




Attention:	ma_mtang	Report Type:	Merged Credit Report
Client Name:	MORTGAGE ACCESS CORP	Sources:	XPN TU EFX
Client ID:	2009500	Order Number:	1015662253PQ
Loan Number:	3188332	Original Order Number:	
First Issued:	10/29/2024		
Last Updated:	10/29/2024		

Borrower Information




Borrower:	Ronnie Ford Sr	Co-Borrower:	Carol Ford
Borrower SSN:	579-76-7944	Co-Borrower SSN:	577-76-8124
Borrower DOB:	04/09/1958	Co-Borrower DOB:	03/25/1957
Current Address:	13102 Foxhall Dr, Wheaton-Glenmont, MD 20906		

Credit Assure™

Borrower Name: Ronnie Ford Sr

	TransUnion	Experian	Equifax
Current Score	698	678	699
Potential Improvement	+28	+31	+0
Potential Score	726	709	699
View CreditXpert Solutions	 More...	 More...	 More...

Co-Borrower Name: Carol Ford

	TransUnion	Experian	Equifax
Current Score	682	695	685
Potential Improvement	+20	+18	+15
Potential Score	702	713	700
View CreditXpert Solutions	 More...	 More...	 More...

Available Cash is set at \$10000. Timeframe: Immediate

Order a detailed report to try different settings, which may yield better results. Potential score improvements include the impact of actions identified by CreditAssure™ and the effect of time. Time may account for none, some, or all of a potential improvement and decrease it even cause it to be negative.

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CLIENT INFORMATION

ORDER #:	1015662253PQ	DATE UPDATED:	10/29/24	RQT BY	ma_mtang
CLIENT ID:	2009500	DATE ORDERED:	10/29/24	REPORT TYPE:	Merged Credit Report
SEND TO:	MORTGAGE ACCESS CORP dba WEICHERT FINANCIAL SVCS 1625 ROUTE 10 EAST SUITE 1 MORRIS PLAINS NJ 07950	REPOSITORIES:	XPNU/TU/EFX		
		PRICE:	\$85.00		
		LOAN #:	3188332		

BORROWER INFORMATION

BORROWER: RONNIE FORD SR
SOC SEC #: 579-76-7944 **DOB:** 04/09/1958
MARITAL STATUS:
CURRENT ADDRESS: 13102 FOXHALL DR, WHEATON-GLENMONT, MD 20906
PREVIOUS ADDRESS: 10521 ENGLISHMAN DR, NORTH BETHESDA, MD 208524661

CO-BORROWER INFORMATION

CO-BORROWER: CAROL FORD
SOC SEC #: 577-76-8124 **DOB:** 03/25/1957
DEPENDENTS:

LENGTH:

LENGTH:

SCORE MODELS

BORROWER

FICO Classic

Equifax/Equifax Beacon 5 - FORD, RONNIE

SCORE:

699

00010 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts

00013 - Time since delinquency is too recent or unknown

00018 - Number of accounts with delinquency

00011 - Amount owed on revolving accounts is too high

TransUnion/TransUnion Fair Isaac Score 4 - FORD, RONNIE

SCORE:

698

010 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts

002 - Level of delinquency on accounts

011 - Amount owed on revolving accounts is too high

018 - Number of accounts with delinquency

Experian/Experian Fair Isaac Score 2 - FORD, RONNIE

SCORE:

678

10 - Proportion of balance to high credit on bank revolving or all revolving accounts

01 - Current balances on accounts

02 - Delinquency reported on accounts

13 - Length of time (or unknown time) since account delinquent

CO-BORROWER

FICO Classic

Experian/Experian Fair Isaac Score 2 - FORD, CAROL

SCORE:

695

10 - Proportion of balance to high credit on bank revolving or all revolving accounts

01 - Current balances on accounts

02 - Delinquency reported on accounts

13 - Length of time (or unknown time) since account delinquent

Equifax/Equifax Beacon 5 - FORD, CAROL

SCORE:

685

00010 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts

00013 - Time since delinquency is too recent or unknown

00006 - Too many consumer finance company accounts

00011 - Amount owed on revolving accounts is too high

TransUnion/TransUnion Fair Isaac Score 4 - FORD, CAROL

SCORE:

682

010 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts

002 - Level of delinquency on accounts

011 - Amount owed on revolving accounts is too high

006 - Too many consumer finance company accounts

FILE VARIATIONS			
Bureau	ECOA	SSN	BORROWER NAME
Experian	B	XXX-XX-7944	FORD RONNIE,
Experian	C	XXX-XX-8124	FORD CAROL, R
TransUnion	B	XXX-XX-7944	FORD RONNIE,
TransUnion	C	XXX-XX-8124	FORD CAROL, R
Equifax	B	XXX-XX-7944	FORD RONNIE,
Equifax	C	XXX-XX-8124	FORD CAROL, R

ADDRESSES				
Address	Status	ECOA	Reported Date	Repository
13102 Foxhall Dr Wheaton-Glenmont, MD 20906	Current	B		
13102 Foxhall Dr Silver Spring, MD 20906	Current	C		
13102 FOXHALL DR SILVER SPRING, MD 209065303	Current	J	2019-09-01	XPN1 XPN2 TU1 TU2 EFX1 EFX2
10521 ENGLISHMAN DR NORTH BETHESDA, MD 208524661	Prior	J	1999-03-01	XPN1 XPN2 TU1 TU2 EFX1 EFX2
39 T ST NE WASHINGTON, DC 200021578	Prior	B	1998-04-01	XPN1
3201 WEEPING WILLOW CT APT 22 SILVER SPRING, MD 209062569	Prior	J	1999-05-01	XPN2 TU2 EFX1 EFX2
5450 NEWTON ST HYATTSVILLE, MD 20784-1058	Prior	B		TU1

AKA RECORDS	
XPN1	AKA: RONNIE FORD AKA: FORD RONNIE SR AKA: RONALD FORD SR
TU1	None Reported
EFX1	None Reported
XPN2	AKA: FORD CAROL
TU2	None Reported
EFX2	None Reported

SSN VALIDATION	
XPN1	CREDIT PULLED ON: 10/29/2024 DOB: 04/09/1958 Age: 66 SSN VALIDATION:SSN MATCH INDICATOR: YYYYYYYY SSN VALIDATION:DISPLAYED SSN IS THE SAME AS INQUIRY SSN
TU1	CREDIT PULLED ON: 10/29/2024 DOB: 04/09/1958 Age: 66 SSN VALIDATION:05 - Exact match between SSN on input and SSN on file
EFX1	CREDIT PULLED ON: 10/29/2024 DOB: 04/09/1958 Age: 66 SSN VALIDATION:CREDIT REPORT SSN: 579767944 SSN VALIDATION:INQUIRY SSN: 579767944
XPN2	CREDIT PULLED ON: 10/29/2024 DOB: 03/25/1957 Age: 67 SSN VALIDATION:SSN MATCH INDICATOR: YYYYYYYY SSN VALIDATION:DISPLAYED SSN IS THE SAME AS INQUIRY SSN
TU2	CREDIT PULLED ON: 10/29/2024 DOB: 03/25/1957 Age: 67 SSN VALIDATION:05 - Exact match between SSN on input and SSN on file
EFX2	CREDIT PULLED ON: 10/29/2024 DOB: 03/25/1957 Age: 67 SSN VALIDATION:CREDIT REPORT SSN: 577768124 SSN VALIDATION:INQUIRY SSN: 577768124

EMPLOYMENT					
Name	Employer	Position	Status	Reported Date	Repository
Ronnie Ford Sr	The Bernstein Company	Chauffer			
RONNIE FORD SR	BURNSTEIN COMPAN		Current	1999-06-01	XPN1
RONNIE FORD SR	STUART A BERNSTEIN		Prior	1983-05-01	XPN1
CAROL R FORD	ROCK CREEK CEMETERY		Current	1998-07-01	XPN2
CAROL R FORD	DEV ALTER INC		Prior	1996-09-01	XPN2
RONNIE FORD SR	BERNSTEIN COMPANIES	DRIVER	Current	2003-07-01	TU1 EFX1
CAROL R FORD	ROCK CREEK CEMENTARY	ADMIN ASSISTANT	Current	2003-07-01	TU2
RONNIE FORD SR	BORNSLEIN COMPANIGN		Prior		EFX1
CAROL R FORD	SUBURBAN HOSPIAL	ADMINISTRATIVE	Current	2019-07-01	EFX2
CAROL R FORD	ROCKCREEK	SEC	Prior		EFX2

CONSUMER STATEMENTS

None Reported

COMMENTS

XPN1 CREDIT PULLED ON: 10/29/2024
 TU1 CREDIT PULLED ON: 10/29/2024
 EFX1 CREDIT PULLED ON: 10/29/2024
 XPN2 CREDIT PULLED ON: 10/29/2024
 TU2 CREDIT PULLED ON: 10/29/2024
 EFX2 CREDIT PULLED ON: 10/29/2024

FRAUD

XPN1 OFAC: (Clear) 1202 OFAC NO RECORD FOUND(XPN) (XPN1)

TU1

EFX1

XPN2 OFAC: (Clear) 1202 OFAC NO RECORD FOUND(XPN) (XPN2)

TU2

EFX2

INQUIRIES

BUREAU(S)	ECOA	DATE	NAME	TYPE	RESELLER
TU1 TU2	B	10/29/24	MTG ACCESS DBA WEICH	FINANCE	NO

PUBLIC RECORDS

None Reported

SUMMARY INFORMATION

ACCOUNT DISTRIBUTION				HISTORICAL DELINQUENCIES(COUNT)				PUBLIC RECORDS	
ACCOUNT TYPE	COUNT	BALANCE	PAYMENTS	30	60	90	LAST DELINQUENCY		
REAL ESTATE	3	\$ 332640	\$ 2163	1	0	0	1	XPN	0
INSTALLMENT	2	\$ 0	\$ 0	0	0	0	0	TU	0
REVOLVING	11	\$ 51391	\$ 1366	0	0	0	0	EFX	0
OTHER	0	\$ 0	\$ 0	0	0	0	0	LAST 2 YRS	N
TOTAL	16	\$ 384031	\$ 3529	1	0	0			

DISPUTED TRADELINES

None Reported

DEROGATORY TRADELINES										
CREDITOR	DATE RPT	DATE OPENED	HIGH CREDIT	CREDIT LIMIT	BALANCE	MO PMT	30	60	90+	STATUS
	EOCA	DLA	ACCT TYPE	TERMS	PAST DUE	MO REV				SOURCE
TRUIST BANK *****5998	09/30/24	08/01/19	\$78500	\$78500	\$75912	\$724	1	0	0	AsAgreed
	J	09/25/24	MTG	REV	\$0	61				XPN1 XPN2 TU1 TU2 EFX1 EFX2
LOAN TYPE: HOMEEQUITY ACCOUNT REPORTED FOR: BORROWER AND CO-BORROWER (XPN1 XPN2) OPEN ACCOUNT (XPN1 XPN2) CURRENT ACCOUNT/ WAS 30 DAYS PAST DUE DATE (EFX1 EFX2) HOME EQUITY LOAN (EFX1 EFX2) LINE OF CREDIT IR: SUPPLEMENT EXPRESS / RESCORE EXPRESS / MORTGAGE REFRESH										
Last Past Due 03/23 30 Days 03/23										
OPEN TRADELINES										
CREDITOR	DATE RPT	DATE OPENED	HIGH CREDIT	CREDIT LIMIT	BALANCE	MO PMT	30	60	90+	STATUS
	EOCA	DLA	ACCT TYPE	TERMS	PAST DUE	MO REV				SOURCE
TRUIST MORTGAGE *****2461	10/07/24	11/03/16	\$306075	-	\$256728	\$1439	0	0	0	AsAgreed
	J	10/01/24	MTG	360 MO	\$0	94				XPN1 XPN2 TU1 TU2 EFX1 EFX2
LOAN TYPE: CONVENTIONALREALESTATEMORTGAGE ACCOUNT REPORTED FOR: BORROWER AND CO-BORROWER (XPN1 XPN2) OPEN ACCOUNT (XPN1 XPN2) THIS IS AN ACCOUNT IN GOOD STANDING (EFX1 EFX2) FANNIE MAE ACCOUNT (EFX1 EFX2) REAL ESTATE MORTGAGE IR: SUPPLEMENT EXPRESS / RESCORE EXPRESS / MORTGAGE REFRESH										
BANK OF AMERICA *****7891	10/27/24	12/16/04	\$20506	\$22000	\$20343	\$639	0	0	0	AsAgreed
	B	10/24/24	REV	REV	\$0	99				XPN1 XPN2 TU1 TU2 EFX1 EFX2
LOAN TYPE: CREDITCARD ACCOUNT REPORTED FOR: BORROWER AND CO-BORROWER (XPN1 XPN2) OPEN ACCOUNT (XPN1 XPN2) THIS IS AN ACCOUNT IN GOOD STANDING (EFX1 EFX2) CREDIT CARD (EFX1 EFX2) AMOUNT IN H/C COLUMN IS CREDIT LIMIT IR: SUPPLEMENT EXPRESS / RESCORE EXPRESS / ACCOUNT REFRESH										
BK OF AMER *****6280	10/19/24	03/15/08	\$19438	\$19500	\$18588	\$461	0	0	0	AsAgreed
	C	10/14/24	REV	REV	\$0	99				XPN2 TU2 EFX2
LOAN TYPE: CREDITCARD ACCOUNT REPORTED FOR: CO-BORROWER (XPN2) OPEN ACCOUNT (XPN2) THIS IS AN ACCOUNT IN GOOD STANDING (EFX2) CREDIT CARD (EFX2) AMOUNT IN H/C COLUMN IS CREDIT LIMIT IR: SUPPLEMENT EXPRESS / RESCORE EXPRESS / ACCOUNT REFRESH										
CAPITAL ONE *****7483	10/15/24	12/21/04	\$8093	\$8000	\$7854	\$199	0	0	0	AsAgreed
	B	10/10/24	REV	REV	\$0	99				XPN1 TU1 EFX1
LOAN TYPE: CREDITCARD ACCOUNT REPORTED FOR: BORROWER (XPN1) OPEN ACCOUNT (XPN1) THIS IS AN ACCOUNT IN GOOD STANDING (EFX1) CREDIT CARD (EFX1) AMOUNT IN H/C COLUMN IS CREDIT LIMIT IR: SUPPLEMENT EXPRESS / RESCORE EXPRESS / ACCOUNT REFRESH										

OPEN TRADELINES										
CREDITOR	DATE RPT	DATE OPENED	HIGH CREDIT	CREDIT LIMIT	BALANCE	MO PMT	30	60	90+	STATUS
	EOCA	DLA	ACCT TYPE	TERMS	PAST DUE	MO REV				SOURCE
CAPITAL ONE *****7276	09/26/24	08/27/07	\$3533	\$3500	\$3231	\$67	0	0	0	AsAgreed
	C	09/20/24	REV	REV	\$0	99				XPN2 TU2 EFX2
LOAN TYPE: CREDITCARD ACCOUNT REPORTED FOR: CO-BORROWER (XPN2) OPEN ACCOUNT (XPN2) THIS IS AN ACCOUNT IN GOOD STANDING (EFX2) CREDIT CARD (EFX2) AMOUNT IN H/C COLUMN IS CREDIT LIMIT IR: SUPPLEMENT EXPRESS / RESCORE EXPRESS / ACCOUNT REFRESH										
CREDIT FIRST N A *****9138	10/15/24	02/09/02	\$2026	\$4500	\$1375	\$0	0	0	0	AsAgreed
	B	10/10/24	REV	REV	\$0	99				XPN1 TU1 EFX1
LOAN TYPE: CREDITCARD ACCOUNT REPORTED FOR: BORROWER (XPN1) OPEN ACCOUNT (XPN1) THIS IS AN ACCOUNT IN GOOD STANDING (EFX1) CHARGE (EFX1) AMOUNT IN H/C COLUMN IS CREDIT LIMIT IR: SUPPLEMENT EXPRESS / RESCORE EXPRESS / ACCOUNT REFRESH										
COMENITY BANK/ LNBRYANT *****0344	10/03/24	03/01/86	\$2322	\$3660	\$0		0	0	0	AsAgreed
	C	07/26/24	REV	REV	\$0	99				XPN2 TU2 EFX2
LOAN TYPE: CREDITCARD ACCOUNT REPORTED FOR: CO-BORROWER (XPN2) OPEN ACCOUNT (XPN2) THIS IS AN ACCOUNT IN GOOD STANDING (EFX2) CHARGE (EFX2) AMOUNT IN H/C COLUMN IS CREDIT LIMIT IR: SUPPLEMENT EXPRESS / RESCORE EXPRESS / ACCOUNT REFRESH										
CLOSED TRADELINES										
CREDITOR	DATE RPT	DATE OPENED	HIGH CREDIT	CREDIT LIMIT	BALANCE	MO PMT	30	60	90+	STATUS
	EOCA	DLA	ACCT TYPE	TERMS	PAST DUE	MO REV				SOURCE
CAPITAL ONE *****7715	07/06/24	06/12/06	\$2143	\$2000	\$0		0	0	0	AsAgreed
	B	03/09/22	REV	REV	\$0	99				TU1 XPN1 EFX1
LOAN TYPE: CREDITCARD ACCOUNT REPORTED FOR: BORROWER (XPN1) PAID ACCOUNT. ZERO BALANCE (XPN1) THIS IS AN ACCOUNT IN GOOD STANDING (XPN1) ACCOUNT CLOSED BY CREDIT GRANTOR (XPN1) ACCOUNT/PAID SATISFACTORILY (TU1) CANCELED BY CREDIT GRANTOR (EFX1) PAID ACCOUNT. ZERO BALANCE (EFX1) ACCOUNT CLOSED BY CREDIT GRANTOR IR: SUPPLEMENT EXPRESS / RESCORE EXPRESS / ACCOUNT REFRESH										
MARINERFIN *****5818	04/30/21	05/08/19	\$3550	-	\$0		0	0	0	AsAgreed
	C	02/09/21	INST	PAID	\$0	23				EFX2 XPN2 TU2
LOAN TYPE: UNSECURED ACCOUNT REPORTED FOR: CO-BORROWER (XPN2) PAID ACCOUNT. ZERO BALANCE (XPN2) THIS IS AN ACCOUNT IN GOOD STANDING (XPN2) ACCOUNT/PAID SATISFACTORILY (TU2) CLOSED ACCOUNT (EFX2) PAID ACCOUNT. ZERO BALANCE (EFX2) UNSECURED IR: SUPPLEMENT EXPRESS / RESCORE EXPRESS / ACCOUNT REFRESH										

CLOSED TRADELINES										
CREDITOR	DATE RPT	DATE OPENED	HIGH CREDIT	CREDIT LIMIT	BALANCE	MO PMT	30	60	90+	STATUS
	EOCA	DLA	ACCT TYPE	TERMS	PAST DUE	MO REV				SOURCE
MARINERFIN *****1616	01/31/24	06/21/21	\$3550	-	\$0		0	0	0	AsAgreed
	C	11/14/23	INST	PAID	\$0	31				EFX2 XPN2 TU2
LOAN TYPE: UNSECURED ACCOUNT REPORTED FOR: CO-BORROWER (XPN2) PAID ACCOUNT. ZERO BALANCE (XPN2) THIS IS AN ACCOUNT IN GOOD STANDING (XPN2) ACCOUNT/PAID SATISFACTORILY (TU2) CLOSED ACCOUNT (EFX2) PAID ACCOUNT. ZERO BALANCE (EFX2) UNSECURED IR: SUPPLEMENT EXPRESS / RESCORE EXPRESS / ACCOUNT REFRESH										
ONEMAIN *****0116	10/09/19	05/25/06	\$7900	\$7900	\$0		0	0	0	AsAgreed
	C	09/09/19	REV	REV	\$0	76				EFX2 XPN2 TU2
LOAN TYPE: CHECKCREDITORLINEOFCREDIT ACCOUNT REPORTED FOR: CO-BORROWER (XPN2) PAID ACCOUNT. ZERO BALANCE (XPN2) THIS IS AN ACCOUNT IN GOOD STANDING (XPN2) ACCOUNT CLOSED BY CONSUMER (XPN2) ACCOUNT/PAID SATISFACTORILY (TU2) CREDIT LINE CLOSED BY CUSTOMER (EFX2) ACCOUNT CLOSED BY CONSUMER (EFX2) PAID ACCOUNT. ZERO BALANCE IR: SUPPLEMENT EXPRESS / RESCORE EXPRESS / ACCOUNT REFRESH										
SYNCB/LOWE *****1071	07/10/20	06/25/00	\$7333	\$6190	\$0		0	0	0	AsAgreed
	C	08/30/19	REV	REV	\$0	99				EFX2 XPN2 XPN1
LOAN TYPE: CREDITCARD ACCOUNT REPORTED FOR: BORROWER AND CO-BORROWER (XPN2 XPN1) PAID ACCOUNT. ZERO BALANCE (XPN2 XPN1) THIS IS AN ACCOUNT IN GOOD STANDING (XPN2 XPN1) ACCOUNT CLOSED BY CREDIT GRANTOR (XPN2 XPN1) ACCOUNT/PAID SATISFACTORILY (EFX2) PAID ACCOUNT. ZERO BALANCE (EFX2) ACCOUNT CLOSED BY CREDIT GRANTOR IR: SUPPLEMENT EXPRESS / RESCORE EXPRESS / ACCOUNT REFRESH										
SYNCB/SAMS *****3520	06/21/20	03/13/05	\$796	\$430	\$0		0	0	0	AsAgreed
	B	01/12/18	REV	REV	\$0	99				TU1 XPN1 XPN2 TU2 EFX1 EFX2
LOAN TYPE: CREDITCARD ACCOUNT REPORTED FOR: BORROWER AND CO-BORROWER (XPN1 XPN2) PAID ACCOUNT. ZERO BALANCE (XPN1 XPN2) THIS IS AN ACCOUNT IN GOOD STANDING (XPN1 XPN2) CLOSED DUE TO INACTIVITY (XPN1 XPN2) ACCOUNT/PAID SATISFACTORILY (TU1 TU2) INACTIVE ACCOUNT (EFX1 EFX2) PAID ACCOUNT. ZERO BALANCE (EFX1 EFX2) CHARGE IR: SUPPLEMENT EXPRESS / RESCORE EXPRESS / ACCOUNT REFRESH										
THD/CBNA *****5805	07/06/22	08/08/07	\$4066	\$2300	\$0		0	0	0	AsAgreed
	C	08/30/19	REV	REV	\$0	99				TU1 XPN2 XPN1 TU2 EFX1 EFX2
LOAN TYPE: CREDITCARD ACCOUNT REPORTED FOR: BORROWER AND CO-BORROWER (XPN2 XPN1) PAID ACCOUNT. ZERO BALANCE (XPN2 XPN1) THIS IS AN ACCOUNT IN GOOD STANDING (XPN2 XPN1) ACCOUNT CLOSED BY CREDIT GRANTOR (XPN2 XPN1) ACCOUNT/PAID SATISFACTORILY (TU1 TU2) CANCELED BY CREDIT GRANTOR (EFX1 EFX2) PAID ACCOUNT. ZERO BALANCE (EFX1 EFX2) ACCOUNT CLOSED BY CREDIT GRANTOR IR: SUPPLEMENT EXPRESS / RESCORE EXPRESS / ACCOUNT REFRESH										

CLOSED TRADELINES										
CREDITOR	DATE RPT	DATE OPENED	HIGH CREDIT	CREDIT LIMIT	BALANCE	MO PMT	30	60	90+	STATUS
	EOCA	DLA	ACCT TYPE	TERMS	PAST DUE	MO REV				SOURCE
TRUIST MORTGAGE *****6311	12/05/16	01/29/08	\$352000	-	\$0		0	0	0	AsAgreed
	J	11/08/16	MTG	PAID	\$0	99				XPN1 XPN2 TU1 TU2 EFX1 EFX2
LOAN TYPE: CONVENTIONALREALESTATEMORTGAGE ACCOUNT REPORTED FOR: BORROWER AND CO-BORROWER (XPN1 XPN2) PAID ACCOUNT. ZERO BALANCE (XPN1 XPN2) THIS IS AN ACCOUNT IN GOOD STANDING (XPN1 XPN2) ACCOUNT/PAID SATISFACTORILY (TU1 TU2) CLOSED ACCOUNT (EFX1 EFX2) FANNIE MAE ACCOUNT (EFX1 EFX2) PAID ACCOUNT. ZERO BALANCE IR: SUPPLEMENT EXPRESS / RESCORE EXPRESS / MORTGAGE REFRESH										

CREDITOR INFORMATION LIST			
CREDITOR NAME	PHONE NUMBER	STREET ADDRESS	CITY, STATE, ZIP
BANK OF AMERICA	8004448430	PO BOX 1598	NORFOLK, VA, 23501
BK OF AMER	8004212110	POB 17054	WILMINGTON, DE, 19884
CAPITAL ONE	8009557070	PO BOX 85520	RICHMOND, VA, 23285
COMENITY BANK/LNBRYANT		PO BOX 182789	COLUMBUS, OH, 43218
CREDIT FIRST N A	2163625000	6275 EASTLAND RD	BROOK PARK, OH, 44142
MARINERFIN	8443382080	8211 TOWN CENTER DR	NOTTINGHAM, MD, 21236
MTG ACCESS DBA WEICH	7146382855	13030 EUCLID ST	GARDEN GROVE, CA, 92843
ONEMAIN	8442989773	PO BOX 1010	EVANSVILLE, IN, 47706
SYNCB/LOWE	8004441408	PO BOX 103065	ROSWELL, GA, 30076
SYNCB/SAMS	8009641917	PO BOX 981400	EL PASO, TX, 79998
THD/CBNA	8006770232	PO BOX 6003	HAGERSTOWN, MD, 21747
TRUIST BANK	BYMAILONLY	PO BOX 1847	WILSON, NC, 27894
TRUIST MORTGAGE	8042910620	1001 SEMMES AVE	RICHMOND, VA, 23224

LIEN & JUDGMENT REPORT

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REPOSITORY INFORMATION

THIS REPORT INCLUDES INFORMATION FROM THE FOLLOWING REPOSITORY(IES):

Experian
P.O. Box 9701
Allen, TX 75013
(800) 509-8495
www.experian.com

TransUnion
P.O. Box 1000
Chester, PA 19016
(800) 916-8800
www.transunion.com

Equifax Credit Information
P.O. Box 740256
Atlanta, GA 30374
(800) 203-7843
www.equifax.com

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