### Credco Instant Merge Credit Report

Add or Upgrade Product

Prepared For:

TOORAK CAPITAL Client Loan # : CoreLogic Credco Requested : EFX, XPN, TUC - I
PARTNERS - TEST ACCOUNT Account # : 4004350 P.O. BOX 509124, SAN
15 MAPLE ST Notes : DIEGO, CA 92150 Add/Remove Credit Repository

SUMMIT, NJ 07901

Attention: TOORAK TEST

USER

DIEGO, CA 92150 Add/Remove (
Tel: (800)523-0233 Pricing

Fax: (800)237-6526 URL:

Prepared By:

Transaction Cost: \$0.00
Total Cost: \$0.00

	APPLICANT INFORMATION											
Name	Address		Address Type	SSN	DOB or Age	Applicant Identifier						
HOMEOWNER, JOHN QUINTON	Current:	1234 1234 TOWNHOME CLR, WASHINGTON, DC 20013 US		999-40-5000	02/12/75	APP1						

CoreLogic Credco is a reseller and conduit of credit information provided by the three national credit bureaus, Equifax (EFX), Experian (XPN) and TransUnion (TUC). CoreLogic Credco has assembled this information so that it accurately reflects what the bureaus have provided but cannot evaluate its content. If, upon review of the information contained within this Instant Merge Credit Report, you believe that any Equifax, Experian, and/or TransUnion information is inaccurate or incomplete, please contact CoreLogic Credco at 800-523-0233.

		INSTA	NT MERGE C	REDIT SUMN	MARY					
ACCOUNT DISTRIBUTION	N		C	URRENT STATU	S (Tradeli	nes)				
Account Type	Number	Balance	Past Due	Payments	Current	Closed	Unrt	30	60	90+
Real Estate	0	\$0	\$0	\$0	0	0	0	0	0	0
Installment	4	\$26,938	\$0	\$1,232	4	0	0	0	0	0
Revolving	1	\$950	\$0	\$25	0	1	0	0	0	0
All Other Accounts	0	\$0	\$0	\$0	0	0	0	0	0	0
Total	5	\$27,888	\$0	\$1,257	4	1	0	0	0	0
Accounts in Dispute: 0						f tradelines v		•	•	
Accounts in Forbearanc  AVAILABLE CREDIT	e: U	Accounts wit	h Payment Defer	red: U ACC	ounts arre	cted by Nat	tural/Decia	irea Disa	aster: U	
Revolving	0.0%	\$0			Authorize	d User Acc	ounts: 0			
INQUIRIES		PUBLIC RE	CORDS	HISTORIC	AL DELIN	QUENCIES	(COUNT)			
3-month Total	0	EFX	N/A	Account Typ			ast Dlq	30	60	90+
Elim Same Day	0	XPN	N/A	Real I	Estate		•	0	0	0
Adjusted Total	0	TUC	N/A	Install				0	0	0
New Trades (6 mos)	0	Last 2 yrs	N	Revol				0	0	0
, ,		·			her Accour	nte		0	0	0
				Total	nor Accoun	11.0		0	0	0
Oldest Trade: 01/12		On file:	3/98	Total						

Disclaimer: Only Applicant(s) information included in the Summary.

	REPOSITORY FILES												
Item #	Name	SSN#	Score	Date Generated	Data Source	Applicant Identifier							
1	HOMEOWNER, JOHN	999-40-5000	760	03-15-98	EFX	APP1							
2	HOMEOWNER, JOHN	999-40-5000	785		XPN	APP1							
3	HOMEOWNER, JOHN	999-40-5000	[779]	02-15-00	TUC	APP1							

Disclaimer: [Score] in bracket indicates the 'Middle Score' for Applicant(s).



## Credco Instant Merge Credit Report Add or Upgrade Product

App1: HOMEOWNER, JOHN QUINTON

	DATA SOURCES SCORE INFORMATION										
Item #	Product Score	Factor Information	Data Source	Applicant Identifier							
1	BEACON 5.0 760	Factor: No Factors Present to Report	EFX	APP1							
2	FICO-II 785	Factor: No Factors Present to Report	XPN	APP1							
3	FICO Classic 04 <b>[779]</b>	Factor: No Factors Present to Report	TUC	APP1							

## Credco Instant Merge Credit Report Add or Upgrade Product

Pricing

**Total Cost** 

Transaction Cost:

\$0.00

\$0.00

Supplement Upgrade Ref#: 3-00981-68359-0000 04/15/2025 TID#: 3-00981-68461 04/15/2025 03:00:15

Prepared For:

TOORAK CAPITAL Client Loan # CoreLogic Credco : EFX, XPN, TUC - I Requested PARTNERS - TEST ACCOUNT Account # : 4004350 P.O. BOX 509124, SAN Delivered EFX, XPN, TUC Add/Remove Credit Repository DIEGO, CA 92150 15 MAPLE ST Notes

Prepared By:

URL:

Tel: (800)523-0233

Fax: (800)237-6526

SUMMIT, NJ 07901 Attention: TOORAK TEST

**USER** 

		APPLICANT INFORMATION				
Name	Address		Address Type	SSN	DOB or Age	Applicant Identifier
HOMEOWNER, JOHN QUINTON	Current:	1234 1234 TOWNHOME CLR, WASHINGTON, DC 20013 US		999-40-5000	02/12/75	APP1

					CRE	DIT F	HISTOR	Υ								
1 TOYOTA C	REDIT	Opened	ECOA		High Credit	Balanc	e	Last A	ctivity	у		Days ate	60 Days Late	90+ Days Late	Data Source	
321098909	98	02-23	INDI	VIDUAL	\$24,371	\$15,8	38	LAST 03-25		YMENT		00	00	00	EFX	
Decode		Reported	Accou	int Type	Credit Limit	Sched	uled Pymt	Manne	r Of F	Payment					180FA00512	!
N/A		03-25	INSTA	ALLMENT	\$24,371	\$500		CURI	REN	IT-1					XPN	
Order Supp	olement	Closed	Catego AUT	•		Actual \$482	Payment	Terms 60	R	Months Reviewed 26					TUC	APP
						Past D	ue	MOS	2	20						/
Remarks					Payment His	tory										
AUTO LOA	۸N				03-25 11	11 1111	11111111	1111111	1111 <sup>-</sup>	1						
Additional Da Last Activit		25; Last Paym	ent Date	03-25	Max Dlq Date	•	Max Diq MC	P	Max	Dlq Amount	La	ast DIq	Date	Last DIq	MOP	
TD:EFX-APP1	02-25	01-25	12-24	11-24	10-24	09-2	24 0	8-24	0	7-24	06-24		05-24	04-24	03-	24
Actual Pymt	482	482	482	482	482	48	2	482	4	482	482		482	482	48	2
Sched Pymt	482	482	482	482	482	48	2	482	4	482	482		482	482	48	2
Balance	16320	16802	17284	17766	18248	187	30 1	9212	19	9694 2	20176		20658	21140	216	22
High Credit	24371	24371	24371	24371	24371	243	71 2	4371	24	4371 2	24371		24371	24371	243	71
Credit Limit	24371	24371	24371	24371	24371	243	71 2	4371	24	4371 2	24371		24371	24371	243	71
TD:EFX-APP1	02-24	01-24	12-23	11-23	10-23	09-2	23 0	8-23	0	7-23	06-23		05-23	04-23	03-	23
Actual Pymt	482	482	482	482	482											•
Sched Pymt	482	482	482	482	482											
Balance	22104	22586	23068	23550	24032											
High Credit	24371	24371	24371	24371	24371											
Credit Limit	24371	24371	24371	24371	24371											

# Credco Instant Merge Credit Report Add or Upgrade Product

App1: HOMEOWNER, JOHN QUINTON

						CRE	DIT HIS	ORY							
CHASE		Op	pened	ECOA		High Credit	Balance	L	Last Ac	ctivity	30 Days			Data	
58652333		02	2-22	INDIV	IDUAL	\$12,547	\$5,000		_	PAYMENT	Late 00	Late 00	Late 00	Source EFX	
Decode		D.	ported	Accou	nt Turno	Credit Limit	Scheduled F		03-25	r Of Payment	- 00	00		426BB03990	
					,,,			•		-				XPN	
N/A Order Supr	nlomont		3-25			\$12,547	\$257			RENT-1				XI IV	
Order Supp	<u>piement</u>	Cir	osed	Catego	•	-	Actual Paym		Terms	Months Reviewed				TUC	
				INSTA	ALLMEN	ı	\$300		60 MOS	26					ΑP
							Past Due								
Remarks						Payment His	•								
	IENT SALES	S CONT	RACT				1 11111111								
Additional Da	ites					Max Dlq Date	Max I	Olq MOP		Max Dlq Amount	Last D	q Date	Last Dlq	MOP	
Last Activity	ty Date 03-2	5; Last	Paymer	t Date	03-25										
D:EFX-APP1	02-25	01-25	1:	2-24	11-24	10-24	09-24	08-2	4	07-24	06-24	05-24	04-24	03-	24
Actual Pymt	300	300		300	300	300	300	300	1	300	300	300	300	30	0
Sched Pymt	257	257	2	257	257	257	257	257		257	257	257	257	25	7
Balance	5300	5600	5	900	6200	6500	6800	7100	0	7400	7700	8000	8300	860	00
High Credit	12547	12547	12	2547	12547	12547	12547	1254	7	12547	12547	12547	12547	125	47
Credit Limit	12547	12547	12	2547	12547	12547	12547	1254	7	12547	12547	12547	12547	125	47
D:EFX-APP1	02-24	01-24	1:	2-23	11-23	10-23	09-23	08-2	3	07-23	06-23	05-23	04-23	03-	23
Actual Pymt	300	300		300	300	300	300	300		300	300				
Sched Pymt	257	257		257	257	257	257	257		257	257				
Balance	8900	9200		500	9800	10100	10400	1070			11300				
High Credit	12547	12547		2547	12547	12547	12547	1254			12547				
Credit Limit	12547	12547		2547	12547	12547	12547	1254			12547		 00 D	D-1-	
950254520			oened 6-15	INDI\		High Credit \$5,000	\$5,000	l	Last Ad LAST 03-25	PAYMENT	30 Days Late 00	60 Days Late	90+ Days Late 00	Data Source EFX	
Decode		Re	eported	Accou	nt Type	Credit Limit	Scheduled F			r Of Payment				845FZ00120	
N/A		03	3-25	INSTA	LLMENT	\$5,000	\$450		CURF	RENT-1				XPN	
Order Supp	<u>plement</u>	CI	osed	Catego		+-,	Actual Paym		Terms	Months				TUC	
				INST	ALLMEN	Т	\$0		180	Reviewed				100	
							Past Due		MOS	26					AP
Remarks						Payment His	tory								
	D STUDEN	TIOAN					1 111111111	1111 11	11111	1111					
Additional Da		LOAN	•			Max Dlq Date		Olq MOP		Max Dlq Amount	Last D	a Dato	Last Diq	MOR	
	y Date 03-2	5; Last	Paymer	t Date	03-25	max biq bate	Max	ord mor		max biq Amount	Last Di	q Date	Last Diq	mo:	
	02-25	01-25	1:	2-24	11-24	10-24	09-24	08-2	4	07-24	06-24	05-24	04-24	03-	24
D:EFX-APP1		_		0	0	0	0	0		0	0	0	0	0	
D:EFX-APP1 Actual Pymt	0	0				•	0	0		0	0	0	0	0	
Actual Pymt	0	0		0	0	0	U								
Actual Pymt			5	000	0 5000	5000	5000	5000	0	5000	5000	5000	5000	500	00
Actual Pymt Sched Pymt Balance	0	0						5000 5000			5000 5000	5000 5000	5000 5000	500 500	
Actual Pymt Sched Pymt Balance High Credit Credit Limit	0 5000 5000 5000	0 5000 5000 5000	5 5	000 000 000	5000 5000 5000	5000 5000 5000	5000 5000 5000	5000 5000	0	5000 5000	5000 5000	5000 5000	5000 5000	500 500	00
Actual Pymt Sched Pymt Balance High Credit Credit Limit D:EFX-APP1	0 5000 5000 5000 02-24	0 5000 5000 5000 <b>01-24</b>	5 5	000 000 000 2-23	5000 5000 5000 <b>11-23</b>	5000 5000 5000 <b>10-23</b>	5000 5000 5000 <b>09-23</b>	5000 5000 <b>08-2</b> :	0	5000 5000 <b>07-23</b>	5000 5000 <b>06-23</b>	5000 5000 <b>05-23</b>	5000 5000 <b>04-23</b>	500 500 <b>03-</b> 2	00 00 <b>23</b>
Actual Pymt Sched Pymt Balance High Credit Credit Limit D:EFX-APP1 Actual Pymt	0 5000 5000 5000 <b>02-24</b> 0	0 5000 5000 5000 <b>01-24</b> 0	5 5	000 000 000 <b>2-23</b> 0	5000 5000 5000 <b>11-23</b>	5000 5000 5000 <b>10-23</b> 0	5000 5000 5000 <b>09-23</b> 0	5000 5000 <b>08-2</b> 3	0	5000 5000 <b>07-23</b> 0	5000 5000 <b>06-23</b>	5000 5000 <b>05-23</b> 0	5000 5000 <b>04-23</b>	500 500 <b>03-</b> :	00 00 <b>23</b>
Actual Pymt Sched Pymt Balance High Credit Credit Limit D:EFX-APP1 Actual Pymt Sched Pymt	0 5000 5000 5000 <b>02-24</b> 0	0 5000 5000 5000 <b>01-24</b> 0	5 5 1:	000 000 000 000 2-23 0	5000 5000 5000 <b>11-23</b> 0	5000 5000 5000 <b>10-23</b> 0	5000 5000 5000 <b>09-23</b> 0	5000 5000 <b>08-2</b> 3 0	3	5000 5000 <b>07-23</b> 0	5000 5000 <b>06-23</b> 0	5000 5000 <b>05-23</b> 0	5000 5000 <b>04-23</b> 	500 500 <b>03-</b> :	00 00 <b>23</b>
Sched Pymt Balance High Credit Credit Limit TD:EFX-APP1 Actual Pymt	0 5000 5000 5000 <b>02-24</b> 0	0 5000 5000 5000 <b>01-24</b> 0	5 5 1:	000 000 000 <b>2-23</b> 0	5000 5000 5000 <b>11-23</b>	5000 5000 5000 <b>10-23</b> 0	5000 5000 5000 <b>09-23</b> 0	5000 5000 <b>08-2</b> 3	) 3	5000 5000 <b>07-23</b> 0 0 5000	5000 5000 <b>06-23</b>	5000 5000 <b>05-23</b> 0	5000 5000 <b>04-23</b>	500 500 <b>03-</b> :	00 00 23

## Credco Instant Merge Credit Report Add or Upgrade Product

App1: HOMEOWNER, JOHN QUINTON

					CRE	DIT HIST	TORY							
SALLIE MA	AE	Opene	d EC	DA	High Credit	Balance	Las	t Activity		30 Days	60 Days	90+ Days	Data	
950752340		06-16	IN	DIVIDUAL	\$2,500	\$1,100	LA: 03-	ST PAYME 25	NT	Late 00	Late 00	Late 00	Source EFX	
Decode		Report	ed Ac	ount Type	Credit Limit	Scheduled P	ymt Man	ner Of Paym	ent				845FZ00120	)
N/A		03-25	INS	STALLMENT	\$2,500	\$25	CU	RRENT-1					XPN	
Order Sup	<u>plement</u>	Closed	Cat	egory		Actual Paym	ent Terr						TUC	
			IN	STALLMEN	ΙΤ	\$25	180		wea				100	AP
						Past Due	MC	S 26						Λι.
Remarks					Payment His	story								
STUDENT	LOAN				•	11 11111111	1111 1111	1111111						
Additional Da					Max Dlq Dat		Dig MOP	Max Dlq A	Mount	Last Dic	ı Date	Last Dig	МОР	
	ty Date 03-2	5· Last Pav	ment Da	te 03-25								,		
	.,	o, <u>-</u> aor. a,												
TD:EFX-APP1	02-25	01-25	12-24	11-24	10-24	09-24	08-24	07-24	06	-24	05-24	04-24	03-	-24
Actual Pymt	25	25	25	25	25	25	25	25		25	25	25	2:	
Sched Pymt	25	25	25	25	25	25	25	25		25	25	25	2:	
Balance	1125	1150	1175	1200	1225	1250	1275	1300		325	1350	1375	14	
High Credit	2500	2500	2500	2500	2500	2500	2500	2500	25	500	2500	2500	25	00
Credit Limit	2500	2500	2500	2500	2500	2500	2500	2500	25	500	2500	2500	25	00
TD:EFX-APP1	02-24	01-24	12-23	11-23	10-23	09-23	08-23	07-23	06	-23	05-23	04-23	03-	23
Actual Pymt	25	25	25	25	25	25	25	25	2	25	25		-	-
Sched Pymt	25	25	25	25	25	25	25	25	2	25	25		-	-
Balance	1425	1450	1475	1500	1525	1550	1575	1600	16	625	1650		-	-
High Credit	2500	2500	2500	2500	2500	2500	2500	2500	25	500	2500		-	-
Credit Limit	2500	2500	2500	2500	2500	2500	2500	2500	25	500	2500		-	
UNIVERSA	AL VISA	Opene			High Credit	Balance		t Activity		30 Days Late	60 Days Late	90+ Days Late	Data Source	
601178		01-12	JC	INT	\$10,000	\$950	CL	OSED		00	00	00	EFX	
Decode		Report	ed Ac	ount Type	Credit Limit	Scheduled P	Pymt Man	ner Of Paym	ent	00	00	00	217ON00267	7
N/A		03-25		VOLVING		\$25	•	RRENT-1	•				XPN	
Order Sup	nlement	Closed		egory	φ10,000	Actual Paym			ıe				AI IN	
Oraci Oup	picinicin	03-25		REDIT CAR	D	\$2.050	RE	Revie					TUC	
		03-20	Cr	LDII CAN	.U	Past Due	INL.	v 26						API
														,
Remarks					Payment His	•								
CREDIT C						11 11111111		1111111						
Additional Da	ates				Max Dlq Dat	e Max D	DIq MOP	Max Dlq A	Mount	Last Dic	Date	Last Dig	MOP	
Closed Da Payment D	te 03-25; La Date 03-25	st Activity D	ate 03-2	25; Last										
TD:EFX-APP1	02-25	01-25	12-24	11-24	10-24	09-24	08-24	07-24	06	-24	05-24	04-24	03-	-24
Actual Pymt	200	200		3760	3940	4120	2300	1600		00	1000	1200	10	
Sched Pymt	25	25		25	25	25	25	25	2	25	25	25	2	5
Balance	3000	3200		4580	3760	3940	4120	2300	36	694	4660	4840	50:	20
High Credit	10000	10000		10000	10000	10000	10000	10000	10	000	10000	10000	100	000
Credit Limit	10000	10000		10000	10000	10000	10000	10000	10	000	10000	10000	100	100

## Credco Instant Merge Credit Report Add or Upgrade Product

Ref#: 3-00981-68359-0000 04/15/2025 Supplement Upgrade TID#: 3-00981-68461 04/15/2025 03:00:15

HOMEOWNER, JOHN QUINTON App1:

	CREDIT HISTORY													
TD:EFX-A	APP1	02-2	24	01-24	12-23	11-23	10-23	09-23	08-23	07-23	3 06-2	3 05-23	04-23	03-23
Actual P	ymt	100	00	800	800	650	345	420	287	435	195	195		
Sched P	ymt	25	5	25	25	25	25	25	25	25	25	25		
Baland	ce	873	34	5380	5560	4740	7650	9000	6280	3460	6640	2820		
High Cre	edit	100	00	10000	10000	10000	10000	10000	10000	1000	0 1000	0 10000		
Credit L	imit	100	00	10000	10000	10000	10000	10000	10000	1000	0 1000	0 10000		
Group	Accou	ınts	Open	Late	High Credit	Credit Limit	Balance	Sched Pym	t Actu	al Pymt	Past Due	30 days late	60 days Late	90+ date Late
Total	5		0	0	\$54,418	\$54,418	\$27,888	\$1,257	\$2	2,857	\$0	00	00	00

#### \*\*\*\*\*\* DEROGATORY ITEMS \*\*\*\*\*\*

#### **PUBLIC RECORDS**

NO PUBLIC RECORD INFORMATION FOUND

#### \*\*\*\*\*END OF DEROGATORY ITEMS\*\*\*\*\*\*

	IDENTIFICATION INFORMATION											
Item #	Name	SSN	DOB or Age	File Start Date	Data Source	Applicant Identifier						
1	HOMEOWNER, JOHN SSN MATCHES; DOB VARIATION.	999-40-5000	02-15-69	03-15-98	EFX	APP1						
2	HOMEOWNER, JOHN SSN MATCHES; DOB VARIATION.	999-40-5000	02-15-69		XPN	APP1						
3	HOMEOWNER, JOHN SSN MATCHES; DOB VARIATION.	999-40-5000	02-15-69	02-15-00	TUC	APP1						

### **INQUIRIES MADE IN THE LAST 90 DAYS**

No Inquiries made in the last 90 DAYS found

	ADDRESS INFORMATION											
Item #	Address	Address Type	Since	Date Reported	Data Source	Applicant Identifier						
1	175 13TH ST WASHINGTON, DC 20013	CURRENT	04-13	10-13	XPN TUC	APP1						
2	175 13TH STREET WASHINGTON, DC 20013	CURRENT	08-21	03-25	EFX	APP1						



#### Credco Instant Merge Credit Report Add or Upgrade Product

App1: HOMEOWNER, JOHN QUINTON

	EMPLOYMENT INFORMATION												
Item #	Employer Address	Occupation	Status	Earnings	Hired Date	Reported Date	Data Source	Applicant Identifier					
1	EMPLOYER X	Unknown				08-13	XPN	APP1					
2	EMPLOYER X	PROFESSIONAL	Current				EFX	APP1					
3	EMPLOYER X	PROFESSIONAL					TUC	APP1					

FRAUD VERIFICATION INFORMATION							
Product Item #	Fraud Message	Data	Applicant				
		Source	Identifier				
SAFESCAN							
1	SSN ISSUED 2011 IN GA.	EFX	APP1				

DATA SOURCE CONTACTS							
Data Source	Data Source Name	Address	Telephone	Website			
EFX	EQUIFAX INFORMATION SVCS	P.O. BOX 740241 ATLANTA, GA 30374	(800) 685-1111	www.equifax.com			
XPN	EXPERIAN	P.O. BOX 2002 ALLEN, TX 75013	(888) 397-3742	www.experian.com			
TUC	TRANS UNION	P.O. BOX 1000 CHESTER, PA 19016	(800) 916-8800	www.transunion.com			

#### \*\*\*\*\*\*END OF INSTANT MERGE REPORT\*\*\*\*\*\*