



P.O. BOX 22827, TAMPA, FL 33622
 Phone: 615-386-2282
 Fax: 615-369-8617

MERGED INFILE CREDIT REPORT

FILE #	2575983	FNMA #	DATE COMPLETED	2/8/2018	RQD' BY	UNISON ADMINISTRATO
SEND TO	Unison Home Ownership Investors CUST. # EW051701 650 CALIFORNIA ST STE 1800 SAN FRANCISCO, CA 94108		DATE ORDERED	2/8/2018	REPOSITORIES	XP/TU/EF
PROPERTY ADDRESS			PRICE		PRPD' BY	
			REF. #		LOAN TYPE	

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, SAMUEL			CO-APPLICANT			
SOC SEC #	000-00-0001	DOB		SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			
CURRENT ADDRESS	504 N. GRANDVIEW AVE., #2, ANTHILL, CA 65488			LENGTH			
PREVIOUS ADDRESS				LENGTH			

SCORE MODELS

EXPERIAN/FAIR, ISAAC (VER. 2) - MARISOL TESTCASE - 000000001
SCORE: 745
 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 08 - TOO MANY INQUIRIES LAST 12 MONTHS
 09 - TOO MANY ACCOUNTS RECENTLY OPENED

EQUIFAX/FICO CLASSIC V5 FACTA - MARISOL LEMUS TESTCASE - 000000001
SCORE: 743
 00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 00008 - TOO MANY INQUIRIES LAST 12 MONTHS
 00012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

TRANSUNION/FICO CLASSIC (98) - MARISOL L TESTCASE - 000000001
SCORE: 741
 014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
 008 - TOO MANY INQUIRIES LAST 12 MONTHS
 030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

PUBLIC RECORDS

*** NONE ***

DEROGATORY ACCOUNTS

*** NONE ***

[Request New Tradeline](#)

[Hide Trended Data](#)

ACCOUNT WITH BALANCE

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS		
				DLA	ACCT TYPE	TERMS						SOURCE		
B	B	USAA FEDERAL SAVINGS B ACCT000006	01/18	05/17 07/17	\$31206 AUTO	\$28626 069 \$533	\$0	9	0	0	0	AS AGREED XP/TU/EF		
		Trended	12/17	11/17	10/17	09/17	08/17	07/17	06/17	05/17	04/17	03/17	02/17	01/17
		Scheduled (\$)	533	533	533	533	533	533	-	-	-	-	-	-
		Actual (\$)	533	533	533	533	533	533	-	-	-	-	-	-

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

CIC CREDIT: P.O. BOX 22827, TAMPA, FL 33622 (P) 615-386-2282 (F) 615-369-8617

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 CUST. # EW051701 REPOSITORIES XP/TU/EF PRPD' BY
 650 CALIFORNIA ST STE 1800 PRICE LOAN TYPE
 SAN FRANCISCO, CA 94108 REF. #

PROPERTY ADDRESS

APPLICANT						CO-APPLICANT						
APPLICANT	TESTCASE, SAMUEL					CO-APPLICANT						
SOC SEC #	000-00-0001	DOB				SOC SEC #				DOB		
MARITAL STATUS						DEPENDENTS						

ACCOUNT WITH BALANCE

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE		PAST DUE	MO REV	30	60	90+	STATUS		
				DLA	ACCT TYPE	TERMS	02/17						01/17	SOURCE	
		Trended	12/17	11/17	10/17	09/17	08/17	07/17	06/17	05/17	04/17	03/17	02/17	01/17	
		Actual (\$)	533	533	533	533	533	533	533						
		Balance (\$)	29159	29692	30225	30758	31291	31824	32357	32890					

B B CHASE ACCT00**** 02/18 07/17 \$4000 \$228 \$0 7 0 0 0 AS AGREED XP/TU/EF
 02/18 REV MIN \$10

Trended	01/18	12/17	11/17	10/17	09/17	08/17	07/17	06/17	05/17	04/17	03/17	02/17	
Scheduled (\$)	10	10	10	10	10	10	-	-	-	-	-	-	-
Actual (\$)	10	10	10	10	10	10	-	-	-	-	-	-	-
Balance (\$)	219	226	219	226	219	226	-	-	-	-	-	-	-

ACCOUNT W/O BALANCE

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE		PAST DUE	MO REV	30	60	90+	STATUS	
				DLA	ACCT TYPE	TERMS	SOURCE							

B B CATO CORPORATION ACCT00**** 08/16 02/14 \$200 \$0 \$0 31 0 0 0 PAID XP/TU/EF
 06/14 REV \$0

Trended	07/16	06/16	05/16	04/16	03/16	02/16	01/16	12/15	11/15	10/15	09/15	08/15	
Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	-	-	-	-	-	-	-	-	-	-	-	-	-
	07/15	06/15	05/15	04/15	03/15	02/15	01/15	12/14	11/14	10/14	09/14	08/14	
Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	-	-	-	-	0	0	0	0	0	0	0	0	-

B B CITI ACCT00**** 02/18 05/13 \$1800 \$0 \$0 57 0 0 0 PAID XP/TU/EF
 01/18 REV \$0

ACCOUNT CLOSED AT CONSUMER'S REQUEST

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

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 CUST. # EW051701 **REPOSITORIES** XP/TU/EF **PRPD' BY**
 650 CALIFORNIA ST STE 1800 **PRICE** **LOAN TYPE**
 SAN FRANCISCO, CA 94108 **REF. #**

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, SAMUEL			CO-APPLICANT			
SOC SEC #	000-00-0001	DOB		SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			

ACCOUNT W/O BALANCE

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS		
				DLA	ACCT TYPE	TERMS						SOURCE		
		Trended	01/18	12/17	11/17	10/17	09/17	08/17	07/17	06/17	05/17	04/17	03/17	02/17
		Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-
		Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	0	0	0	0	0	0	0	0	0	0	0	0
			01/17	12/16	11/16	10/16	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16
		Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-
		Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	0	0	0	0	0	0	0	0	0	0	0	-

B B [CITI](#) 02/18 02/18 \$2300 \$0 \$0 1 0 0 0 AS AGREED
 ACCT00**** --/-- REV \$0 [XP/TU/EF](#)

B B [DISCOVER FIN SVS LLC](#) 02/18 03/15 \$7500 \$0 \$0 35 0 0 0 PAID
 ACCT00**** 02/17 REV \$0 [XP/TU/EF](#)

ACCOUNT CLOSED AT CONSUMER'S REQUEST

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				DLA	ACCT TYPE	TERMS						SOURCE		
		Trended	01/18	12/17	11/17	10/17	09/17	08/17	07/17	06/17	05/17	04/17	03/17	02/17
		Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-
		Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	0	0	0	0	0	0	0	0	0	0	0	0
			01/17	12/16	11/16	10/16	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16
		Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-
		Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	0	0	0	0	0	0	0	0	0	0	0	-

B B [GEMB/JCP](#) 02/18 11/14 \$500 \$0 \$0 39 0 0 0 AS AGREED
 ACCT00**** 07/16 REV \$0 [XP/TU/EF](#)

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				DLA	ACCT TYPE	TERMS						SOURCE		
		Trended	01/18	12/17	11/17	10/17	09/17	08/17	07/17	06/17	05/17	04/17	03/17	02/17
		Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-

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 CUST. # EW051701 **REPOSITORIES** XP/TU/EF **PRPD' BY**
 650 CALIFORNIA ST STE 1800 **PRICE** **LOAN TYPE**
 SAN FRANCISCO, CA 94108 **REF. #**

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, SAMUEL			CO-APPLICANT			
SOC SEC #	000-00-0001	DOB		SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			

ACCOUNT W/O BALANCE

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED		HIGH CREDIT OR LIMIT		BALANCE	PAST DUE	MO REV	30	60	90+	STATUS	
				DLA	ACCT TYPE	TERMS	SOURCE								
		Trended	01/18	12/17	11/17	10/17	09/17	08/17	07/17	06/17	05/17	04/17	03/17	02/17	
		Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0
			01/17	12/16	11/16	10/16	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16	
		Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-	-
		Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	0	0	0	0	0	0	0	0	0	0	0	-	

B B [GEMB/OLD NAVY](#) 02/18 12/16 \$1200 \$0 \$0 15 0 0 0 AS AGREED
 ACCT00**** 07/17 REV \$0 [XP/TU/EF](#)

		Trended	01/18	12/17	11/17	10/17	09/17	08/17	07/17	06/17	05/17	04/17	03/17	02/17	
		Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-	-
		Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0
			01/17	12/16	11/16	10/16	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16	
		Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-	-
		Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	0	-	-	-	-	-	-	-	-	-	-	-	-

B B [HSBC/MCRAE](#) 02/18 05/14 \$900 \$0 \$0 35 0 0 0 AS AGREED
 ACCT00**** 10/17 REV \$0 [XP/TU/EF](#)

		Trended	01/18	12/17	11/17	10/17	09/17	08/17	07/17	06/17	05/17	04/17	03/17	02/17	
		Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-	-
		Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)	0	0	0	0	0	0	0	0	0	0	0	0	0
			01/17	12/16	11/16	10/16	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16	
		Scheduled (\$)	-	-	-	-	-	-	-	-	-	-	-	-	-

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 650 CALIFORNIA ST STE 1800 **PRICE** **LOAN TYPE**
 SAN FRANCISCO, CA 94108 **REF. #**

PROPERTY ADDRESS

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SOC SEC #	000-00-0001	DOB		SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			

ACCOUNT W/O BALANCE

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS			
				DLA	ACCT TYPE	TERMS						03/16	02/16		
				01/17	12/16	11/16	10/16	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16
		Actual (\$)		-	-	-	-	-	-	-	-	-	-	-	-
		Balance (\$)		0	0	0	0	0	0	0	0	0	0	0	-

B B [MBNA AMERICA](#) 02/18 02/18 \$7500 \$0 \$0 1 0 0 0 AS AGREED
 ACCT00**** 02/18 REV \$0 [XP/TU/EF](#)

B B [NBGL-MCRAES](#) 03/15 05/14 \$900 \$0 \$0 09 0 0 0 PAID
 ACCT00**** 12/14 REV \$0 [XP/TU/EF](#)
 PURCHASED BY ANOTHER LENDER

B B [TOYOTA MOTOR CREDIT](#) 06/17 05/17 \$30973 \$0 \$0 2 0 0 0 PAID
 ACCT000012 06/17 AUTO 072 \$0 [XP/TU/EF](#)

Trended	05/17	04/17	03/17	02/17	01/17	12/16	11/16	10/16	09/16	08/16	07/16	06/16
Scheduled (\$)	-	-	-	-	-	-	0	0	-	-	-	-
Actual (\$)	-	-	-	-	-	-	0	0	-	-	-	-
Balance (\$)	-	-	-	-	-	-	-	-	-	-	-	-

B B [WFNNB/BEALLS](#) 02/18 09/17 \$1000 \$0 \$0 6 0 0 0 AS AGREED
 ACCT00**** 09/17 REV \$0 [XP/TU/EF](#)

B B [GTE SOUTHWEST INC](#) 01/18 07/17 - - \$0 1 0 0 0 AS AGREED
 ACCT000005 01/18 INST 001 - [XP/TU/EF](#)
 UTILITY COMPANY

Trended	12/17	11/17	10/17	09/17	08/17	07/17	06/17	05/17	04/17	03/17	02/17	01/17
Scheduled (\$)	0	0	0	0	0	0	-	-	-	-	-	-
Actual (\$)	0	0	0	0	0	0	-	-	-	-	-	-
Balance (\$)	-	-	-	-	-	-	-	-	-	-	-	-

OTHER CREDIT HISTORY

*** NONE ***

INQUIRIES (LAST 120 DAYS)

XP/EF B 02/03/18 [FISERV CREDSTAR](#) FINANCE

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	650 CALIFORNIA ST STE 1800		PRICE			
	SAN FRANCISCO, CA 94108		REF. #			

PROPERTY ADDRESS

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APPLICANT	TESTCASE, SAMUEL		CO-APPLICANT		
SOC SEC #	000-00-0001	DOB	SOC SEC #		DOB
MARITAL STATUS			DEPENDENTS		

INQUIRIES (LAST 120 DAYS)

TU	B	02/03/18	CHASE CREDIT	REAL ESTATE
XP	B	01/28/18	MBNA	BANKING
TU	B	12/29/17	CITI	BANKING

TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	0	0	0	0	0
AUTO	2	28626	31206	533	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	1	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	11	228	17400	10	0
OTHER	0	0	0	0	0
TOTAL	14	28854	48606	543	0

SECURED DEBT	28626	OLDEST TRADELINE	05/13
UNSECURED DEBT	228	DEBT/HIGH CREDIT	59%

DEROGATORY SUMMARY

CHARGE OFFS:	0	30 DAYS:	0	INQUIRIES:	4
COLLECTIONS:	0	60 DAYS:	0	MOST RECENT LATE:	--/--
BANKRUPTCY:	0	90 DAYS:	0	DISPUTES:	0
PUBLIC RECORDS:	0	OTHER:	0		

SOURCE OF INFORMATION

- 1 EXPERIAN - PULLED ON: 02/08/18
NAME: MARISOL TESTCASE 000000001 DOB: N/A
NAME: LEMUS TESTCASE 000000001 DOB: N/A
NAME: TESTCASE MARISOL 000000001 DOB: N/A
SSN: 000000001
ADDRESS: 220 LOCUST AVE, ANTHILL, MO 65488-0001 - REPORTED 08/17 - 02/18
ADDRESS: 7144 S JAMACHA RD, ANTHILL, MO 65488 - REPORTED 02/18
ADDRESS: 7144 S JAMOCHA RD, ANTHILL, MO 65488 - REPORTED 06/13 - 09/17
EMPLOYER: US AIR FORCE// - REPORTED 06/17
- 2 TRANSUNION - PULLED ON: 02/08/18 - INFILE DATE: 06/01/01
NAME: MARISOL L TESTCASE
NAME: TESTCASE, LEMUS, M
NAME: DOB: 05/27/80
SSN: 000000001
ADDRESS: 220 LOCUST AV, ANTHILL, MO 65488 - REPORTED 11/17
ADDRESS: 7144 S JAMACHA RD, ANTHILL, MO 65488 - REPORTED 10/17
EMPLOYER: FLETCHER MOTORCARS/CAR SALES/
PHONE: 555-0102 - RESIDENCE
- 3 EQUIFAX - PULLED ON: 02/08/18 - INFILE DATE: 06/30/01
NAME: MARISOL LEMUS TESTCASE DOB: 05/27/80
NAME: LEMUS TESTCASE
SSN: 000000001

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SEND TO	Unison Home Ownership Investors		DATE ORDERED	2/8/2018	PRPD' BY	
	CUST. # EW051701		REPOSITORIES	XP/TU/EF	LOAN TYPE	
	650 CALIFORNIA ST STE 1800		PRICE			
	SAN FRANCISCO, CA 94108		REF. #			

PROPERTY ADDRESS

APPLICANT		CO-APPLICANT	
APPLICANT	TESTCASE, SAMUEL	CO-APPLICANT	
SOC SEC #	000-00-0001	SOC SEC #	
MARITAL STATUS	DOB	DOB	
		DEPENDENTS	

SOURCE OF INFORMATION

ADDRESS: 220 LOCUST AVE, ANTHILL, MO 65488-0001 - REPORTED 08/17
 ADDRESS: 7144 S JAMACHA RD, ANTHILL, MO 65488-0001 - REPORTED 05/13

CREDITORS

ASSOC/CITI	110 LAKE DR, NEWARK DE 19702	800-950-5114
BANK OF AMERICA	400 CHRISTIANIA ROAD, NEWARK, DE 19713-4217	800-421-2110
BANKONE NA	800 BROOKSEDGE BLVD, WESTERVILLE OH 43081	800-446-3100
BK OF AMER	PO BOX 982238, EL PASO, TX 79998	800-421-2110
CATO CORPORATION	PO BOX 34216, CHARLOTTE, NC 28234	704-588-2428
CATO'S	8100 DEMARK ROAD, CHARLOTTE NC 28210	
CBNA	P.O. BOX 6000, SIOUX FALLS, SD 57117	
CEDARHILLNBK	P O BOX 34216 8100 DENMARK RD, CHARLOTTE, NC 28234	704-556-7018
CHASE	P.O. BOX 15298, WILMINGTON, DE 19850	800-955-9900
CITI	PO BOX 6500, SIOUX FALLS SD 57117	800-950-5114
CITICARDS CBNA	P.O. BOX 6500, SIOUX FALLS SD 57117	MAIL ONLY
CREDCO	6350 LAUREL CANYON BLVD, NORTH HOLLYWOOD, CA 91606	800-523-0233
CREDSTAR	PO BOX 509124, SAN DIEGO, CA 92150	800-523-0233
DISCOVER BANK	PO BOX15316, WILMINGTON DE 19850	800-347-2683
DISCOVER FIN	POB 15316, WILMINGTON DE 19850	800-347-2683
DISCOVER FINANCIAL SVC	PO BOX 15316, WILMINGTON DE 19850	800-347-2683
GECRB/OLDNAV	PO BOX 965005, ORLANDO, FL 32896	877-222-6868
GEMB/JCP	PO BOX 981402, EL PASO TX 79998	800-542-0800
GEMB/OLD	BRANCH C11A P.O. BOX 103065, ROSWELL, GA 30076	877-222-6868
GTE SOUTHWEST INC	PO BOX 165018, COLUMBUS, OH 43216	877-325-5156
GTE SOUTHWEST INC.	,	877-325-5156
HSBC MCRAES	,	601-968-4293
HSBC/MCRAE	PO BOX 15521, WILMINGTON, DE 19805	800-695-6950
MBGA/JC PENNEY	PO BOX 981131, EL PASO TX 79998	800-527-0881
MBGA/JCPENEY	P.O. BOX 27570, ALBUQUERQUE NM 87125	800-542-0800
MBNA AMERICA	POB 15026, WILMINGTON DE 19801	800-421-2110
MBNA AMERICA BANK NA	POB 17054, WILMINGTON DE 19884	800-421-2110
MCCBG/OLDNAVY	PO BOX 103065, ROSWELL GA 30076	877-222-6868
NBGL-MCRAES	P O BOX 10327, JACKSON MS 39289	601-968-4293
NBGL-MCRAE'S	3455 HWY 80 W, JACKSON, MS 39209	601-968-4293
NBGL-MCRAES CREDIT DEP	PO BOX 10327, JACKSON MS 39289	601-968-4220
TOYOTA MOTOR CREDIT	8550 UNITED PLAZA BLVD S, BATON ROUGE, LA 70809	800-874-8822

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

CIC CREDIT: P.O. BOX 22827, TAMPA, FL 33622 (P) 615-386-2282 (F) 615-369-8617

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.

FILE #	2575983	FNMA #		DATE COMPLETED	2/8/2018	RQD' BY	UNISON ADMINISTRATO
SEND TO	Unison Home Ownership Investors			DATE ORDERED	2/8/2018	PRPD' BY	
	CUST. # EW051701			REPOSITORIES	XP/TU/EF	LOAN TYPE	
	650 CALIFORNIA ST STE 1800			PRICE			
	SAN FRANCISCO, CA 94108			REF. #			

PROPERTY ADDRESS

APPLICANT		CO-APPLICANT	
APPLICANT	TESTCASE, SAMUEL	CO-APPLICANT	
SOC SEC #	000-00-0001	SOC SEC #	
MARITAL STATUS	DOB	DOB	
		DEPENDENTS	

CREDITORS

TOYOTA MTR	8550 UNITED PLAZA, BATON ROUGE LA 70809	800-874-8822
USAA FEDERAL SAVINGS	10750 INTERSTATE HWY. 10, SAN ANTONIO TX 78265	800-531-8722
USAA FEDERAL SAVINGS B	PO BOX 47504, SAN ANTONIO TX 78265	800-531-2265
USAA FSB	POB 47504, SAN ANTONIO, TX 78265	210-498-2265
WFNNBBEALLS		800-315-7260

MISCELLANEOUS INFORMATION

- Instant View Password: CL-2AE57B

- To verify the authenticity of this credit report, please visit <https://cic.meridianlink.com> and click on the Instant View link. Enter Identifier # 2575983 and password CL-2AE57B to view the report. For any inquiries regarding this report or services provided by CIC CREDIT please contact us at 615-386-2282.

ADDITIONAL REMARK

- ORDER A 4506-T DIRECT WITH CIC CREDIT

DISCLAIMER

- An asterisk (*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

- This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

EXPERIAN	TRANSUNION	EQUIFAX
PO BOX 4500	PO BOX 2000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19016	ATLANTA, GA 30374
888-397-3742	800-888-4213	800-685-1111
www.experian.com/reportaccess	transunion.com/myoptions	www.equifax.com/fcra

*** END OF REPORT 2/9/2018 7:50:45 AM ***

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CIC CREDIT: P.O. BOX 22827, TAMPA, FL 33622 (P) 615-386-2282 (F) 615-369-8617

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NOTICE TO THE HOME LOAN APPLICANT CREDIT SCORE INFORMATION DISCLOSURE

TESTCASE, SAMUEL
504 N. GRANDVIEW AVE., #2
ANTHILL, CA 65488

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.

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

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

EXPERIAN PO BOX 4500 ALLEN, TX 75013 888-397-3742 www.experian.com/reportaccess	TRANSUNION PO BOX 2000 CHESTER, PA 19016 800-888-4213 transunion.com/myoptions	EQUIFAX PO BOX 740241 ATLANTA, GA 30374 800-685-1111 www.equifax.com/fcra
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The following information about your credit scores was created on 2/8/2018.

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - MARISOL LEMUS TESTCASE - *****0001

SCORE: **743**

00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
00008 - TOO MANY INQUIRIES LAST 12 MONTHS
00012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

TRANSUNION/FICO CLASSIC (98) - MARISOL L TESTCASE - *****0001

SCORE: **741**

014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
008 - TOO MANY INQUIRIES LAST 12 MONTHS
030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - MARISOL TESTCASE - *****0001

SCORE: **745**

14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
08 - TOO MANY INQUIRIES LAST 12 MONTHS
09 - TOO MANY ACCOUNTS RECENTLY OPENED
