\$0	\$0	0	0	0
Totals	0	0	0	\$0	\$0	\$0	\$0	0	0	0
Public Records:	0		Available Credit:	\$0		Total Debt Balance secured:	\$0		Utilization %:	
Collections/Charge-offs:	0		Revolving/Credit Line Used:			Total Debt Balance unsecured:	\$0		Revolving Utilization %:	
Bankruptcy:	No		Inquiries:	0		Total High Credit:	\$0		Dispute Count:	0
			Authorized User Accounts:	0					Oldest Tradeline:	

Derogatory Account Summary

Account Type	Accounts 30 Days	Accounts 60 Days	Accounts 90+ Days	Past Due Amount		Number of Accounts/Filings	Past Due Amount
Mortgages	0	0	0	\$0	Foreclosure	0	\$0
Installment Loans	0	0	0	\$0	Collections	0	\$0
Student Loans	0	0	0	\$0	Charge Offs	0	\$0
Auto Loans	0	0	0	\$0	Repossession	0	\$0
Revolving Account	0	0	0	\$0	Bankruptcy Filings	0	\$0
Open End Accounts	0	0	0	\$0		0	\$0
Total	0	0	0	\$0.00		0	\$0

Accounts Flagged in Dispute: **0**

Inquiries: **0**

Fraud Messages

Date	Reported On	Comment
10/29/2025	EXP-B	FRAUD SHIELD INDICATOR: NO FRAUD ALERTS REPORTED

Repository Messages

Date	Reported On	Comment
10/29/2025	EXP-B1	32 & 04-02-25 0000000 FILE LOCKED AT CONSUMERS REQUEST

Creditors



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Order Verifications

Business Principal Report**Miscellaneous Information**

This report can be viewed on the web by visiting <http://view.xactus360.com>.
Report ID: 82947655
Password: f9a9d888

Repository Files Returned

EQX-B1 Equifax - Pulled: 10/29/2025
NM: Tatiana Atkins SSN:
ADDRESS: 6332 ALLMONDSVILLE R, GLOUCESTER, VA 23061 - REPORTED

EXP-B1 Experian - Pulled: 10/29/2025
NM: Tatiana Atkins SSN:
ADDRESS: 6332 ALLMONDSVILLE R, GLOUCESTER, VA 23061 - REPORTED

TUC-B1 TransUnion - Pulled: 10/29/2025
NM: Tatiana Atkins SSN: 590-72-4599
ADDRESS: 6332 ALLMONDSVILLE RD, GLOUCESTER, VA 23061 - REPORTED 10/29/2025

End of File Variation**Disclaimer**

XACTUS is a reseller and conduit of credit information provided by the Credit Repositories and may also include duplicate information. XACTUS has assembled this information so that it accurately reflects what the credit repositories have provided but cannot evaluate its content. If, upon review of the information contained within this report, you believe that any information is inaccurate or incomplete, please contact XACTUS at 800-243-0120.

Credit Repositories

TransUnion
P. O. Box 1000
Chester, PA 19016
800-888-4213
www.transunion.com

Experian
P. O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

Equifax
P. O. Box 740241
Atlanta, GA 30374
800-685-1111
www.equifax.com/fcra

*** End of Report 10/29/2025 09:48:08 AM ***

Credit Score Disclosure

CCREDIT CHECKER
7545 Irvine Center
Ste 212
Irvine, CA 92618

Report ID
82947655
Loan Number

Date
10/29/2025
Repositories Requested
Equifax, Experian, TransUnion

Applicant

Name
Tatiana Atkins

Current Address
6332 Allmondsville Road
Gloucester, VA 23061

"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 any questions concerning the terms of the loan, contact the lender."

For information on FICO scores, please contact the developer, Fair Isaac Corporation, at www.myfico.com or 1-800-319-4433.

Questions regarding your credit report should be directed to TRANSUNION, EXPERIAN or EQUIFAX. You will find their contact information below:

TransUnion
P. O. Box 1000
Chester, PA 19016
800-888-4213
www.transunion.com

Experian
P. O. Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

Equifax
P. O. Box 740241
Atlanta, GA 30374
800-685-1111
www.equifax.com/fcra

Credit Score Information

Score	Name	Repository	Model	Developed By	Range	Calculated	Reported On
Frozen	Tatiana Atkins	TransUnion				10/29/2025	TUC-B1

I have received a copy of this disclosure.

Tatiana Atkins

Date

CCREDIT CHECKER 7545 Irvine Center Ste 212 Irvine, CA 92618	Applicant Tatiana Atkins 6332 Allmondsville Road Gloucester, VA 23061	Report ID 82947655	Date 10/29/2025
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CCREDIT CHECKER
Credit Scores and the Price You Pay for Credit

Your Credit Score	
Your credit score	Your credit score is not available from XACTUS, which is a consumer reporting agency, because they may not have enough information about your credit history to calculate a score.
What you should know about credit scores	A credit score is a number that reflects the information in a credit report. A 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. A credit score can change, depending on how a consumer's credit history changes.
Why credit scores are important	Credit scores are important because consumers who have higher credit scores generally will get more favorable credit terms. Not having a credit score can affect whether you can get a loan and how much you will have to pay for that loan.
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 copy of your credit report(s) without charge for 60 days after you receive this notice. To order your free annual credit report - <i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit www.annualcreditreport.com <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 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

I have received a copy of this disclosure.

Tatiana Atkins

Date



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Business Principal Report

Borrower

Co-Borrower

Name Tatiana Atkins
 SSN 590-72-4599
 Current Address
 6332 Allmondsville Road, Gloucester, VA 23061

Name
 SSN
 Current Address

Trended Data Summary

	(Report Date) 10/29/2025	30 days	60 days	90 days	6 months	12 months	24 months
Revolving Accounts		-	-	-	-	-	-
Open Accounts:	-	-	-	-	-	-	-
Closed Accounts:	-	-	-	-	-	-	-
Total Credit Limit:	-	-	-	-	-	-	-
Total Balance:	-	-	-	-	-	-	-
Scheduled Payments:	-	-	-	-	-	-	-
Actual Payments:	-	-	-	-	-	-	-
Utilization %:	-	-	-	-	-	-	-
Mortgage	(Report Date) 10/29/2025	30 days	60 days	90 days	6 months	12 months	24 months
Open Accounts:	-	-	-	-	-	-	-
Closed Accounts:	-	-	-	-	-	-	-
Total Credit Limit:	-	-	-	-	-	-	-
Total Balance:	-	-	-	-	-	-	-
Scheduled Payments:	-	-	-	-	-	-	-
Actual Payments:	-	-	-	-	-	-	-
Education	(Report Date) 10/29/2025	30 days	60 days	90 days	6 months	12 months	24 months
Open Accounts:	-	-	-	-	-	-	-
Closed Accounts:	-	-	-	-	-	-	-
Total Credit Limit:	-	-	-	-	-	-	-
Total Balance:	-	-	-	-	-	-	-
Scheduled Payments:	-	-	-	-	-	-	-
Actual Payments:	-	-	-	-	-	-	-
Auto	(Report Date) 10/29/2025	30 days	60 days	90 days	6 months	12 months	24 months
Open Accounts:	-	-	-	-	-	-	-
Closed Accounts:	-	-	-	-	-	-	-
Total Credit Limit:	-	-	-	-	-	-	-
Total Balance:	-	-	-	-	-	-	-
Scheduled Payments:	-	-	-	-	-	-	-
Actual Payments:	-	-	-	-	-	-	-