Credco Instant Merge Credit Report

Add or Upgrade Product

1-17236-14663-0000 02/13/2025 Supplement Upgrade TID#: 1-17236-14663 02/13/2025 13:19:44 Ref#:

Prepared For:

UNITED WHOLESALE Client Loan # : 1225068745 CoreLogic Credco Requested : EFX, XPN, TUC - I MORTGAGE LLC Account # : 4589125 P.O. BOX 509124, SAN Delivered EFX, XPN, TUC Add/Remove Credit Repository 585 SOUTH BOULEVARD Notes DIEGO, CA 92150

EAST

PONTIAC, MI 48341 Fax: (800)523-0688 URL:

Attention: TEAM MEMBER

US

PROVISIO

PROVISIONING		www.credco.com	<u>n</u>			
		APPLICANT INFORMATION				
Name	Address		Address Type	SSN	DOB or Age	Applicant Identifier
BLAKEMAN, COLBY	Current:	1388 KETTNER BOULEVARD, SAN DIEGO, CA 92101		625-50-9424		APP1

Prepared By:

Tel: (866)704-8288

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 866 704 8288.

WARNING

See Fraud Detection Section.

		INST	ANT MERGE	CREDIT SUMM	MARY					
ACCOUNT DISTRIBUTION	N		(CURRENT STATU	S (Tradelii	nes)				
Account Type	Number	Balanc	e Past Due	Payments	Current	Closed	Unrt	30	60	90+
Real Estate	2	\$741,98	3 \$0	\$4,563	1	1	0	0	0	0
Installment	12	\$39,14	0 \$0	\$1,911	2	10	0	0	0	0
Revolving	3	\$2	2 \$0	\$22	1	2	0	0	0	0
All Other Accounts	1	\$12,93	0 \$0	\$0	1	0	0	0	0	0
Total	18	\$794,07	5 \$0	\$6,496	5	13	0	0	0	0
Accounts in Dispute: 0					Number of	f tradelines w	vith serious	derogato	ry: 0	
Accounts in Forbearanc	e: 0	Accounts w	rith Payment Defe	rred: 0 Acc		cted by Nat		-	•	
AVAILABLE CREDIT										
Revolving	100.0%	\$21,778			Authorize	d User Acco	ounts: 0			
INQUIRIES		PUBLIC F	RECORDS	HISTORIC	AL DELIN	QUENCIES	(COUNT)			
12-month Total	5	EFX	N/A	Account Type	ре	La	ast Dlq	30	60	90+
Elim Same Day	2	XPN	N/A	Real I	Estate			0	0	0
Adjusted Total	3	TUC	N/A	Instal				0	0	0
New Trades (6 mos)	0	Last 2 yrs	N	Revol				0	0	0
, , ,		•			virig her Accour	ite		0	0	0
				Total	Hei Accour	າເວ		0	0	0
Oldest Trade: 04/11		On file:	07/10	iotai				U	U	

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

		REPOSITORY	FILES			
Item #	Name	SSN#	Score	Date Generated	Data Source	Applicant Identifier
1	BLAKEMAN, COLBY A	625-50-9424	[791]	05-11-11	EFX	APP1
2	BLAKEMAN, COLBY A	625-50-9424	809		XPN	APP1

Credco Instant Merge Credit Report Add or Upgrade Product

App1: BLAKEMAN, COLBY

3	BLAKEMAN, COLBY A	625-50-9424	782	07-19-10	TUC	APP1

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

		DATA SOURCES SCORE INFORMATION		
Item #	Product Score	Factor Information	Data Source	Applicant Identifier
1	BEACON 5.0 [791]	Factor: 00030, 00011, 00006, 00005 • 00030 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT • 00011 AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH • 00006 TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS • 00005 TOO MANY ACCOUNTS WITH BALANCES * Number of Inquiries Adversely Affected the Score	EFX	APP1
2	FICO-II 809	Factor: 08, 10, 05 08 TOO MANY INQUIRIES LAST 12 MONTHS 10 RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH 05 TOO MANY ACCOUNTS WITH BALANCES	XPN	APP1
3	FICO Classic 04 782	Factor: 030, 012, 011, 005 030 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 012 LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED 011 AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH 005 TOO MANY ACCOUNTS WITH BALANCES * Number of Inquiries Adversely Affected the Score	TUC	APP1

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Ref#: 1-17236-14663-0000 02/13/2025 Supplement Upgrade TID#: 1-17236-14663 02/13/2025 13:19:44

Prepared For:

Prepared By: UNITED WHOLESALE Client Loan # : 1225068745 CoreLogic Credco Requested : EFX, XPN, TUC - I P.O. BOX 509124, SAN MORTGAGE LLC Account # : 4589125 Delivered : EFX, XPN, TUC Add/Remove Credit Repository 585 SOUTH BOULEVARD DIEGO, CA 92150 Notes

EAST

PONTIAC, MI 48341

Attention: TEAM MEMBER

PROVISIONING

Tel: (866)704-8288 Fax: (800)523-0688

URL:

www.credco.com

		APPLICANT INFORMATION				
Name	Address		Address Type	SSN	DOB or Age	Applicant Identifier
BLAKEMAN, COLBY	Current:	1388 KETTNER BOULEVARD, SAN DIEGO, CA 92101 US		625-50-9424		APP1

****** DEROGATORY ITEMS ******

PUBLIC RECORDS

No Public Record Information found

****** END OF DEROGATORY ITEMS ******

					CRE	DIT HIS	TORY							
1 WFBNA H 93606083	OME LENDIN 45526	IG Opened 04-21			High Credit \$806,250	Balance \$741,98	3 LA	st Activity AST PAYME -25		30 Days Late 00	60 Days Late	90+ Days Late 00	Data Source EFX	
Decode	0335, DES	Reporte		unt Type	Credit Limit	Scheduled	l Pymt Mai	nner Of Paym JRRENT-1	ent				404FM01890 XPN	
	IA 50306-033 3212		Categ REA		<u> </u>	Actual Pay \$4,563 Past Due	ment Ter	ms Month					TUC	APP1
	TATE MORTG GE; FIXED R		IVENTIO	NAL	Payment His	•	1111 111111	111111 111	111111111	11111				
Additional Da Last Activi	ates ty Date 01-25	; Last Payı	nent Date	e 01-25	Max Dlq Date	e Ma	x DIq MOP	Max Dlq A	mount	Last Diq	Date	Last Diq	МОР	
TD:EFX-APP1	12-24	11-24	10-24	09-24	08-24	07-24	06-24	05-24	04-2	4	03-24	02-24	01-2	24
Actual Pymt	4563	4563	4563	4563	4563	4563	4563	4563	4563	3	4578	4578	457	'8
Sched Pymt	4563	4563	4563	4563	4563	4563	4563	4563	4563	3	4563	4578	457	8
Balance	743524	745060	746593	748122	749647	751168	752686	754199	75570	09 7	757215	758718	7602	:16
High Credit	806250	806250	806250	806250	806250	806250	806250	806250	80625	50 8	306250	806250	8062	:50
Credit Limit						_								
TD:EFX-APP1	12-23	11-23	10-23	09-23	08-23	07-23	06-23	05-23	04-2	3	03-23	02-23	01-2	23
Actual Pymt	4578	4578	4578	4578	4578	4578	4578	4578	4578	3	4511	4511		
Sched Pymt	4578	4578	4578	4578	4578	4578	4578	4578	4578	3	4578	4511		
Balance	761711	763203	764690	766174	767654	769130	770603	772072	77353	38 7	774999	776457		
High Credit	806250	806250	806250	806250	806250	806250	806250	806250	80625	50 8	306250	806250		

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					CRE	DIT HISTOF	RY						
JPMCB AU	JTO FINANC	E Opened	ECOA	ı	ligh Credit	Balance	Last A	ctivity	30 Days Late	60 Days Late	90+ Days Late	Data Source	
123195160	004504	07-23	INDIV	'IDUAL S	\$90,978	\$34,722	LAST 08-24	PAYMENT	00	00	00	EFX	
Decode		Reported	l Accour	nt Type	Credit Limit	Scheduled Pymt	Manne	r Of Payment				404BB01370	
700 KANS		08-24	INSTA	LLMENT		\$1,599	CUR	RENT-1				XPN	
MONROE,		Closed	Catego	ry		Actual Payment	Terms	Months Reviewed				TUC	
(800)336-6			AUTO)		\$4,599	72						
Order Supp	plement					Past Due	MOS	14					APP
						\$0							
Remarks					Payment His	tory							
AUTO LOA	N; FIXED R	ATE			08-24 11	111111 11111-							
Additional Da	ites				Max Dlq Date	Max Dlq M	IOP	Max Dlq Amount	Last Die	Date	Last Dlq	MOP	
Last Activit	y Date 08-24	; Last Paym	ent Date	08-24									
TD:EFX-APP1	07-24	06-24	05-24	04-24	03-24	02-24	01-24	12-23	11-23	10-23	09-23	08-2	23
Actual Pymt	4599	4599	4599	4599	7600	4599	4599	4599	7099	4599	4599	159	9
Sched Pymt	1599	1599	1599	1599	1599	1599	1599	1599	1599	1599	1599	159	9
Balance	39067	43396	47656	51928	56141	63355	67514	71617	75722	82307	86306	902	94
High Credit	90978	90978	90978	90978	90978	90978	90978	90978	90978	90978	90978	909	78
Credit Limit						-							
	N EXPRESS	Opened 12-21	ECOA	ا ۱DUAL :	High Credit	\$12,930	Last A	ctivity ACTIVITY	30 Days Late	60 Days Late	90+ Days Late	Data Source	
-34999293	9256	12 21	IIVDIV	IDO/(L	p20,000	Ψ12,300	01-25		00	00	00	EFX	
Decode		Reported	l Accour	nt Type	Credit Limit	Scheduled Pymt	Manne	r Of Payment				402BB48257	
PO BOX 98		01-25	OPEN	1		Actual Payment	CUR	RENT-1				XPN	
1	79998-1537	Closed	Catego	ry		Past Due	Terms	Months Reviewed				TUC	
(800)874-2 Order Supr			CRE	DIT CARE)	\$0	1 MC	37					APP
					Payment His	tory							
Remarks						•							
Remarks CREDIT C	ARD				01-25 1	111111111111 1	1111111 ⁻	1111 11111111 [.]	1111				
CREDIT C						11111111111111111111111111111111111111				ı Date	Last Dig	МОР	
CREDIT C					01-25 1 Max Dlq Date			1111 111111111 Max Dlq Amount	Last Die	Date	Last DIq	МОР	
CREDIT Conditional Date Last Activit	ites	11-24	10-24	09-24		Max Dlq M				Date 03-24	Last Diq	MOP 01-2	24
CREDIT Conditional Date Last Activit	ites y Date 01-25		10 -2 4	09 -24 	Max DIq Date	Max Dlq M	IOP	Max Dlq Amount	Last Di				24
CREDIT CA Additional Da Last Activit	ntes ry Date 01-25 12-24				Max Dlq Date	Max Diq N	OP 06-24	Max Dlq Amount 05-24	Last Di	03-24	02-24		
CREDIT Conditional Date Last Activit TD:EFX-APP1 Actual Pymt Sched Pymt Balance	12-24 16342	11-24 8244	 11450	 8507	08-24 15029	07-24 15048	06-24 11385	05-24 11108	04-24 8255	03-24 11063	02-24 9667	01-2 171	64
CREDIT Conditional Date Last Activit TD:EFX-APP1 Actual Pymt Sched Pymt Balance High Credit	12-24 	11-24 8244 20603	 11450 20603	 8507 20603	08-24 15029 20603	07-24 15048 20603	06-24 11385 20603	05-24 11108 20603	04-24 8255 20603	03-24 11063 20603	02-24 9667 20603	01-: 1710 206	64 03
CREDIT Conditional Date Last Activit TD:EFX-APP1 Actual Pymt Sched Pymt Balance High Credit Credit Limit	12-24 	11-24 8244 20603	 11450 20603	 8507 20603	08-24 15029 20603	07-24 15048 20603	06-24 11385 20603	05-24 11108 20603	04-24 8255 20603	03-24 11063 20603	02-24 9667 20603	01-2 171/ 206/	64 03
CREDIT C. Additional Da Last Activit TD:EFX-APP1 Actual Pymt Sched Pymt Balance High Credit Credit Limit TD:EFX-APP1	12-24 16342 20603 12-23	11-24 8244 20603 11-23	 11450 20603 10-23	 8507 20603 09-23	08-24 15029 20603 08-23	07-24 15048 20603 07-23	06-24 11385 20603 06-23	05-24 11108 20603 05-23	04-24 8255 20603	03-24 11063 20603 03-23	02-24 9667 20603 02-23	01-: 1710 206	64 03
CREDIT C. Additional Da Last Activit TD:EFX-APP1 Actual Pymt Sched Pymt Balance High Credit Credit Limit TD:EFX-APP1 Actual Pymt	12-24 16342 20603 12-23	11-24 	 11450 20603 10-23	 8507 20603 09-23	08-24 15029 20603 08-23	Max Dlq N 07-24 15048 20603 07-23	06-24 11385 20603 06-23	05-24 11108 20603 05-23	04-24 8255 20603 04-23	03-24 11063 20603 03-23	02-24 9667 20603 02-23	01-2 171: 206: 	64 03
CREDIT CANDITION Additional Date Last Activit TD:EFX-APP1 Actual Pymt Sched Pymt Balance High Credit Credit Limit TD:EFX-APP1 Actual Pymt Sched Pymt	12-24 	11-24 	 11450 20603 10-23	 8507 20603 09-23	08-24 15029 20603 08-23	07-24 15048 20603 07-23	06-24	05-24 11108 20603 05-23	04-24 8255 20603 04-23	03-24 11063 20603 03-23 	02-24 9667 20603 02-23	01-2 171: 206: 01-2	64 03
CREDIT CANDITION Additional Date Last Activit TD:EFX-APP1 Actual Pymt Sched Pymt Balance High Credit Credit Limit TD:EFX-APP1 Actual Pymt	12-24 16342 20603 12-23	11-24 	 11450 20603 10-23	 8507 20603 09-23	08-24 15029 20603 08-23	Max Dlq N 07-24 - 15048 20603 - 07-23 - 17487	06-24 11385 20603 06-23	05-24 11108 20603 05-23	04-24 8255 20603 04-23	03-24 11063 20603 03-23	02-24 9667 20603 02-23	01-2 171: 206: 	64 03

Credco Instant Merge Credit Report Add or Upgrade Product

					CRE	DIT HIS	STORY								
GS LOAN	SVCS/	Opened	ECOA	ļ	High Credit	Balance		Last Ad	ctivity		30 Days	60 Days	90+ Days	Data	
SYNOVUS		06-24	INDIV	IDUAL :	\$9,418	\$4,418		LAST	PAYMEN1	г	Late	Late	Late	Source	
710000582	21238147							12-24	ļ		00	00	00	EFX	
Decode		Reported	Accoun	t Type	Credit Limit	Scheduled	d Pymt	Manne	r Of Payment					401FZ06137	
1797 NOR	THEAST EXPY	12-24	INSTA	LLMENT		\$312		CURF	RENT-1					XPN	
	AN, GS LOAN	Closed	Catego	ry		Actual Pa	yment	Terms	Months					TUC	
SERVICES BROOKHA			UNSE	CURED		\$1,000		48	Reviewed						
30329-780						Past Due		MOS	7						APP
(866)936-0	0605					\$0									Δι.
Order Sup															
Remarks					Payment His	torv									
	TE; UNSECURI	=D			-	111111									
Additional Da					Max Dlq Date		x Dlq MOP		Max Dlq Amo	unt	Last Diq	Date	Last Dlq	MOP	
	ty Date 12-24; L	ast Payme	ent Date 1	12-24	max biq bac	, inc	x Diq iiioi		max biq Amo	uni	Luot Diq	Dute	Lust Diq		
TD:EFX-APP1	11-24 1	0-24	09-24	08-24	07-24	06-24	05∹	24	04-24	03-24		02-24	01-24	12-7	23
Actual Pymt	1000 1	1000	1000	1000		-									
Sched Pymt	312	312	312	312	312	-									
Balance	5418	6418	7418	8418	9418	9418									
High Credit	9418 9	9418	9418	9418	9418	9418								-	
Credit Limit						-								-	
5 JPMCB CA 426684171	ARD SERVICES 1670	Opened 05-13	ECOA INDIV	IDUAL :	High Credit \$16,770	\$22		LAST 02-25	PAYMENT		30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX	
Decode		Reported	Accoun	t Type	Credit Limit	Scheduled	d Pymt	Manne	r Of Payment					458ON13374	
PO BOX 1	5369,	02-25	REVO	LVING	\$21,800	\$22		CURF	RENT-1					XPN	
WILMINGT		Closed	Catego	ry		Actual Pag	yment	Terms	Months					TUC	
19850-536			FLEX	BLE SP	ENDING	Past Due		REV	Reviewed					100	
(800)945-2			CRED	IT CARI)	\$0			84						APP
Order Sup	plement					φυ									
Remarks					Payment His	tory									
FLEXIBLE	SPENDING CF	REDIT CAF	RD		02-25 1	1 1111111	11111 11	111111	11111 11111	1111111	1 11111	11111			
Additional Da Last Activit	ates ty Date 02-25; L	ast Payme	ent Date ()2-25	Max DIq Date	e Ma	x DIq MOP		Max Dlq Amo	unt	Last Diq	Date	Last DIq	MOP	
TD:TUC-APP1	01-25 1	2-24	11-24	10-24	09-24	08-24	07-	24	06-24	05-24		04-24	03-24	02-	24
Actual Pymt						-							-		
Sched Pymt		40	40	40	40	40	40		40	30		40	40	40	
		50	49	48	49	65	47		47	30		66	51	46	
Balance	16770 1	6770	16770	16770	16770	16770	167		16770	16770		16770	16770	167	
High Credit	04000	4000					218	(10)	21800	21800	J	21800	21800	218	UU UU
High Credit Credit Limit			21800	21800	21800	21800									
High Credit Credit Limit TD:TUC-APP1	01-24 1	2-23	11-23	10-23	09-23	08-23	07-	23	06-23	05-23		04-23	03-23	02-	23
High Credit Credit Limit TD:TUC-APP1 Actual Pymt	01-24 1 	2 -2 3	11-23	10 -2 3 	09 - 23 	08 -2 3	07-	23	06 -2 3	05-23 		04-23	03 -2 3 	02-7	23
High Credit Credit Limit TD:TUC-APP1 Actual Pymt Sched Pymt	01-24 1 40	2-23 30	11-23 40	10-23 40	09-23 40	08-23 40	07- 40	23	06-23 40	05-2 3 40		04-23 40	03-23 40	02-	23
High Credit Credit Limit TD:TUC-APP1 Actual Pymt	01-24 1 40 119	2-23 30 30	11-23	10 -2 3 	09 - 23 	08 -2 3	07-	23 - 0	06 -2 3	05-23 	3	04-23	03 -2 3 	02-7	23

Credco Instant Merge Credit Report Add or Upgrade Product

				CRI	EDIT I	HISTOR'	Y						
6	DEPT OF ED/ AIDVANTAGE 90432747261E00620120824	Opened 08-12	ecoa INDIVIDUAL	High Credit \$3,749	Baland \$0	ce	Last Ad	•	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Source EFX	
	Decode 1891 METRO CENTER DB. BESTON VA 20100	Reported 03-20	Account Type INSTALLMENT	Credit Limit		uled Pymt Payment	CURF	Of Payment RENT-1				491FZ94229 XPN	
	DR, RESTON, VA 20190 (800)722-1300 Order Supplement	Closed 03-20	Category STUDENT LO	DAN	Past D	ue	120 MOS	Months Reviewed 84				TUC	APP1
	Remarks PAID; STUDENT LOAN; FIX	XED RATE	E. CLOSED	Payment H	-	111111111 ·	1111111	11-11 11111111	1111 1111	11111			
	Additional Dates Closed Date 03-20; Last Act Payment Date 03-20			Max Dlq Da		Max Diq MO		Max Dlq Amount	Last Diq		Last Dic	і МОР	
7	DEPT OF ED/ AIDVANTAGE 90432747261E00520120817	Opened 08-12	ECOA INDIVIDUAL	High Credit \$3,749	Baland \$0	ce	Last Ac	•	30 Days Late	60 Days Late	90+ Days Late 00	Source EFX	
	Decode 1891 METRO CENTER	Reported 03-20	Account Type INSTALLMENT	Credit Limit		uled Pymt Payment		Of Payment RENT-1				491FZ94229 XPN	
	DR, RESTON, VA 20190 (800)722-1300 Order Supplement	03-20	Category STUDENT LO	DAN	Past D	ue	Terms 120 MOS	Months Reviewed 84				TUC	APP1
	Remarks PAID; STUDENT LOAN; FIX	XED RATE	E; CLOSED	Payment H	-	111111111	1111111	11-11 11111111	 1111 1111	11111			
	Additional Dates Closed Date 03-20; Last Accepayment Date 03-20	tivity Date	03 - 20; Last	Max Dlq Da	ite	Max Dlq MO	P	Max Dlq Amount	Last Diq	Date	Last Did	і МОР	
8	DEPT OF ED/ AIDVANTAGE 90432747261E00820140414	Opened 04-14	ecoa INDIVIDUAL	High Credit \$4,000	Baland \$0	ce	Last Ac	•	30 Days Late	60 Days Late	90+ Days Late 00	Source EFX	
	Decode 1891 METRO CENTER	Reported 10-19	Account Type INSTALLMENT	Credit Limit		uled Pymt		Of Payment RENT-1				491FZ94229 XPN	
	DR, RESTON, VA 20190 (800)722-1300 Order Supplement	Closed 09-19	Category STUDENT LO	DAN	Past D	•	Terms 120 MOS	Months Reviewed 67				TUC	APP1
	Remarks PAID; STUDENT LOAN; FIX	XED RATE	E; CLOSED	Payment H	-	111 111111	111-11	111111111111 11	111111111	11 11			
	Additional Dates Closed Date 09-19; Last Act Payment Date 09-19			Max Dlq Da	ite	Max DIq MO	P	Max Dlq Amount	Last Diq	Date	Last Dic	і МОР	

Credco Instant Merge Credit Report Add or Upgrade Product

				CRI	EDIT I	HISTOR'	Y						
9	DEPT OF ED/ AIDVANTAGE 90432747261E00920150116	Opened 01-15	ecoa INDIVIDUAL	High Credit \$3,000	Baland \$0	ce	Last Ac	•	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Source EFX	
	Decode 1891 METRO CENTER	Reported 07-19	Account Type INSTALLMENT	Credit Limit		uled Pymt Payment		Of Payment RENT-1				491FZ94229 XPN	
	DR, RESTON, VA 20190 (800)722-1300 Order Supplement	Closed 06-19	Category STUDENT LO	DAN	Past D	ue	Terms 120 MOS	Months Reviewed 55				TUC	APP
	Remarks			Payment H	-								
	PAID; STUDENT LOAN; FIX Additional Dates	XED RATE	:; CLOSED	07-19 Max Dlq Da		1111111111 Max Dlq MO		111111111 11111 Max Dlq Amount	111111111 Last Dio		Last Dic	MOP	
	Closed Date 06-19; Last Ac Payment Date 06-19	tivity Date	06-19; Last										
10	DEPT OF ED/ AIDVANTAGE 90432747261E00720130913	Opened 09-13	ecoa INDIVIDUAL	High Credit \$2,500	Baland \$0	ce	Last Ac	•	30 Days Late	60 Days Late	90+ Days Late 00	Source EFX	
	Decode	Reported	Account Type	Credit Limit	Sched	uled Pymt	Manner	Of Payment				491FZ94229 XPN	
	1891 METRO CENTER DR, RESTON, VA 20190	03-19 Closed	INSTALLMENT		Actua	Payment	CURF	RENT-1 Months					
	(800)722-1300 Order Supplement	02-19	Category STUDENT LO	DAN	Past D	ue	120 MOS	Reviewed				TUC	APP ²
	Remarks PAID; STUDENT LOAN; FIX	XED RATE	E: CLOSED	Payment H	-	11111-11 1	1111111 ⁻	11111 111111111	 111 1111	11111			
	Additional Dates Closed Date 02-19; Last Ac Payment Date 02-19	tivity Date	02-19; Last	Max Dlq Da	ite	Max Dlq MO	P	Max Dlq Amount	Last Dio	Date	Last Did	МОР	
11	DEPT OF ED/ AIDVANTAGE 90432747261E00320120127	Opened 01-12	ecoa INDIVIDUAL	High Credit \$2,500	Baland \$0	ce	Last Ac	•	30 Days Late	60 Days Late	90+ Days Late 00	Data Source EFX	
	Decode 1891 METRO CENTER	Reported 01-19	Account Type INSTALLMENT	Credit Limit		uled Pymt		Of Payment				491FZ94229 XPN	
	DR, RESTON, VA 20190 (800)722-1300 Order Supplement	Closed 12-18	Category STUDENT LC		Past D	Payment	Terms 120 MOS	Months Reviewed				TUC	APP1
	Remarks PAID; STUDENT LOAN; FIX	XFD RATE	- CLOSED	Payment H	-	111-11 111	1111111	111 11111111111	1 111111	11111			
	Additional Dates	TED TO THE	-, 020025	Max Dlq Da		Max Dlq MO		Max Dlq Amount	Last Dio		Last Dic	MOP	
	Closed Date 12-18; Last Ac Payment Date 12-18	tivity Date	12-18; Last										

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				CR	EDIT I	HISTOR'	Y						
12	DEPT OF ED/ AIDVANTAGE 90432747261E00420120329	Opened 03-12	ECOA INDIVIDUAL	High Credit \$2,000	Balan \$0	ce	Last Ac	-	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX	
	Decode 1891 METRO CENTER DR, RESTON, VA 20190	Reported 11-18 Closed	Account Type INSTALLMENT Category			uled Pymt I Payment	CURF Terms	Of Payment RENT-1 Months Reviewed				XPN TUC	
	(800)722-1300 Order Supplement Remarks	10-18	STUDENT LO	Payment H	\$0		120 MOS	80					APP
	PAID; STUDENT LOAN; FIX	KED RATE	E: CLOSED		•	1-11 11111	1111111	1111111111111	111111111	111 1			
	Additional Dates Closed Date 10-18; Last Act Payment Date 10-18	tivity Date	10-18; Last	Max Dlq Da	ate	Max Dlq MO	P I	Max Dlq Amount	Last Diq	Date	Last Dic	MOP	
	DEPT OF ED/ AIDVANTAGE 90432747261E00120110407	Opened 04-11	ECOA INDIVIDUAL	High Credit \$1,500	Balan \$0	ce	Last Ac	•	30 Days Late	60 Days Late	90+ Days Late 00	Data Source EFX	
	Decode 1891 METRO CENTER DR, RESTON, VA 20190	Reported 10-18	Account Type INSTALLMENT	Credit Limit		uled Pymt I Payment	CURF	Of Payment RENT-1				491FZ94229 XPN	
	(800)722-1300 Order Supplement	Closed 09-18	Category STUDENT LO	DAN	Past E	ue	Terms 120 MOS	Months Reviewed 84				TUC	APP ⁻
	Remarks PAID; STUDENT LOAN; FIX	KED RATE	E; CLOSED	Payment H	-	-11 111111	111111 ·	11111111111 1 ⁻	111111111	11 11			
	Additional Dates Closed Date 09-18; Last Act Payment Date 09-18	tivity Date	09-18; Last	Max Diq Da	ate	Max Dlq MO	P I	Max Dlq Amount	Last Diq	Date	Last Did	MOP	
	DEPT OF ED/ AIDVANTAGE 90432747261E00220110412	Opened 04-11	ecoa INDIVIDUAL	High Credit \$1,000	Balan	ce	Last Ac	•	30 Days Late	60 Days Late	90+ Days Late 00	Data Source EFX	
	Decode	Reported	Account Type	Credit Limit	Sched	uled Pymt		Of Payment				491FZ94229 XPN	
	1891 METRO CENTER DR, RESTON, VA 20190	09-18	INSTALLMENT		Actua	l Payment		RENT-1					
	(800)722-1300 Order Supplement	Olosed	Category STUDENT LO	DAN	Past E	ue	Terms 120 MOS	Months Reviewed 84				TUC	APP [.]
	Remarks		: CLOSED	Payment H	•	11 1111111	11111 1	11111111111	14444444	1 111			
	PAID; STUDENT LOAN; FIX Additional Dates	VED KAIF	E, OLUSED	09-18 Max Dlq Da		Max Dlq MO		11111111111 111 Max Dlg Amount	Last Dig		Last Dic	MOP	
	Closed Date 08-18; Last Act Payment Date 08-18	tivity Date	08-18; Last					21 4		, _ 4.0		,	

Credco Instant Merge Credit Report Add or Upgrade Product

				CRI	EDIT I	HISTOR'	Y						
15	DISCOVER BANK	Opened	ECOA	High Credit	Baland	e	Last A	ctivity	30 Days	60 Days	90+ Days	Data	
	601100283365	11-16	INDIVIDUAL	\$2,304	\$0		CLO	SED	Late 00	Late	Late	Source	
	Decode	203003		Credit Limit	Cabad	uled Pymt	Manne			00	00	EFX 155BB03747	7
	PO BOX 30939, ATT:CMS/	Reported 01-22	Account Type REVOLVING				CURRENT 1					155BB03747 XPN	'
	PROD DEVELOP, SALT	Closed	Category	φ0,000	Actual	Payment	Terms	Months				XPN	
	LAKE CITY, UT 84130-0939	12-21	CREDIT CAR	RD	Past D	ue	REV	Reviewed 63				TUC	
	(800)347-7000 Order Supplement				4.0								APF
	Remarks			Payment H	istory								
	CLOSED BY CONSUMER;	PAID		01-22	1 11111	1111111 11	111111	1111 11111111111	11 111111	11111			
	Additional Dates			Max Dlq Da		Max Dlq MO		Max Dlq Amount	Last Dic		Last Dig	MOP	
	Closed Date 12-21; Last Ac Payment Date 05-21	tivity Date	05-21; Last										
	FLAGSTAR BANK	Opened	ECOA	High Credit	Baland	ce	Last A	ctivity	30 Days	60 Days	90+ Days	Data	
	6460470117806	04-21	INDIVIDUAL	\$806,250	\$0		CLO	•	Late 00	Late 00	Late 00	Source EFX	
	ecode Report		Account Type	Credit Limit	Sched	uled Pymt	Manne	r Of Payment				168BB00847 XPN	7
T (3	5151 CORPORATE DR,	06-21	MORTGAGE		\$0		CURRENT-1						
	TROY, MI 48098-2639	Closed	Category		Actual	Payment	Terms					TUC	
	(800)945-7700 <u>Order Supplement</u>	05-21	REAL ESTAT MORTGAGE	E	Past D	lue	360 MOS	Reviewed 3				100	API
	Remarks			Payment H									
	ACCT TRANSFERRED; REFIXED RATE	EAL ESTA	TE MORTGAGE	-	11-								
	Additional Dates	Max Dlq Da	te	Max Dlq MO	Р	Max Dlq Amount	Last Dio	Date	Last Dig	MOP			
	Closed Date 05-21; Last Ac Payment Date 04-21; Trans												
	MERCEDES BENZ FINANCIA	Opened 09-19	ECOA INDIVIDUAL	High Credit \$71,925	Baland \$0	ce	Last A	-	30 Days Late	60 Days Late	90+ Days Late	Source	
	5001301382001								00	00	00	EFX 155FA04374	
	Decode	Reported	Account Type	Credit Limit	Sched	uled Pymt	Manne	r Of Payment					+
	PO BOX 961, ROANOKE,	08-23	INSTALLMENT		\$0		CUR	RENT-1				XPN	
	TX 76262-0961	Closed	Category		Actual	Payment	ment Terms Months					TUC	
	(800)654-6222 Order Supplement	7 Of 20 MOTO ELMOL			\$42,014 Past Due		48 MOS 47						API
	Remarks			Payment H	\$0 istory								
	PAID; AUTO LOAN; FIXED	RATE: CL	.OSED	-	-	1 11111111	1111 1 ⁻	11111111111 111 [.]	111111111	111			
	Additional Dates	,		Max Dlq Da		Max Dlq MO		Max Dlq Amount	Last Dic		Last Dig	MOP	
	Closed Date 07-23; Last Ac Payment Date 07-23	tivity Date	07-23; Last					·					

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								CR	EDIT H	HSTOR	Y							
TD:EFX-	APP1	07-	23	06-	23 (5-23	04-23	03-23	02-	23 0	1-23	12-22	11-	22	10-22	09-22	08-	22
Actual F	Pymt	16	14	16	14		1614		161	14								
Sched F	Pymt	149	98	149	98	-	1498		149	98								
Balan	nce	29	96	449	95		5993		899	90								
High Cı	redit	719	25	719	25		71925		719	25								
Credit L	Limit	-	.															
18 U.S. 4037	BANK 784004				Opened 01-12	INDI		High Credit \$626	\$0	e	CLOS	-		30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX	
	0 NICOLLET MALL,		Reported 03-16		unt Type OLVING	Credit Limit \$500			Manner Of Payment CURRENT-1		ent				6130N15782 XPN	:		
5540 (314	NEAPC 02-7000 ·)216-40 er Supp) 628			Closed 01-15	Categ CRE	iory :DIT CAR	D	Past D		Terms REV	Months Review 50						APF
Rema CL O	irks SED B	Y CC	NSUN	MFR.	PAID			Payment H	•	111111	1111111	111 11111	1111111	1111111	11			
	ional Dat			,	. , ,,,,			Max Dlq Da		Max Dlq MC		Max Dlq A		Last Die		Last Dig	MOP	
	ed Date ment Da			st Ac	tivity Date	02-15	; Last											
Group Total	Accou		Open 1	Late 0	e High (Credit Lim	nit Baland		ched Pymt	Actual	l Pymt	Past Due	30 day		60 days Lat	e 90+ da	

	IDENTIFICATION INFORMATION								
Item #	Name	SSN	DOB or Age	File Start Date	Data Source	Applicant Identifier			
1	BLAKEMAN, COLBY A SSN MATCHES.	625-50-9424	12-04-91	05-11-11	EFX	APP1			
2	BLAKEMAN, COLBY A SSN MATCHES.	625-50-9424	12-04-91		XPN	APP1			
3	BLAKEMAN, COLBY A SSN MATCHES.	625-50-9424	12-04-91	07-19-10	TUC	APP1			

		INQUIRIES MAD	E IN THE LAST	12 MONTH	S		
Item #	Inquiry Made By		Industry	Inquiry Date	Trade Date	Data Source- Subscriber Info	Applicant Identifier
1	UNITED WHOLESALE MOR	Order Supplement		02-13-25		TUC-FM05719664	APP1
2	FACTUAL DATA	Order Supplement		01-13-25		EFX-003ZB01087	APP1
3	FACTUAL DATA FACTUAL DATA (877)237-8317 400 HOLIDAY DR STE 300, PITT	Order Supplement SBURGH, PA 15220	REAL ESTATE	01-13-25		XPN-FR1121497	APP1
4	FACTUAL DATA	Order Supplement		01-13-25		TUC-ZM04217964	APP1
5	GREENSKY INSTALLMENT GREENSKY INSTALLMENT (404)832-4080 5565 GLENRIDGE CONNECTOR	Order Supplement 2, ATLANTA, GA 30342		06-21-24		XPN-FZ1899970	APP1

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App1: BLAKEMAN, COLBY

	ADDRESS INFORMATION							
Item #	Address	Address Type	Since	Date Reported	Data Source	Applicant Identifier		
1	801 A ST #311 SAN DIEGO, CA 92101-4539	FORMER	08-20	04-21	EFX XPN TUC	APP1		
2	1388 KETTNER BV #701 SAN DIEGO, CA 92101-2774	CURRENT	04-21	02-25	EFX XPN TUC	APP1		
3	100 N WHISMAN RD #2913 MOUNTAIN VIEW, CA 94043-4921	FORMER	05-19	04-22	EFX XPN TUC	APP1		

	EMPLOYMENT INFORMATION									
Item #	Employer Address	Occupation	Status	Earnings	Hired Date	Reported Date	Data Source	Applicant Identifier		
1	SERVICE NOW	MANAGER PRODUCT MGT			02-15		TUC	APP1		
2	SERVICENOW	Unknown				08-16	XPN	APP1		
3	SP2 COMMUNAL BAR RESTA	Unknown				09-16	XPN	APP1		

	MISCELLANEOUS INFORMATION								
Item #	Miscellaneous Text	Text Type	Date Reported	Data Source	Applicant Identifier				
1	Variation between Inquiry and Onfile address	Address Variation		XPN	APP1				

	FRAUD VERIFICATION INFORMATION								
Product Item #	Fraud Message	Data Source	Applicant Identifier						
Fraud Shield									
1	CKPT: COMMERCIAL BUSINESS ADDRESS ON FACS+ FILE/COMMERCIAL BUSINESS ADDRESS/1388 KETTNER BLVD/SAN DIEGO CA 92101/619.255.1204; SINCE 11-01-2024 THE SSN HAS BEEN USED 1 TIMES IN OTHER INQUIRIES; SINCE 11-01-2024 THE ADDRESS HAS BEEN USED 6 TIMES IN OTHER INQUIRIES; INQUIRY ADDRESS: NON-RESIDENTIAL.	XPN	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 ******