

## Views Report Format

Easy to read. Easy to use.

As the name implies, the Views Instant Merge format organizes each applicant's credit history into a highly intuitive and easy-to-understand report so you can assess their creditworthiness more quickly.

### Benefits: Clear and Intuitive Organizational Structure

- ☒ **Tables with “Plain English” Headers:** All data is clearly presented in uniform tables featuring bold headers.
- ☒ **Color Coded Text:** Different colored text is used to draw attention to critical data elements. **Red**, **Blue**, and **Green** text indicates different types of information, including warnings and derogatory information.
- ☒ **Superscript References and Italicized Disclaimers:** Related data is conveniently cross-referenced throughout the report using superscript notations. Disclaimers are uniformly presented in italics.
- ☒ **No Unnecessary Information:** If a section contains no information, it is simply left off of the report (Public Records Section will always be displayed)

### For More Information

There is no additional cost to receive the Views format. Contact your CoreLogic Credco sales representative today to get set-up.

**Voice:** 800.255.0792  
**Email:** [contactus@corelogic.com](mailto:contactus@corelogic.com)  
**Web:** [www.credco.com](http://www.credco.com)

Ref #: 1-00717-31453-0000 07/05/2013 [Supplement Upgrade](#)

TID #: 1-00726-11477 07/05/2013 10:36:20

**Prepared For:**

Instant Merge Sample Report Client Loan # : 42-123456B  
10277 Scripps Ranch Blvd. Account # : 7XX87  
San Diego, CA 92131 Notes : 9210  
Attention: John IM Sample

**Prepared By:**

CoreLogic Credco Requested : EFX, XPN, TUC-J  
10277 Scripps Ranch Blvd. Delivered : EFX, XPN, TUC  
San Diego, CA 92131 [Add/Remove Credit Repository](#)  
Tel: (800) 300-3032  
Fax: (800) 938-7200  
URL: [www.credco.com](http://www.credco.com)

## APPLICANT INFORMATION

Name	Address	Address Type	SSN	DOB or Age	Applicant Identifier
SAMPLE, STEVE	<b>Current:</b> 4536 CORELOGIC AVE, TESTSITE, CA 9XX07 <b>Previous:</b> 123 EAGLE ROAD, TOMORROW, OR 995XX	OWN RENT	911-72-3333	05-20-69	APP1
SAMPLE, SHARON	<b>Current:</b> 4536 CORELOGIC AVE, TESTSITE, CA 9XX07 <b>Previous:</b> 123 EAGLE ROAD, TOMORROW, OR 995XX	OWN RENT	333-22-1111	38	APP2

## WARNING

- POSSIBLE NON-APP INFORMATION PRESENT IN THE REPORT
- FRAUD ALERT, ACTIVE DUTY ALERT PRESENT
- SSN POSSIBLE ITIN

## INSTANT MERGE CREDIT SUMMARY

ACCOUNT DISTRIBUTION				CURRENT STATUS (Tradelines)						
Account Type	Number		Balance	Payments	Current	Closed	Unrt	30	60	90+
Real Estate	2		\$177,245	\$1,755	1	0	0	1	0	0
Installment	1		\$8,985	\$285	1	0	0	0	0	0
Revolving	3		\$1,738	\$82	3	1	0	0	0	0
All Other Accounts	1		\$130	\$0	0	0	0	0	0	1
Total	7		\$188,098	\$2,122	5	1	0	1	0	1
AVAILABLE CREDIT										
Revolving	31%		\$765							
INQUIRIES			PUBLIC RECORDS		HISTORICAL DELINQUENCIES (COUNT)					
6 Month Total	5	EFX	1			Account Type	Last Dlt	30	60	90+
Elim. same day	1	XPX	N/A			Real Estate	09/11	9	1	0
Adjusted Total	4	TUC	1			Installment		0	0	0
New Trades (6 mos)	0	Last 2 yrs	N/A			Revolving	08/11	3	3	4
						All Other Accounts	08/11	0	0	1
Oldest Trade:	03/05	On file:	12/98			Total		12	4	5

Disclaimer: Only Applicant(s) information included in the Summary.

## DATA SOURCES SCORE INFORMATION

Item #	Product Score	Factor Information	Data Source	Applicant Identifier
1	BEACON 5.0 653	Factor: 00024, 00031, 00008, 00002 <ul style="list-style-type: none"> <li>00024 PROPORTION OF BALANCE TO CREDIT LIMIT IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS.</li> <li>00031 TOO FEW ACCOUNTS WITH RECENT PAYMENT INFORMATION</li> <li>00008 TOO MANY INQUIRIES LAST 12 MONTHS</li> <li>00002 LEVEL OF DELINQUENCY ON ACCOUNTS</li> </ul> * Number of Inquiries Adversely Affected the Score	EFX	APP1
2	BEACON 5.0	Not provided by the repository	EFX	APP2

### SAMPLE KEY:

- TID: Transaction Identification – A unique 11-digit number that identifies individual transactions, along with the date and time the transaction took place.
- Prepared For & Prepared By: Important contact information displayed at the beginning of the report for easy reference.  
Client Loan #: Conveniently located so you can easily match credit reports with loan documents on file.  
Notes: A field that allows you to type additional information for your reference. The bureaus will not store this information.
- “Smart” report hyperlinks provide quick and easy access to product additions, upgrades and supplements.
- Applicant Information: Logically displays all submitted applicant(s) information.
- Warning Section: All warning messages, if any, are displayed in red text. These warning messages may point you to other areas of the report requiring further review. Also displayed are FACT Act specific messages such as fraud alert present, active duty alert present, and security alert present.
- Credit Summary: Provides an at-a-glance evaluation of all activities within the report so you can easily assess the quality of the applicant's credit history.

7 DATA SOURCES SCORE INFORMATION				
Item #	Product Score	Factor Information	Data Source	Applicant Identifier
3	FICO-II 646	Factor: 28, 07, 24, 32 <ul style="list-style-type: none"> <li>28 NUMBER OF ESTABLISHED ACCOUNTS</li> <li>07 ACCOUNT PAYMENT HISTORY IS TOO NEW TO RATE</li> <li>24 NO RECENT REVOLVING BALANCES</li> <li>32 LACK OF RECENT INSTALLMENT LOAN INFORMATION</li> </ul>	XPX	APP1
4	FICO-II	Not provided by the repository	EFX	APP2
5	FICO Classic 04	Not provided by the repository	TUC	APP1
6	FICO Classic 04 667	Factor: 002, 010, 018, 012 <ul style="list-style-type: none"> <li>002 LEVEL OF DELINQUENCY ON ACCOUNTS</li> <li>010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACOCUNTS</li> <li>018 NUMBER OF ACCOUNTS WITH DELINQUENCY</li> <li>012 LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED</li> </ul> <p>* Number of Inquiries Adversely Affected the Score</p>	TUC	APP2

9 CREDIT HISTORY												
Joint Accounts												
ITEM #	Credit Grantor	Date Rptd	Credit Highest	Present Status			Historical Status			Data Source	ECOA	
	Account Number	Open	Limit	Balance	Monthly Pymt Amt	Account Type – MOP	MR	Times Past Due			Subscriber Info	Appl. Ident.
	Category/Terms Remarks					Status		30	60	90+		
1	WFS HOME MORTGAGE 5462119	05-13 10-09	147286	139339	1326	M-1 CURRENT	43	00	00	00	EFX 180XX00931	J
	REAL ESTATE MORTGAGE			Activity: PYMT 05-13							XPN	APP1 APP2
				Pymt Hist: 05-13 11111111111111111111111111111111								
				Addtl Dates: LACT 05-13								
											TUC	
	Group Total			Balance	Monthly Pymt Amt			30	60	90+		
1	Accounts			139339	1326			00	00	00		

CREDIT HISTORY												
Accounts under Applicant 1												
ITEM #	Credit Grantor Account Number Category/Terms Remarks	Date Rptd	Credit Highest	Present Status			Historical Status			Data Source	ECOA Appl. Ident.	
				Balance	Monthly Pymt Amt	Account Type – MOP Status	MR	Times Past Due				Subscriber Info
								30	60	90+		
2	WFS FINANCIAL 51327007	05-13 05-11	12764 13000	8985	285	I-1 CURRENT	24	00	00	00	EFX XPX FXX828796 TUC	I APP1
				Activity: PYMT 05-13								
				Pymt Hist: 05-13 11111111111111111111111111111111								
3	AMERICAN EXPRESS XXXXXXXXXXXX4891	05-13 03-13	721 5000	0	0	R-1 CURRENT	3	00	00	00	EFX XPX 7400XX0NZ	I APP1
				Activity: PYMT 05-13								
				Pymt Hist: 05-13 111								
Group Total				Balance	Monthly Pymt Amt			30	60	90+		
2 Accounts				8985	285			00	00	00		

## SAMPLE KEY:

- 7 Data Sources Score Information: Each score for each applicant is conveniently placed in its own section. All the corresponding factor codes and descriptions are included.
- 8 Factor Description (5th Factor Code) – Depending on the bureau, this FACT Act specific statement will display if the number of inquiries adversely affected the score.
- 9 Credit History: All applicant data is presented in easy-to-read tables with clearly labeled columns to ensure all data is properly identified. Joint accounts, accounts under applicant and possible non-applicant accounts are listed separately.
- 10 Supplement hyperlinks allow you to order a supplement directly from the credit tradeline.
- 11 Data Source & ECOA: To maintain consistency throughout the report, the Data Source and ECOA columns will be displayed in the same place on every tradeline.
- 12 Group Total: An at-a-glance summary of the accounts, balance and payment amounts.

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CREDIT HISTORY												
Accounts under Applicant 2												
ITEM #	Credit Grantor	Date Credit Rptd		Present Status			Historical Status			Data Source	ECOA	
		Highest		Balance	Monthly Pymt Amt	Account Type - MOP Status	MR	Times Past Due				Subscriber Info
	Open	Limit	30					60	90+			
	Category/Terms Remarks											
4	DISCOVER FINANCIAL SVC 601039808	06-13 02-09	1327	996	49	R-1 CURRENT	52	00	00	00	EFX 15XXB0374 7	I
				Activity: PYMT 06-13							XPN TUC	APP2
				Pymt Hist: 06-13 11111111111111111111111111111111								
				Add'l Dates: LACT 04-13; PYMT 06-13								
<a href="#">Supplement</a>												
Group Total				Balance	Monthly Pymt Amt			30	60	90+		
1	Accounts			996	49			00	00	00		

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15 CREDIT HISTORY														
Possible Non-Applicant Accounts														
ITEM #	Credit Grantor	Date Rptd	Credit Highest	Present Status			Historical Status			Data Source	ECO A			
	Account Number	Open	Limit	Balance	Monthly Pymt Amt	Account Type – MOP	MR	Times Past Due			Subscriber Info	Appl. Ident.		
	Category/Terms Remarks	Status						30	60	90+				
5	GMAC 445Ac86325	07-13	5600	3831	61	I-1 CURRENT	91	00	00	00	EFX F53016XX2	I APP <sup>ID5</sup>		
	Pymt Hist: 07-13 11111111111111111111111111111111													
	Add'l Dates: LACT 05-13													
	<a href="#">Supplement</a>													
	Group Total			Balance	Monthly Pymt Amt			30	60	90+				
1	Accounts			3831	61			00	00	00				

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## DEROGATORY ITEMS

CREDIT HISTORY												
Joint Accounts												
ITEM #	Credit Grantor	Date Rptd	Credit Highest	17 Balance	Present Status		Historical Status				Data Source	ECOA
	Account Number	Open	Limit		Monthly Pymt Amt	Account Type – MOP	MR	Times Past Due			Subscriber Info	Appl. Ident.
	Category/Terms Remarks			Status		30		60	90+			
	6	BANK OF AMERICA MORTGAGE 1330469355684 HOME EQUITY LOAN	06-13 07-08	40000	37906	429	M-2 DEL 30	59	09	01	00	EFX XPN FPXX86040
				Activity: PYMT 12-10			Delinquency					
				Pymt Hist: 06-13 221111212211211121132211			MOP	Date	Amount			
				Lates: 1X60: 11-10; 9X30: 06-13, 05-13, 12-12, 10-12, 09-12, 06-12, 02-12, 10-11, 09-11			Max Last	3 2	11-11 06-13			
				<a href="#">Supplement</a>								

### SAMPLE KEY:

- 13 Item #: Tradelines are numerically sequenced for ease of use and better customer support.
- 14 MOP: Method of Payment (See the Tradeline Glossary for a more detailed description of the MOP codes).
- 15 Possible Non-Applicant Accounts: A list of accounts that may not belong to the applicant. The superscript, ID# refers back to the Identification Information section's possible non-applicant information and will include additional information on any discrepancies between the applicant and the listing.
- 16 Derogatory Items: Listed separately from non-derogatory items and are easily identified by a green header. These tradelines are divided by joint accounts, accounts under applicant, and possible non-applicant accounts.
- 17 Balance: Displays the total liability on each account.

CREDIT HISTORY												
Joint Accounts												
ITEM #	Credit Grantor Account Number	Date Rptd	Credit Highest	Present Status			Historical Status			Data Source	ECOA	
				Balance	Monthly Pymt Amt	Account Type – MOP Status	MR	Times Past Due			Subscriber Info	Appl. Ident.
	30	60	90+									
	Category/Terms Remarks	Open	Limit									
7	CHEVRON U S A 734001 ACCT SUBMITTED TO COLLECTION; PAID COLL 05-13 CREDIT CARD <a href="#">Supplement</a>	06-13 03-05	860	CLOSED	0	R-5 DEL 120	86	01	02	02	EFX 9060C0024	S
				Activity: CLSD 05-13			Delinquency			XPN TUC	APP1 APP2	
				Pymt Hist: 06-13 54332111111111111111111111111111			MOP Date Amount					
				Lates: 2X90: 06-13,05-13; 2X60: 02-13, 01-13; 1X30: 12-12			Max Last	5 06-13	430			
8	GRANT & WEBER G800CAL776113 CN: CALIFORNIA PACIFIC ACCT SUBMITTED TO COLLECTION COLL 05-13 <a href="#">Supplement</a>	05-13 01-05	230	130	N/A	Y-9 COLL/P&L	-	-	-	-	XPN YC3980206	S
				Activity: PYMT 05-13			Delinquency			APP1 APP2		
				Pymt Hist: 05-13 999			MOP Date Amount					
							Max Last	9				
							Last	9				
Group Total				Balance	Monthly Pymt Amt			30	60	90+		
3	Accounts			38036	429			10	03	02		

CREDIT HISTORY												
Accounts under Applicant 1												
ITEM #	Credit Grantor Account Number Category/Terms Remarks	Date Rptd	Credit Highest	Present Status			Historical Status			Data Source Subscriber Info	ECOA Appl. Ident.	
				Balance	Monthly Pymt Amt	Account Type – MOP Status	MR	Times Past Due				
								30	60			90+
9	FNANB/CIRCUIT CITY 152300315866 REFER TO CONSUMER STATEMENT 1 CREDIT CARD  <a href="#">Supplement</a>	06-13 06-09	1186	742	33	R-1 CURRENT	48	02	01	02	EFX 401HZ00615 I  XPN	APP1
				Activity: PYMT 06-13 Pymt Hist: 06-13 11111111111111111111111111111111 Lates: 2X90+: 05-12, 04-12; 1X60: 03-12; 2X30: 02-12, 12-11 Add'l Dates: LACT 05-12; PYMT 12-11; TRAN 03-10; RFIN 03-11; CHRG 08-09; RPOS 01-12; BKPY 11-10; CLSD 12-09; BLON 01-11			Delinquency MOP Date Amount Max 5 05-12 Last 5 05-12					
Group Total				Balance	Monthly Pymt Amt			30	60	90+		
1	Accounts			742	33			02	01	02		

## SAMPLE KEY:

- 18** ECOA code: Indicates account responsibility for each account. (See the Tradeline Glossary for a listing of ECOA codes).
- 19** Pymt History: Payment grid gives a detailed history of payment ratings. (See the Tradeline Glossary on how to read a historical payment pattern).
- 20** Category, Term and Remarks: Provides details on the type of loan, the terms of the loan and its credit limit.
- 21** Last Delinquency Date: Displays the date of the most recent delinquency, if reported.

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## PUBLIC RECORDS Bankruptcy Public Record Information

Public Records may contain duplicate information. This report displays all information reported by the repositories accessed.

Item #	Public Record Description	Court Name	Dates	Dollars (\$)	Data Source	ECOA
			Filed Reported Satisfied Verified	Amt/Liabilities Assets Exempt	Subscriber Info	Applicant Identifier
1	CH 7 BANKRUPTCY FILED JOINTLY	FEDERAL DISTRICT COURT (LOS ANGELES, CA) Docket Number: 9719582 Status: DISCHARGED	02-09 02-09 06-09		EFX 155VF00015 TUC	J APP1 APP2

## END DEROGATORY ITEMS

## IDENTIFICATION INFORMATION

Item #	Name	SSN	Date of Birth	File Start Date	Data Source	Applicant Identifier
1	SAMPLE, STEVE	911-72-3333	07-03-69	05-22-79	EFX	APP1
2	SAMPLE, STEVE	911-72-3333		08-12-79	XPN	APP1
3	SAMPLE, STEVE	911-72-3333	07-03-69	04-06-79	TUC	APP1
4	SAMPLE, SHARON	333-11-2222	04-01-71	05-12-83	TUC	APP2
5	SAMPLE, STEFAN	111-22-3359	07-31-82	05-05-87	TUC	APP3 POSSIBLE NON APPLICANT

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## INQUIRIES MADE IN LAST 6 MONTHS

Item #	Inquiry Made By	Industry	Dates Inquiry Trade	Data Source-Subscriber Info	Applicant Identifier
1	FAC TEST	Installment	07-05-13	TUC-082XX891Z	APP2
2	NORWEST-RELS	Real Estate	07-05-13	XPN-397XX65FR	APP1
3	AMERICAN EXPRESS <sup>TRADE 3</sup>	Revolving	03-05-13 03-13	XPN-7400XX0NZ	APP1
4	VENGROFF WILLIAMS & AS	Real Estate	02-27-13	XPN-19XX062YC	APP2
5	LENDERS CRDT	Revolving	02-11-13	TUC-071XX157Z	APP2

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[Supplement](#)

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## ADDRESS INFORMATION

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Item #	Address	Address Type	Since	Date Reported	Data Source	Applicant Identifier
1	4536 CORELOGIC AVE TESTSITE, CA 9XX07	CURRENT	08-08	02-13	EFX	APP1 APP2
2	123 EAGLE ROAD TOMORROW, OR 995XX	CURRENT		11-12	TUC	APP2

## AKA INFORMATION

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Item #	Names	Data Source	Applicant Identifier
1	SAMPLE, STEVE P	XPN	APP1
2	SAMPLE, SHARON J	XPN	APP2

### SAMPLE KEY:

- 22 Public Record Information: This will list the type of public record (Tax Lien, Bankruptcy, etc.), the date filed with the court, the status of the judgment (whether it was released or not), where the judgment was filed and the decode number for that court.
- 23 Superscripts: To help you reference items in different sections throughout the report. (See the Tradeline Glossary for more details about superscripts).
- 24 Inquiries: Depending on your account settings, you will find a listing of all inquiries made on the applicant's file in the last 120 days, 180 days, 12 months, or 2 years. Each listing includes the date of the inquiry, the name of the inquiring company, the type of account the inquiry was for, the company's subscriber code, and the bureaus that were accessed for the inquiry.
- 25 Supplement hyperlinks allow you to order a supplement directly from the credit inquiry.
- 26 Address Information: A list of all the applicant of addresses reported to the bureaus.
- 27 AKA Information: Possible variations of the applicant's name are listed here.

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## EMPLOYMENT INFORMATION

Item #	Employer Address	Occupation	Status	Earnings	Dates Hired Reported	Data Source	Applicant Identifier
1	BERLIN TIRE	UNKNOWN		\$1000 Bi-monthly	03-07 05-07	EFX	APP1
2	ACME FINANCE TESTVILLE, CA	VICE PRESIDENT	Current		05-12	XPN	APP2

## MISCELLANEOUS INFORMATION

Item #	Miscellaneous Text	Text Type	Date Reported	Data Source	Applicant Identifier
1	Consumer has Active Duty Alert	Active Duty	05-13	XPN	APP1
2	Consumer has Extended Fraud Alert	Fraud Alert		TUC	APP2
3	Variation between Inquiry and Onfile address.			TUC	APP2

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## CONSUMER STATEMENT

Item #	Consumer Statement	Date Reported	Data Source	Applicant Identifier
1	ACTIVE DUTY ALERT. CONSUMER HAS REQUESTED AN ALERT BE PLACED ON THEIR CREDIT FILE. 123 EAGLE ROAD, TOMORROW, OR 99500 DAYTIME 7709991212 EVENING 7708883434	02-12	EFX	APP1
2	FRAUD VICTIM. "EXTENDED ALERT". CONSUMER HAS REQUESTED AN ALERT BE PLACED ON THEIR CREDIT FILE. CELL 7704445555	03-12	EFX	APP2
3	ACCOUNT WENT TO A DELINQUENT STATUS WHILE I WAS OUT OF THE COUNTRY.	05-12	XPN	APP3 <sup>ID5</sup>

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## DECODE DIRECTORY

Decode Item #	Creditor	Contact Method Phone/By Mail Only	Address	Data Source Subscriber Info	Applicant Identifier
1	AMERICAN EXPRESS	800-528-4800	PO Box 297812 Ft Lauderdale, FL 33329	XPN-7400XX0NZ	APP1
2	BANK OF AMERICA MORTGAGE	By Mail Only	110 N Tryon St Charlotte, NC 28255	XPN-FPXX86040	APP1 APP2
3	CHEVRON U S A	800-243-8766	PO Box 5010 Concord, CA 94524	EFX-9060C0024	APP1 APP2
4	COUNTRYWIDE HOME LOANS	By Mail Only	4500 Park Granada Calabasas, CA 91302	EFX-180XX00931	APP1 APP2
5	DISCOVER FINANCIAL SVC	800-347-2683	PO Box 30943 Salt Lake City, UT 84130	EFX-15XXB03747	APP2
6	FNANB/CIRCUIT CITY	By Mail Only	PO Box 100044 Kennesaw, GA 30156	EFX-401HZ00615	APP1
7	GMAC	800-200-4522	3500 W 80th St, Ste 300 Bloomington, MN 55431	EFX-F530169XX2	APP3 <sup>ID5</sup>
8	GRANT & WEBER	818-878-7700	26575 West Agoura Rd Calabasas, CA 91302	XPN-YC3980206	APP1 APP2
9	WFS FINANACIAL INC	800-289-8004	PO Box 25341 Santa Ana, CA 92799	XPN-FXX828796	APP1

### SAMPLE KEY:

- 28 Employment Information: This section shows a list of past and present employers, status and earnings (if reported).
- 29 Consumer Statement: This section displays applicant comments in their file.
- 30 Decode Directory: Creditor contact information is presented with bureau-specific subscriber code and a phone number when available. The decode Item # corresponds to the Decode superscript in a tradeline, public record or inquiry.

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31 FRAUD VERIFICATION INFORMATION			
Product Item #	Fraud Message	Data Source	Applicant Identifier
SAFESCAN			
1	SAFESCANNED: YOUR INQUIRY HAS GONE THROUGH OUR SAFESCAN DATA BASE; SSN ISSUED 1972 IN HI	EFX	APP1
2	Not provided by the repository.		APP2
HRFA			
1	Not provided by the repository.	TUC	APP1
2	AVAILABLE AND CLEAR		APP2
3	SUB-SEGMENT DATA ONLY; SINCE 11-07-2003 THE SSN HAS BEEN USED 3 TIMES IN OTHER INQUIRIES		APP3 <sup>UD 5</sup>

32 DATA SOURCE CONTACTS				
Data Source	Data Source Name	Address	Telephone	Website
EFX	EQUIFAX INFORMATION SVCS	PO BOX 740241 ATLANTA, GA 30374	(800) 685-1111	<a href="http://www.equifax.com">www.equifax.com</a>
XPX	EXPERIAN	PO BOX 2002 ALLEN, TX 75013	(888) 397-3742	<a href="http://www.experian.com">www.experian.com</a>
TUC	TRANSUNION	PO BOX 34012 FULLERTON, CA 92834	(800) 916-8800	<a href="http://www.transunion.com">www.transunion.com</a>

33 ERROR INFORMATION				
Item #	Error Message(s)	Error Codes	Data Source	Applicant Identifier
1	TUC DATA UNAVAILABLE	E021, E160	TUC	APP1

34 DISCLOSURE				
<p><i>This report contains information supplied by the repositories named above. Its contents have not been verified by CoreLogic Credco and may contain duplicate information. While this report is being used for some real estate lending purposes, it is not a Residential Mortgage Credit Report as defined by FNMA, FHLMC, and FHA/VA guidelines.</i></p>				

End of Instant Merge Report

## SAMPLE KEY:

- 31 Fraud Verification Information: All fraud messages are organized by bureau and applicant.
- 32 Data Source Contacts: Complete bureau contact information including telephone numbers and websites.
- 33 Error Information: Processing errors and special messages are identified here.
- 34 Disclaimers & Disclosures: Presented in italics.



ECOA Codes			MOP (Method of Payment)		
U	UNDESIGNATED	Not designated by the Creditor	<u>Account Type:</u>		
I	INDIVIDUAL	Individual account	R	Revolving	I Installment
J	JOINT	Joint account	O	Open, 30 days	M Mortgage
A	AUTHORIZED USER	Authorized to use someone else's account	C	Line of Credit	Y External Collection
S	SHARED	Joint account	<u>Universal Rating Code:</u>		
C	CO-MAKER	Joint responsibility for the account	<u>English Translation:</u>		
B	CO-SIGNER	Responsibility only in the case of default on the account	0	Too new to rate	CURRENT
M	MAKER	Individual account	1	Current	CURRENT
T	TERMINATED	Closed account	2	30 days late	DEL 30
X	DECEASED	Deceased individual	3	60 days late	DEL 60
			4	90 days late	DEL 90
			5	120 days late	DEL 120
			6	150 days late	DEL 150
			7	Wage Earner Plan or Bankruptcy	WEP/BKRP
			8	Repossession or Foreclosure	REPO/FCL
			9	Collection or Charge-off	COLL/P&L
			U	Unrated	UNRATED
MR	Months Reviewed	The number of months of payment history reported by the repositories.			

  

Historical Payment Pattern		
Indicates month-to-month payment history for 24 months, if reported. The Payment History line reads from left to right with the most recent date reported on the left. The line below, Lates, displays more detailed information on the late payments that have occurred with this tradeline. In this example, the Pymt Hist line starts with the rating code "5" next to the 05-13 date. The rating code "5" indicates the account was 120 days past due on 05-13, "4" indicates the account was 90 days late on 04-13, "3" = 60 days late on 3-13 and on 02-13, "2" = 30 days late and the rating code "1" indicates the account was paid on time, or current for the remaining months. See Universal Rating codes for more details. The Times Past Due section is broken into 30, 60 and 90+ days buckets. Ratings of "2" are added to the 30-day buckets, ratings of "3" are in the 60-day buckets and all other rating codes (4, 5, 6, 7, 8, 9) are counted in the 90-day bucket.		
Pymt Hist: 05-13	543321111111111111111111	Times Past Due 30 60 90+
Lates: 2x90: 05-13, 04-13; 2x60: 03-13, 02-13; 1x30: 01-13		01 02 02

  

Superscript Cross Reference	
XXXX <sup>C</sup>	A "C" superscript in a tradeline indicates the payment amount was <i>calculated</i> . No superscript next to the payment amount indicates the payment amount was <i>provided</i> .
XXXX <sup>DECODE #</sup>	A "DECODE" superscript in a tradeline, public record or inquiry indicates the information is presented in the Decode Directory Information section under the indicated Decode Item #.
XXXX <sup>ID #</sup>	An "ID" superscript indicates the presented information may be associated with a Possible Non-applicant. The Possible Non-applicant information is presented in the Identification Section under the indicated Item #.
XXXX <sup>POSSIBLE NON-APPLICANT</sup>	The "POSSIBLE NON-APPLICANT" superscript indicates Possible Non-applicant information.
XXXX <sup>TRADE #</sup>	A "TRADE" superscript indicates the inquiry resulted in a possible new account that is represented by the given tradeline #.

  

Text Formatting Reference
<b>Red Text</b> indicates Notification Style Information such as Fact Act footnotes, Derogatory Information reported by the repository, Errors, Warnings, Alerts, Liabilities, Possible Non-Applicant, Variations and Summary Delinquencies.
<b>Blue Text</b> indicates Broad Information such as Factors, Status, Decode #, Tradeline information, Consumer Statement, Products, websites and CREDCO remarks.
<b>Green Text</b> indicates Favorable Information received from data source(s) such as Clear.
<i>Italic Text</i> indicates Disclaimers/Disclosures.