

03/11  
02/11  
01/11  
12/10  
11/10  
10/10  
09/10  
08/10  
07/10  
06/10  
05/10  
04/10

ACCOUNT PAID FOR LESS THAN FULL BALANCE

EXPLANATION:

HOUSE mortgage - was awarded to ex-wife in divorce

she defaulted on mortgage.

OUTCOME:

sold at short-sale in 8/13

002

|                       |                               |                 |                   |                     |                |                                  |         |          |              |                    |              |
|-----------------------|-------------------------------|-----------------|-------------------|---------------------|----------------|----------------------------------|---------|----------|--------------|--------------------|--------------|
| ECOA / WHOSE<br>J / B |                               | ACCTTYPE<br>REV | REPORTED<br>07/13 | HICREDIT<br>\$13600 | PAYMENT<br>\$0 | 30<br>4                          | 60<br>0 | 90+<br>0 | PD WAS 30    |                    |              |
| SOURCE<br>XP/TU/EF    | TARGET/TD<br>4352371738533018 | TERM<br>-       | OPENED<br>09/01   | BALANCE<br>\$0      | PASTDUE<br>\$0 | 10/10<br>09/10<br>08/10<br>08/09 | -       | -        | MO REV<br>47 | LAST LATE<br>10/10 | DIA<br>07/13 |

ACCOUNT CLOSED BY CONSUMER

EXPLANATION:

Joint card with ex. - Paid off

OUTCOME:

003

|                       |                            |                 |                   |                     |                |                |                |                                  |              |                    |              |
|-----------------------|----------------------------|-----------------|-------------------|---------------------|----------------|----------------|----------------|----------------------------------|--------------|--------------------|--------------|
| ECOA / WHOSE<br>J / B |                            | ACCTTYPE<br>REV | REPORTED<br>04/16 | HICREDIT<br>\$12400 | PAYMENT<br>\$0 | 30<br>3        | 60<br>6        | 90+<br>7                         | PAID COLL    |                    |              |
| SOURCE<br>XP/TU/EF    | USAASB<br>5491237309817263 | TERM<br>-       | OPENED<br>05/04   | BALANCE<br>\$0      | PASTDUE<br>\$0 | 11/11<br>05/11 | 12/11<br>06/11 | 04/12<br>03/12<br>02/12<br>01/12 | MO REV<br>99 | LAST LATE<br>04/12 | DIA<br>11/11 |

ACCOUNT PAID FOR LESS THAN FULL BALANCE

EXPLANATION:

Joint account with ex. This debt was assigned to her by magistrate. she defaulted. I settled end of 2012

OUTCOME:

### PUBLIC RECORDS

\*\*\* NONE \*\*\*

### ADDRESSES

| Address  | Time Frame       | Source | Do You Currently Own This Property?                              |
|--|------------------|--------|--|
| 001. 18911 BRIARGATE LN, PARKER, CO 80134      | 11/11 - 07/12    | XP-B   | <input type="radio"/> YES <input checked="" type="checkbox"/> NO |
| Explanation:                                   | rented townhouse |        |  |
| 002. 18911 E BRIARGATE LN 1B, PARKER, CO 80134 | 10/11 - 10/11    | TU-B   | <input type="radio"/> YES <input checked="" type="checkbox"/> NO |
| Explanation:                                   | SAME ↑           |        |  |

003. 18911 E BRIARGATE LN APT 1B, PARKER, CO 80134

10/11 - 10/13

EF-B

 YES  NO

Explanation:

SAME ↑

004. 7637 NUTHATCH CIR, PARKER, CO 80134

CURRENT

XP/TU/EF/User  
Supplied-B YES  NO

Explanation:

current rental home

005. 7637 NUTHATCH CIR, PARKER, CO 80134

CURRENT

User Supplied-C

 YES  NO

Explanation:

SAME ↑

006. 8566 E PAWNEE RD, PARKER, CO 80134

07/12 - 12/12

XP-B

 YES  NO

Explanation:

Previous rental home

007. 8566 PAWNEE RD, PARKER, CO 80134

07/12 - 07/12

TU/EF-B

 YES  NO

Explanation:

SAME ↑

## INQUIRIES (LAST 120 DAYS)

| Inquiries       | Date Reported | Source | New Credit Opened?  |
|-----------------|---------------|--------|---|
| 001. WFFNATBANK | 01/30/16      | TU-B   | <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO |

Explanation:

WF account through American Furniture Warehouse

\*\*\* 5/14/2016 2:39:27 PM \*\*\*

Borrower Signature

Date 6/2/16

\*\* REMIT ALL CORRESPONDENCE TO:

FAIRWAY INDEPENDENT MORTGAGE - 149  
1720 S BELLAIRE ST STE 1000  
DENVER, CO 80222

**Notice to the Home Loan Applicant**

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

WMT      6/2/16

Signature

Date

**Notice to the Home Loan Applicant**

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

 6/2/16

Signature

Date

**Notice to the Home Loan Applicant**

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

 6/2/16  
Signature Date