

Ref#: 3-00981-68359-0000 04/15/2025

[Supplement Upgrade](#)

TID#: 3-00981-68461 04/15/2025 03:00:15

**Prepared For:**

TOORAK CAPITAL Client Loan # :  
 PARTNERS - TEST ACCOUNT Account # : 4004350  
 15 MAPLE ST Notes :  
 SUMMIT, NJ 07901  
 Attention: TOORAK TEST  
 USER

**Prepared By:**

CoreLogic Credco  
 P.O. BOX 509124, SAN  
 DIEGO, CA 92150  
 Tel: (800)523-0233  
 Fax: (800)237-6526  
 URL:

Requested : EFX, XPN, TUC - I  
 Delivered : EFX, XPN, TUC  
[Add/Remove Credit Repository](#)

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

**APPLICANT INFORMATION**

Name	Address	Address Type	SSN	DOB or Age	Applicant Identifier
HOMEOWNER, JOHN QUINTON	<b>Current:</b> 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.

**INSTANT MERGE CREDIT SUMMARY**

ACCOUNT DISTRIBUTION				CURRENT STATUS (Tradelines)						
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				Number of tradelines with serious derogatory: 0						
Accounts in Forbearance: 0		Accounts with Payment Deferred: 0			Accounts affected by Natural/Declared Disaster: 0					
AVAILABLE CREDIT				Authorized User Accounts: 0						
Revolving	0.0%	\$0								
INQUIRIES		PUBLIC RECORDS		HISTORICAL DELINQUENCIES (COUNT)						
3-month Total	0	EFX	N/A	Account Type	Last Dlt		30	60	90+	
Elim Same Day	0	XPN	N/A	Real Estate			0	0	0	
Adjusted Total	0	TUC	N/A	Installment			0	0	0	
New Trades (6 mos)	0	Last 2 yrs	N	Revolving			0	0	0	
				All Other Accounts			0	0	0	
				Total			0	0	0	
Oldest Trade: 01/12		On file: 03/98								

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	<b>[779]</b>	02-15-00	TUC	APP1

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

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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 [779]	Factor: No Factors Present to Report	TUC	APP1

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Requested : EFX, XPN, TUC - I  
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[Add/Remove Credit Repository](#)

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

**APPLICANT INFORMATION**

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

**CREDIT HISTORY**

1	TOYOTA CREDIT 3210989098	Opened 02-23	ECOA INDIVIDUAL	High Credit \$24,371	Balance \$15,838	Last Activity LAST PAYMENT 03-25		30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 180FA00512 XPN TUC	APP1	
	Decode N/A <a href="#">Order Supplement</a>	Reported 03-25	Account Type INSTALLMENT	Credit Limit \$24,371	Scheduled Pymt \$500	Manner Of Payment CURRENT-1							
	Closed	Category AUTO	Actual Payment \$482	Terms 60 MOS	Months Reviewed 26								
			Past Due										
	Remarks AUTO LOAN				Payment History 03-25 111 111111111111 11111111111								
	Additional Dates Last Activity Date 03-25; Last Payment Date 03-25				Max Dlg Date		Max Dlg MOP		Max Dlg Amount		Last Dlg Date		Last Dlg MOP

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	482	482	482	482	482	482	482	482	482	482	482	482
Sched Pymt	482	482	482	482	482	482	482	482	482	482	482	482
Balance	16320	16802	17284	17766	18248	18730	19212	19694	20176	20658	21140	21622
High Credit	24371	24371	24371	24371	24371	24371	24371	24371	24371	24371	24371	24371
Credit Limit	24371	24371	24371	24371	24371	24371	24371	24371	24371	24371	24371	24371
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	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	--	--	--	--	--	--	--

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App1: HOMEOWNER, JOHN QUINTON

## CREDIT HISTORY

2	CHASE 58652333	Opened 02-22	ECOA INDIVIDUAL	High Credit \$12,547	Balance \$5,000	Last Activity LAST PAYMENT 03-25		30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 426BB03990 XPN TUC	APP1		
	Decode N/A <a href="#">Order Supplement</a>	Reported 03-25	Account Type INSTALLMENT	Credit Limit \$12,547	Scheduled Pymt \$257	Manner Of Payment CURRENT-1								
	Closed	Category INSTALLMENT	Actual Payment \$300	Terms 60 MOS	Months Reviewed 26									
			Past Due											
	Remarks INSTALLMENT SALES CONTRACT				Payment History 03-25 111 111111111111 111111111111									
	Additional Dates Last Activity Date 03-25; Last Payment Date 03-25				Max Dlg Date	Max Dlg MOP	Max Dlg Amount	Last Dlg Date	Last Dlg MOP					
	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	300	300	300	300	300	300	300	300	300	300		300	300
	Sched Pymt	257	257	257	257	257	257	257	257	257	257		257	257
Balance	5300	5600	5900	6200	6500	6800	7100	7400	7700	8000	8300	8600		
High Credit	12547	12547	12547	12547	12547	12547	12547	12547	12547	12547	12547	12547		
Credit Limit	12547	12547	12547	12547	12547	12547	12547	12547	12547	12547	12547	12547		
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	300	300	300	300	300	300	300	300	300	--	--	--		
Sched Pymt	257	257	257	257	257	257	257	257	257	--	--	--		
Balance	8900	9200	9500	9800	10100	10400	10700	11000	11300	--	--	--		
High Credit	12547	12547	12547	12547	12547	12547	12547	12547	12547	--	--	--		
Credit Limit	12547	12547	12547	12547	12547	12547	12547	12547	12547	--	--	--		
3	SALLIE MAE 950254520	Opened 06-15	ECOA INDIVIDUAL	High Credit \$5,000	Balance \$5,000	Last Activity LAST PAYMENT 03-25		30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 845FZ00120 XPN TUC	APP1		
	Decode N/A <a href="#">Order Supplement</a>	Reported 03-25	Account Type INSTALLMENT	Credit Limit \$5,000	Scheduled Pymt \$450	Manner Of Payment CURRENT-1								
	Closed	Category INSTALLMENT	Actual Payment \$0	Terms 180 MOS	Months Reviewed 26									
			Past Due											
	Remarks DEFERRED STUDENT LOAN				Payment History 03-25 111 111111111111 111111111111									
	Additional Dates Last Activity Date 03-25; Last Payment Date 03-25				Max Dlg Date	Max Dlg MOP	Max Dlg Amount	Last Dlg Date	Last Dlg MOP					
	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	0	0	0	0	0	0	0	0	0	0		0	0
	Sched Pymt	0	0	0	0	0	0	0	0	0	0		0	0
Balance	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000		
High Credit	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000		
Credit Limit	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000		
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	0	0	0	0	0	0	0	0	0	0	--	--		
Sched Pymt	0	0	0	0	0	0	0	0	0	0	--	--		
Balance	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000	--	--		
High Credit	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000	--	--		
Credit Limit	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000	--	--		

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App1: HOMEOWNER, JOHN QUINTON

CREDIT HISTORY																
4	SALLIE MAE 950752340		Opened 06-16	ECOA INDIVIDUAL	High Credit \$2,500	Balance \$1,100	Last Activity LAST PAYMENT 03-25		30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 845FZ00120 XPN TUC	APP1			
	Decode N/A <a href="#">Order Supplement</a>		Reported 03-25	Account Type INSTALLMENT	Credit Limit \$2,500	Scheduled Pymt \$25	Manner Of Payment CURRENT-1									
	Closed	Category INSTALLMENT	Actual Payment \$25 Past Due		Terms 180 MOS	Months Reviewed 26										
	Remarks STUDENT LOAN					Payment History 03-25 111 111111111111 11111111111										
	Additional Dates Last Activity Date 03-25; Last Payment Date 03-25					Max Dlg Date		Max Dlg MOP		Max Dlg Amount		Last Dlg Date		Last Dlg MOP		
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	25			
Sched Pymt		25	25	25	25	25	25	25	25	25	25	25	25			
Balance		1125	1150	1175	1200	1225	1250	1275	1300	1325	1350	1375	1400			
High Credit		2500	2500	2500	2500	2500	2500	2500	2500	2500	2500	2500	2500			
Credit Limit		2500	2500	2500	2500	2500	2500	2500	2500	2500	2500	2500	2500			
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	25	25	--	--			
Sched Pymt		25	25	25	25	25	25	25	25	25	25	--	--			
Balance		1425	1450	1475	1500	1525	1550	1575	1600	1625	1650	--	--			
High Credit		2500	2500	2500	2500	2500	2500	2500	2500	2500	2500	--	--			
Credit Limit		2500	2500	2500	2500	2500	2500	2500	2500	2500	2500	--	--			
5	UNIVERSAL VISA 601178		Opened 01-12	ECOA JOINT	High Credit \$10,000	Balance \$950	Last Activity CLOSED		30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 217ON00267 XPN TUC	APP1			
	Decode N/A <a href="#">Order Supplement</a>		Reported 03-25	Account Type REVOLVING	Credit Limit \$10,000	Scheduled Pymt \$25	Manner Of Payment CURRENT-1									
	Closed	Category CREDIT CARD	Actual Payment \$2,050 Past Due		Terms REV	Months Reviewed 26										
	Remarks CREDIT CARD					Payment History 03-25 111 111111111111 11111111111										
	Additional Dates Closed Date 03-25; Last Activity Date 03-25; Last Payment Date 03-25					Max Dlg Date		Max Dlg MOP		Max Dlg Amount		Last Dlg Date		Last Dlg MOP		
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	900	1000	1200	1000			
Sched Pymt		25	25	--	25	25	25	25	25	25	25	25	25			
Balance		3000	3200	--	4580	3760	3940	4120	2300	3694	4660	4840	5020			
High Credit		10000	10000	--	10000	10000	10000	10000	10000	10000	10000	10000	10000			
Credit Limit		10000	10000	--	10000	10000	10000	10000	10000	10000	10000	10000	10000			

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## CREDIT HISTORY

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	1000	800	800	650	345	420	287	435	195	195	--	--
Sched Pymt	25	25	25	25	25	25	25	25	25	25	--	--
Balance	8734	5380	5560	4740	7650	9000	6280	3460	6640	2820	--	--
High Credit	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	--	--
Credit Limit	10000	10000	10000	10000	10000	10000	10000	10000	10000	10000	--	--
Group Total	Accounts	Open	Late	High Credit	Credit Limit	Balance	Sched Pymt	Actual Pymt	Past Due	30 days late	60 days Late	90+ date Late
	5	0	0	\$54,418	\$54,418	\$27,888	\$1,257	\$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

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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 Source	Applicant Identifier
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	<a href="http://www.equifax.com">www.equifax.com</a>
XPN	EXPERIAN	P.O. BOX 2002 ALLEN, TX 75013	(888) 397-3742	<a href="http://www.experian.com">www.experian.com</a>
TUC	TRANS UNION	P.O. BOX 1000 CHESTER, PA 19016	(800) 916-8800	<a href="http://www.transunion.com">www.transunion.com</a>

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