

KROLL FACTUAL DATA – NATIONAL, 5200 HAHNS PEAK DRIVE, LOVELAND CO 80538 (800)929-3400 (970)663-5700

KROLL FACTUAL DATA TEST 5200 HAHNS PEAK DRIVE LOVELAND, CO 80538 (800)929-3400 (970)663-5700	Client Tracking LOAN #10	Requested by OPERATOR	Report ID <u>30610 BX 0000 1118</u>
	FD client code 0610-TEST	BX Date requested 09/14/2004 13:00:37	Charges <u>0.00</u>

Identification (as requested)

Applicant's last name Testcase	Andrew	First name	Middle D	Suffix JR	DOB 10/12/1972	Social Security 400-40-4000
Co-applicant's last name Testcase	Kitty	First name	Middle A	Suffix	DOB 08/06/1970	Social Security 400-41-4000

Residence Information (as requested)

Present	111 West Anywhere Street	Fantasy Island	IL	60750
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File Variations

Trans Union	BU1	400-40-4000	TESTCASE, ANDREW D	09/14/04 13:00
Trans Union	CU1	400-41-4000	TESTCASE, KITTY A	09/14/04 13:00
Equifax	BQ1	400-40-4000	TESTCASE, ANDREW D	09/14/04 13:00
Equifax	CQ1	400-41-4000	TESTCASE, KITTY A	09/14/04 13:00
Experian	BX1	400-40-4000	TESTCASE, ANDREW D	09/14/04 13:00
Experian	CX1	400-41-4000	TESTCASE, KITTY A	09/14/04 13:00

Credit Score Information

534	Repository TransUnion	Brand Empirica	Type FICO	Name B 400-40-4000 TESTCASE, ANDREW D	BU1
	Serious delinquency, and public record or collection filed Level of delinquency on accounts Time since delinquency is too recent or unknown Number of accounts with delinquency				
545	Repository Experian	Brand Fair Isaac	Type FICO	Name B 400-40-4000 TESTCASE, ANDREW D	BX1
	Bankruptcy Past due balances Serious delinquency, derogatory public record, or collection Serious delinquency, derogatory public records or collection with a balance				
567	Repository Equifax	Brand BEACON	Type FICO	Name B 400-40-4000 TESTCASE, ANDREW D	BQ1
	Serious delinquency, and public record or collection filed Level of delinquency on accounts Time since delinquency is too recent or unknown Number of accounts with delinquency				
589	Repository Experian	Brand Fair Isaac	Type FICO	Name C 400-41-4000 TESTCASE, KITTY A	CX1
	Bankruptcy Past due balances Serious delinquency, derogatory public record, or collection Serious delinquency, derogatory public records or collection with a balance				
602	Repository TransUnion	Brand Empirica	Type FICO	Name C 400-41-4000 TESTCASE, KITTY A	CU1
	Serious delinquency, and public record or collection filed Level of delinquency on accounts Time since delinquency is too recent or unknown Number of accounts with delinquency				
542	Repository Equifax	Brand BEACON	Type FICO	Name C 400-41-4000 TESTCASE, KITTY A	CQ1
	Bankruptcy Past due balances Serious delinquency, derogatory public record, or collection Serious delinquency, derogatory public records or collection with a balance				

Sample Report

Credit History								Payment	Balance	
CHARLES COLL 1464545667	Opened 11/95	Reported 12/02	High balance ---	Reviewed ---	30 0	60 0	90+ 0	Pastdue	Payment	Balance
	Last active ---	*BU1 [Joint]	High credit ---	Monthly (O9)			-0-	Collection 11/02	75,000	
	COLLECTION AGENCY; Placed for collection; Closed 11/02* Possible Duplicate Account *									
GMAC 4544545676	Opened 12/94	Reported 12/02	High balance 68,000	Reviewed 15 mos	30 3	60 8	90+ 3	Pastdue	Payment	Balance
	Last active ---	*BU1 [Joint]	High credit Unknown	Install (I3) Unknown (MTG)	10/02 09/02 08/02	11/02 07/02 06/02	04/02 03/02 02/02	-0-	360X \$758	66,800
	Refinanced; Closed 11/02					05/02 01/02 12/01				
AVCO FINANCE 7423577753	Opened 12/94	Reported 09/03	High balance 4,898	Reviewed 20 mos	30 7	60 6	90+ 0	Pastdue	Payment	Balance
	Last active ---	*BU1 [Joint]	High credit Unknown	Install (I3) Unknown	08/03 03/03 01/03 12/02 07/02 06/02	09/03 11/02 10/02 04/02 03/02 02/02	142		36X \$ ---	4,080
FIRST CARD 189545676	Opened 12/94	Reported 09/03	High balance 5,000	Reviewed 25 mos	30 0	60 0	90+ 0	Pastdue	Payment	Balance
	Last active ---	BU1 [Joint]	High credit 5,000	Revol (R1) Unknown			-0-	Rev x \$12	3,000	
	* Possible Duplicate Account *									
AMERICAN EXPRESS 854534536567	Opened 12/94	Reported 09/03	High balance 4,000	Reviewed 12 mos	30 1	60 4	90+ 4	Pastdue	Payment	Balance
	Last active ---	*BU1 [Joint]	High credit Unknown	Monthly (O4) Unknown	07/03	08/03 03/03 02/03 01/03	09/03 12/02 11/02 10/02	-0-	Bal monthly	2,500
MARSHALL FIELD 354655642	Opened 12/94	Reported 09/03	High balance 3,000	Reviewed 15 mos	30 7	60 0	90+ 0	Pastdue	Payment	Balance
	Last active ---	*BU1 [Joint]	High credit 5,000	Revol (R2) Unknown	09/03 04/03 12/02 11/02 10/02 08/02	-0-		\$74	1,487	
DISCOVER 09894543	Opened 12/94	Reported 09/03	High balance 3,000	Reviewed ---	30 0	60 0	90+ 0	Pastdue	Payment	Balance
	Last active ---	*BU1 [Joint]	High credit 5,000	Revol (R9) Unknown			1,000	Collection	1,000	
GDK CREDIT UNION 89089043	Opened 12/94	Reported 09/03	High balance 1,894	Reviewed 12 mos	30 3	60 2	90+ 6	Pastdue	Payment	Balance
					06/03 04/03 03/03	07/03 02/03	09/03 08/03 01/03 12/02 11/02 10/02	-0-	Rev x \$179	730
ACME MORTGAGE 4398053	Opened 12/94	Reported 09/03	High balance 3,000	Reviewed 15 mos	30 1	60 2	90+ 1	Pastdue	Payment	Balance
					06/03	07/03 02/03	09/03	-0-	Paid	-0-
TOTALS		High credit		High balance			Pastdue		Payment	Balance
		15,000		89,792			1,142		832	154,597

Sample Report

Creditor Information

CHARLES COLL (111)111-1111
123 MAIN STREETSSOUTH, ANYTOWN, CO 80555

GMAC
PO BOX 9876, SOMEWHERE, CA 44444

AVCO FINANCE (800) 888-8888

FIRST CARD (333)444-4400
PO BOX 777, SMALLVILLE, IA 55555

AMERICAN EXPRESS
PO BOX 9898, CREDITVILLE, NV 88888

MARSHALL FIELD
333 MAPLE DR, SOUTH TOWN, MN 33333

DISCOVER (555)777-7777

GDK CREDIT UNION (800)222-1111

ACME MORTGAGE (800)215-9563

Summary Information

General summations	12/94	Oldest tradeline date	Payment summaries	265	Open revolving payments
	2	Public records		758	Open installment payments
	2	Number of inquiries 90 days		1,023	Total open payments
Late payments	21	Payments 30 to 59 days late	Balance owed	162,345	Balance monthly owed
	20	Payments 60 to 89 days late		6,217	Revolving balance owed
	13	Payments 90 and over days late		70,880	Installment balance owed
				154,597	Total balance owed
Trades numbers	4	Number of open revolving trades	Amount past due	1,000	Revolving amount past due
	1	Number of open installment trades		142	Installment amount past due
	2	Number of balance monthly trades		0	Balance monthly amount past due
	7	Total number of trades		1,142	Total amount past due
Adverse trade lines	2	Number of collection trade lines	High credit /balance	15,000	Revolving credit limit
	0	Number of bankruptcy trade lines		12,894	Revolving high balance
	0	Number of foreclosed trade lines		72,898	Installment high balance
	0	Number of profit and loss trade lines		4,000	Balance monthly high balance
	0	Number of repossession trade lines			
	7	Number of adverse trade lines			
8	Total number of trade lines				

Public Records

Judgment	BU1	Judgment	Docket # 89M12345	Amount	Status Paid
		Subscriber CREDIT BUREAU OF CLA	Reported 10/01/2002	\$18,345	Status date 11/94
	Comments Attorney: MIKE TEST Plaintiff: DOE				
Bankruptcy	BU1	Chapter 7 Bankruptcy	Docket # 90M12345	Liabilities \$	Status Filed
		Subscriber COOK RECORDER OF DEEDS	Reported 11/01/2002	Assets \$78,578	Status date 11/95
	Comments Attorney: BILL TEST Plaintiff: ALVAREZ				

Inquiry Information

07/06/2004 INFORMATIV (BQ1)	07/06/2004 FDC (BU1)
07/06/2004 INFORMATIVE RESEARCH (BX1)	07/06/2004 INFRM RESRCH (BU1)
07/05/2004 NOWCOM/LINCOS (BX1)	

Database Residence Information

				First	Last	
111 W ANYWHERE ST	FANTASY ISLAND	IL	60750	---	02/02	BU1 CU1 BX1 CX1
112 W ANYWHERE ST	FANTASY ISLAND	IL	60750-9301	---	09/95	BU1 CU1
113 N ANYWHERE RD	FANTASY ISLAND	IL	60750	---	01/92	BU1 CU1

Sample Report

Database Employment Information		First	Last	
MAC'S SUPPLY	SALES	07/96	07/96	BQ1
ANDERSON PRINTING	SALES	11/94	11/94	CQ1
BK OFFICE SUPPLY	ASSISTANT	10/89	10/89	CQ1
AKA				
FORMER NAME: ANDERSON, KITTY A 0044 AKA: ANDERSON CX1				
TruAlert - Applicant				
RiskID				
Risk Score:				
10	The score ranges from 0 to 50. The higher the score the lower the risk			
Search Results:		Additional last name(s) associated with SSN:		
Name/Address/SSN:	Full match - first name, last name, address and SSN	SAMPLE		
SSN 400-40-4000 was issued 1936-1950 in Kentucky		SMITH		
Potential Risk Indicators:		Potentially Corrected Identifiers:		
The input SSN was issued prior to the input Date of Birth The input SSN is associated with more than one last name The input Date of Birth is not verified The input last name may have been miskeyed		Potentially corrected last name: TESSTCASE		
Name and Address found from input telephone number:		Potential Follow Up Action:		
First name:	Steve	Contact customer to verify name with SSN (via SSN card, drivers license if applicable, paycheck stub, or other government issued ID). Contact customer to verify phone number (via directory assistance, or utility bill).		
Last name:	Sample			
Address:	644 River Hollow Rd			
City:	Sometown			
State:	NY			
Zip Code:	99153-2133			
SocialID				
SSN Validation		Deceased Flag		Potential DOB found
SSN 400-40-4000 was issued 1936 - 1950 in Kentucky		SSN 400-40-4000 has not been reported as deceased		August 1926
Recent Change of Address found		FKA / AKA Records found		
No information found.		None found.		
SSN	Name	Address		
400-40-4000	JOHN DOE	123 MAIN ST, NORTH HOLLYWOOD, CA 91606		
400-40-4000	STEVE SAMPLE	644 RIVER HOLLOW RD SOMETOWN, NY 99153		
400-40-4000	MIKE SMITH	3267 N SAWTOOTH, THOUSAND OAKS, CA 91362		
400-40-4000	FRED TAYLOR	103 BELLEVUE PKWY, WILMINGTON, DE 19809		
OFAC Compliance				
Applicant input name checked. No exact match found on the OFAC list				
Co-applicant input name checked. No exact match found on the OFAC list				
Information sources				
This report includes information retrieved from the following repository(ies):				
TransUnion Consumer Relations PO BOX 1000 Chester, PA 19022 800-888-4213 www.transunion.com		Equifax Consumer Relations PO Box 105873 Atlanta, GA 30348 800-685-1111 www.equifax.com		Experian Consumer Relations PO Box 2002 Allen, TX 75013 888-397-3742 www.experian.com
This Residential Merged Credit Report is furnished in response to a consumer or business application. The information contained herein meets the standards set forth by FNMA, FHLMC, FHA/VA and the Rural Housing Service. The information contained herein meets all guidelines set forth by the Fair Credit Reporting Act; it is to be held in strict confidence and may be revealed only to those whose official duties require the information in relation to which this report was ordered, except that which is required by law. The information has been obtained from sources deemed reliable, the accuracy of which Factual Data does not guarantee.				
* denotes source(s) of adverse information				
End of Report				00433A9EF8102.6.93