

CLIENT INFORMATION					
<b>ORDER #:</b>	1015524088PQ	<b>DATE UPDATED:</b>	10/14/24	<b>RQT BY</b>	abberger
<b>CLIENT ID:</b>	2009500	<b>DATE ORDERED:</b>	10/14/24		
<b>SEND TO:</b>	MORTGAGE ACCESS CORP dba WEICHERT FINANCIAL SVCS 1625 ROUTE 10 EAST SUITE 1 MORRIS PLAINS NJ 07950	<b>REPOSITORIES:</b>	XPN/TU/EFX	<b>REPORT TYPE:</b>	Merged Credit Report
		<b>PRICE:</b>	\$85.00		
		<b>LOAN #:</b>	3188619		

BORROWER INFORMATION			CO-BORROWER INFORMATION		
<b>BORROWER:</b>	BOWEN DIAMOND		<b>CO-BORROWER:</b>		
<b>SOC SEC #:</b>	650-26-4650	<b>DOB:</b>	11/16/2002	<b>SOC SEC #:</b>	
<b>MARITAL STATUS:</b>			<b>DEPENDENTS:</b>		
<b>CURRENT ADDRESS:</b>	208 PENNSYLVANIA AVENUE, ALDAN, PA 19018				<b>LENGTH:</b>
<b>PREVIOUS ADDRESS:</b>	442 W CLAPIER ST, PHILADELPHIA, PA 191444715				<b>LENGTH:</b>

SCORE MODELS	
BORROWER	

**FICO Classic**

Experian/Experian Fair Isaac Score 2 - DIAMOND, BOWEN

SCORE:

761

14 - Length of time accounts have been established

24 - Lack of recently reported balances on revolving/open accounts Code Description

08 - Number of recent inquiries

- This factor has no description

Equifax/Equifax Beacon 5 - DIAMOND, BOWEN

SCORE:

**749**

00014 - Length of time accounts have been established

00008 - Too many inquiries last 12 months

00024 - No recent revolving balances

00000 - No adverse factor

TransUnion/TransUnion Fair Isaac Score 4 - DIAMOND, BOWEN

SCORE:

736

014 - Length of time accounts have been established

008 - Too many inquiries last 12 months

003 - Proportion of loan balances to loan amounts is too high

029 - No recent bank/national revolving balances

FILE VARIATIONS			
Bureau	ECOA	SSN	BORROWER NAME
Experian	B	XXX-XX-4650	DIAMOND BOWEN, F
TransUnion	B	XXX-XX-4650	DIAMOND BOWEN, FINNUR
Equifax	B	XXX-XX-4650	DIAMOND BOWEN,

ADDRESSES					
Address	Status	ECOA	Reported Date	Repository	
208 Pennsylvania Avenue Aldan, PA 19018	Current	B			
208 PENNSYLVANIA AVE ALDAN, PA 190183012	Current	B	2024-08-01	XPN1 TU1 EFX1	
442 W CLAPIER ST PHILADELPHIA, PA 191444715	Prior	B	2024-05-01	XPN1 TU1	
700 DARBY RD STE 300 HAVERTOWN, PA 190834600	Prior	B	2023-11-01	XPN1 TU1 EFX1	
34 S KIRKLYN AVE UPPER DARBY, PA 19082	Prior	B	2023-07-01	EFX1	

AKA RECORDS	
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XPN1

TU1

EFX1      None Reported

SSN VALIDATION

XP1	CREDIT PULLED ON: 10/14/2024 DOB: 11/16/2002 Age: 21 SSN VALIDATION:SSN MATCH INDICATOR: YYYYYYYY SSN VALIDATION:DISPLAYED SSN IS THE SAME AS INQUIRY SSN
TU1	CREDIT PULLED ON: 10/14/2024 DOB: 11/16/2002 Age: 21 SSN VALIDATION:05 - Exact match between SSN on input and SSN on file
EFX1	CREDIT PULLED ON: 10/14/2024 DOB: 11/16/2002 Age: 21 SSN VALIDATION:CREDIT REPORT SSN: 650264650 SSN VALIDATION:INQUIRY SSN: 650264650

EMPLOYMENT

Name	Employer	Position	Status	Reported Date	Repository
BOWEN F DIAMOND	PARAVATI TILE INC	CONSTRUCTION WORKE	Current	2024-05-01	XP1 TU1
BOWEN F DIAMOND	PARAVATI KITCHEN AND BATH	MANAGER	Prior	2024-03-01	XP1 TU1 EFX1

CONSUMER STATEMENTS

None Reported

COMMENTS

XP1	CREDIT PULLED ON: 10/14/2024
TU1	CREDIT PULLED ON: 10/14/2024 FACTA: Risk Score Value - Inquiries impacted the credit score
EFX1	CREDIT PULLED ON: 10/14/2024

FRAUD

XP1	OFAC: (Clear) 1202 OFAC NO RECORD FOUND(XPN) (XP1) FRAUDSHIELD: (02) Inquiry address 1st reported < 90 days (XP1)
TU1	
EFX1	

INQUIRIES

BUREAU(S)	ECOA	DATE	NAME	TYPE	RESELLER
TU1	B	10/14/24	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	0	\$ 0	\$ 0	0	0	0	0	XP1	0
INSTALLMENT	2	\$ 29321	\$ 529	0	0	0	0	TU	0
REVOLVING	4	\$ 0	\$ 0	0	0	0	0	EFX	0
OTHER	0	\$ 0	\$ 0	0	0	0	0	LAST 2 YRS	N
TOTAL	6	\$ 29321	\$ 529	0	0	0			

DISPUTED TRADELINES

None Reported

DEROGATORY TRADELINES

None Reported

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
POLICE AND FIRE FCU *****0011	09/30/24	04/09/24	\$31498	-	\$29321	\$529	0	0	0	AsAgreed
	B	09/22/24	INST	72 MO	\$0	5				XPN1 TU1 EFX1
LOAN TYPE: AUTOMOBILE ACCOUNT REPORTED FOR: BORROWER  (XPN1) OPEN ACCOUNT (XPN1) THIS IS AN ACCOUNT IN GOOD STANDING (EFX1) AUTO IR: SUPPLEMENT EXPRESS / RESCORE EXPRESS / ACCOUNT REFRESH										
AMEX *****8073	10/02/24	07/03/21	\$189	\$6500	\$0		0	0	0	AsAgreed
	B	10/02/24	REV	REV	\$0	39				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										
CAPITAL ONE *****7744	09/12/24	04/15/21	\$1038	\$5600	\$0		0	0	0	AsAgreed
	B	09/06/24	REV	REV	\$0	41				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										
JPMCB CARD *****7428	10/06/24	11/12/22	\$1080	\$14700	\$0		0	0	0	AsAgreed
	B	10/06/24	REV	REV	\$0	23				XPN1 TU1 EFX1
LOAN TYPE: CREDITCARD ACCOUNT REPORTED FOR: BORROWER  (XPN1) OPEN ACCOUNT (XPN1) THIS IS AN ACCOUNT IN GOOD STANDING (EFX1) FLEXIBLE SPENDING CREDIT CARD (EFX1) AMOUNT IN H/C COLUMN IS CREDIT LIMIT IR: SUPPLEMENT EXPRESS / RESCORE EXPRESS / ACCOUNT REFRESH										
SYNCB/CARE CREDIT *****8661	09/18/24	08/08/21	\$224	\$1500	\$0		0	0	0	AsAgreed
	B	07/06/23	REV	REV	\$0	37				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										

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
	SELF FINANCIAL/LEAD BA ****0119	01/31/22	01/08/21	\$539	-	\$0				
	B	01/08/22	INST	PAID	\$0	12	0	0	0	XPN1 TU1 EFX1
LOAN TYPE: SECURED ACCOUNT REPORTED FOR: BORROWER  (XPN1) PAID ACCOUNT. ZERO BALANCE (XPN1) THIS IS AN ACCOUNT IN GOOD STANDING (XPN1) ACCOUNT/PAID SATISFACTORILY (TU1) CLOSED ACCOUNT (EFX1) PAID ACCOUNT. ZERO BALANCE (EFX1) SECURED IR: SUPPLEMENT EXPRESS / RESCORE EXPRESS / ACCOUNT REFRESH										

CREDITOR INFORMATION LIST			
CREDITOR NAME	PHONE NUMBER	STREET ADDRESS	CITY, STATE, ZIP
ALLY FINANCI	8889252559	PO BOX 380901	BLOOMINGTON, MN, 55438
AMEX	8008742717	PO BOX 297871	FORT LAUDERDALE, FL, 33329
CAPITAL ONE	8009557070	PO BOX 85520	RICHMOND, VA, 23285
CAP ONE VIA DEALER		3901 NORTH DALLAS TOLLWAY	DALLAS, TX, 75093
COAF	8009460332	3905 N DALLAS PARK	PLANO, TX, 75093
CONICELLI TO	8777404031	860 BALTIMORE PIKE	SPRINGFIELD, PA, 19064
JPMCB CARD	8009559900	800 BROOKSEGE BLVD	WESTERVILLE, OH, 43081
JPMCB CARD	8004539719	PO BOX 15077	WILMINGTON, DE, 19850
MOVEMENT MORTGAGE	8002583488	31550 WINTERPLACE	SALISBURY, MD, 21804
MTG ACCESS DBA WEICH	7146382855	13030 EUCLID ST	GARDEN GROVE, CA, 92843
POLICE AND FIRE FCU	2159310300	2837 SOUTHAMPTON RD	PHILADELPHIA, PA, 19154
POLICE AND FIRE FCU/PA	2159310300	7500 CASTOR AVE	PHILADELPHIA, PA, 19152
SELF FINANCIAL/LEAD BA	8778830999		' '
SYNCB/CARE CREDIT	8668937864		' '
TOYOTA MOTOR CREDIT CO	8002799032	777 E CAMPBELL RD STE 20	RICHARDSON, TX, 75081

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

Experian  
P.O. Box 9701  
Allen, TX 75013  
(800) 509-8495  
[www.experian.com](http://www.experian.com)

TransUnion  
P.O. Box 1000  
Chester, PA 19016  
(800) 916-8800  
[www.transunion.com](http://www.transunion.com)

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

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