

File#: **1468537**

Date: **6/30/2011**

Company: **Superior Credit**



Applicant: DAVID TESTCASE

	Experian	TransUnion	Equifax
Bureau Scores	668	658	660
Potential Score Improvement	+8	+18	+6
Credit Analyzer Module	Rapid Rescore	Rapid Rescore	Rapid Rescore

Credit Assure™

Credit Assure™ searches for inaccurate information (i.e., incorrect, outdated, or missing data). It also seeks for the best combination of pay downs, balance transfers, and other activities through credit management scans so that you don't overlook the opportunities to raise a borrower's credit score.



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CREDIT REPORT

FILE #	1468537	FNMA #	REPORT DATE	4/23/2012	RQD'	TEST999
PREPARED FOR	Superior Credit		DATE ORDERED	6/30/2011		
	123 TOO SERIOUS LANE		REPOSITORIES	XP/TU/EF		
	EVERGREEN, CO 80439		LOAN #		PRICE	\$55.25

BORROWER
CO-BORROWER

BORROWER	TESTCASE, DAVID	CO-BORROWER	
SOC SEC #	000-00-0002	AGE	
STREET	504 N GRANDVIEW STREET	YEARS AT ADDR.	
CITY, STATE, ZIP	ANTHILL, MO 85488	MARITAL STATUS	# OF DEP.

EMPLOYMENT INFORMATION

EMPLOYER		EMPLOYER	
POSITION		POSITION	
SINCE	INCOME	SINCE	INCOME
VERIFIED BY	-	VERIFIED BY	-

E C O A	W H O S E	CREDITOR	DATE OPENED DLA	REPORTED DATE	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS
								MOS REV	TIME PAST DUE		
								30-59	60-89	90 +	

S C O R E M O D E L S

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1 DAVID C TESTCASE - 000000002
  EXPERIAN/FAIR, ISAAC (VER. 2)                668
  38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
  18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
  08 - TOO MANY INQUIRIES LAST 12 MONTHS
  14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

3 DAVID CURRAN TESTCASE - 000000002
  EQUIFAX/FACTA BEACON 5.0                    660
  00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
  00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
  00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
  00008 - TOO MANY INQUIRIES LAST 12 MONTHS

2 DAVID C TESTCASE - 000000002
  TRANSUNION/FICO CLASSIC (98)                658
  038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
  018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
  002 - LEVEL OF DELINQUENCY ON ACCOUNTS
  010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER
  REVOLVING ACCOUNTS
  FA - DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT
  SCORE
=====
  
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EXPERIAN FRAUD SHIELD

TESTCASE, DAVID
 * INPUT SSN ISSUED 1983 - 1986

A L E R T

DAVID C TESTCASE YOB: 1972
 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

M I S C E L L A N E O U S I N F O R M A T I O N

Instant View Password: BE-3C2701F

To verify the authenticity of this credit report, please visit
<https://credit.advcredit.com> and click on the Instant View link. Enter report number
 1468537 and password BE-3C2701F to view the report. For any inquiries regarding this
 report or services provided by ADVANTAGE CREDIT please contact us at 303-670-7993.



32065 Castle Court, Suite 300
 Evergreen, CO 80439
 (303) 670-7993 * Fax: (303) 670-8067
 www.advcredit.com

CREDIT REPORT

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 PREPARED FOR **Superior Credit** DATE ORDERED **6/30/2011**
123 TOO SERIOUS LANE REPOSITORIES **XP/TU/EF**
EVERGREEN, CO 80439 LOAN # PRICE **\$55.25**

E C O A	W H O S E	CREDITOR	DATE OPENED	REPORTED DATE	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS	
			DLA			TERMS		MOS REV	TIME PAST DUE			
									30-59	60-89		90+

OPEN ACCOUNTS

B B **WASH MUTUAL/PROVID** 04/06 06/11 \$3600 \$625 \$0 70 0 0 0 AS AGREED
 ACCT000022 06/11 REV MIN \$19 XP/TU/EF
 HISTORY: 06/11; 000000000000000000000000

B B **NBGL-YOUNKER** 11/98 05/06 \$1000 \$0 \$0 20 0 0 0 AS AGREED
 ACCT000010 10/02 REV \$0 TU
 HISTORY: 05/06; -000000000000000000000000

CLOSED ACCOUNTS

B B **HEMOCOME FIN** 12/09 05/11 \$54000 \$52729 \$0 13 0 0 0 AS AGREED
 ACCT000034 05/11 MTG 360 \$404 XP/TU/EF
 HISTORY: 05/11; 000000000000000000000000
 CONVENTIONAL REAL ESTATE MORTGAGE

B B **AQUA FINANCE INC** 07/06 06/10 \$1999 \$0 \$0 27 0 0 0 PAID
 ACCT000025 06/10 INST 048 \$0 XP/TU/EF
 HISTORY: 06/10; -000000000000000000000000
 INSTALLMENT SALES CONTRACT

B B **HFC - USA** 07/10 03/11 \$10309 \$0 \$0 07 0 0 0 PAID
 ACCT000035 11/10 MTG 180 \$0 XP/TU/EF
 HISTORY: 03/11; -00000000
 ACCOUNT CLOSED BY CONSUMER; REAL ESTATE - JUNIOR LIENS

B B **SW STDNT SRV** 03/09 02/11 \$25074 \$0 \$0 22 0 0 0 PAID
 ACCT000032 12/10 EDU 240 \$0 TU/EF
 HISTORY: 02/11; -000000000000000000000000
 TRANSFER; COLLATERAL: PFROM S

B B **SW STDNT SRV** 03/09 02/11 \$3624 \$0 \$0 22 0 0 0 PAID
 ACCT000031 12/10 EDU 240 \$0 TU/EF
 HISTORY: 02/11; -000000000000000000000000
 TRANSFER; COLLATERAL: PFROM S

B B **US DEP ED** 09/05 08/06 \$28064 \$0 \$0 11 0 0 0 PAID
 ACCT000020 08/06 EDU 240 \$0 TU/EF
 HISTORY: 08/06; 0--000000000
 CLOSED

B B **US DEPT OF EDUCATI** 08/06 03/09 \$28492 \$0 \$0 1 0 0 0 PAID
 ACCT000026 03/09 EDU 240 \$0 XP/TU/EF
 HISTORY: 03/09; -

DEROGATORY ACCOUNTS

B B **CAP ONE BK** 06/07 06/11 \$1620 \$641 \$0 49 0 0 0 CUR WAS 30
 ACCT000027 06/11 REV MIN \$34 XP/TU/EF
 HISTORY: 06/11; 000000000000000000000000

ECO KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER

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			DLA	DATE		TERMS	AMOUNT	MOS REV	30-59	60-89	

B B **CAP ONE BK** 06/06 06/11 \$398 \$107 \$0 61 1 0 0 CUR WAS 30
 ACCT000023 05/11 REV MIN \$21 -XP/-TU/-EF
 HISTORY: 06/11; 00000000000000000000000000
 Late Dates: LAST LATE DATE 07/07

B B **CHASE MANHATTAN MO** 06/06 02/09 \$30000 \$0 \$0 29 1 0 0 PD WAS 30
 ACCT000024 02/09 MTG 360 \$0 -XP/-TU/-EF
 HISTORY: 02/09; -00000000000010000000000000
 Late Dates: 1/08-30
 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST

B B **GLELSI/CITIBANK N** 05/99 11/05 \$10939 \$0 \$0 1 0 0 1 PD WAS 90
 ACCT000011 04/04 EDU UNK \$0 XP/-TU/EF
 HISTORY: 10/05; ----300-0--0
 Late Dates: 6/05-90

B B **SM SERVICING** 12/93 01/05 \$2000 \$0 \$0 04 0 0 1 PD WAS 90
 ACCT000004 10/04 EDU \$0 -TU
 HISTORY: 01/05; ----3
 Late Dates: 9/04-90
 TRANSFERRED TO ANOTHER LENDER; COLLATERAL: DEFERRED PMT

B B **STUDENT LOAN MKT A** 12/93 01/05 \$1000 \$0 \$0 37 0 0 1 PD WAS 90
 ACCT000005 10/04 EDU UNK \$0 -XP/-TU
 HISTORY: 01/05; -000300000000000-00000000
 Late Dates: 9/04-90
 TRANSFERRED TO ANOTHER LENDER

B B **UNIV OF NORTH IOWA** 09/00 11/05 \$2500 \$0 \$0 40 1 0 0 PD WAS 30
 ACCT000016 EDU 120 \$0 -XP
 HISTORY: 11/05; ---100000000000-----
 Late Dates: 8/05-30

B B **BK SUN PR** 02/95 09/05 UNK - - - - BANKRUPTCY
 ACCT000006 04/05 OTHE - - - - EF

U **MARI'S TEST** --/-- --/-- UNK - - - - AS AGREED
 12344 COLL - - - -

B B **MBNA AMERICA** 07/99 11/09 \$4000 - 1 1 - BANKRUPTCY
 ACCT000012 04/05 REV - - - - -XP/TU/EF
 HISTORY: 09/05; 921000000000000000--00000
 Late Dates: 8/05-60, 7/05-30
 ACCOUNT CLOSED BY CONSUMER (CHAPTER 7)

OTHER CREDIT HISTORY

*** NO RECORD FOUND ***

PUBLIC RECORDS

B B **JACKSONVLE** Ref #: P000001 File Date: 09/05
 CHAPTER 7 BANKRUPTCY Amount: \$0 Plaintiff:
 XP/TU/EF Status Date: 02/06 Status: DISCHARGED
 REMARK: P

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			DLA			TERMS			TIME PAST DUE			
									MOS REV	30-59		60-89

I N Q U I R I E S (L A S T 1 2 0 D A Y S)

XP	06/25/11	NCO FINANCIAL SYSTEMS
TU	06/25/11	NCO CREDIT S
EF	06/25/11	CB NPR FL
EF	06/25/11	NCO GROUP
XP	06/23/11	LANDAMERICA CREDIT SVC
TU	06/23/11	LANDAM CR SV
EF	06/23/11	INFO1-GA
XP	06/18/11	DECISION ONE MORTGAGE
TU/EF	06/18/11	DECIS ONE
EF	05/08/11	CSC MTGE
XP	04/23/11	CREDIT DATA SERVICES I
TU/EF	04/23/11	CDS
XP	04/16/11	CREDIT DATA SERVICES I
XP	04/03/11	EQUIFAX MORTGAGE SERVI
XP/TU/EF	03/28/11	STANDFACTS
XP	03/11/11	CREDIT DATA SERVICES
TU	03/11/11	CRED DTA SVC

T R A D E S U M M A R Y

	COUNT	BALANCE	HIGH CREDIT	PAYMENT	PAST DUE
MORTGAGE	3	52729	54000	404	0
AUTO	0	0	0	0	0
EDUCATION	8	0	0	0	0
OTHER INSTALLMENT	1	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	5	1373	6618	74	0
OTHER	2	0	0	0	0
TOTAL	19	54102	60618	478	0

SECURED DEBT	52729	OLDEST TRADELINE	12/93
UNSECURED DEBT	1373	DEBT/HIGH CREDIT	817%

D E R O G A T O R Y S U M M A R Y

CHARGE OFFS	0	DELINQ 30 DAYS	4	INQUIRIES	17
COLLECTIONS	0	60 DAYS	1		
BANKRUPTCY ACCOUNTS	2	90 DAYS	3		
PUBLIC RECORDS	1	OTHER	0		

M O R T G A G E S U M M A R Y

	Applicant	Co-Applicant
# OF 30 DAY MTG DELINQ	1	
# OF 60 DAY MTG DELINQ	0	
# OF 90 DAY MTG DELINQ	0	
# OF INQUIRIES	17	
TRADELINE COUNT	19	

S O U R C E O F I N F O R M A T I O N
1 - EXPERIAN

NAME: DAVID C TESTCASE 000000002 DOB: 01/30/72
 NAME: DAVID C CASE 000000002 DOB: N/A
 ADDRESS: 504 N GRANDVIEW ST, ANTHILL, MO 654880001 - Reported 06/06 - 02/11
 ADDRESS: 9280 ADELPHI RD, ANTHILL, MO 65488 - Reported 05/95 - 01/09
 EMPLOYER: COUNTY HEALTH DEPT//05/09

2 - TRANSUNION

NAME: DAVID C TESTCASE
 NAME: CASE, DAVID, TEST
 NAME: DOB: 01/30/72
 ADDRESS: 504 N GRANDVIEW ST 2, ANTHILL, MO 65488 - Reported 06/06
 ADDRESS: 9280 ADELPHI RD 103, ANTHILL, MO 65488 - Reported 00/00
 EMPLOYER: COUNTY HEALTH DEPT/PHARMACY TECH/

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			DLA			TERMS		MOS REV	TIME PAST DUE		
								30-59	60-89	90+	

PHONE: 555-0119 - RESIDENCE

3 - EQUIFAX

NAME: DAVID CURRAN TESTCASE DOB: 01/30/92
 NAME: DAVID C TESTCASE
 SSN: 000-00-0002
 ADDRESS: 504 N GRANDVIEW ST STE 2, ANTHILL, MO 654880001 - Reported 06/06
 ADDRESS: 9280 ADELPHI RD APT 103, ANTHILL, MO 654880001 - Reported 11/04
 ADDRESS: 102 W WILDWOOD ST, ANTHILL, MO 65488 - Reported 09/05
 EMPLOYER: COUNTY HEALTH DEPT/PHARMACY TECH/ANTHILL, MO
 EMPLOYER: LABCORP/LAB ASST/ANTHILL, MO

 =====
C R E D I T O R S
 =====

AQUA FINANCE	1415 MERRILL AV, WAUSAU WI 54402	715-848-5425
AQUA FINANCE INC	1 CORPORATE DR, WAUSAU, WI 54401	715-848-5425
AXSYS/FINGERHUT	PO BOX 3335, SAINT CLOUD, MN 56372	
AZ EDUCATIONAL LOAN	P.O. BOX 50147, PHOENIX, AZ 85076	800-367-2369
BANK OF AMERICA	POB 17054, WILMINGTON, DE 19884	800-421-2110
BK SUN PR	222 EAST MAIN STREET, SUN PRAIRIE, WI 53590	608-837-4511
CAP 1 BANK	PO BOX 85015, RICHMOND, VA 23285	800-258-9319
CAP ONE	PO BOX 85520, RICHMOND, VA 23285	800-955-7070
CAPITAL 1 BK	11013 W BROAD ST GLEN, ALLEN, VA 23060	800-955-7070
CDS	800 N MAGNOLIA AVE STE 200, ORLANDO, FL 32803	818-8815398
CHASE HOME FINANCE	PO BOX 78116, PHOENIX, AZ 85062	800-548-7912
CHASE MANHATTAN MORTGA	10790 RANCHO BERNARDO RD, SAN DIEGO, CA 92127	800-548-7912
CHASE MTG	10790 RANCHO BERNA, SAN DIEGO, CA 92127	800-446-3100
CHERRYCREEKMO/NCOCREDITS	101 OVERLAND, NORTH AURORA, IL 60542	630-8976700
CITI AUTO	250 CARPENTER FRWY, IRVING, TX 75038	800-486-1750
CITIBANK/GLHEC	P O BOX 7860, MADISON, WI 53704	608-246-1750
CREDIT DATA SERVICES	4200 W CYPRESS ST # 3750, TAMPA, FL 33607	813-877-8007
CREDIT DATA SERVICES I	12395 FIRST AMERICAN WAY, POWAY, CA 92064	407-551-1930
DECISION ONE MORTGAG	5201 W KENNEDY BLVD STE 600, TAMPA, FL 33609	704-887-2546
DECISION ONE MORTGAGE	5201 W KENNEDY BLVD STE, TAMPA, FL 33609	877-841-4679
DISCOVER FIN SVCS LLC	PO BOX 15316, WILMINGTON, DE 19850	800-347-2683
DISCOVER FINANCIAL S	PO BOX 15316, WILMINGTON, DE 19850	800-347-2683
DISCOVER FINANCIAL SERVI	POB 15316, WILMINGTON, DE 19850	800-347-2683
D-ONE TAMPA	6060 J A JONES BLV, CHARLOTTE NC 28287	
EQUIFAX MORTGAGE SERVI	6 CLEMENTON RD E, GIBBSBORO, NJ 08026	609-627-5800
FINGERHUT	4400 BAKER ROAD, MINNETONKA, MN 55343	800-755-9333
FINGERHUT CREDIT ADVAN	16 MCLELAND RD, SAINT CLOUD, MN 56303	BYMAILONLY
FIRST CONSUMERS NATI	SPIEGAL PRE 9300 SW GEMINI, BEAVERTON, OR 97008	866-691-0053
FIRST CONSUMERS NATIONAL	9300 SW GEMINI DRI, BEAVERTON, OR 97008	
GEMB/JCP	PO BOX 984100, EL PASO, TX 79998	800-542-0800
GLELSI/CITIBANK N A	PO BOX 7860, MADISON, WI 53707	BYMAILONLY
HFC	PO BOX 1547, CHESAPEAKE, VA 23327	800-365-0175
HOME COMING FUNDING NE	2711 N HASKELL AVE. SW 1, DALLAS, TX 75204	800-206-2901
HOME COME FIN	2711 N HASKELL SUITE 1000, DALLAS, TX 75204	800-206-2901
HOME COMING FINANCIAL	PO BOX 890036, DALLAS, TX 75389	800-206-2901
HOUSEHOLD BANK	POB 98706, LAS VEGAS, NV 89193	800-947-1000
HOUSEHOLD FINANCE CORP	P.O. BOX 1547, CHESAPEAKE, VA 23320	877-831-2510
HSBC BANK	PO BOX 5253, CAROL STREAM, IL 60197	800-477-6000
JACKSONVLE	311 MONROE ST, JACKSONVILLE FL 32202	(904) 232-2854
LANDAMERICA CREDIT SVC	2 CONCOURSE PKWY NE STE, ATLANTA, GA 30328	770-416-6877
MBNA AMERICA	POB 15026, WILMINGTON, DE 19801	800-421-2110
NBGL-YOUNKER	POB 1495, DES MOINES, IA 50397	800-345-0326
NCO FINANCIAL SYSTEMS	507 PRUDENTIAL RD, HORSHAM, PA 19044	215-441-3000
PROVIDIAN	4940 JOHNSON DR, PLEASANTON CA 94566	925-416-5000
SALLIE MAE SERVICING	1002 ARTHUR DR, LYNN HAVEN, FL 32444	(888) 272-5543
SALLIE MAE-FFELP	1002 ARTHUR DRIVE, LYNN HAVEN, FL 32444	888-272-5543
SM SERVICING	PO BOX 9500, WILKES BARRE PA 18773	(888) 272-5543
SOUTHERN MTG	6010 DAWSON BLVD, NORCROSS, GA 30093	800-9891056
SPIEGEL	101 CROSSWAY PARK WEST, WOODBURY, NY 11797	516-576-0704
STANDFACTS	9320 DEERING AVE, CHATSWORTH, CA 91311	818-786-1953
STUDENT LOAN MKT ASSN	220 LASLEY AVE, WILKES BARRE, PA 18706	570-826-0370
SW STDNT SRV	1555 N. FIESTA BLV, GILBERT, AZ 85233	480-461-9830
U S DEPARTMENT OF ED	PO BOX 7202, UTICA, NY 13504	800-848-0979
UNIV OF NORTH IOWA	GILCHRIST 256-NDSL, CEDAR FALLS, IA 50614	312-273-3539
UNVL/CITI	PO BOX 6241, SIOUX FALLS, SD 57117	BYMAILONLY
US BKPT CT FL JACKSONV	311 W MONROE ST RM 234, JACKSONVILLE, FL 32202	BYMAILONLY

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								30-59	60-89	90+	
		US DEP ED	501 BLEEKER STREET,UTICA, NY 13502								800-848-0979
		US DEPT OF EDUCATION	501 BLEECKER ST,UTICA, NY 13501								(800)848-0979
		WASH MUTUAL/PROVIDIAN	PO BOX 9180,PLEASANTON, CA 94566								800-356-0011
		WASHINGTON MUTUAL BA	9451 CORBIN AVENUE ATTN:JANET MEDIN M/S-N010202,NO								(800)848-9136
		WASHINGTON MUTUAL FA	PO BOX 1093,NORTHRIDGE, CA 91328								
		WSHNGTN MUTL	P.O. BOX 1093,NORTHRIDGE, CA 91328								

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EXPERIAN (XP)	TRANS UNION (TU)	EQUIFAX (EF)
PO BOX 2002	PO BOX 1000	PO BOX 105783
ALLEN, TX 75013	CHESTER, PA 19022	ATLANTA, GA 30348
888-397-3742	800-888-4213	800-685-1111
WWW.EXPERIAN.COM	WWW.TRANSUNION.COM	WWW.EQUIFAX.COM

*** END OF REPORT 7/22/2013 5:34:04 AM ***

RETURN SERVICE REQUESTED

DAVID TESTCASE
 504 N GRANDVIEW STREET
 ANTHILL, MO 85488

Your Credit Score and the Price You Pay for Credit

Your Credit Score			
Your credit score	SCORE	SOURCE / MODEL	DATE
	668	EXPERIAN/FAIR, ISAAC (VER. 2)	06/30/11
	658	TRANSUNION/FICO CLASSIC (98)	06/30/11
	660	EQUIFAX/FACTA BEACON 5.0	06/30/11

Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>
The range of scores	<p>EXPERIAN: Scores range from a low of 320 to a high of 844.</p> <p>TRANS UNION: Scores range from a low of 336 to a high of 843.</p> <p>EQUIFAX: Scores range from a low of 334 to a high of 818.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	<p>EXPERIAN: Your credit score ranks higher than 37 percent of U.S. consumers.</p> <p>TRANS UNION: Your credit score ranks higher than 35 percent of U.S. consumers.</p> <p>EQUIFAX: Your credit score ranks higher than 36 percent of U.S. consumers.</p>
Key factors that adversely affected your credit score	<p>EXPERIAN</p> <ul style="list-style-type: none"> ● SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED ● NUMBER OF ACCOUNTS WITH DELINQUENCY ● TOO MANY INQUIRIES LAST 12 MONTHS ● LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED <p>TRANS UNION</p> <ul style="list-style-type: none"> ● SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED ● NUMBER OF ACCOUNTS WITH DELINQUENCY ● LEVEL OF DELINQUENCY ON ACCOUNTS ● PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS ● DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE <p>EQUIFAX</p> <ul style="list-style-type: none"> ● SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED ● NUMBER OF ACCOUNTS WITH DELINQUENCY ● LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED ● TOO MANY INQUIRIES LAST 12 MONTHS

Checking Your Credit Report

What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report:</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit www.annualcreditreport.com</p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf) to:</p> <p style="text-align: center;">Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.</p>

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.

Your credit scores were provided by the following credit reporting agencies:

TRANSUNION	EQUIFAX CREDIT	EXPERIAN
PO BOX 1000	PO BOX 740241	PO BOX 2002
CHESTER, PA 19022	ATLANTA, GA 30374	ALLEN, TX 75013
800-888-4213	800-685-1111	888-397-3742
transunion.com/myoptions	www.equifax.com/fcra	www.experian.com/reportaccess

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

Signature

Date

CONSUMER EXPLANATION LETTER

FILE #: 1468537
REFERENCE #:
APPLICANT: TESTCASE, DAVID
CO-APPLICANT:
ADDRESS: 504 N GRANDVIEW STREET
 ANTHILL, MO 85488

CREDIT REPORT PROVIDED BY:
 ADVANTAGE CREDIT
 32065 CASTLE COURT SUITE 300
 EVERGREEN, CO 80439
 VOICE: 303-670-7993
 FAX 303-670-8067

RE: CREDIT ACCOUNTS AND INQUIRIES

Dear Applicant,

A copy of your credit report has been provided to Superior Credit in association with your recent application.

A brief statement may be required by Superior Credit to explain credit accounts which indicate a past due credit history status, public record items, addresses, and/or credit inquiries*. Please write your explanation below. If additional space is required, use the reverse side of this letter. Please mail or deliver this form to Superior Credit promptly. If you are unsure of the explanation(s) required, please contact Superior Credit.

IT IS VERY IMPORTANT that you respond to Superior Credit IN WRITING as soon as possible regarding any items listed below. Please DO NOT send your response to ADVANTAGE CREDIT.

Please return this letter to:
Superior Credit
123 TOO SERIOUS LANE
EVERGREEN, CO 80439
Phone: 303-111-5555

* A credit inquiry indicates that a credit grantor has obtained a copy of your credit report. Please indicate if you have applied for credit with the noted firm, if you currently have an account, if credit was denied with the noted firm, or if the inquiry was for employment report.

Your credit information has been provided by the following organizations. If you so desire, you can contact us or them to dispute items on your credit report:

TRANSUNION
 PO BOX 1000
 CHESTER, PA 19022
 800-888-4213
transunion.com/myoptions

EXPERIAN
 PO BOX 2002
 ALLEN, TX 75013
 888-397-3742
www.experian.com

EQUIFAX
 PO BOX 740241
 ATLANTA, GA 30374
 800-685-1111
www.equifax.com/fcra

The credit bureau or credit agency plays no part in the decision to take any action on your application request, and is unable to provide you with specific reasons for the decision on an application.

U.S. Criminal Code, Section 1010, Title 18, U.S.C., "Department of Housing and Urban Development and Federal Housing Administration transactions", Provides in part: "Whoever, for the purpose of . . . influencing in any way the action of such Department . . . makes, passes, utters, or publishes any statement, knowing the same to be false . . . shall be fined not more than \$5,000 or imprisoned not more than two years or both."

DEROGATORY ACCOUNTS

001											
ECOA / WHOSE B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	CUR WAS 30			
CAP ONE BK ACCT000027	REV	06/11	\$1620	\$34	0	0	0				
	SOURCE XP/TU/EF	TERM MIN	OPENED 06/07	BALANCE \$641	PAST DUE \$0	-	-	-	MO REV 49	LAST LATE --/--	DLA 06/11
EXPLANATION:											
OUTCOME:											

002											
ECOA / WHOSE B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	CUR WAS 30			
CAP ONE BK ACCT000023	REV	06/11	\$398	\$21	1	0	0				
	SOURCE XP/TU/EF	TERM MIN	OPENED 06/06	BALANCE \$107	PAST DUE \$0	-	-	-	MO REV 61	LAST LATE 07/07	DLA 05/11
EXPLANATION:											
OUTCOME:											

CONSUMER EXPLANATION LETTER

FILE #: 1468537
REFERENCE #:
APPLICANT: TESTCASE, DAVID
CO-APPLICANT:
ADDRESS: 504 N GRANDVIEW STREET
 ANTHILL, MO 85488

CREDIT REPORT PROVIDED BY:
 ADVANTAGE CREDIT
 32065 CASTLE COURT SUITE 300
 EVERGREEN, CO 80439
 VOICE: 303-670-7993
 FAX 303-670-8067

RE: CREDIT ACCOUNTS AND INQUIRIES

DEROGATORY ACCOUNTS

DEROGATORY ACCOUNTS												
003												
ECOA / WHOSE B / B	CHASE MANHATTAN MORT ACCT000024	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PD WAS 30			
SOURCE XP/TU/EF		MTG	02/09	\$30000	\$0	1	0	0	MO REV	LAST LATE	DLA	
	TERM	OPENED	BALANCE	PAST DUE	01/08	-	-	29	01/08	02/09		
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST												
EXPLANATION:												
OUTCOME:												
004												
ECOA / WHOSE B / B	GLELSI/CITIBANK N A ACCT000011	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PD WAS 90			
SOURCE XP/TU/EF		EDU	11/05	\$10939	\$0	0	0	1	MO REV	LAST LATE	DLA	
	TERM	OPENED	BALANCE	PAST DUE	06/05	-	-	1	06/05	04/04		
EXPLANATION:												
OUTCOME:												
005												
ECOA / WHOSE B / B	SM SERVICING ACCT000004	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PD WAS 90			
SOURCE TU		EDU	01/05	\$2000	\$0	0	0	1	MO REV	LAST LATE	DLA	
	TERM	OPENED	BALANCE	PAST DUE	09/04	-	-	04	09/04	10/04		
TRANSFERRED TO ANOTHER LENDER; COLLATERAL: DEFERRED PMT												
EXPLANATION:												
OUTCOME:												
006												
ECOA / WHOSE B / B	STUDENT LOAN MKT ASS ACCT000005	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PD WAS 90			
SOURCE XP/TU		EDU	01/05	\$1000	\$0	0	0	1	MO REV	LAST LATE	DLA	
	TERM	OPENED	BALANCE	PAST DUE	09/04	-	-	37	09/04	10/04		
TRANSFERRED TO ANOTHER LENDER												
EXPLANATION:												
OUTCOME:												
007												
ECOA / WHOSE B / B	UNIV OF NORTH IOWA ACCT000016	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PD WAS 30			
SOURCE XP		EDU	11/05	\$2500	\$0	1	0	0	MO REV	LAST LATE	DLA	
	TERM	OPENED	BALANCE	PAST DUE	08/05	-	-	40	08/05	--/--		
EXPLANATION:												
OUTCOME:												

CONSUMER EXPLANATION LETTER

FILE #: 1468537
 REFERENCE #:
 APPLICANT: TESTCASE, DAVID
 CO-APPLICANT:
 ADDRESS: 504 N GRANDVIEW STREET
 ANTHILL, MO 85488

CREDIT REPORT PROVIDED BY:
 ADVANTAGE CREDIT
 32065 CASTLE COURT SUITE 300
 EVERGREEN, CO 80439
 VOICE: 303-670-7993
 FAX 303-670-8067

RE: CREDIT ACCOUNTS AND INQUIRIES

DEROGATORY ACCOUNTS

008											
ECOA / WHOSE B / B	BK SUN PR ACCT000006	ACCT TYPE OTHE	REPORTED 09/05	HI CREDIT -	PAYMENT -	30 -	60 -	90+ -	BANKRUPTCY		
SOURCE EF		TERM -	OPENED 02/95	BALANCE -	PAST DUE -	-	-	-	MO REV -	LAST LATE --/--	DLA 04/05
EXPLANATION:											
OUTCOME:											

009											
ECOA / WHOSE U / -	MARI'S TEST 12344	ACCT TYPE COLL	REPORTED --/--	HI CREDIT -	PAYMENT -	30 -	60 -	90+ -	AS AGREED		
SOURCE		TERM -	OPENED --/--	BALANCE -	PAST DUE -	-	-	-	MO REV -	LAST LATE --/--	DLA --/--
EXPLANATION:											
OUTCOME:											

010											
ECOA / WHOSE B / B	MBNA AMERICA ACCT000012	ACCT TYPE REV	REPORTED 11/09	HI CREDIT \$4000	PAYMENT -	30 1	60 1	90+ -	BANKRUPTCY		
SOURCE XP/TU/EF		TERM -	OPENED 07/99	BALANCE -	PAST DUE -	07/05	08/05	-	MO REV -	LAST LATE 08/05	DLA 04/05
ACCOUNT CLOSED BY CONSUMER (CHAPTER 7)											
EXPLANATION:											
OUTCOME:											

PUBLIC RECORDS

001					
ECOA / WHOSE B / B	JACKSONVLE Docket #: P000001	FILE DATE 09/05	AMOUNT \$0	STATUS DATE 02/06	DISCHARGED
SOURCE XP/TU/EF		PLAINTIFF -		ACTION TYPE CHAPTER 7 BANKRUPTCY	
*** P					
EXPLANATION:					
OUTCOME:					

ADDRESSES

Address	Time Frame	Source
001. 102 W WILDWOOD ST, ANTHILL, MO 65488		EF-B
Explanation:		

CONSUMER EXPLANATION LETTER

FILE #: 1468537
 REFERENCE #:
 APPLICANT: TESTCASE, DAVID
 CO-APPLICANT:
 ADDRESS: 504 N GRANDVIEW STREET
 ANTHILL, MO 85488

CREDIT REPORT PROVIDED BY:
 ADVANTAGE CREDIT
 32065 CASTLE COURT SUITE 300
 EVERGREEN, CO 80439
 VOICE: 303-670-7993
 FAX 303-670-8067

RE: CREDIT ACCOUNTS AND INQUIRIES

ADDRESSES

Address	Time Frame	Source
002. 504 N GRANDVIEW ST 2, ANTHILL, MO 65488	06/06 - 06/06	TU/EF-B
Explanation:		
003. 504 N GRANDVIEW ST, ANTHILL, MO 65488	06/06 - 02/11	XP-B
Explanation:		
004. 504 N GRANDVIEW ST, ANTHILL, MO 85488	CURRENT	User Supplied-B
Explanation:		
005. 9280 ADELPHI RD 103, ANTHILL, MO 65488		TU/EF-B
Explanation:		
006. 9280 ADELPHI RD, ANTHILL, MO 65488	05/95 - 01/09	XP-B
Explanation:		

INQUIRIES (LAST 120 DAYS)

Inquiries	Date Reported	Source	New Credit Opened?
001. NCO FINANCIAL SYSTEMS	06/25/11	XP-B	<input type="checkbox"/>
Explanation:			
002. NCO CREDIT S	06/25/11	TU-B	<input type="checkbox"/>
Explanation:			
003. CB NPR FL	06/25/11	EF-B	<input type="checkbox"/>
Explanation:			
004. NCO GROUP	06/25/11	EF-B	<input type="checkbox"/>
Explanation:			
005. LANDAMERICA CREDIT SVC	06/23/11	XP-B	<input type="checkbox"/>
Explanation:			

CONSUMER EXPLANATION LETTER

FILE #: 1468537
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 32065 CASTLE COURT SUITE 300
 EVERGREEN, CO 80439
 VOICE: 303-670-7993
 FAX 303-670-8067

RE: CREDIT ACCOUNTS AND INQUIRIES

INQUIRIES (LAST 120 DAYS)

Inquiries	Date Reported	Source	New Credit Opened?
006. LANDAM CR SV	06/23/11	TU-B	<input type="checkbox"/>
Explanation:			
007. INFO1-GA	06/23/11	EF-B	<input type="checkbox"/>
Explanation:			
008. DECISION ONE MORTGAGE	06/18/11	XP-B	<input type="checkbox"/>
Explanation:			
009. DECIS ONE	06/18/11	TU/EF-B	<input type="checkbox"/>
Explanation:			
010. CSC MTGE	05/08/11	EF-B	<input type="checkbox"/>
Explanation:			
011. CREDIT DATA SERVICES I	04/23/11	XP-B	<input type="checkbox"/>
Explanation:			
012. CDS	04/23/11	TU/EF-B	<input type="checkbox"/>
Explanation:			
013. CREDIT DATA SERVICES I	04/16/11	XP-B	<input type="checkbox"/>
Explanation:			
014. EQUIFAX MORTGAGE SERVI	04/03/11	XP-B	<input type="checkbox"/>
Explanation:			
015. STANDFACTS	03/28/11	XP/TU/EF-B	<input type="checkbox"/>
Explanation:			
016. CREDIT DATA SERVICES	03/11/11	XP-B	<input type="checkbox"/>
Explanation:			
017. CRED DTA SVC	03/11/11	TU-B	<input type="checkbox"/>
Explanation:			

CONSUMER EXPLANATION LETTER

FILE #: 1468537
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32065 CASTLE COURT SUITE 300
EVERGREEN, CO 80439
VOICE: 303-670-7993
FAX 303-670-8067

RE: CREDIT ACCOUNTS AND INQUIRIES

NAME VARIATION

APPLICANT

Name	Source	Explanation
001. CASE,DAVID,TEST	TU	
002. DAVID C CASE	XP	

*** 7/22/2013 5:34:05 AM ***

Borrower Signature _____

Date _____

** REMIT ALL CORRESPONDENCE TO:

Superior Credit
123 TOO SERIOUS LANE
EVERGREEN, CO 80439