

Ref#: 1-17236-14663-0000 02/13/2025

[Supplement Upgrade](#)

TID#: 1-17236-14663 02/13/2025 13:19:44

Prepared For:

UNITED WHOLESALE Client Loan # : 1225068745
 MORTGAGE LLC Account # : 4589125
 585 SOUTH BOULEVARD Notes :
 EAST
 PONTIAC, MI 48341
 Attention: TEAM MEMBER
 PROVISIONING

Prepared By:

CoreLogic Credco Requested : EFX, XPN, TUC - I
 P.O. BOX 509124, SAN Delivered : EFX, XPN, TUC
 DIEGO, CA 92150 [Add/Remove Credit Repository](#)
 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

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.

INSTANT MERGE CREDIT SUMMARY

ACCOUNT DISTRIBUTION				CURRENT STATUS (Tradelines)						
Account Type	Number	Balance	Past Due	Payments	Current	Closed	Unrt	30	60	90+
Real Estate	2	\$741,983	\$0	\$4,563	1	1	0	0	0	0
Installment	12	\$39,140	\$0	\$1,911	2	10	0	0	0	0
Revolving	3	\$22	\$0	\$22	1	2	0	0	0	0
All Other Accounts	1	\$12,930	\$0	\$0	1	0	0	0	0	0
Total	18	\$794,075	\$0	\$6,496	5	13	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	100.0%	\$21,778								
INQUIRIES		PUBLIC RECORDS		HISTORICAL DELINQUENCIES (COUNT)						
12-month Total	5	EFX	N/A	Account Type	Last Dlg		30	60	90+	
Elim Same Day	2	XPN	N/A	Real Estate			0	0	0	
Adjusted Total	3	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: 04/11		On file: 07/10								

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

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App1: BLAKEMAN, COLBY

3	BLAKEMAN, COLBY A	625-50-9424	782	07-19-10	TUC	APP1
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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	XPB	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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 P.O. BOX 509124, SAN Delivered : EFX, XPN, TUC
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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 *****

CREDIT HISTORY

1	WFBNA HOME LENDING 9360608345526	Opened 04-21	ECOA INDIVIDUAL	High Credit \$806,250	Balance \$741,983	Last Activity LAST PAYMENT 01-25		30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 404FM01890 XPN TUC	APP1			
	Decode PO BOX 10335, DES MOINES, IA 50306-0335 (800)288-3212 Order Supplement	Reported 01-25	Account Type MORTGAGE	Credit Limit	Scheduled Pymt \$4,563	Manner Of Payment CURRENT-1									
		Closed	Category REAL ESTATE MORTGAGE	Actual Payment \$4,563	Terms 360	Months Reviewed 42									
				Past Due \$0											
	Remarks REAL ESTATE MORTGAGE; CONVENTIONAL MORTGAGE; FIXED RATE				Payment History 01-25 1 111111111111 111111111111 111111111111 11111										
	Additional Dates Last Activity Date 01-25; Last Payment Date 01-25				Max DIq Date		Max DIq MOP		Max DIq Amount		Last DIq Date		Last DIq MOP		
	TD:EFX-APP1	12-24	11-24	10-24	09-24	08-24	07-24	06-24	05-24	04-24	03-24		02-24	01-24	
	Actual Pymt	4563	4563	4563	4563	4563	4563	4563	4563	4563	4578		4578	4578	
	Sched Pymt	4563	4563	4563	4563	4563	4563	4563	4563	4563	4563		4578	4578	
	Balance	743524	745060	746593	748122	749647	751168	752686	754199	755709	757215		758718	760216	
High Credit	806250	806250	806250	806250	806250	806250	806250	806250	806250	806250	806250	806250			
Credit Limit	--	--	--	--	--	--	--	--	--	--	--	--			
TD:EFX-APP1	12-23	11-23	10-23	09-23	08-23	07-23	06-23	05-23	04-23	03-23	02-23	01-23			
Actual Pymt	4578	4578	4578	4578	4578	4578	4578	4578	4578	4511	4511	--			
Sched Pymt	4578	4578	4578	4578	4578	4578	4578	4578	4578	4578	4511	--			
Balance	761711	763203	764690	766174	767654	769130	770603	772072	773538	774999	776457	--			
High Credit	806250	806250	806250	806250	806250	806250	806250	806250	806250	806250	806250	--			
Credit Limit	--	--	--	--	--	--	--	--	--	--	--	--			

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App1: BLAKEMAN, COLBY

CREDIT HISTORY																
2	JPMCB AUTO FINANCE 12319516004504		Opened 07-23	ECOA INDIVIDUAL	High Credit \$90,978	Balance \$34,722	Last Activity LAST PAYMENT 08-24		30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 404BB01370 XPN TUC	APP1			
	Decode 700 KANSAS LANE, MONROE, LA 71203 (800)336-6675 Order Supplement		Reported 08-24	Account Type INSTALLMENT	Credit Limit	Scheduled Pymt \$1,599	Manner Of Payment CURRENT-1									
			Closed	Category AUTO		Actual Payment \$4,599	Terms 72	Months Reviewed 14								
						Past Due \$0										
	Remarks AUTO LOAN; FIXED RATE					Payment History 08-24 11111111 11111-										
	Additional Dates Last Activity Date 08-24; Last Payment Date 08-24					Max Dlg Date		Max Dlg MOP		Max Dlg Amount		Last Dlg Date		Last Dlg MOP		
	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		08-23		
	Actual Pymt	4599	4599	4599	4599	7600	4599	4599	4599	7099	4599	4599		1599		
	Sched Pymt	1599	1599	1599	1599	1599	1599	1599	1599	1599	1599	1599		1599		
	Balance	39067	43396	47656	51928	56141	63355	67514	71617	75722	82307	86306		90294		
	High Credit	90978	90978	90978	90978	90978	90978	90978	90978	90978	90978	90978		90978		
Credit Limit	--	--	--	--	--	--	--	--	--	--	--	--				
3	AMERICAN EXPRESS -349992939256		Opened 12-21	ECOA INDIVIDUAL	High Credit \$20,603	Balance \$12,930	Last Activity LAST ACTIVITY 01-25		30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 402BB48257 XPN TUC	APP1			
	Decode PO BOX 981537, EL PASO, TX 79998-1537 (800)874-2717 Order Supplement		Reported 01-25	Account Type OPEN	Credit Limit	Scheduled Pymt	Manner Of Payment CURRENT-1									
			Closed	Category CREDIT CARD		Actual Payment	Terms 1 MO	Months Reviewed 37								
						Past Due \$0										
	Remarks CREDIT CARD					Payment History 01-25 1 111111111111 111111111111 111111111111										
	Additional Dates Last Activity Date 01-25					Max Dlg Date		Max Dlg MOP		Max Dlg Amount		Last Dlg Date		Last Dlg MOP		
	TD:EFX-APP1	12-24	11-24	10-24	09-24	08-24	07-24	06-24	05-24	04-24	03-24	02-24		01-24		
	Actual Pymt	--	--	--	--	--	--	--	--	--	--	--		--		
	Sched Pymt	--	--	--	--	--	--	--	--	--	--	--		--		
	Balance	16342	8244	11450	8507	15029	15048	11385	11108	8255	11063	9667		17164		
	High Credit	20603	20603	20603	20603	20603	20603	20603	20603	20603	20603	20603		20603		
Credit Limit	--	--	--	--	--	--	--	--	--	--	--	--				
TD:EFX-APP1	12-23	11-23	10-23	09-23	08-23	07-23	06-23	05-23	04-23	03-23	02-23	01-23				
Actual Pymt	--	--	--	--	--	--	--	--	--	--	--	--				
Sched Pymt	--	--	--	--	--	--	--	--	--	--	--	--				
Balance	9053	16488	12640	13034	1055	17487	8735	7600	10439	8400	1153	--				
High Credit	20603	20603	20603	20603	20603	20603	20603	20603	20603	20603	20603	--				
Credit Limit	--	--	--	--	--	--	--	--	--	--	--	--				

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App1: BLAKEMAN, COLBY

CREDIT HISTORY															
4	GS LOAN SVCS/ SYNOVUS 7100005821238147	Opened 06-24	ECOA INDIVIDUAL	High Credit \$9,418	Balance \$4,418	Last Activity LAST PAYMENT 12-24		30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 401FZ06137 XPN TUC	APP1			
	Decode 1797 NORTHEAST EXPY NE GS LOAN, GS LOAN SERVICES, BROOKHAVEN, GA 30329-7803 (866)936-0605 Order Supplement	Reported 12-24	Account Type INSTALLMENT	Credit Limit	Scheduled Pymt \$312	Manner Of Payment CURRENT-1									
		Closed	Category UNSECURED	Actual Payment \$1,000 Past Due \$0	Terms 48 MOS	Months Reviewed 7									
	Remarks FIXED RATE; UNSECURED				Payment History 12-24 1111111										
	Additional Dates Last Activity Date 12-24; Last Payment Date 12-24				Max Dlg Date		Max Dlg MOP		Max Dlg Amount		Last Dlg Date		Last Dlg MOP		
	TD:EFX-APP1	11-24	10-24	09-24	08-24	07-24	06-24	05-24	04-24	03-24	02-24		01-24	12-23	
	Actual Pymt	1000	1000	1000	1000	--	--	--	--	--	--		--	--	
	Sched Pymt	312	312	312	312	312	--	--	--	--	--		--	--	
	Balance	5418	6418	7418	8418	9418	9418	--	--	--	--		--	--	
High Credit	9418	9418	9418	9418	9418	9418	--	--	--	--	--	--			
Credit Limit	--	--	--	--	--	--	--	--	--	--	--	--			
5	JPMCB CARD SERVICES 426684171670	Opened 05-13	ECOA INDIVIDUAL	High Credit \$16,770	Balance \$22	Last Activity LAST PAYMENT 02-25		30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 458ON13374 XPN TUC	APP1			
	Decode PO BOX 15369, WILMINGTON, DE 19850-5369 (800)945-2000 Order Supplement	Reported 02-25	Account Type REVOLVING	Credit Limit \$21,800	Scheduled Pymt \$22	Manner Of Payment CURRENT-1									
		Closed	Category FLEXIBLE SPENDING CREDIT CARD	Actual Payment Past Due \$0	Terms REV	Months Reviewed 84									
	Remarks FLEXIBLE SPENDING CREDIT CARD				Payment History 02-25 11 111111111111 111111111111 111111111111 1111111111										
	Additional Dates Last Activity Date 02-25; Last Payment Date 02-25				Max Dlg Date		Max Dlg MOP		Max Dlg Amount		Last Dlg Date		Last Dlg MOP		
	TD:TUC-APP1	01-25	12-24	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	40	30	40		40	40	
	Balance	91	50	49	48	49	65	47	47	30	66		51	46	
High Credit	16770	16770	16770	16770	16770	16770	16770	16770	16770	16770	16770	16770			
Credit Limit	21800	21800	21800	21800	21800	21800	21800	21800	21800	21800	21800	21800			
TD:TUC-APP1	01-24	12-23	11-23	10-23	09-23	08-23	07-23	06-23	05-23	04-23	03-23	02-23			
Actual Pymt	--	--	--	--	--	--	--	--	--	--	--	--			
Sched Pymt	40	30	40	40	40	40	40	40	40	40	40	40			
Balance	119	30	53	51	76	72	72	71	72	68	74	138			
High Credit	16770	16770	16770	16770	16770	16770	16770	16770	16770	16770	16770	16770			
Credit Limit	21800	21800	21800	21800	21800	21800	21800	21800	21800	21800	21800	21800			

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App1: BLAKEMAN, COLBY

CREDIT HISTORY												
6	DEPT OF ED/ AIDVANTAGE 90432747261E00620120824	Opened 08-12	ECOA INDIVIDUAL	High Credit \$3,749	Balance \$0	Last Activity CLOSED	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 491FZ94229	APP1	
	Decode 1891 METRO CENTER DR, RESTON, VA 20190 (800)722-1300 Order Supplement	Reported 03-20	Account Type INSTALLMENT	Credit Limit	Scheduled Pymt	Manner Of Payment CURRENT-1						
		Closed 03-20	Category STUDENT LOAN		Actual Payment	Terms 120 MOS	Months Reviewed 84					
	Remarks PAID; STUDENT LOAN; FIXED RATE; CLOSED	Payment History 03-20 111 111111111111 11111111-11 111111111111 1111111111										
	Additional Dates Closed Date 03-20; Last Activity Date 03-20; Last Payment Date 03-20	Max Dlg Date	Max Dlg MOP	Max Dlg Amount	Last Dlg Date	Last Dlg MOP						
7	DEPT OF ED/ AIDVANTAGE 90432747261E00520120817	Opened 08-12	ECOA INDIVIDUAL	High Credit \$3,749	Balance \$0	Last Activity CLOSED	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 491FZ94229	APP1	
	Decode 1891 METRO CENTER DR, RESTON, VA 20190 (800)722-1300 Order Supplement	Reported 03-20	Account Type INSTALLMENT	Credit Limit	Scheduled Pymt	Manner Of Payment CURRENT-1						
		Closed 03-20	Category STUDENT LOAN		Actual Payment	Terms 120 MOS	Months Reviewed 84					
	Remarks PAID; STUDENT LOAN; FIXED RATE; CLOSED	Payment History 03-20 111 111111111111 11111111-11 111111111111 1111111111										
	Additional Dates Closed Date 03-20; Last Activity Date 03-20; Last Payment Date 03-20	Max Dlg Date	Max Dlg MOP	Max Dlg Amount	Last Dlg Date	Last Dlg MOP						
8	DEPT OF ED/ AIDVANTAGE 90432747261E00820140414	Opened 04-14	ECOA INDIVIDUAL	High Credit \$4,000	Balance \$0	Last Activity CLOSED	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 491FZ94229	APP1	
	Decode 1891 METRO CENTER DR, RESTON, VA 20190 (800)722-1300 Order Supplement	Reported 10-19	Account Type INSTALLMENT	Credit Limit	Scheduled Pymt	Manner Of Payment CURRENT-1						
		Closed 09-19	Category STUDENT LOAN		Actual Payment	Terms 120 MOS	Months Reviewed 67					
	Remarks PAID; STUDENT LOAN; FIXED RATE; CLOSED	Payment History 10-19 1111111111 11111111-11 111111111111 111111111111 11										
	Additional Dates Closed Date 09-19; Last Activity Date 09-19; Last Payment Date 09-19	Max Dlg Date	Max Dlg MOP	Max Dlg Amount	Last Dlg Date	Last Dlg MOP						

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App1: BLAKEMAN, COLBY

CREDIT HISTORY										
9	DEPT OF ED/ AIDVANTAGE 90432747261E00920150116	Opened 01-15	ECOA INDIVIDUAL	High Credit \$3,000	Balance \$0	Last Activity CLOSED	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 491FZ94229
	Decode 1891 METRO CENTER DR, RESTON, VA 20190 (800)722-1300 Order Supplement	Reported 07-19	Account Type INSTALLMENT	Credit Limit	Scheduled Pymt Actual Payment	Manner Of Payment CURRENT-1				XPN TUC
		Closed 06-19	Category STUDENT LOAN		Past Due \$0	Terms 120 MOS	Months Reviewed 55			
	Remarks PAID; STUDENT LOAN; FIXED RATE; CLOSED	Payment History 07-19 1111111 111111111-11 111111111111 11111111111 11111								
	Additional Dates Closed Date 06-19; Last Activity Date 06-19; Last Payment Date 06-19	Max Dlg Date	Max Dlg MOP	Max Dlg Amount	Last Dlg Date	Last Dlg MOP				
10	DEPT OF ED/ AIDVANTAGE 90432747261E00720130913	Opened 09-13	ECOA INDIVIDUAL	High Credit \$2,500	Balance \$0	Last Activity CLOSED	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 491FZ94229
	Decode 1891 METRO CENTER DR, RESTON, VA 20190 (800)722-1300 Order Supplement	Reported 03-19	Account Type INSTALLMENT	Credit Limit	Scheduled Pymt Actual Payment	Manner Of Payment CURRENT-1				XPN TUC
		Closed 02-19	Category STUDENT LOAN		Past Due \$0	Terms 120 MOS	Months Reviewed 67			
	Remarks PAID; STUDENT LOAN; FIXED RATE; CLOSED	Payment History 03-19 1-1 111111111-11 111111111111 11111111111 111111111								
	Additional Dates Closed Date 02-19; Last Activity Date 02-19; Last Payment Date 02-19	Max Dlg Date	Max Dlg MOP	Max Dlg Amount	Last Dlg Date	Last Dlg MOP				
11	DEPT OF ED/ AIDVANTAGE 90432747261E00320120127	Opened 01-12	ECOA INDIVIDUAL	High Credit \$2,500	Balance \$0	Last Activity CLOSED	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 491FZ94229
	Decode 1891 METRO CENTER DR, RESTON, VA 20190 (800)722-1300 Order Supplement	Reported 01-19	Account Type INSTALLMENT	Credit Limit	Scheduled Pymt Actual Payment	Manner Of Payment CURRENT-1				XPN TUC
		Closed 12-18	Category STUDENT LOAN		Past Due \$0	Terms 120 MOS	Months Reviewed 84			
	Remarks PAID; STUDENT LOAN; FIXED RATE; CLOSED	Payment History 01-19 1 -11111111-11 111111111111 11111111111 11111111111								
	Additional Dates Closed Date 12-18; Last Activity Date 12-18; Last Payment Date 12-18	Max Dlg Date	Max Dlg MOP	Max Dlg Amount	Last Dlg Date	Last Dlg MOP				

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CREDIT HISTORY										
12	DEPT OF ED/ AIDVANTAGE 90432747261E00420120329	Opened 03-12	ECOA INDIVIDUAL	High Credit \$2,000	Balance \$0	Last Activity CLOSED	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 491FZ94229
	Decode 1891 METRO CENTER DR, RESTON, VA 20190 (800)722-1300 Order Supplement	Reported 11-18	Account Type INSTALLMENT	Credit Limit	Scheduled Pymt Actual Payment	Manner Of Payment CURRENT-1				XPN TUC
		Closed 10-18	Category STUDENT LOAN		Past Due \$0	Terms 120 MOS	Months Reviewed 80			
	Remarks PAID; STUDENT LOAN; FIXED RATE; CLOSED	Payment History 11-18 1-11111-11 111111111111 111111111111 111111111111 1								
	Additional Dates Closed Date 10-18; Last Activity Date 10-18; Last Payment Date 10-18	Max Dlg Date	Max Dlg MOP	Max Dlg Amount	Last Dlg Date	Last Dlg MOP				
13	DEPT OF ED/ AIDVANTAGE 90432747261E00120110407	Opened 04-11	ECOA INDIVIDUAL	High Credit \$1,500	Balance \$0	Last Activity CLOSED	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 491FZ94229
	Decode 1891 METRO CENTER DR, RESTON, VA 20190 (800)722-1300 Order Supplement	Reported 10-18	Account Type INSTALLMENT	Credit Limit	Scheduled Pymt Actual Payment	Manner Of Payment CURRENT-1				XPN TUC
		Closed 09-18	Category STUDENT LOAN		Past Due \$0	Terms 120 MOS	Months Reviewed 84			
	Remarks PAID; STUDENT LOAN; FIXED RATE; CLOSED	Payment History 10-18 1-1111-11 111111111111 111111111111 111111111111 11								
	Additional Dates Closed Date 09-18; Last Activity Date 09-18; Last Payment Date 09-18	Max Dlg Date	Max Dlg MOP	Max Dlg Amount	Last Dlg Date	Last Dlg MOP				
14	DEPT OF ED/ AIDVANTAGE 90432747261E00220110412	Opened 04-11	ECOA INDIVIDUAL	High Credit \$1,000	Balance \$0	Last Activity CLOSED	30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 491FZ94229
	Decode 1891 METRO CENTER DR, RESTON, VA 20190 (800)722-1300 Order Supplement	Reported 09-18	Account Type INSTALLMENT	Credit Limit	Scheduled Pymt Actual Payment	Manner Of Payment CURRENT-1				XPN TUC
		Closed 08-18	Category STUDENT LOAN		Past Due \$0	Terms 120 MOS	Months Reviewed 84			
	Remarks PAID; STUDENT LOAN; FIXED RATE; CLOSED	Payment History 09-18 1-1111-11 111111111111 111111111111 111111111111 111								
	Additional Dates Closed Date 08-18; Last Activity Date 08-18; Last Payment Date 08-18	Max Dlg Date	Max Dlg MOP	Max Dlg Amount	Last Dlg Date	Last Dlg MOP				

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App1: BLAKEMAN, COLBY

CREDIT HISTORY												
15	DISCOVER BANK 601100283365	Opened 11-16	ECOA INDIVIDUAL	High Credit \$2,304	Balance \$0	Last Activity CLOSED		30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 155BB03747 XPN TUC	APP1
	Decode PO BOX 30939, ATT:CMS/ PROD DEVELOP, SALT LAKE CITY, UT 84130-0939 (800)347-7000 Order Supplement	Reported 01-22	Account Type REVOLVING	Credit Limit \$6,000	Scheduled Pymt	Manner Of Payment CURRENT-1						
		Closed 12-21	Category CREDIT CARD	Actual Payment	Past Due \$0	Terms REV	Months Reviewed 63					
	Remarks CLOSED BY CONSUMER; PAID				Payment History 01-22 1 111111111111 111111111111 111111111111 111111111111							
	Additional Dates Closed Date 12-21; Last Activity Date 05-21; Last Payment Date 05-21				Max Dlg Date	Max Dlg MOP	Max Dlg Amount	Last Dlg Date	Last Dlg MOP			
16	FLAGSTAR BANK 6460470117806	Opened 04-21	ECOA INDIVIDUAL	High Credit \$806,250	Balance \$0	Last Activity CLOSED/ TRANSFERRED		30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 168BB00847 XPN TUC	APP1
	Decode 5151 CORPORATE DR, TROY, MI 48098-2639 (800)945-7700 Order Supplement	Reported 06-21	Account Type MORTGAGE	Credit Limit	Scheduled Pymt \$0	Manner Of Payment CURRENT-1						
		Closed 05-21	Category REAL ESTATE MORTGAGE	Actual Payment	Terms 360 MOS	Months Reviewed 3						
					Past Due \$0							
	Remarks ACCT TRANSFERRED; REAL ESTATE MORTGAGE; FIXED RATE				Payment History 06-21 11-							
	Additional Dates Closed Date 05-21; Last Activity Date 04-21; Last Payment Date 04-21; Transferred Date 05-21				Max Dlg Date	Max Dlg MOP	Max Dlg Amount	Last Dlg Date	Last Dlg MOP			
17	MERCEDES BENZ FINANCIA 5001301382001	Opened 09-19	ECOA INDIVIDUAL	High Credit \$71,925	Balance \$0	Last Activity CLOSED		30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 155FA04374 XPN TUC	APP1
	Decode PO BOX 961, ROANOKE, TX 76262-0961 (800)654-6222 Order Supplement	Reported 08-23	Account Type INSTALLMENT	Credit Limit	Scheduled Pymt \$0	Manner Of Payment CURRENT-1						
		Closed 07-23	Category AUTO LEASE	Actual Payment \$42,014	Terms 48 MOS	Months Reviewed 47						
					Past Due \$0							
	Remarks PAID; AUTO LOAN; FIXED RATE; CLOSED				Payment History 08-23 11111111 111111111111 111111111111 111111111111 111							
	Additional Dates Closed Date 07-23; Last Activity Date 07-23; Last Payment Date 07-23				Max Dlg Date	Max Dlg MOP	Max Dlg Amount	Last Dlg Date	Last Dlg MOP			

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CREDIT HISTORY

TD:EFX-APP1		07-23	06-23	05-23	04-23	03-23	02-23	01-23	12-22	11-22	10-22	09-22	08-22				
Actual Pymt		1614	1614	--	1614	--	1614	--									
Sched Pymt		1498	1498	--	1498	--	1498	--									
Balance		2996	4495	--	5993	--	8990	--									
High Credit		71925	71925	--	71925	--	71925	--									
Credit Limit		--	--	--	--	--	--	--									
18 U.S. BANK																	
403784004283			Opened 01-12		ECOA INDIVIDUAL		High Credit \$626		Balance \$0		Last Activity CLOSED		30 Days Late 00	60 Days Late 00	90+ Days Late 00	Data Source EFX 6130N15782 XPN	APP1
Decode 800 NICOLLET MALL, MINNEAPOLIS, MN 55402-7000 (314)216-4628 Order Supplement			Reported 03-16		Account Type REVOLVING		Credit Limit \$500		Scheduled Pymt		Manner Of Payment						
			Closed 01-15		Category CREDIT CARD		Actual Payment		Terms REV		Months Reviewed 50						
							Past Due \$0										
Remarks						Payment History											
CLOSED BY CONSUMER; PAID						03-16 1-- -----111111- --1111111111 111111111111 1111111111											
Additional Dates						Max Dlg Date		Max Dlg MOP		Max Dlg Amount		Last Dlg Date		Last Dlg MOP			
Closed Date 01-15; Last Activity Date 02-15; Last Payment Date 02-15																	
Group Total		Accounts 18	Open 1	Late 0	High Credit \$1,849,122	Credit Limit \$28,300	Balance \$794,075	Sched Pymt \$6,496	Actual Pymt \$52,176	Past Due \$0	30 days late 00	60 days Late 00	90+ date Late 00				

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 MADE IN THE LAST 12 MONTHS

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 Order Supplement FACTUAL DATA (877)237-8317 400 HOLIDAY DR STE 300, PITTSBURGH, PA 15220	REAL ESTATE	01-13-25		XPN-FR1121497	APP1
4	FACTUAL DATA Order Supplement		01-13-25		TUC-ZM04217964	APP1
5	GREENSKY INSTALLMENT Order Supplement GREENSKY INSTALLMENT (404)832-4080 5565 GLENRIDGE CONNECTOR, ATLANTA, GA 30342		06-21-24		XPN-FZ1899970	APP1

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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 *****