



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: 10/30/2025

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 Allmondsville Road, Gloucester, VA 23061	

TransUnion	Experian	Equifax	TransUnion	Experian	Equifax
FICO Risk Score, Classic (04) [704]	Frozen	FICO Classic v5 721			

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
10/30/2025	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	2	1	0	\$0	\$4,106	\$1,050,000	\$480,482	0	0	0
Revolving/Credit Line	22	18	0	\$0	\$1,488	\$243,334	\$51,314	0	0	0
Auto	3	1	0	\$0	\$1,300	\$181,158	\$54,602	0	0	0
Education	16	15	0	\$0	\$406	\$343,553	\$555,557	0	0	0
Other Installment	1	0	0	\$0	\$0	\$50,174	\$0	0	0	0
Totals	44	35	0	\$0	\$7,300	\$1,868,219	\$1,141,955	0	0	0
Public Records:	0	Available Credit:	\$177,320	Total Debt Balance secured:	\$535,084	Utilization %:	67%			
Collections/Charge-offs:	0	Revolving/Credit Line Used:	22%	Total Debt Balance unsecured:	\$606,871	Revolving Utilization %:	21%			
Bankruptcy:	No	Inquiries:	2	Total High Credit:	\$1,143,790	Dispute Count:	0			
		Authorized User Accounts:	4			Oldest Tradeline:	12/10/2007			

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Co-Borrower

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Name
 SSN
 Current Address

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 Messages for accuracy and content.

Credit Score Information

Score	Name Tatiana N. Delaluz	Repository Equifax	Model FICO Classic v5	Developed By Fair Isaac	Range 300-850	Calculated 10/30/2025	Reported On EQX-B1
721	Factors <ul style="list-style-type: none"> • 11 - Amount owed on revolving account is too high • 30 - Time since most recent account opening is too short • 10 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts • 5 - Too many accounts with balances 						
[704]	Name Tatiana N. Atkins	Repository TransUnion	Model FICO Risk Score, Classic (04)	Developed By Fair Isaac	Range 309-839	Calculated 10/30/2025	Reported On TUC-B1
	Factors <ul style="list-style-type: none"> • 005 - Too many accounts with balances • 028 - Number of established accounts • 011 - Amount owed on revolving accounts is too high • 030 - Time since most recent account opening is too short • Score value was adversely affected by credit inquiries present in the credit file. 						

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.

Credit History

W h o s e	E C O A Acct Number	Date Rptd	Date Opened	High Credit	Balance	Past Due	Mo Rev	30	60	90	Account Status
				Credit Limit	Terms	Maximum Delinquency					Account Type
B I	FIRST HORIZON BANK 3101484460496 REAL ESTATE MORTGAGE / CONVENTIONAL MORTGAGE 1 Corporate Dr Ste 360 - Lake Zurich, IL 60047 - 847-550-7300	10/06/2025	08/05/2019 10/01/2025	\$525,000	\$480,482 360M/\$4106	\$0	49	0	0	0	As Agreed Mtg EQX/TUC
B I	DEPT OF ED/AIDVANTAG 93875210641E01020120 STUDENT LOAN_PAYMENT DEFERRED / FIXED RATE / STUDENT LOAN_PAYMENT DEFERRED / FIXED RATE 1891 Metro Center Dr - Reston, VA 20190 - 800-722-1300	09/30/2025	07/27/2012 05/01/2024	\$44,944	\$73,915	\$0	99	0	0	0	As Agreed Inst EQX/TUC
B I	DEPT OF ED/AIDVANTAG 93875210641E00520100 STUDENT LOAN_PAYMENT DEFERRED / FIXED RATE / STUDENT LOAN_PAYMENT DEFERRED / FIXED RATE 1891 Metro Center Dr - Reston, VA 20190 - 800-722-1300	09/30/2025	08/04/2010 05/01/2024	\$38,667	\$71,007	\$0	99	0	0	0	As Agreed Inst EQX/TUC
B I	DEPT OF ED/AIDVANTAG 93875210641E00820110 STUDENT LOAN_PAYMENT DEFERRED / FIXED RATE / STUDENT LOAN_PAYMENT DEFERRED / FIXED RATE 1891 Metro Center Dr - Reston, VA 20190 - 800-722-1300	09/30/2025	07/27/2011 05/01/2024	\$36,444	\$63,503	\$0	99	0	0	0	As Agreed Inst EQX/TUC
B I	DEPT OF ED/AIDVANTAG 93875210641E01220130 STUDENT LOAN_PAYMENT DEFERRED / FIXED RATE / STUDENT LOAN_PAYMENT DEFERRED / FIXED RATE 1891 Metro Center Dr - Reston, VA 20190 - 800-722-1300	09/30/2025	07/03/2013 05/01/2024	\$42,722	\$61,054	\$0	99	0	0	0	As Agreed Inst EQX/TUC
B I	MERCEDES-BENZ FINANC 5002913265001 AUTO / LEASE / FIXED RATE PO Box 961 - Roanoke, TX 76262 - 800-654-6222	10/01/2025	04/26/2025 09/01/2025	\$62,403	\$54,602 48M/\$1300	\$0	4	0	0	0	As Agreed Inst EQX/TUC



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Order Verifications

Business Principal Report

Credit History (continued)

W h o s e	E C O A	Creditor Name Acct Number	Date Rptd	Date Opened	High Credit Limit	Balance	Past Due	Mo Rev	30	60	90 +	Account Status
B	I	DEPT OF ED/AIDVANTAG 93875210641E01120120 STUDENT LOAN_PAYMENT DEFERRED / FIXED RATE / STUDENT LOAN_PAYMENT DEFERRED / FIXED RATE 1891 Metro Center Dr - Reston, VA 20190 - 800-722-1300	09/30/2025	08/09/2012 05/01/2024	\$27,136	\$46,334	\$0	99	0	0	0	As Agreed Inst EQX/TUC
B	I	DEPT OF ED/AIDVANTAG 93875210641E01320130 STUDENT LOAN_PAYMENT DEFERRED / FIXED RATE / STUDENT LOAN_PAYMENT DEFERRED / FIXED RATE 1891 Metro Center Dr - Reston, VA 20190 - 800-722-1300	09/30/2025	07/24/2013 05/01/2024	\$28,846	\$43,143	\$0	99	0	0	0	As Agreed Inst EQX/TUC
B	I	DEPT OF ED/AIDVANTAG 93875210641E00320080 STUDENT LOAN_PAYMENT DEFERRED / FIXED RATE / STUDENT LOAN_PAYMENT DEFERRED / FIXED RATE 1891 Metro Center Dr - Reston, VA 20190 - 800-722-1300	09/30/2025	08/15/2008 05/01/2024	\$16,000	\$36,499	\$0	99	0	0	0	As Agreed Inst EQX/TUC
B	I	DEPT OF ED/AIDVANTAG 93875210641E00920110 STUDENT LOAN_PAYMENT DEFERRED / FIXED RATE / STUDENT LOAN_PAYMENT DEFERRED / FIXED RATE 1891 Metro Center Dr - Reston, VA 20190 - 800-722-1300	09/30/2025	07/27/2011 05/01/2024	\$19,154	\$34,476	\$0	99	0	0	0	As Agreed Inst EQX/TUC
B	I	DEPT OF ED/AIDVANTAG 93875210641E00620100 STUDENT LOAN_PAYMENT DEFERRED / FIXED RATE / STUDENT LOAN_PAYMENT DEFERRED / FIXED RATE 1891 Metro Center Dr - Reston, VA 20190 - 800-722-1300	09/30/2025	08/04/2010 05/01/2024	\$15,840	\$29,892	\$0	99	0	0	0	As Agreed Inst EQX/TUC
B	I	MOHELA/SERVICING 93875210641000220071 STUDENT LOAN / FIXED RATE / FIXED RATE 633 Spirit Dr - Chesterfield, MO 63005 - 888-866-4352	09/30/2025	12/28/2007 09/01/2025	\$12,000	\$26,117 300M/\$274	\$0	99	0	0	0	As Agreed Inst EQX/TUC
B	I	DEPT OF ED/AIDVANTAG 93875210641E00120080 STUDENT LOAN_PAYMENT DEFERRED / FIXED RATE / STUDENT LOAN_PAYMENT DEFERRED / FIXED RATE 1891 Metro Center Dr - Reston, VA 20190 - 800-722-1300	09/30/2025	08/15/2008 05/01/2024	\$12,000	\$24,384	\$0	99	0	0	0	As Agreed Inst EQX/TUC
B	I	AMERICAN EXPRESS -3499928651569843 CREDIT CARD PO Box 981537 - El Paso, TX 79998 - 800-874-2717	10/26/2025	04/14/2021 ----	\$20,234	\$19,885	\$0	54	0	0	0	As Agreed Open EQX/TUC
B	I	DEPT OF ED/AIDVANTAG 93875210641E00220080 STUDENT LOAN_PAYMENT DEFERRED / FIXED RATE / STUDENT LOAN_PAYMENT DEFERRED / FIXED RATE 1891 Metro Center Dr - Reston, VA 20190 - 800-722-1300	09/30/2025	08/15/2008 05/01/2024	\$8,500	\$11,938	\$0	99	0	0	0	As Agreed Inst EQX/TUC
B	I	DEPT OF ED/AIDVANTAG 93875210641E00420100 STUDENT LOAN_PAYMENT DEFERRED / FIXED RATE / STUDENT LOAN_PAYMENT DEFERRED / FIXED RATE 1891 Metro Center Dr - Reston, VA 20190 - 800-722-1300	09/30/2025	08/04/2010 05/01/2024	\$8,500	\$11,343	\$0	99	0	0	0	As Agreed Inst EQX/TUC
B	I	DEPT OF ED/AIDVANTAG 93875210641E00720110 STUDENT LOAN_PAYMENT DEFERRED / FIXED RATE / STUDENT LOAN_PAYMENT DEFERRED / FIXED RATE 1891 Metro Center Dr - Reston, VA 20190 - 800-722-1300	09/30/2025	07/27/2011 05/01/2024	\$8,500	\$11,343	\$0	99	0	0	0	As Agreed Inst EQX/TUC
B	I	MOHELA/SERVICING 93875210641000120071 STUDENT LOAN / FIXED RATE / FIXED RATE 633 Spirit Dr - Chesterfield, MO 63005 - 888-866-4352	09/30/2025	12/28/2007 09/01/2025	\$8,500	\$10,609 300M/\$132	\$0	99	0	0	0	As Agreed Inst EQX/TUC
B	I	APPLE CARD - GS BANK 1100011136769621 CREDIT CARD Lockbox 6112 PO Box 7247 Goldm - Philadelphia, PA 19170 - 877-255-5923	09/30/2025	02/27/2020 09/01/2025	\$10,934 \$10,500	\$10,311 MIN \$413	\$0	67	0	0	0	As Agreed Rev EQX/TUC
B	I	JPMCB CARD SERVICES 426684177114 CREDIT CARD PO Box 15369 - Wilmington, DE 19850 - 800-945-2000	10/16/2025	06/30/2023 09/01/2025	\$12,900 \$17,600	\$9,940 MIN \$383	\$0	27	0	0	0	As Agreed Rev EQX/TUC

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Credit History (continued)

W h o s e	E C O A	Creditor Name Acct Number	Date Rptd	Date Opened	High Credit Credit Limit	Balance Terms	Past Due Maximum Delinquency	Mo Rev	30	60	90 +	Account Status	Account Type
B	I	AMERICAN EXPRESS -3499925159719493 CREDIT CARD PO Box 981537 - El Paso, TX 79998 - 800-874-2717	10/24/2025	11/29/2017 ------	\$6,474 \$10,900	\$5,628 MIN \$163	\$0	94	0	0	0	As Agreed Rev EQX/TUC	
B	I	SYNCB/AMAZON PLCC 6045781083603562 CHARGE PO Box 71737 - Philadelphia, PA 19176 - 866-396-8254	10/23/2025	03/07/2016 10/01/2025	\$5,187 \$6,800	\$2,435 MIN \$448	\$0	99	0	0	0	As Agreed Rev EQX/TUC	
B	A	BANK OF AMERICA 5524336016361341 AUTHORIZED USER CREDIT CARD PO Box 982238 - El Paso, TX 79998 - 800-421-2110	10/21/2025	01/13/2020 10/01/2025	\$16,749 \$2,000	\$1,676 MIN \$41	\$0	69	0	0	0	As Agreed Rev EQX/TUC	
B	A	AMERICAN EXPRESS -3499928450126283 AUTHORIZED USER CREDIT CARD PO Box 981537 - El Paso, TX 79998 - 800-874-2717	10/17/2025	01/21/2021 ------	\$33,299 \$33,500	\$1,439 MIN \$40	\$0	56	0	0	0	As Agreed Rev EQX/TUC	
B	A	AMERICAN EXPRESS -3499927267368853 AUTHORIZED USER CREDIT CARD PO Box 981537 - El Paso, TX 79998 - 800-874-2717	10/22/2025	08/05/2019 ------	\$11,221 \$10,000	\$0	\$0	74	0	0	0	As Agreed Rev EQX/TUC	
B	I	AMERICAN HONDA FINAN 424143561 Closed: 01/2022 CLOSED OR PAID ACCOUNT/ZERO BALANCE / AUTO / FIXED RATE PO Box 168128 - Irving, TX 75016 - 800-532-8127	03/01/2022	10/30/2018 01/01/2022	\$24,755	\$0 38M	\$0	37	0	0	0	As Agreed Inst EQX/TUC	
B	T	AMEX 3499924063991373 Closed: 04/2020 Credit Card P.O. Box 981537 - El Paso, TX 79998 - 800-874-2717	05/11/2020	11/28/2016 ------	\$0	\$0	\$0	41	0	0	0	As Agreed Open TUC	
B	I	BARCLAYS BANK DELAWA 34390677 Closed: 09/2024 CLOSED OR PAID ACCOUNT/ZERO BALANCE / ACCOUNT CLOSED DUE TO INACTIVITY / ACCOUNT CLOSED DUE TO INACTIVITY PO Box 8803 - Wilmington, DE 19899 - 888-232-0780	09/08/2024	02/07/2020 06/01/2023	\$5,060 \$8,200	\$0	\$0	55	0	0	0	As Agreed Rev EQX/TUC	
B	T	BK OF AMER 9560 Credit Card PO Box 982238 - El Paso, TX 79998 - 800-421-2110	04/28/2022	10/27/2014 04/18/2022	\$52,986 \$48,500	\$0	\$0	39	0	0	0	As Agreed Rev TUC	
B	I	CITICARDS CBNA 542418169646 CREDIT CARD 5800 South Corporate Place - Sioux Falls, SD 57108 - 800-950-5114	10/07/2025	01/31/2025 ------	\$3,000	\$0	\$0	8	0	0	0	As Agreed Rev EQX/TUC	
B	A	DISCOVER CARD 601100354391 AUTHORIZED USER CREDIT CARD PO Box 30939 - Salt Lake City, UT 84130 - 800-347-2683	10/27/2025	10/15/2014 08/01/2023	\$16,155 \$20,000	\$0	\$0	99	0	0	0	As Agreed Rev EQX/TUC	
B	I	IBERIABANK 255001 Closed: 09/2021 ACCOUNT TRANSFERRED OR SOLD / REAL ESTATE MORTGAGE / FIXED RATE 1101 E Admiral Doyle Dr - New Iberia, LA 70560 - 337-365-2361	09/01/2021	08/05/2019 09/01/2021	\$525,000	\$0 360M	\$0	25	0	0	0	As Agreed Mtg EQX/TUC	
B	I	NORDSTROM/TD BANK 4147211058275347 CREDIT CARD 13531 E Caley Ave - Englewood, CO 80111 - 800-964-0006	10/17/2025	07/26/2021 03/01/2025	\$4,023 \$6,300	\$0	\$0	50	0	0	0	As Agreed Rev EQX/TUC	

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Credit History (continued)

W h o s e	E C O A	Creditor Name Acct Number	Date Rptd	Date Opened	High Credit Limit	Balance	Past Due	Mo Rev	30	60	90 +	Account Status
B	I	NOT REPORTED 7788402061030194 Closed: 10/2020 MEDICAL / CLOSED OR PAID ACCOUNT/ZERO BALANCE / MEDICAL / ACCOUNT CLOSED BY CREDIT GRANTOR	11/28/2020 02/01/2020	12/26/2018 02/01/2020	\$4,000 \$4,000	\$0	\$0	23	0	0	0	As Agreed Rev EQX/TUC
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B	I	SYNCB/ASHLEY HOME ST 6019193635002305 CHARGE PO Box 71757 - Philadelphia, PA 19176 - 866-396-8254	10/02/2025 07/01/2025	07/09/2020 07/01/2025	\$4,290 \$5,000	\$0	\$0	63	0	0	0	As Agreed Rev EQX/TUC
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B	I	SYNCB/BRANDSMART 601917011530 CHARGE PO Box 71746 - Philadelphia, PA 19176 - 866-396-8254	10/03/2025 05/01/2025	04/12/2024 05/01/2025	\$5,861 \$6,500	\$0	\$0	18	0	0	0	As Agreed Rev EQX/TUC
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B	I	SYNCB/CARE CREDIT DU 5243062015806983 CREDIT CARD PO Box 71757 - Philadelphia, PA 19176 - 866-396-8254	10/03/2025 07/01/2025	02/10/2015 07/01/2025	\$9,904 \$10,000	\$0	\$0	99	0	0	0	As Agreed Rev EQX/TUC
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B	I	SYNCB/ROOMS TO GO 601919126962 CHARGE PO Box 71757 - Philadelphia, PA 19176 - 866-396-8254	10/17/2025 03/01/2025	03/01/2020 03/01/2025	\$5,591 \$6,800	\$0	\$0	67	0	0	0	As Agreed Rev EQX/TUC
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B	I	SYNCHRONY FINANCIAL 6034600201484460 CHARGE 777 Long Ridge Rd - Stamford, CT 06902 - 203-585-2400	10/19/2025 09/01/2025	03/24/2024 09/01/2025	\$4,628 \$8,000	\$0	\$0	19	0	0	0	As Agreed Rev EQX/TUC
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B	I	THD/CBNA 603532110044 Paid: 11/2024 Charge Account PO Box 6497 - Sioux Falls, SD 57117	10/26/2025 11/14/2024	04/23/2024 11/14/2024	\$2,995 \$3,000	\$0	\$0	18	0	0	0	As Agreed Rev TUC/EQX
<hr/>												
B	I	TRUIST BANK 120523363288001 Closed: 05/2022 CLOSED OR PAID ACCOUNT/ZERO BALANCE / FIXED RATE / FIXED RATE PO Box 849 - Wilson, NC 27894 - 336-733-2000	05/31/2022 05/01/2022	01/29/2020 05/01/2022	\$50,174	\$0 120M	\$0	28	0	0	0	As Agreed Inst EQX/TUC
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B	I	US BANK 517245755 Closed: 10/2024 CLOSED OR PAID ACCOUNT/ZERO BALANCE / AUTO / FIXED RATE PO Box 3447 - Oshkosh, WI 54903 - 844-624-8230	10/31/2024 10/01/2024	07/27/2020 10/01/2024	\$94,000	\$0 72M	\$0	51	0	0	0	As Agreed Inst EQX/TUC
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B	I	WELLS FARGO CARD SER 4147181532137746 Closed: 07/2024 ACCOUNT CLOSED AT CONSUMER'S REQUEST / CLOSED OR PAID ACCOUNT/ZERO BALANCE / ACCOUNT CLOSED AT CONSUMER'S REQUEST Credit Bureau Dispute Resoluti - Des Moines, IA 50306 - 800-642-4720	03/24/2025 07/01/2023	10/28/2019 07/01/2023	\$2,662 \$2,500	\$0	\$0	64	0	0	0	As Agreed Rev EQX/TUC
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B	I	YOUNOMICS PRIVATE ST 360001377298 Paid: 11/2023 CLOSED OR PAID ACCOUNT/ZERO BALANCE / STUDENT LOAN / VARIABLE RATE Mru Originations, Inc - New York, NY 10036 - 212-398-1780	11/30/2023 11/01/2023	12/10/2007 11/01/2023	\$15,800	\$0 180M	\$0	99	0	0	0	As Agreed Inst EQX/TUC

Whose: B-Borrower, C-Coborrower, J-Joint

ECOA: A-Authorized User, C-Joint, I-Individual, J-Joint, M-Primary Borrower, P-Participant, S-Cosigner, T-Terminated, U-Undesignated, X-Deceased

Account Type: CL-Line of Credit, Inst-Installment, Mtg-Mortgage, Open-Open, Rev-Revolving, Unkn-Unknown

Inquiries (Last 120 Days)

Date	Name	Subscriber Code	Reported On	ECOA	Type
**10/16/2025	XACTUS LLC	Z 419063	TUC-B1	Individual	Miscellaneous
**10/16/2025	XACTUS	414ZB00011	EQX-B1		Miscellaneous Reptg. Agencies

**Inquiry less than 120 days old

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

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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	2	1	0	\$0	\$4,106	\$1,050,000	\$480,482	0	0	0
Revolving/Credit Line	22	18	0	\$0	\$1,488	\$243,334	\$51,314	0	0	0
Auto	3	1	0	\$0	\$1,300	\$181,158	\$54,602	0	0	0
Education	16	15	0	\$0	\$406	\$343,553	\$555,557	0	0	0
Other Installment	1	0	0	\$0	\$0	\$50,174	\$0	0	0	0
Totals	44	35	0	\$0	\$7,300	\$1,868,219	\$1,141,955	0	0	0
Public Records:	0	Available Credit:		\$177,320	Total Debt Balance secured:		\$535,084	Utilization %:		67%
Collections/Charge-offs:	0	Revolving/Credit Line Used:		22%	Total Debt Balance unsecured:		\$606,871	Revolving Utilization %:		21%
Bankruptcy:	No	Inquiries:		2	Total High Credit:		\$1,143,790	Dispute Count:		0
		Authorized User Accounts:		4	Oldest Tradeline:			12/10/2007		

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: 2

Fraud Messages

Date	Reported On	Comment	
10/30/2025	EQX-B1	IDENTITY SCAN: UNABLE TO PERFORM TELEPHONE VALIDATION DUE TO INSUFFICIENT TELEPHONE INPUT.	*
10/30/2025	EQX-B1	YEAR ISSUED - 1987 STATE ISSUED - FL	
10/30/2025	EXP-B	FRAUD SHIELD INDICATOR: NO FRAUD ALERTS REPORTED	

Creditors

+ AMERICAN EXPRESS	402BB48257	800-874-2717
+ AMERICAN HONDA FINAN	483FA00345	800-532-8127
PO Box 168128, Irving, TX 75016		
+ AMEX	B 21WB001	800-874-2717
P.O. Box 981537, El Paso, TX 79998		
+ APPLE CARD - GS BANK	496BB25493	877-255-5923
Lockbox 6112 PO Box 7247 Goldm, Philadelphia, PA 19170		
+ BANK OF AMERICA	801ON00119	800-421-2110
PO Box 982238, El Paso, TX 79998		
+ BARCLAYS BANK DELAWA	458BB06945	888-232-0780
PO Box 8803, Wilmington, DE 19899		
+ BK OF AMER	B 1597029	800-421-2110
PO Box 982238, El Paso, TX 79998		
+ CITICARDS CBNA	906BB00040	800-950-5114
5800 South Corporate Place, Sioux Falls, SD 57108		
+ DEPT OF ED/AIDVANTAG	491FZ94229	800-722-1300
1891 Metro Center Dr, Reston, VA 20190		
+ DISCOVER CARD	155BB03747	800-347-2683
PO Box 30939, Salt Lake City, UT 84130		
+ FIRST HORIZON BANK	155FM09057	847-550-7300
1 Corporate Dr Ste 360, Lake Zurich, IL 60047		
+ IBERIABANK	777FS00078	337-365-2361
1101 E Admiral Doyle Dr, New Iberia, LA 70560		
+ JPMCB CARD SERVICES	458ON13374	800-945-2000
PO Box 15369, Wilmington, DE 19850		
+ MERCEDES-BENZ FINANC	155FA04374	800-654-6222
PO Box 961, Roanoke, TX 76262		
+ MOHELA/SERVICING	789FZ00192	888-866-4352
633 Spirit Dr, Chesterfield, MO 63005		
+ NORDSTROM/TD BANK	146BB15682	800-964-0006
13531 E Caley Ave, Englewood, CO 80111		
+ NOT REPORTED	372MZ00000	
+ SYNCB/AMAZON PLCC	404DM00145	866-396-8254
PO Box 71737, Philadelphia, PA 19176		
+ SYNCB/ASHLEY HOME ST	404FF22868	866-396-8254
PO Box 71757, Philadelphia, PA 19176		
+ SYNCB/BRANDSMART	404FF02664	866-396-8254
PO Box 71746, Philadelphia, PA 19176		
+ SYNCB/CARE CREDIT DU	404BC00108	866-396-8254
PO Box 71757, Philadelphia, PA 19176		
+ SYNCB/ROOMS TO GO	404FF08646	866-396-8254
PO Box 71757, Philadelphia, PA 19176		



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: 10/30/2025

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

[Order Verifications](#)

Business Principal Report

Creditors (continued)

+ SYNCHRONY FINANCIAL	404FF26551	203-585-2400
777 Long Ridge Rd, Stamford, CT 06902	B 26H3005	
+ THD/CBNA	456BB00825	
PO Box 6497, Sioux Falls, SD 57117	613BB26047	336-733-2000
+ TRUIST BANK	133BB18862	844-624-8230
PO Box 849, Wilson, NC 27894	414ZB00011	800-642-4720
+ US BANK	Z 419063	800-243-0120
PO Box 3447, Oshkosh, WI 54903	404FZ03487	800-243-0120
+ WELLS FARGO CARD SER		
Credit Bureau Dispute Resoluti, Des Moines, IA 50306		
+ XACTUS		
600 Saw Mill Road, West Haven, CT 06516		
+ XACTUS LLC		
600 Saw Mill Road, West Haven, CT 06516		
+ YOUNOMICS PRIVATE ST		
Mru Originations, Inc, New York, NY 10036		212-398-1780

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: 10/30/2025 - Infile Date: 11/29/2000 NM: Tatiana N. Delaluz SSN: 590-72-4599 DOB: 05/01/1984 AKA: TATIAN ATKINS AKA: TATIANA DE DELALUZ AKA: TATIANA N ATKINS ADDRESS: 821 NE 205TH ST, MIAMI, FL 33179 - REPORTED 03/2020 - 10/2025 ADDRESS: 6332 ALLMONDSVILLE RD, GLOUCESTER, VA 23061 - REPORTED 02/2025 - 10/2025 ADDRESS: 8950 SW 20TH ST, MIAMI, FL 33165 - REPORTED 08/2020 - 10/2025 EM: ENVISION PHYSICIAN S, DOCTOR, Reported:2020
EXP-B1	Experian - Pulled: 10/30/2025 NM: Tatiana Atkins SSN: ADDRESS: 6332 ALLMONDSVILLE R, GLOUCESTER, VA 23061 - REPORTED
TUC-B1	TransUnion - Pulled: 10/30/2025 - Infile Date: 12/01/1999 NM: Tatiana N. Atkins SSN: 590-72-4599 DOB: 05/01/1984 AKA: ATKINS,TATIAN AKA: DELALUZ,TATIANA,N AKA: ATKINS,TATIANA,NICOLE ADDRESS: 6332 ALLMONDSVILLE RD, GLOUCESTER, VA 23061 - REPORTED 01/31/2025 ADDRESS: 821 NE 205TH ST, MIAMI, FL 33179 - REPORTED 02/07/2020 ADDRESS: 800 NE 195TH ST 410, MIAMI, FL 33179 - REPORTED EM: LARKIN HOSPITAL, Reported:2017

File Variation

The following file variation was reported by Experian.

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

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 Frozen	Name Tatiana Atkins	Repository Experian	Model	Developed By	Range	Calculated 10/30/2025	Reported On EXP-B1
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Inquiries (Last 120 Days)

No inquiries in the last 120 days.

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: 10/30/2025

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

[Order Verifications](#)

Business Principal Report

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	2	1	0	\$0	\$4,106	\$1,050,000	\$480,482	0	0	0
Revolving/Credit Line	22	18	0	\$0	\$1,488	\$243,334	\$51,314	0	0	0
Auto	3	1	0	\$0	\$1,300	\$181,158	\$54,602	0	0	0
Education	16	15	0	\$0	\$406	\$343,553	\$555,557	0	0	0
Other Installment	1	0	0	\$0	\$0	\$50,174	\$0	0	0	0
Totals	44	35	0	\$0	\$7,300	\$1,868,219	\$1,141,955	0	0	0
Public Records:	0	Available Credit:		\$177,320	Total Debt Balance secured:		\$535,084	Utilization %:		67%
Collections/Charge-offs:	0	Revolving/Credit Line Used:		22%	Total Debt Balance unsecured:		\$606,871	Revolving Utilization %:		21%
Bankruptcy:	No	Inquiries:		2	Total High Credit:		\$1,143,790	Dispute Count:		0
		Authorized User Accounts:		4	Oldest Tradeline:			12/10/2007		

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: 2

Fraud Messages

Date	Reported On	Comment
10/30/2025	EXP-B	FRAUD SHIELD INDICATOR: NO FRAUD ALERTS REPORTED

Repository Messages

Date	Reported On	Comment
10/30/2025	EXP-B1	32& 04-02-25 0000000 FILE LOCKED AT CONSUMERS REQUEST

Creditors

+ AMERICAN EXPRESS	402BB48257	800-874-2717
PO Box 981537, El Paso, TX 79998		
+ AMERICAN HONDA FINAN	483FA00345	800-532-8127
PO Box 168128, Irving, TX 75016		
+ AMEX	B 21WB001	800-874-2717
P.O. Box 981537, El Paso, TX 79998		
+ APPLE CARD - GS BANK	496BB25493	877-255-5923
Lockbox 6112 PO Box 7247 Goldm, Philadelphia, PA 19170		
+ BANK OF AMERICA	801ON00119	800-421-2110
PO Box 982238, El Paso, TX 79998		
+ BARCLAYS BANK DELAWA	458BB06945	888-232-0780
PO Box 8803, Wilmington, DE 19899		
+ BK OF AMER	B 1597029	800-421-2110
PO Box 982238, El Paso, TX 79998		
+ CITICARDS CBNA	906BB00040	800-950-5114
5800 South Corporate Place, Sioux Falls, SD 57108		
+ DEPT OF ED/AIDVANTAG	491FZ94229	800-722-1300
1891 Metro Center Dr, Reston, VA 20190		
+ DISCOVER CARD	155BB03747	800-347-2683
PO Box 30939, Salt Lake City, UT 84130		
+ FIRST HORIZON BANK	155FM09057	847-550-7300
1 Corporate Dr Ste 360, Lake Zurich, IL 60047		
+ IBERIABANK	777FS00078	337-365-2361
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+ JPMCB CARD SERVICES	458ON13374	800-945-2000
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+ MERCEDES-BENZ FINANC	155FA04374	800-654-6222
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633 Spirit Dr, Chesterfield, MO 63005		
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13531 E Caley Ave, Englewood, CO 80111		
+ NOT REPORTED	372MZ00000	
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+ SYNCB/ASHLEY HOME ST	404FF22868	866-396-8254
PO Box 71757, Philadelphia, PA 19176		
+ SYNCB/BRANDSMART	404FF02664	866-396-8254
PO Box 71746, Philadelphia, PA 19176		
+ SYNCB/CARE CREDIT DU	404BC00108	866-396-8254
PO Box 71757, Philadelphia, PA 19176		



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: 10/30/2025

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

Order Verifications**Business Principal Report****Creditors (continued)**

+ SYNCB/ROOMS TO GO	404FF08646	866-396-8254
PO Box 71757, Philadelphia, PA 19176		
+ SYNCHRONY FINANCIAL	404FF26551	203-585-2400
777 Long Ridge Rd, Stamford, CT 06902		
+ THD/CBNA	B 26H3005	
PO Box 6497, Sioux Falls, SD 57117		
+ TRUST BANK	456BB00825	336-733-2000
PO Box 849, Wilson, NC 27894		
+ US BANK	613BB26047	844-624-8230
PO Box 3447, Oshkosh, WI 54903		
+ WELLS FARGO CARD SER	133BB18862	800-642-4720
Credit Bureau Dispute Resoluti, Des Moines, IA 50306		
+ XACTUS	414ZB00011	800-243-0120
600 Saw Mill Road, West Haven, CT 06516		
+ XACTUS LLC	Z 419063	800-243-0120
600 Saw Mill Road, West Haven, CT 06516		
+ YOUNOMICS PRIVATE ST	404FZ03487	212-398-1780
Mru Originations, Inc, New York, NY 10036		

Miscellaneous InformationThis 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: 10/30/2025 - Infile Date: 11/29/2000 NM: Tatiana N. Delaluz SSN: 590-72-4599 DOB: 05/01/1984 AKA: TATIAN ATKINS AKA: TATIANA DE DELALUZ AKA: TATIANA N ATKINS ADDRESS: 821 NE 205TH ST, MIAMI, FL 33179 - REPORTED 03/2020 - 10/2025 ADDRESS: 6332 ALLMONDSVILLE RD, GLOUCESTER, VA 23061 - REPORTED 02/2025 - 10/2025 ADDRESS: 8950 SW 20TH ST, MIAMI, FL 33165 - REPORTED 08/2020 - 10/2025 EM: EVISION PHYSICIAN S, DOCTOR, Reported:2020
EXP-B1	Experian - Pulled: 10/30/2025 NM: Tatiana Atkins SSN: ADDRESS: 6332 ALLMONDSVILLE R, GLOUCESTER, VA 23061 - REPORTED
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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 10/30/2025 12:12:12 PM *****

Credit Score Disclosure

CCREDIT CHECKER 7545 Irvine Center Ste 212 Irvine, CA 92618	Report ID 82947655 Loan Number	Date 10/30/2025 Repositories Requested Equifax, Experian, TransUnion
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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
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Credit Score Information

Score	Name Tatiana N. Delaluz	Repository Equifax	Model FICO Classic v5	Developed By Fair Isaac	Range 300-850	Calculated 10/30/2025	Reported On EQX-B1	
721	Factors <ul style="list-style-type: none"> • 11 - Amount owed on revolving account is too high • 30 - Time since most recent account opening is too short • 10 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts • 5 - Too many accounts with balances 							
704	Factors <ul style="list-style-type: none"> • 005 - Too many accounts with balances • 028 - Number of established accounts • 011 - Amount owed on revolving accounts is too high • 030 - Time since most recent account opening is too short • Score value was adversely affected by credit inquiries present in the credit file. 	Name Tatiana N. Atkins	Repository TransUnion	Model FICO Risk Score, Classic (04)	Developed By Fair Isaac	Range 309-839	Calculated 10/30/2025	Reported On 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 10/30/2025
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CCREDIT CHECKER
Your Credit Score and the Price You Pay for Credit

Your Credit Score																					
Your credit score	704	Source: TransUnion	Date: 10-30-2025																		
Understanding Your Credit Score																					
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>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.</p> <p>Your credit score can change, depending on how your credit history changes.</p>																				
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	<p>Scores range from a low of 309 to a high of 839.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>																				
How your score compares to the scores of other consumers	<p>Your credit score ranks higher than 38 percent of U.S. consumers.</p> <table border="1"> <caption>Percentage of Consumers with Scores in a Particular Range</caption> <thead> <tr> <th>FICO® Score 4 Range</th> <th>Percentage</th> </tr> </thead> <tbody> <tr><td>309-499</td><td>3%</td></tr> <tr><td>500-549</td><td>6%</td></tr> <tr><td>550-599</td><td>7%</td></tr> <tr><td>600-649</td><td>8%</td></tr> <tr><td>650-699</td><td>12%</td></tr> <tr><td>700-749</td><td>18%</td></tr> <tr><td>750-799</td><td>28%</td></tr> <tr><td>800-839</td><td>18%</td></tr> </tbody> </table> <p>© 2024 FICO TUF4G-O</p>			FICO® Score 4 Range	Percentage	309-499	3%	500-549	6%	550-599	7%	600-649	8%	650-699	12%	700-749	18%	750-799	28%	800-839	18%
FICO® Score 4 Range	Percentage																				
309-499	3%																				
500-549	6%																				
550-599	7%																				
600-649	8%																				
650-699	12%																				
700-749	18%																				
750-799	28%																				
800-839	18%																				
Key factors that adversely affected your credit score	<p>Too many accounts with balances Number of established accounts Amount owed on revolving accounts is too high Time since most recent account opening is too short Score value was adversely affected by credit inquiries present in the credit file.</p>																				
Checking Your Credit Report																					
What if there are mistakes in your credit report?	<p>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.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>																				
How can you obtain a copy of your credit report?	<p>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.</p> <p>To order your free annual credit report -</p> <p>By telephone: Call toll-free: 1-877-322-8228</p> <p>On the web: Visit www.annualcreditreport.com</p> <p>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:</p> <p style="text-align: center;">Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>																				
How can you get more information?	<p>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</p>																				

I have received a copy of this disclosure.

Tatiana Atkins

Date

