

Avantus

600 Saw Mill Road
West Haven, CT 06516
800-243-0120 Fax: 800-942-9451
Consumer Inquiry: 800-243-0120

AVANTUS LLC SAMPLE CUSTOMER

600 Saw Mill Rd
West Haven, CT 06516

Report ID
74186
Customer Code
SAMPLE
Requested By
sample

Ordered 01/14/2015	Released 01/14/2015	Reissued	Repositories Requested TransUnion, Experian, Equifax
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Applicant

Name Nickie Green	Social Security Number 123-00-3333	DOB	Marital Status	Name	Social Security Number	DOB	Marital Status
Current Address 100 Terrace Av West Haven, CT 06516		Former Address		Current Address		Former Address	

Co-Applicant

Repository Files

Name	Social Security Number	Repository	Score(s)	Pulled	File ID
Nickie C. Green	123-00-3333	TransUnion	730	12/20/2014	TUC-A1
Nickie C. Green	123-00-3333	Experian	[732]	12/20/2014	EXP-A1
Nickie C. Green	123-00-3333	Equifax	734	12/20/2014	EQX-A1

Credit Score Information

Score	Name	Repository	Model	Developed By	Range	Calculated	Reported On
730	Nickie C. Green	TransUnion	FICO Risk Score, Classic (04)	Fair Isaac	250-900	12/20/2014	TUC-A1
Factors (018, 030, 012, 010) <ul style="list-style-type: none"> Number of accounts with delinquency Time since most recent account opening is too short Length of time revolving accounts have been established Proportion of balances to credit limits is too high on bank revolving or other revolving accounts Score value was adversely affected by credit inquiries present in the credit file. 							
[732]	Nickie C. Green	Experian	Fair Isaac (v2)	Fair Isaac	300-850	12/20/2014	EXP-A1
Factors (18, 10, 08, 05) <ul style="list-style-type: none"> Number of accounts delinquent. Proportion of balance to high credit on bank revolving or all revolving accounts. Number of recent inquiries. Number of accounts with balances. 							
734	Nickie C. Green	Equifax	Beacon 5.0	Fair Isaac	300-850	12/20/2014	EQX-A1
Factors (30, 18, 23, 5) <ul style="list-style-type: none"> Time since most recent account opening is too short Number of accounts with delinquency Number of bank or national revolving accounts with balances Too many accounts with balances Score value was adversely affected by credit inquiries present in the credit file. 							

Credit History

Summary								
Number of Accounts	Number of Open Accounts	Number of Delinquent Accounts	Credit Limit	High Credit	Past Due	Payment	Balance	
33	26	0	\$89,200	\$74,682	\$0	\$449	\$15,893	

CHASE 201 N Walnut Street Mailstop D Wilmington, DE 19801 800-955-9900 Account Number 5258313135432079	ECOA Individual	Opened 09/2014	Last Activity 11/2014	Closed	Reported 11/2014A	Credit Limit	High Credit \$5,499	Past Due \$0	Payment \$107	Balance \$5,379
	Account Type Open	Collateral	Terms	Reported On EQX-A1, TUC-A1, EXP-A1	Manner of Payment Current (001)					
	Months Reviewed 1	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
	Comment CREDIT CARD	120-149 Days Late 0 Times	150+ Days Late 0 Times							

Applicant Nickie Green	Applicant's SSN 123-00-3333	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID 74186
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Credit History (continued)

AMEX Box 7871 Fort Lauderdale, FL 33329 Account Number -186581359125413993	ECOA Individual	Opened 04/2010	Last Activity 10/2014	Closed	Reported 10/2014A	Credit Limit	High Credit \$14,500	Past Due \$0	Payment (Est.) \$252	Balance \$5,034
	Account Type Revolving	Collateral	Terms	Reported On EQX-A1, TUC-A1, EXP-A1		Manner of Payment Current (R01)				
	Months Reviewed 1	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
		120-149 Days Late 0 Times	150+ Days Late 0 Times							
Comment CREDIT CARD										

BOA MBNA 400 Christiana Rd Newark, DE 19713 Account Number 4681	ECOA Individual	Opened 11/2013	Last Activity 11/2014	Closed	Reported 11/2014A	Credit Limit \$6,000	High Credit	Past Due \$0	Payment \$15	Balance \$2,969
	Account Type Revolving	Collateral	Terms	Reported On EQX-A1, TUC-A1, EXP-A1		Manner of Payment Current (R01)				
	Months Reviewed 12	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
		120-149 Days Late 0 Times	150+ Days Late 0 Times							
Comment CREDIT CARD										

BK OF AMER P.O. Box 7047 Dover, DE 19903 800-759-6262 Account Number 599971422963	ECOA Individual	Opened 01/2013	Last Activity 11/2014	Closed	Reported 11/2014A	Credit Limit \$11,000	High Credit	Past Due \$0	Payment \$25	Balance \$1,377
	Account Type Revolving	Collateral	Terms	Reported On EQX-A1, TUC-A1, EXP-A1		Manner of Payment Current (R01)				
	Months Reviewed 21	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
		120-149 Days Late 0 Times	150+ Days Late 0 Times							
Comment CREDIT CARD										

GEMB/WALM P.O. Box 103027 Roswell, GA 30076 Account Number 714331456132	ECOA Individual	Opened 11/2008	Last Activity 11/2014	Closed	Reported 11/2014A	Credit Limit \$3,600	High Credit	Past Due \$0	Payment \$35	Balance \$832
	Account Type Revolving	Collateral	Terms	Reported On EQX-A1, TUC-A1, EXP-A1		Manner of Payment Current (R01)				
	Months Reviewed 72	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
		120-149 Days Late 0 Times	150+ Days Late 0 Times							
Comment CHARGE										

CAP 1 BANK PO Box 85015 Richmond, VA 23285 Account Number 628916340666	ECOA Individual	Opened 02/2012	Last Activity 11/2014	Closed	Reported 11/2014A	Credit Limit	High Credit \$1,049	Past Due \$0	Payment \$15	Balance \$302
	Account Type Revolving	Collateral	Terms	Reported On EQX-A1, TUC-A1, EXP-A1		Manner of Payment Current (R01)				
	Months Reviewed 33	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
		120-149 Days Late 0 Times	150+ Days Late 0 Times							
Comment CREDIT CARD										

Applicant Nickie Green	Applicant's SSN 123-00-3333	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID 74186
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Credit History (continued)

AHM 600 Saw Mill Rd West Haven, CT 06516 203-931-2000 Account Number 2210-75105931112	ECOA Individual	Opened 06/2010	Last Activity 05/2011	Closed	Reported 03/2012A	Credit Limit	High Credit \$5,182	Past Due \$0	Payment \$128	Balance \$0	*
	Account Type Installment	Collateral	Terms	Reported On EQX-A1, TUC-A1, EXP-A1	Maximum Delinquency 04/2011, 60-89 Days Late	Manner of Payment Current (I01)					
	Months Reviewed 21	30-59 Days Late 5 Times 02/2011, 01/2011, 12/2010, 10/2010, 08/2010	60-89 Days Late 5 Times 04/2011, 03/2011, 11/2010, 09/2010, 07/2010	90-119 Days Late 0 Times							
	120-149 Days Late 0 Times	150+ Days Late 0 Times									

BOA MBNA 400 Christiana Rd Newark, DE 19713 Account Number 7134	ECOA Authorized User	Opened 07/2007	Last Activity 10/2014	Closed	Reported 10/2014A	Credit Limit \$18,400	High Credit	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral	Terms	Reported On EQX-A1, TUC-A1, EXP-A1	Manner of Payment Current (R01)					
	Months Reviewed 29	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
	120-149 Days Late 0 Times	150+ Days Late 0 Times								
Comment CREDIT CARD										

CITI P.O. Box 6500 Sioux Falls, SD 57117 Account Number 653529182340	ECOA Individual	Opened 03/2012	Last Activity 10/2014	Closed	Reported 11/2014A	Credit Limit \$9,900	High Credit	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral	Terms	Reported On EQX-A1, TUC-A1, EXP-A1	Manner of Payment Current (R01)					
	Months Reviewed 31	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
	120-149 Days Late 0 Times	150+ Days Late 0 Times								
Comment CREDIT CARD										

CONSECO Account Number 818561121133	ECOA Individual	Opened 06/2008	Last Activity 07/2009	Paid 06/2009	Reported 07/2009A	Credit Limit \$9,000	High Credit \$9,010	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Charge Account	Terms	Reported On TUC-A1, EXP-A1	Manner of Payment Current (R01)					
	Months Reviewed 13	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
	120-149 Days Late 0 Times	150+ Days Late 0 Times								
Comment CLOSED										

FST USA BK B 3 Christiana Wilmington, DE 19801 302-594-4000 Account Number 552823979950	ECOA Authorized User	Opened 08/2005	Last Activity 10/2005	Closed 06/2007	Reported 10/2008A	Credit Limit \$9,000	High Credit \$52	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Credit Card	Terms	Reported On TUC-A1, EXP-A1	Manner of Payment Current (R01)					
	Months Reviewed 8	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
	120-149 Days Late 0 Times	150+ Days Late 0 Times								
Comment ACCOUNT CLOSED BY CREDIT GRANTOR										

Applicant Nickie Green	Applicant's SSN 123-00-3333	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID 74186
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Credit History (continued)

FUSA NA 3 PO Box 8650 Wilmington, DE 19899 800-955-9900 Account Number 652822780931	Individual Account Type Revolving	Opened 11/2006 Collateral	Last Activity 03/2012 Terms	Closed 03/2012 Reported On EQX-A1, TUC-A1, EXP-A1	Reported 07/2012A Maximum Delinquency 06/2011, 30-59 Days Late	Credit Limit \$3,500	High Credit \$3,500	Past Due \$0	Payment	Balance \$0	*
	Manner of Payment Current (R01)	Months Reviewed 68	30-59 Days Late 2 Times 06/2011, 05/2011	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
	Comment PAID ACCOUNT/ZERO BALANCE / ACCOUNT CLOSED BY CREDIT GRANTOR	120-149 Days Late 0 Times	150+ Days Late 0 Times								

GEMB/BANAN P O Box 103014 Roswell, GA 30076 Account Number 712960112351	Individual Account Type Revolving	Opened 12/2008 Collateral	Last Activity Terms	Closed Reported On EQX-A1, TUC-A1, EXP-A1	Reported 11/2014A	Credit Limit \$400	High Credit \$400	Past Due \$0	Payment	Balance \$0
	Manner of Payment Current (R01)	Months Reviewed 2	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times					
	Comment CHARGE	120-149 Days Late 0 Times	150+ Days Late 0 Times							

GEMB/GAP Branch C10t Shawnee Mission, KS 66201 Account Number 712960610132	Individual Account Type Revolving	Opened 12/2008 Collateral	Last Activity 08/2010 Terms	Closed Reported On EQX-A1, EXP-A1	Reported 11/2014A	Credit Limit \$750	High Credit \$750	Past Due \$0	Payment	Balance \$0
	Manner of Payment Current (R01)	Months Reviewed 25	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times					
	Comment CHARGE	120-149 Days Late 0 Times	150+ Days Late 0 Times							

GEMB/JCP PO Box 27570 Albuquerque, NM 87125 Account Number -204749	Individual Account Type Revolving	Opened 07/2007 Collateral	Last Activity 04/2013 Terms	Closed Reported On EQX-A1, TUC-A1, EXP-A1	Reported 11/2014A	Credit Limit \$1,000	High Credit \$1,000	Past Due \$0	Payment	Balance \$0
	Manner of Payment Current (R01)	Months Reviewed 88	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times					
	Comment CHARGE	120-149 Days Late 0 Times	150+ Days Late 0 Times							

GEMB/OLD Branch C11a Shawnee Mission, KS 66201 Account Number 712960710155	Individual Account Type Revolving	Opened 01/2009 Collateral	Last Activity 07/2014 Terms	Closed Reported On EQX-A1, TUC-A1, EXP-A1	Reported 11/2014A	Credit Limit \$1,100	High Credit \$1,100	Past Due \$0	Payment	Balance \$0
	Manner of Payment Current (R01)	Months Reviewed 70	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times					
	Comment CHARGE	120-149 Days Late 0 Times	150+ Days Late 0 Times							

HSBC/BSTBY 1405 Foulk Road Wilmington, DE 19808 302-425-3500 Account Number 270712-2226730350	Individual Account Type Revolving	Opened 06/2010 Collateral	Last Activity 09/2014 Terms	Closed Reported On EQX-A1, TUC-A1, EXP-A1	Reported 10/2014A	Credit Limit \$1,600	High Credit \$1,600	Past Due \$0	Payment	Balance \$0
	Manner of Payment Current (R01)	Months Reviewed 52	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times					
	Comment CHARGE	120-149 Days Late 0 Times	150+ Days Late 0 Times							

Applicant Nickie Green	Applicant's SSN 123-00-3333	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID 74186
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Credit History (continued)

HSBC/RS 2 P.O. Box 746 Wood Dale, IL 60191 Account Number 48171221142	ECOA Participant	Opened 03/2009	Last Activity 08/2010	Paid 08/2010	Reported 09/2010A	Credit Limit \$6,500	High Credit \$2,696	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Charge Account	Terms	Reported On TUC-A1, EXP-A1		Manner of Payment Current (R01)				
	Months Reviewed 18	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
		120-149 Days Late 0 Times	150+ Days Late 0 Times							
HUDSON UNT 4716 Broadway Union City, NJ 07087 Account Number 71447611112	ECOA Joint	Opened 05/2010	Last Activity 02/2012	Paid 02/2012	Reported 08/2013A	Credit Limit 	High Credit \$9,012	Past Due \$0	Payment \$226	Balance \$0
	Account Type Installment	Collateral	Terms	Reported On EQX-A1, TUC-A1, EXP-A1		Manner of Payment Current (I01)				
	Months Reviewed 38	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
		120-149 Days Late 0 Times	150+ Days Late 0 Times							
	Comment PAID ACCOUNT/ZERO BALANCE / SECURED									
KOHL/CHASE N56 W17000 Ridgewood Dr Menomonee Falls, WI 53051 516-673-2387 Account Number 41329149663	ECOA Individual	Opened 06/2008	Last Activity 10/2010	Closed	Reported 09/2012A	Credit Limit \$1,500	High Credit	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral	Terms	Reported On EQX-A1, TUC-A1, EXP-A1		Manner of Payment Current (R01)				
	Months Reviewed 46	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
		120-149 Days Late 0 Times	150+ Days Late 0 Times							
	Comment CREDIT CARD									
MACYS Account Number 521320409	ECOA Individual	Opened 02/2009	Last Activity 01/2014	Closed	Reported 01/2014A	Credit Limit \$1,500	High Credit \$521	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Revolving Charge Account	Terms	Reported On EXP-A1		Manner of Payment Current (R01)				
	Months Reviewed 1	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
		120-149 Days Late 0 Times	150+ Days Late 0 Times							
	Comment Curr Acct									
MACYSDSNB 911 Duke Blvd Mason, OH 45040 Account Number 5213204094731	ECOA Individual	Opened 02/2009	Last Activity 08/2013	Closed	Reported 11/2014A	Credit Limit \$1,500	High Credit	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral	Terms	Reported On EQX-A1, TUC-A1, EXP-A1		Manner of Payment Current (R01)				
	Months Reviewed 68	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
		120-149 Days Late 0 Times	150+ Days Late 0 Times							
	Comment CHARGE									
MACYSDSNB 911 Duke Blvd Mason, OH 45040 Account Number 5231552697131	ECOA Individual	Opened 10/2006	Last Activity 05/2014	Closed	Reported 11/2014A	Credit Limit \$1,750	High Credit	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral	Terms	Reported On EQX-A1, EXP-A1		Manner of Payment Current (R01)				
	Months Reviewed	30-59 Days Late	60-89 Days Late	90-119 Days Late						
	120-149 Days Late	150+ Days Late								
	Comment CHARGE									

Applicant Nickie Green	Applicant's SSN 123-00-3333	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID 74186
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Credit History (continued)

MANDEES 401 Hackensack Ave Hackensack, NJ 07601 201-489-2111 Account Number 21117679	ECOA Individual	Opened 08/2006	Last Activity 02/2009	Paid 02/2009	Reported 09/2011A	Credit Limit \$200	High Credit \$61	Past Due \$0	Payment	Balance \$0			
	Account Type Revolving	Collateral Charge Account	Terms	Reported On TUC-A1, EXP-A1		Manner of Payment Current (R01)							
	Months Reviewed 43	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times									
		120-149 Days Late 0 Times	150+ Days Late 0 Times										
PEOPLE CC Account Number 6656252114350494	ECOA Joint	Opened 12/2005	Last Activity 05/2014	Closed	Reported 11/2014A	Credit Limit \$1,900	High Credit	Past Due \$0	Payment	Balance \$0			
	Account Type Revolving	Collateral	Terms	Reported On EQX-A1, TUC-A1, EXP-A1		Manner of Payment Current (R01)							
	Months Reviewed 24	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times									
		120-149 Days Late 0 Times	150+ Days Late 0 Times										
	Comment CREDIT CARD												
PEOPLES BANK 211 State St Bridgeport, CT 06604 Account Number 251126750731112	ECOA Individual	Opened 12/2009	Last Activity 08/2010	Closed 08/2010	Reported 08/2010A	Credit Limit	High Credit \$3,000	Past Due \$0	Payment \$144	Balance \$0			
	Account Type Installment	Collateral Unsecured	Terms 24 Months	Reported On TUC-A1, EXP-A1		Manner of Payment Current (I01)							
	Months Reviewed 9	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times									
		120-149 Days Late 0 Times	150+ Days Late 0 Times										
	Comment CLOSED / IAM062402												
PEOPLES BANK 211 State St Bridgeport, CT 06604 Account Number 251122006721112	ECOA Individual	Opened 11/2005	Last Activity 08/2007	Closed	Reported 01/2008A	Credit Limit	High Credit \$14,300	Past Due \$0	Payment \$188	Balance \$0			
	Account Type Installment	Collateral Secured	Terms	Reported On TUC-A1, EXP-A1		Manner of Payment Current (I01)							
	Comment CLOSED												
PSB/PL 899 Main St Bridgeport, CT 06604 203-338-7171 Account Number 251104497391112	ECOA Individual	Opened 01/2014	Last Activity 05/2014	Paid 05/2014	Reported 05/2014A	Credit Limit	High Credit \$4,000	Past Due \$0	Payment \$136	Balance \$0			
	Account Type Installment	Collateral	Terms	Reported On EQX-A1, TUC-A1, EXP-A1		Manner of Payment Current (I01)							
	Months Reviewed 4	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times									
		120-149 Days Late 0 Times	150+ Days Late 0 Times										
	Comment PAID ACCOUNT/ZERO BALANCE / UNSECURED												
RBS NB CC 1000 Lafayette Blvd Bridgeport, CT 06604 203-551-3548 Account Number 549943121171	ECOA Joint	Opened 12/2005	Last Activity 05/2014	Closed	Reported 10/2014A	Credit Limit \$1,900	High Credit	Past Due \$0	Payment	Balance \$0			
	Account Type Revolving	Collateral	Terms	Reported On EQX-A1		Manner of Payment Current (R01)							
	Months Reviewed 97	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times									
		120-149 Days Late 0 Times	150+ Days Late 0 Times										
	Comment CREDIT CARD												
SCA/AEROPST L 1000 Macarthur Bv Mahwah, NJ 07430 201-818-4000 Account Number 943112911196	ECOA Individual	Opened 07/2009	Last Activity 01/2010	Paid 01/2010	Reported 01/2010A	Credit Limit \$700	High Credit \$60	Past Due \$0	Payment	Balance \$0			
	Account Type Revolving	Collateral Charge Account	Terms	Reported On TUC-A1, EXP-A1		Manner of Payment Current (R01)							
	Months Reviewed 6	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times									
		120-149 Days Late 0 Times	150+ Days Late 0 Times										

Applicant Nickie Green	Applicant's SSN 123-00-3333	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID 74186
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Credit History (continued)

WFNNB/AF 4590 East Broad St Columbus, OH 43213 614-755-3437 Account Number 207243913083590	ECOA Individual	Opened 12/2009	Last Activity 10/2010	Closed	Reported 10/2010A	Credit Limit	High Credit \$1,000	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral	Terms	Reported On EQX-A1, TUC-A1, EXP-A1	Manner of Payment Current (R01)					
	Months Reviewed 10	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
	Comment CHARGE									

WFNNB/EXP 220 W Schrock Rd Westerville, OH 43081 614-523-5017 Account Number 206624507894741	ECOA Individual	Opened 12/2007	Last Activity 09/2012	Closed	Reported 09/2012A	Credit Limit	High Credit \$680	Past Due \$0	Payment	Balance \$0	*
	Account Type Revolving	Collateral	Terms	Reported On EQX-A1, TUC-A1, EXP-A1	Maximum Delinquency 06/2011, 30-59 Days Late	Manner of Payment Current (R01)					
	Months Reviewed 57	30-59 Days Late 1 Time 06/2011	60-89 Days Late 0 Times	90-119 Days Late 0 Times							
	Comment CHARGE										

WM FILENE 426 Washington St Boston, MA 02101 617-357-2100 Account Number 22800	ECOA Individual	Opened 10/2006	Last Activity 04/2014	Closed	Reported 05/2014A	Credit Limit	High Credit \$560	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral	Terms	Reported On EQX-A1, TUC-A1, EXP-A1	Manner of Payment Current (R01)					
	Months Reviewed 90	30-59 Days Late 0 Times	60-89 Days Late 0 Times	90-119 Days Late 0 Times						
	Comment ACCOUNT TRANSFERRED OR SOLD / CHARGE									

Public Records

THE REPORTING BUREAU CERTIFIES THAT: public records have been checked for judgements, foreclosures, bankruptcies, tax liens, and other legal actions involving the subject(s) were obtained directly through the repositories used, or by direct searches, or a public records search firm other than the repository, or by all methods with the following results:
 PUBLIC RECORDS LEARNED: NONE

Inquiries

Date	Name	Subscriber Code	Reported On	ECOA
12/02/2014	CIBMS P.O. Box 26776 West Haven, CT 06516 203-931-2020	Z 419063	TUC-A1	Individual
11/19/2014	CBD 530 Riverside Dr Salisbury, MD 21801 410-742-9551	Z 49997	TUC-A1	Participant
11/19/2014	CREDIT PLUS 530 Riverside Dr Salisbury, MD 21801 301-742-9551	1971155	EXP-A1	
11/19/2014	CBOFDELMAR	243ZB00420	EQX-A1	
09/19/2014	FIRST USA,NA 201 N Walnut St Fl 6 Wilmington, DE 19801 800-622-6528	1203600	EXP-A1	

Fraud Messages

OFAC Statement: In compliance with section 326 of the Patriot Act, your credit provider has checked the applicant(s) name(s) supplied by the borrower against the Office of Foreign Asset Control (OFAC) data base maintained by the Department of the Treasury. Any messages returned by your credit provider are located in this section of this credit report.

Date	Reported On	Comment
01/14/2015	Applicant	OFAC (UltraAMPS) clear. SDN list published on 01/02/2015.

Applicant Nickie Green	Applicant's SSN 123-00-3333	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID 74186
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File Summary

Account Type	Number of Accounts	Open Accounts	Accounts Currently Past Due	Past Due	Payment	Balance	Historical Late Payments			
							Accounts	30 Days	60 Days	90+ Days
Mortgage	0	0	0	\$0	\$0	\$0	0	0	0	0
Installment	5	0	0	\$0	\$0	\$0	1	5	5	0
Revolving/Credit Line	28	26	0	\$0	\$449	\$15,893	2	3	0	0
Totals	33	26	0	\$0	\$449	\$15,893	3	8	5	0

Number of Public Records:	0	Available Credit:	\$87,595
Number of Collections/Charge-offs:	0	Revolving/Credit Line Used:	15%
Bankruptcy:	No	Number of Inquiries:	5
		Number of Authorized User Accounts:	2

Repository Files Returned

File ID TransUnion / TUC-A1	Name Nickie C. Green	Current Address, Reported: 07/01/2010 100 Terrac St West Haven, CT 06516	Current Employer Centes Package Store, Reported:2006, Bridgeport, Ct
Pulled 12/20/2014	Social Security Number 123-00-3333	Former Address, Reported: 08/01/2005 45 Maple St N Haven, CT 06511	
Infile Date 07/01/1997	Age / DOB 07/24/1978		

File ID Experian / EXP-A1	Name Nickie C. Green	Current Address, Reported: 09/1997 100 Terrac St West Haven, CT 06516	Current Employer Connecticut Distributor, Reported:0304
Pulled 12/20/2014	AKA NICKIE GREEN, NICKIE GREEN	Former Address, Reported: 04/2002 45 Maple Ave N Haven, CT 06484	Former Employer Ct Distributors, Reported:1103
	Social Security Number 123-00-3333	Second Former Address, Reported: 02/2001 1400 Madison Ave New York, NY 02222	
	Age / DOB 1978		

File ID Equifax / EQX-A1	Name Nickie C. Green	Current Address, Reported: 09/2005 100 Terrac St West Haven, CT 06516	Current Employer Conn Dist,
Pulled 12/20/2014	Social Security Number 123-00-3333	Former Address, Reported: 06/2010 45 Maple Ave N Haven, CT 06511	
Infile Date 07/30/1997	Age / DOB 07/24/1978		

Credit Repositories

TransUnion P. O. Box 1000 Chester, PA 19022 800-888-4213 www.transunion.com	Experian P. O. Box 2002 Allen, TX 75013 888-397-3742 www.experian.com	Equifax P. O. Box 740241 Atlanta, GA 30374 800-685-1111 www.equifax.com/fcra
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Credit Bureau certifies that this Merged Mortgage Credit Report (MMCR) meets the guidelines as set forth by the Consumer Data Industry Association (CDIA). This report contains information supplied by the repositories listed on the report and may also contain duplicate information.

This completed Credit Report includes all applicable Legislative Cost Recovery Fees from the respective credit repositories associated with the federal Fair and Accurate Credit Transactions Act of 2003 (FACT Act).

End of Report

Credit Score Disclosure

AVANTUS LLC SAMPLE CUSTOMER 600 Saw Mill Rd West Haven, CT 06516	Applicant Nickie Green 100 Terrace Av West Haven, CT 06516	Report ID 74186	Date 01/14/2015 Repositories Requested TransUnion, Experian, Equifax
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"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.

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

For information on FICO scores, please contact the developer, Fair Isaac Corporation, at www.myfico.com or 1-800-319-4433.

Questions regarding your credit report should be directed to TRANSUNION, EXPERIAN or EQUIFAX. You will find their contact information below:

TransUnion P. O. Box 1000 Chester, PA 19022 800-888-4213 www.transunion.com	Experian P. O. Box 2002 Allen, TX 75013 888-397-3742 www.experian.com	Equifax P. O. Box 740241 Atlanta, GA 30374 800-685-1111 www.equifax.com/fcra
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Credit Score Information

Score	Name	Repository	Model	Developed By	Range	Calculated	Reported On
734	Nickie C. Green	Equifax	Beacon 5.0	Fair Isaac	300-850	12/20/2014	EQX-A1
Factors (30, 18, 23, 5) <ul style="list-style-type: none"> Time since most recent account opening is too short Number of accounts with delinquency Number of bank or national revolving accounts with balances Too many accounts with balances Score value was adversely affected by credit inquiries present in the credit file. 							
730	Nickie C. Green	TransUnion	FICO Risk Score, Classic (04)	Fair Isaac	250-900	12/20/2014	TUC-A1
Factors (018, 030, 012, 010) <ul style="list-style-type: none"> Number of accounts with delinquency Time since most recent account opening is too short Length of time revolving accounts have been established Proportion of balances to credit limits is too high on bank revolving or other revolving accounts Score value was adversely affected by credit inquiries present in the credit file. 							
732	Nickie C. Green	Experian	Fair Isaac (v2)	Fair Isaac	300-850	12/20/2014	EXP-A1
Factors (18, 10, 08, 05) <ul style="list-style-type: none"> Number of accounts delinquent. Proportion of balance to high credit on bank revolving or all revolving accounts. Number of recent inquiries. Number of accounts with balances. 							

I have received a copy of this disclosure.

Nickie Green

Date

AVANTUS LLC SAMPLE CUSTOMER 600 Saw Mill Rd West Haven, CT 06516	Applicant Nickie Green 100 Terrace Av West Haven, CT 06516	Report ID 74186	Date 01/14/2015
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AVANTUS LLC SAMPLE CUSTOMER
Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	732 Source: Experian Date: 12-20-2014

Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. 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. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 300 to a high of 850. Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than 53 percent of U.S. consumers.
Key factors that adversely affected your credit score	Number of accounts delinquent. Proportion of balance to high credit on bank revolving or all revolving accounts. Number of recent inquiries. Number of accounts with balances.

Checking Your Credit Report	
What if there are mistakes in your credit report?	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. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	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. To order your free annual credit report - <i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit www.annualcreditreport.com <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/online/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's Web site at www.consumerfinance.gov/learnmore

AVANTUS
600 SAW MILL RD., WEST HAVEN, CT 06516
Tel.: 800-243-0120

GREEN, NICKIE
100 Terrace Av
WEST HAVEN, CT 06516

January 14, 2015
Report ID: 74186

Dear Consumer:

We have prepared a Mortgage Report at the request of your mortgage lender/broker listed below. This report contains information obtained from one or more of the three major credit bureaus.

To proceed with the mortgage process, you must provide your mortgage lender/broker with a brief written explanation concerning any current or prior late payments, collections, public record items, inquiries and possible previous address(es).

If the item in question is an inquiry, this indicates a credit grantor has recently obtained a copy of your credit report. Please explain the purpose of the inquiry. For example, if you have opened a new account, if you attempted to open an account but credit was denied, or if the inquiry was for employment purposes, please explain.

Space for your explanation is provided below each item. If additional space is needed, please use the reverse side of this letter.

PLEASE SIGN, MAIL OR DELIVER THIS FORM TO YOUR LENDER/BROKER PROMPTLY:

Lender/broker: AVANTUS LLC SAMPLE CUSTOMER
600 SAW MILL RD
WEST HAVEN, CT 06516

CREDIT ACCOUNT:

Credit Account: AHM Account Number: 2210-75105931112	Type: Installment Owner: Borrower
Balance: \$0 (as of 03-2012) Account Opened: 06-2010 Current Status: CURRENT Comment:	Months reviewed: 21 Times 30 days late: 4 Times 60 days late: 3 Times 90+ days late: 0 Max Delinquent date: 04-2011
Account was 30-59 days late on: 02-2011, 01-2011, 12-2010, 10-2010, 08-2010 Account was 60-89 days late on: 04-2011, 03-2011, 11-2010, 09-2010, 07-2010	
Explanation:	

AVANTUS
600 SAW MILL RD., WEST HAVEN, CT 06516
Tel.: 800-243-0120

GREEN, NICKIE
 100 Terrace Av
 WEST HAVEN, CT 06516

January 14, 2015
 Report ID: 74186

Credit Account: FUSA NA Account Number: 652822780931	Type: Revolving Owner: Borrower
Balance: \$0 (as of 07-2012) Account Opened: 11-2006 Current Status: CURRENT Comment: PAID ACCOUNT/ZERO BALANCE ACCOUNT CLOSED BY CREDIT GRANTOR	Months reviewed: 68 Times 30 days late: 2 Times 60 days late: 0 Times 90+ days late: 0 Max Delinquent date: 06-2011
Account was 30-59 days late on: 06-2011, 05-2011	
Explanation:	

Credit Account: WFNNB/EXP Account Number: 206624507894741	Type: Revolving Owner: Borrower
Balance: \$0 (as of 09-2012) Account Opened: 12-2007 Current Status: CURRENT Comment: CHARGE	Months reviewed: 57 Times 30 days late: 1 Times 60 days late: 0 Times 90+ days late: 0 Max Delinquent date: 06-2011
Account was 30-59 days late on: 06-2011	
Explanation:	

INQUIRIES:

Subscriber	Date	Explanation
CBD	11-19-2014	New Debt Acquired: Yes ___ No ___
CIBMS	12-02-2014	New Debt Acquired: Yes ___ No ___
CREDIT PLUS	11-19-2014	New Debt Acquired: Yes ___ No ___
FIRST USA, NA	09-19-2014	New Debt Acquired: Yes ___ No ___

AVANTUS
600 SAW MILL RD., WEST HAVEN, CT 06516
Tel.: 800-243-0120

GREEN, NICKIE
100 Terrace Av
WEST HAVEN, CT 06516

January 14, 2015
Report ID: 74186

Subscriber	Date	Explanation
CBOFDELMAR	11-19-2014	New Debt Acquired: Yes ___ No ___

***** Return this letter to your lender/broker *****

Please sign and date below:

Applicant

Date

Co-Applicant

Date

Authorization for the Social Security Administration (SSA) To Release Social Security Number (SSN) Verification

Printed Name: Nickie Green	Date of Birth:	Social Security Number: 123-00-3333
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I want this information released because I am conducting the following business transaction:

Reason(s) for using CBSV: (Please select all that apply)

- Mortgage Service Banking Service
- Background Check License Requirement
- Credit Check Other

with the following company ("the Company"):

Company Name: AVANTUS LLC SAMPLE CUSTOMER

Company Address: 600 Saw Mill Rd, West Haven, CT 06516

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified.

The name and address of the Company's Agent is:

NCS / SSA CONFIRM 2 Buffalo Avenue, Egg Harbor, NJ 08215

I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:

This consent is valid for _____ days from the date signed. _____ (Please initial.)

Signature _____ Date Signed _____

Relationship (if not the individual to whom the SSN was issued): _____

Contact information of individual signing authorization:

Address _____

City/State/Zip _____

Phone Number _____

Privacy Act Statement

SSA is authorized to collect the information on this form under Sections 205 and 1106 of the Social Security Act and the Privacy Act of 1974 (5 U.S.C. § 552a). We need this information to provide the verification of your name and SSN to the Company and/or the Company's Agent named on this form. Giving us this information is voluntary. However, we cannot honor your request to release this information without your consent. SSA may also use the information we collect on this form for such purposes authorized by law, including to ensure the Company and/or Company's Agent's appropriate use of the SSN verification service.

Paperwork Reduction Act Statement - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take about 3 minutes to complete the form. *You may send comments on our time estimate above to: SSA, 6401 Security Blvd., Baltimore, MD 21235-6401. **Send to this address only comments relating to our time estimate, not the completed form.***

.....TEAR OFF

NOTICE TO NUMBER HOLDER

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA's verification of your SSN. To view a copy of the entire model agreement, visit <http://www.ssa.gov/cbsv/docs/SampleUserAgreement.pdf>

Request for Transcript of Tax Return

Request may be rejected if the form is incomplete or illegible.
For more information about Form 4506-T, visit www.irs.gov/form4506t.

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first. Nickie Green	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) 123-00-3333
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) 100 Terrace Av, West Haven, CT 06516	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. Avantus LLC, 600 Saw Mill Road, West Haven, CT 06516, 800-243-0120, ID=AvantusTRV	

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. _____

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days.

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days.

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days.

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days.

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days.

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. _____

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

Phone number of taxpayer on line 1a or 2a

Signature(see instructions) _____ Date _____

Sign Here

Title (if line 1a above is a corporation, partnership, estate, or trust) _____

Spouse's signature _____ Date _____