



Advantage Credit

Credit Reporting Services
www.advcredit.com 800-670-7993

MERGED INFILE CREDIT REPORT

FILE #	1103246	FNMA # INVALID	DATE COMPLETED 2/23/2009	RQD' BY	HAPPY DAZE
PREPARED FOR	Evergreen Credit - - 1101099		DATE ORDERED 2/23/2009	PRPD' BY	
	32065 CASTLE COURT		REPOSITORIES XP/TU/EF	LOAN TYPE	
	EVERGREEN, CO 80439		PRICE		
			REF. #		

PROPERTY ADDRESS

APPLICANT

CO-APPLICANT

APPLICANT	TESTCASE, CHARLES	CO-APPLICANT	
SOC SEC #	000-00-4449	SOC SEC #	DOB
MARITAL STATUS		DEPENDENTS	
CURRENT ADDRESS	5002 TEST ROAD, TIMES, ME 04963	LENGTH	
PREVIOUS ADDRESS		LENGTH	

SCORE MODELS

EQUIFAX/FACTA BEACON 5.0 - CHARLES M GARRETT - *****4449
SCORE: 509
 00039 - SERIOUS DELINQUENCY
 00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

TRANSUNION/FICO CLASSIC (04) - CHARLES M GARRETT - *****4449
SCORE: 618
 039 - SERIOUS DELINQUENCY
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 016 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION

EXPERIAN/FAIR, ISAAC (VER. 2) - CHARLES GARRETT - *****4449
SCORE: 540
 00038 - SERIOUS DELINQUENCY
 00013 - TIME SINCE DELINQUENCY IS TOO RECENT
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00010 - PROPORTION OF BALANCES TO CREDIT LIMIT IS TOO HIGH

EXPERIAN/FRAUD SHIELD - CHARLES GARRETT - *****4449
SCORE: 5
FACTOR: 19
 16 - NUMBER OF REVOLVING ACCOUNTS
 12 - NUMBER OF INSTALLMENT ACCOUNTS
 05 - INQUIRY/ONFILE CURRENT ADDRESS CONFLICT

FRAUD SHIELD

*** FRAUD SHIELD ***
 TESTCASE, CHARLES
 * FROM 11/01/08 INQ COUNT FOR SSN - 7
 * FROM 11/01/08 INQ COUNT FOR ADDRESS - 0
 * INPUT SSN ISSUED 1983 - 1985
 * INQUIRY/ONFILE CURRENT ADDRESS CONFLICT

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER

ADVANTAGE CREDIT: 32065 CASTLE COURT SUITE 300, EVERGREEN, CO 80439 (P) 303-670-7993 (F) 303-670-8067

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