

CBCInnovis  
PO BOX 1687  
PITTSBURGH PA 15230

**CBCInnovis**

Phone: 800-216-3463  
Fax: 800-688-7816

**INFILE CREDIT REPORT**

**PREPARED FOR:**  
FIRST NATIONAL BANK  
ATTN: HOME LOAN CENTER  
P.O. BOX 100720  
Eau Claire, WI

**ATTENTION:**  
SHIRLENE WELLS

**PROPERTY ADDRESS:**  
TBD  
ANCHORAGE AK 99517

**REPORT TYPE:**JOINT

**CHARGES:**\$40.65  
**COMPUTER ID #:**  
71818613 456678  
**LENDER CASE #:**  
01021567789

**DATE RECEIVED:**07/05/18

**DATE COMPLETED:**07/05/18

**APPLICANT**

**INPUT INFORMATION:**

**NAME:** Mighty Mouse  
**SSN:** 456-67-7890  
555 Northern Lights  
ANCHORAGE AK 99504  
**HOME PHONE:**907-223-6631

**DOB:**04/29/59

**CURRENT ADDRESS:**  
555 Northern Lights  
ANCHORAGE AK 99504-3141  
**SINCE:**10/10

**CO-APPLICANT**

**INPUT INFORMATION:**

**NAME:** Paw Patrol  
**SSN:** 991-91-9991  
555 Northern Lights  
ANCHORAGE AK 99504  
**HOME PHONE:**907-223-6631

**CURRENT ADDRESS:**  
555 Northern Lights  
ANCHORAGE AK 99504-3141  
**SINCE:**09/10

**CREDIT SUMMARY**

	PAYMENTS	BALANCES	LIMITS	TRADES	30	60	90
REVOLVING	258	10,775	27,001	9	0	0	0
INSTALLMENT	589	24,256	31,239	7	0	0	0
REAL ESTATE	0	0	0	0	0	0	0
OPEN/OTHER	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>847</b>	<b>35,031</b>	<b>58,240</b>	<b>16</b>	<b>0</b>	<b>0</b>	<b>0</b>

#INQUIRIES 4 #PUBLIC RECORDS 0 #BANKRUPTCIES 0  
WORST TRADE 1 OLDEST DATE 09/16/10 #SATISFACTORIES: 16  
PAST DUES: 0

**SCORING**

E C O A 1	756	Repository Experian	Brand FAIR ISAAC SCORE 2	XPB
		10 PROPORTION OF BALANCE TO HIGH CREDIT ON REVOLVING ACCOUNTS 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED 5 TOO MANY ACCOUNTS WITH BALANCES		
E C O A 1	745	Repository Equifax	Brand BEACON 5.0 SCORE	EFX
		10 PROPORTION OF BALANCES TO CREDIT LIMITS TOO HIGH ON REVOLVING ACCOUNTS 30 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 12 LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED 11 AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH		
E C O A 1	734	Repository TransUnion	Brand CLASSIC 04 SCORE	TRU
		10 PROPORTION OF REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH 30 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 12 INSUFFICIENT LENGTH OF REVOLVING CREDIT HISTORY 11 AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH		
E C O A B	767	Repository Experian	Brand FAIR ISAAC SCORE 2	XPB
		10 PROPORTION OF BALANCE TO HIGH CREDIT ON REVOLVING ACCOUNTS 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED 5 TOO MANY ACCOUNTS WITH BALANCES		
E C O A B	733	Repository Equifax	Brand BEACON 5.0 SCORE	EFX
		10 PROPORTION OF BALANCES TO CREDIT LIMITS TOO HIGH ON REVOLVING ACCOUNTS 30 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 11 AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED		

# APPLICANT

# CO-APPLICANT

NAME: Mighty Mouse  
S.S.N: 458-67-7890

NAME: Paw Patrol  
S.S.N: 991-91-9991

Date Received: 07/05/18

## SCORING

E C O A 8	732	Repository TransUnion	Brand CLASSIC 04 SCORE	TRU
		10 PROPORTION OF REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH		
		30 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT		
		12 INSUFFICIENT LENGTH OF REVOLVING CREDIT HISTORY		
		5 TOO MANY ACCOUNTS WITH BALANCES		

## PUBLIC RECORD INFORMATION

NO PUBLIC RECORDS FOUND

## CREDIT HISTORY

E C O A	CREDITOR ACCOUNT NO	RPTD	LAST ACT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
2	CREDIT UN 1 #4990060801 1941 ABBOTT RD ANCHORAGE AK 99507	07/18	06/18	04/17	24899	20560	0	72 M 397	INS 01 AUTO TRU (EFX,XPN)	14	0	0	0
											111111111111	111	
1	BK OF AMER #4526  (800) 421-2110	06/18	05/18	06/14	9500	5675	0	V 119	REV 01 CREDIT CARD TRU (EFX,XPN)	48	0	0	0
											111111111111	111111111111	
2	CREDIT UN 1 #4990060600 1941 ABBOTT RD ANCHORAGE AK 99507	07/18	06/18	03/17	6340	3696	0	36 M 192	INS 01 AUTO TRU (EFX,XPN)	16	0	0	0
											111111111111	1111	
8	CITI #2996  (855) 378-6467	06/18	05/18	08/11	4500	3442	0	V 80	REV 01  TRU (EFX,XPN)	21	0	0	0
											111111111111	1111111111	
1	CREDIT UN 1 #4700 1941 ABBOTT RD ANCHORAGE AK 99507	07/18	06/18	09/11	3000	1645	0	V 46	REV 01 CREDIT CARD TRU (EFX,XPN)	81	0	0	0
											111111111111	111111111111	
8	SYNCRJCP DC #2661  (866) 227-5213	06/18	05/18	07/16	8000	13	0	V 13	REV 01 CREDIT CARD TRU (EFX,XPN)	22	0	0	0
											111111111111	111111111111	
8	AMEX #8723  (800) 874-2717	06/16	06/16	08/11	4500	0	0	0	REV 01 CREDIT CARD TRU (EFX,XPN)	57	0	0	0
											111111111111	111111111111	
											PURCHASED BY ANOTHER LENDER CLOSED DATE: 06/17/2016		
2	CREDIT UN 1 #4800 1941 ABBOTT RD ANCHORAGE AK 99507	11/11	09/11	09/10	1000	0	0	0	REV 01 CREDIT CARD TRU (EFX,XPN)	13	0	0	0
											111111111111	11	
											CLOSED CLOSED DATE: 09/21/2011		
2	CREDIT UNION 1 #5093380500  (800) 478-9222	07/18	06/18	05/12	24335	0		76 M	INS 01 AUTO EFX (XPN,TRU)	73	0	0	0
											111111111111	111111111111	
											CLOSED DATE: 06/01/2018 FIXED RATE PAID AND CLOSED		

APPLICANT					CO-APPLICANT								
<b>NAME:</b> Mighty Mouse <b>S.S.N.:</b> 458-67-7890					<b>NAME:</b> Paw Patrol <b>S.S.N.:</b> 991-91-9991 <b>Date Received:</b> 07/05/18								
CREDIT HISTORY													
E C O A	CREDITOR ACCOUNT NO	RPTD	LAST ACT	OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS		TERMS PYMT AMT	TYPE/RATE VENDOR	HISTORICAL STATUS			
						BALANCE OWING	AMOUNT PAID DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
1	CREDIT UNION 1 #4990060101  (800) 478-9222	07/18	05/18	08/15	3000	0		36 M	INS 01 UNSECURED EFX (XPN,TRU)	35	0	0	0
CLOSED DATE: 05/01/2018 FIXED RATE PAID AND CLOSED											111111111111		
2	CREDIT UNION 1 #4990060500  (800) 478-9222	05/17	03/17	06/11	24765	0		84 M	INS 01 AUTO EFX (XPN,TRU)	71	0	0	0
CLOSED DATE: 03/01/2017 FIXED RATE PAID AND CLOSED											111111111111		
1	CREDIT UNION 1 #4990060100  (800) 478-9222	09/15	07/15	08/13	2000	0		24 M	INS 01 UNSECURED EFX (XPN,TRU)	25	0	0	0
CLOSED DATE: 07/01/2015 FIXED RATE PAID AND CLOSED											111111111111		
1	CREDIT UNION 1 #4990060600  (800) 478-9222	09/11	07/11	11/10	13040	0		60 M 279	INS 01 AUTO EFX (XPN)	10	0	0	0
CLOSED DATE: 07/01/2011 PAID AND CLOSED													
8	SEARS/CBNA #1669	06/18		01/15	2001	0	0	0	REV 01 CREDIT CARD TRU (EFX,XPN)	41	0	0	0
											111111111111		
1	SYNCB/CHEVRO #4680  (800) 243-8766	02/18	10/17	05/11	300	0	0	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	81	0	0	0
INACTIVE ACCOUNT CLOSED DATE: 10/24/2017											111111111111		
8	SYNCB/JCP #6926  (866) 227-5213	08/16	08/16	02/13	4300	0	0	0	REV 01 CHARGE ACCOUNT TRU (EFX,XPN)	42	0	0	0
TRANSFERRED CLOSED DATE: 08/24/2016											111111111111		
INQUIRIES IN THE LAST 120 DAYS													
--DATE--      ECOA    KOB    MEMBER--NO 07/05/18    1        QM    02004946      FIRST NATIONAL BANK      TRU													
06/25/18    1        QM    02004946      CREDIT UNION 1      TRU FR    2698670      CBCINNOVIS        XPN 497ZB00821    CBCINNOVIS        EFX													
ADDITIONAL INFORMATION													
1 MISCELLANEOUS      CBC A SCORE DISCLOSURE LETTER WAS MAILED TO THE APPLICANT ON 07/05/2018. THE REPOSITORIES ACCESSED AND PRINTED WERE: EFX TRU XPN													
8 MISCELLANEOUS      CBC A SCORE DISCLOSURE LETTER WAS MAILED TO THE APPLICANT ON 07/05/2018. THE REPOSITORIES ACCESSED AND PRINTED WERE: EFX TRU XPN													

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**CO-APPLICANT**

**NAME:** Paw Patrol  
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**Date Received:** 07/05/18

**CONSUMER REFERRAL INFORMATION**

EQUIFAX INFORMATION SERVICES LLC  
WWW.EQUIFAX.COM  
PO BOX 740241  
ATLANTA, GA 30374-0241  
800-685-1111

EFX

TRANSUNION  
HTTP://WWW.TRANSUNION.COM  
2 BALDWIN PLACE, P.O. BOX 1000  
CHESTER, PA 19016  
800-888-4213

TRU

EXPERIAN  
WWW.EXPERIAN.COM  
701 EXPERIAN PARKWAY, P.O. BOX 2002  
ALLEN, TX 75013-0036  
888-397-3742

XPN

ECOA Key: 1=Borrower, 2=Joint, 3=Authorized User, 4=Joint, 5=Co-Maker, 7=Maker, 8=Co-Borrower, 9=Terminated, 0=Undesignated  
Applicant Account Ownership (Joint reports): B=Primary Applicant, C=Co-Applicant

**DISCLOSURE****NATIONAL CREDIT REPOSITORY (IES) ACCESSED FOR THIS CREDIT REPORT: EQUIFAX, TRANSUNION, EXPERIAN**

Reporting bureau certifies with contractual requirements governing check of public records as well as credit information.  
CBCINNOVIS CERTIFIES THIS REPORT CONTAINS INFORMATION SUPPLIED BY THE REPOSITORIES NAMED ABOVE. WHILE THIS REPORT MAY  
CONTAIN DUPLICATE INFORMATION THAT HAS NOT BEEN VERIFIED BY CBCINNOVIS, THE CREDIT REPORT MEETS THE STANDARD SET FORTH BY  
FNMA, FHLMC, HUD, FHA, AND VA GUIDELINES FOR REAL ESTATE TRANSACTIONS

**END OF REPORT**

**APPLICANT****CO-APPLICANT****NAME:** Mighty Mouse**NAME:** Paw Patrol**Date Received:** 07/05/18**DEROGATORY SUMMARY**

NO DEROGATORY INFORMATION FOUND

**END OF DEROGATORY REPORT**