




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:	Ray Williams Sr	Co-Borrower:	Cathy ford
Borrower SSN:	000-11-0000	Co-Borrower SSN:	000-22-0000
Borrower DOB:	04/09/1958	Co-Borrower DOB:	03/25/1957
Current Address:	Residence Street, Wheaton-Glenmont, MD 00100		

Credit Assure™

Borrower Name: Ray Williams Sr

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

Borrower Name: Cathy 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.

Current scores (called bureau scores) are provided by the credit bureaus. Predicted scores (called potential scores) and score changes (called potential improvements or score improvements) are provided by CreditXpert Inc. ("CXI") and are not bureau or FICO scores or changes. Predicted scores and score changes simulated by CreditXpert® products are only estimates. CXI does not guarantee that scores from any other company will change by the same amount, in the same way, or at all, or that correcting credit report information will result in a score improvement. CreditXpert products are based on credit reports from the bureaus. CXI is not responsible for inaccurate results, including any due to incorrect, incomplete, or outdated credit report information or incorrect assumptions about the future. CXI is not a credit counseling or credit repair organization. CXI is not endorsed by Equifax, Experian, TransUnion or FICO.

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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 Residence Street MORRIS PLAINS NJ 00100	REPOSITORIES:	XPB/TU/EFX		
		PRICE:	\$85.00		
		LOAN #:	3188332		

BORROWER INFORMATION

BORROWER: Ray Williams Sr
SOC SEC #: 000-11-0000 **DOB:** 04/09/1958
MARITAL STATUS:
CURRENT ADDRESS: Residence Street, WHEATON-GLENMONT, MD 00100
PREVIOUS ADDRESS: Residence Street, NORTH BETHESDA, MD 000222000

CO-BORROWER INFORMATION

CO-BORROWER: Cathy ford
SOC SEC #: 000-22-0000 **DOB:** 03/25/1957
DEPENDENTS:
LENGTH:
LENGTH:

SCORE MODELS
BORROWER
FICO Classic

Equifax/Equifax Beacon 5 - Williams, Ray

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 - Williams, Ray

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 - Williams, Ray

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, Cathy

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, Cathy

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, Cathy

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	WilliamsRay,
Experian	C	XXX-XX-8124	FordCathy,R
TransUnion	B	XXX-XX-7944	Wi1iamsRay,
TransUnion	C	XXX-XX-8124	FordCathy,R
Equifax	B	XXX-XX-7944	Wi1iamsRay,
Equifax	C	XXX-XX-8124	FordCathy,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		
<u>13102 FOXHALL DR</u> <u>SILVER SPRING, MD 209065303</u>	Current	J	2019-09-01	XPN1 XPN2 TU1 TU2 EFX1 EFX2
<u>10521 ENGLISHMAN DR</u> NORTH BETHESDA, MD 208524661	Prior	J	1999-03-01	XPN1 XPN2 TU1 TU2 EFX1 EFX2
<u>39 T ST NE</u> WASHINGTON, DC 200021578	Prior	B	1998-04-01	XPN1
<u>3201 WEEPING WILLOW CT APT 22</u> SILVER SPRING, MD 209062569	Prior	J	1999-05-01	XPN2 TU2 EFX1 EFX2
<u>5450 NEWTON ST</u> HYATTSVILLE, MD 20784-1058	Prior	B		TU1

AKA RECORDS	
XPN1	AKA: Ray Wi1iams Sr AKA: Wi1iams,Ray AKA: RyanFordSr
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: YYYYYYYYY 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: YYYYYYYYY 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
Ray Williams Sr	The Bernstein Company	Chauffer			
Ray Williams Sr	BURNSTEIN COMPAN		Current	1999-06-01	XP1
Ray Williams Sr	STUART A BERNSTEIN		Prior	1983-05-01	XP1
Gathy fnrd	ROCK CREEK CEMETERY		Current	1998-07-01	XP2
Gathy fnrd	DEV ALTER INC		Prior	1996-09-01	XP2
Ray Williams Sr	BERNSTEIN COMPANIES	DRIVER	Current	2003-07-01	TU1 EFX1
Gathy fnrd	ROCK CREEK CEMENTARY	ADMIN ASSISTANT	Current	2003-07-01	TU2
Ray Williams Sr	BORNSLEIN COMPANIGN		Prior		EFX1
Gathy fnrd	SUBURBAN HOSPIAL	ADMINISTRATIVE	Current	2019-07-01	EFX2
Gathy fnrd	ROCKCREEK	SEC	Prior		EFX2

CONSUMER STATEMENTS					
None Reported					

COMMENTS	
XP1	CREDIT PULLED ON: 10/29/2024
TU1	CREDIT PULLED ON: 10/29/2024
EFX1	CREDIT PULLED ON: 10/29/2024
XP2	CREDIT PULLED ON: 10/29/2024
TU2	CREDIT PULLED ON: 10/29/2024
EFX2	CREDIT PULLED ON: 10/29/2024

FRAUD	
XP1	OFAC: (Clear) 1202 OFAC NO RECORD FOUND(XP1) (XP1)
TU1	
EFX1	
XP2	OFAC: (Clear) 1202 OFAC NO RECORD FOUND(XP2) (XP2)
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	XP1	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
	ECOA	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
	ECOA	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
	ECOA	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	0001110000	PO BOX 1598	NORFOLK, VA, 00100
BK OF AMER	0001110000	POB 17054	WILMINGTON, DE, 00100
CAPITAL ONE	0001110000	PO BOX 85520	RICHMOND, VA, 00100
COMENITY BANK/LNBRYANT		PO BOX 182789	COLUMBUS, OH, 00100
CREDIT FIRST N A	0001110000	6275 EASTLAND RD	BROOK PARK, OH, 00100
MARINERFIN	0001110000	8211 TOWN CENTER DR	NOTTINGHAM, MD, 00100
MTG ACCESS DBA WEICH	0001110000	13030 EUCLID ST	GARDEN GROVE, CA, 00100
ONEMAIN	0001110000	PO BOX 1010	EVANSVILLE, IN, 47706
SYNCB/LOWE	0001110000	PO BOX 103065	ROSWELL, GA, 00100
SYNCB/SAMS	0001110000	PO BOX 981400	EL PASO, TX, 00100
THD/CBNA	0001110000	PO BOX 6003	HAGERSTOWN, MD, 00100
TRUIST BANK	BYMAILONLY	PO BOX 1847	WILSON, NC, 00100
TRUIST MORTGAGE	0001110000	1001 SEMMES AVE	RICHMOND, VA, 00100

LIEN & JUDGMENT REPORT

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PRECLOSECREDIT REPORT

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TREND TOTAL ADDENDUM

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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

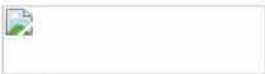
TransUnion
P.O. Box 1000
Chester, PA 19016
(800) 916-8800
www.transunion.com

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

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Statement Details



The Bernstein Companies 401(k)
Savings and Profit Sharing Plan

Ray Williams
Residence Street
SILVER SPRING, MD 00100

Retirement Savings Statement

Customer Service: (800) 835-5097
Fidelity Brokerage Services LLC
900 Salem Street, Smithfield, RI 02917

Your Account Summary

Statement Period: 10/01/2024 to 10/31/2024

Beginning Balance	\$74,478.01
Your Contributions	\$384.32
Employer Contributions	\$76.86
Withdrawals	-\$27,659.97
Fees	-\$61.09
Change in Market Value	-\$1,240.86
Ending Balance	\$45,977.27
Additional Information	
Vested Balance	\$45,977.27

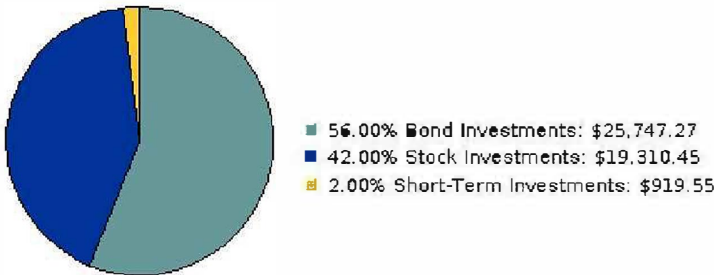
Your Personal Rate of Return

This Period	-2.1%
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Your Personal Rate of Return is calculated with a time-weighted formula, widely used by financial analysts to calculate investment earnings. It reflects the results of your investment selections as well as any activity in the plan account(s) shown. There are other Personal Rate of Return formulas used that may yield different results. Remember that past performance is no guarantee of future results.

Your Asset Allocation

Statement Period: 10/01/2024 to 10/31/2024



Your account is allocated among the asset classes specified above as of 10/31/2024. Percentages and totals may not be exact due to rounding.

The [Additional Fund Information](#) section lists the underlying allocation of your blended funds.

Market Value of Your Account

Statement Period: 10/01/2024 to 10/31/2024

Displayed in this section is the value of your account for the statement period, in both shares and dollars.

Tier						
Investment	Shares as of 09/30/2024	Shares as of 10/31/2024	Price as of 09/30/2024	Price as of 10/31/2024	Market Value as of 09/30/2024	Market Value as of 10/31/2024
Blended Investment*					\$74,478.01	\$45,977.27
Flexfit+mod 2025 R1	6,850.820	4,321.212	\$10.87	\$10.63	\$74,478.01	\$45,977.27
Account Totals					\$74,478.01	\$45,977.27

Remember that a dividend payment to fund shareholders reduces the share price of the fund, so a decrease in the share price for the statement period does not necessarily reflect lower fund performance.

*You have invested a portion of your account in Blended Funds. Blended Funds generally invest in a mixture of stocks, bonds and short-term investments, blending long-term growth from stocks with income from dividends and interest. Please refer to the [Additional Fund Information](#) section to see how your blended funds are allocated across the three asset classes.

Please refer to NetBenefits and other Plan information, such as your SPD, for a description of your right to direct investments under the Plan. For information on any plan restrictions on those rights, please contact your benefits office.

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. Visit the Dept of Labor website www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification for information on individual investing and diversification.

Some of the administrative services performed for the Plan were underwritten from the total operating expenses of the Plan's investment options.

Your Contribution Elections as of

As of 11/01/2024

This section displays the funds in which your future contributions will be invested.

Your Current Investment Elections as of 11/01/2024

All Eligible Sources	
Investment Option	Current %
Blended Investment*	
FLEXFIT+MOD 2025 R1	100%
Total	100%

Your Contribution Summary

Statement Period: 10/01/2024 to 10/31/2024

Contributions	Period to date	Inception To Date	Vested Percent	Total Account Balance	Total Vested Balance
Employee Deferral	\$384.32	\$16,787.48	100%	\$11,618.94	\$11,618.94
Employer Match	\$76.86	\$3,357.43	100%	\$34,332.27	\$34,332.27
Profit Sharing	\$0.00	\$0.00	100%	\$26.06	\$26.06

Your Account Activity

Statement Period: 10/01/2024 to 10/31/2024

Use this section as a summary of transactions that occurred in your account during the statement period.

Detailed Transaction History

Activity	Flexfit+mod 2025 R1	Total
Beginning Balance	\$74,478.01	\$74,478.01
Your Contributions	\$384.32	\$384.32
Employer Contributions	\$76.86	\$76.86
Withdrawals	-\$27,659.97	-\$27,659.97
In-Service Withdrawal Fee	-\$25.00	-\$25.00
Advisor Fee	-\$36.09	-\$36.09
Change in Market Value	-\$1,240.86	-\$1,240.86

Activity	Flexfit+mod 2025 R1	Total
Ending Balance	\$45,977.27	\$45,977.27

Additional Fund Information

As of 11/01/2024

Use this section to determine the asset allocation of your blended investments.

Blended Investment	Stocks	Bonds	Short-Term/Other
Flexfit+mod 2025 R1	42%	56%	2%

Blended investments generally invest in more than one asset class. The blended investment asset allocation above reflects the stated neutral mix or, if not available, the asset mix reported by Morningstar, Inc. for mutual funds or by investment managers for non-mutual funds.