

Report ID	74186 SAMPLE AVANTUS LLC SAMPLE CUSTOMER 600 Saw Mill Rd West Haven, CT 06516	Loan #	Released	01/14/2015	Reissued		Merge(3)
		Ordered		01/14/2015	Rqd' By	sample	
		Repos		TUC/EXP/EQX	Loan Type		
		Price					

Applicant	Co-Applicant
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Name Nickie Green SSN 123-00-3333 Current Address 100 Terrace Av, West Haven, CT 06516	Name SSN
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TransUnion	Experian	Equifax	TransUnion	Experian	Equifax
FICO Risk Score, Classic (04) 730	Fair Isaac (v2) [732]	Beacon 5.0 734			
Credit Assure™ +8	Credit Assure™ +20	Credit Assure™ +4			
We found opportunities to raise your credit score by 8 points with the default settings.	We found opportunities to raise your credit score by 20 points with the default settings.	We found opportunities to raise your credit score by 4 points with the default settings.			

* Available cash is set at \$3,500. Timeframe: Rapid Rescore mode. CreditXpert(R) products are based on information derived from credit reports produced by the major credit reporting agencies. CreditXpert Inc. is not responsible for inaccurate results due to incorrect, missing, or outdated credit report information. CreditXpert Inc. does not represent that CreditXpert Credit Scores(TM) are identical or similar to credit scores produced by any other company. CreditXpert Inc. is not associated with Fair Isaac Corporation. Score changes predicted by CreditXpert products are only estimates and are not guaranteed. CreditXpert Inc. is not a credit counseling or a credit repair organization. THE FOREGOING IS NOT INTENDED TO PROVIDE OR IMPLY WARRANTIES OF ANY KIND. CREDITXPRT PRODUCTS ARE PROVIDED ON AN "AS IS" BASIS, AND CREDITXPRT INC. AND ITS DISTRIBUTORS DISCLAIM ANY AND ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, SYSTEM INTEGRATION, NON-INTERFERENCE AND/OR ACCURACY OF INFORMATIONAL CONTENT. Copyright (c) 2000-2007, CreditXpert Inc. All rights reserved. CreditXpert(R) is a registered trademark of CreditXpert Inc.



Credit Summary

Account Type	Number of Accounts	Open Accounts	Accounts Currently Past Due	Past Due	Payment	Balance	Accounts	Historical Late Payments		
								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

Late Payment History

	<table border="0"> <tr> <td style="border: 1px solid black; padding: 2px;">1</td> <td>Current</td> <td style="border: 1px solid black; padding: 2px;">4</td> <td>90-119 Days Late</td> <td style="border: 1px solid black; padding: 2px;">8</td> <td>Repossession</td> </tr> <tr> <td style="border: 1px solid black; padding: 2px;">2</td> <td>30-59 Days Late</td> <td style="border: 1px solid black; padding: 2px;">5</td> <td>120-149 Days Late</td> <td style="border: 1px solid black; padding: 2px;">9</td> <td>Charged Off / Collection</td> </tr> <tr> <td style="border: 1px solid black; padding: 2px;">3</td> <td>60-89 Days Late</td> <td style="border: 1px solid black; padding: 2px;">6</td> <td>150+ Days Late</td> <td style="border: 1px solid black; padding: 2px;">X</td> <td>No Data Available</td> </tr> </table>	1	Current	4	90-119 Days Late	8	Repossession	2	30-59 Days Late	5	120-149 Days Late	9	Charged Off / Collection	3	60-89 Days Late	6	150+ Days Late	X	No Data Available			
1	Current	4	90-119 Days Late	8	Repossession																	
2	30-59 Days Late	5	120-149 Days Late	9	Charged Off / Collection																	
3	60-89 Days Late	6	150+ Days Late	X	No Data Available																	
	2011	2012	2013	2014																		
Trade	Type	J F M A M J J A S O N D	J F M A M J J A S O N D	J F M A M J J A S O N D	J F M A M J J A S O N D																	
AHM (1112)	Inst	2 2 3 3 X X X X X X X X X X	X X 1 X X X X X X X X X X	X X X X X X X X X X X X X X	X X X X X X X X X X X X X X																	
FUSA NA (0931)	Rev	X X X X 2 2 X X X X X X X X	X X X X X X X X X X X X X X																			
WFNNB/EXP (4741)	Rev	X X X X X X 2 X X X X X X X X	X X X X X X X X X X X X X X	X X X X X X X X X X X X X X	X X X X X X X X X X X X X X																	

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		Repos	TUC/EXP/EQX	Loan Type	
		Price			

Applicant	Co-Applicant
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Name Nickie Green	Name
SSN 123-00-3333	SSN
Current Address 100 Terrace Av, West Haven, CT 06516	

Credit Score Information							
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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												
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W h o l e	E C O A	Creditor Name	Date Rprtd	Date Opened	High Credit	Balance	Past Due	Mo Rev	30	60	90 +	Acct Type MOP
												Source
A	I	CHASE 5258313135432079 CREDIT CARD	11/2014A	09/2014 11/2014	\$5,499	\$5,379 107	\$0	1	0	0	0	O01 EQX/TUC/EXP
A	I	AMEX -186581359125413993 CREDIT CARD	10/2014A	04/2010 10/2014	\$14,500	\$5,034 EST252	\$0	1	0	0	0	R01 EQX/TUC/EXP
A	I	BOA MBNA 4681 CREDIT CARD	11/2014A	11/2013 11/2014	\$6,000	\$2,969 15	\$0	12	0	0	0	R01 EQX/TUC/EXP
A	I	BK OF AMER 599971422963 CREDIT CARD	11/2014A	01/2013 11/2014	\$11,000	\$1,377 25	\$0	21	0	0	0	R01 EQX/TUC/EXP
A	I	GEMB/WALM 714331456132 CHARGE	11/2014A	11/2008 11/2014	\$3,600	\$832 35	\$0	72	0	0	0	R01 EQX/TUC/EXP
A	I	CAP 1 BANK 628916340666 CREDIT CARD	11/2014A	02/2012 11/2014	\$1,049	\$302 15	\$0	33	0	0	0	R01 EQX/TUC/EXP
A	I	AHM 2210-75105931112 30-59 Days Late: 02/2011, 01/2011, 12/2010, 10/2010, 08/2010, 60-89 Days Late: 04/2011, 03/2011, 11/2010, 09/2010, 07/2010	03/2012A	06/2010 05/2011	\$5,182	\$0 128	\$0	21	5	5	0	I01 EQX/TUC/EXP *
A	A	BOA MBNA 7134 CREDIT CARD	10/2014A	07/2007 10/2014	\$18,400	\$0	\$0	29	0	0	0	R01 EQX/TUC/EXP
A	I	CITI 653529182340 CREDIT CARD	11/2014A	03/2012 10/2014	\$9,900	\$0	\$0	31	0	0	0	R01 EQX/TUC/EXP
A	I	CONSECO 818561121133 Paid: 06/2009 Charge Account / CLOSED	07/2009A	06/2008 07/2009	\$9,010 \$9,000	\$0	\$0	13	0	0	0	R01 TUC/EXP

Applicant

Co-Applciant

Name **Nickie Green**
 SSN **123-00-3333**

Name
 SSN

Credit History (continued)

W h o s e	E C O A	Creditor Name	Date Rprtd	Date Opened	High Credit	Balance	Past Due	Mo Rev	30	60	90 +	Acct Type MOP
		Acct Number	DLA		Credit Limit	Terms	Maximum Delinquency			Source		
A	A	FST USA BK B 552823979950 Closed: 06/2007 Credit Card / ACCOUNT CLOSED BY CREDIT GRANTOR	10/2008A	08/2005 10/2005	\$52 \$9,000	\$0	\$0	8	0	0	0	R01 TUC/EXP
A	I	FUSA NA 652822780931 Closed: 03/2012 PAID ACCOUNT/ZERO BALANCE / ACCOUNT CLOSED BY CREDIT GRANTOR 30-59 Days Late: 06/2011, 05/2011	07/2012A	11/2006 03/2012	\$3,500	\$0	\$0	68	2	0	0	R01 EQX/TUC/EXP *
A	I	GEMB/BANAN 712960112351 CHARGE	11/2014A	12/2008 --/----	\$400	\$0	\$0	2	0	0	0	R01 EQX/TUC/EXP
A	I	GEMB/GAP 712960610132 CHARGE	11/2014A	12/2008 08/2010	\$750	\$0	\$0	25	0	0	0	R01 EQX/EXP
A	I	GEMB/JCP -204749 CHARGE	11/2014A	07/2007 04/2013	\$1,000	\$0	\$0	88	0	0	0	R01 EQX/TUC/EXP
A	I	GEMB/OLD 712960710155 CHARGE	11/2014A	01/2009 07/2014	\$1,100	\$0	\$0	70	0	0	0	R01 EQX/TUC/EXP
A	I	HSBC/BSTBY 270712-2226730350 CHARGE	10/2014A	06/2010 09/2014	\$1,600	\$0	\$0	52	0	0	0	R01 EQX/TUC/EXP
A	P	HSBC/RS 48171221142 Paid: 08/2010 Charge Account	09/2010A	03/2009 08/2010	\$2,696 \$6,500	\$0	\$0	18	0	0	0	R01 TUC/EXP
A	J	HUDSON UNT 71447611112 Paid: 02/2012 PAID ACCOUNT/ZERO BALANCE / SECURED	08/2013A	05/2010 02/2012	\$9,012	\$0 226	\$0	38	0	0	0	I01 EQX/TUC/EXP
A	I	KOHL/CHASE 41329149663 CREDIT CARD	09/2012A	06/2008 10/2010	\$1,500	\$0	\$0	46	0	0	0	R01 EQX/TUC/EXP
A	I	MACYS 521320409 Revolving Charge Account / Curr Acct	01/2014A	02/2009 01/2014	\$521 \$1,500	\$0	\$0	1	0	0	0	R01 EXP
A	I	MACYSDSNB 5213204094731 CHARGE	11/2014A	02/2009 08/2013	\$1,500	\$0	\$0	68	0	0	0	R01 EQX/TUC/EXP
A	I	MACYSDSNB 5231552697131 CHARGE	11/2014A	10/2006 05/2014	\$1,750	\$0	\$0					R01 EQX/EXP
A	I	MANDEES 21117679 Paid: 02/2009 Charge Account	09/2011A	08/2006 02/2009	\$61 \$200	\$0	\$0	43	0	0	0	R01 TUC/EXP
A	J	PEOPLE CC 6656252114350494 CREDIT CARD	11/2014A	12/2005 05/2014	\$1,900	\$0	\$0	24	0	0	0	R01 EQX/TUC/EXP
A	I	PEOPLES BANK 251126750731112 Closed: 08/2010 Unsecured / CLOSED / IAM062402	08/2010A	12/2009 08/2010	\$3,000	\$0 24M144	\$0	9	0	0	0	I01 TUC/EXP
A	I	PEOPLES BANK 251122006721112 Secured / CLOSED	01/2008A	11/2005 08/2007	\$14,300	\$0 M188	\$0					I01 TUC/EXP

Applicant

Co-Applciant

Name **Nickie Green**
 SSN **123-00-3333**

Name
 SSN

Credit History (continued)

W h o s e	E C O A	Creditor Name	Date Rprtd	Date Opened	High Credit	Balance	Past Due	Mo Rev	30	60	90 +	Acct Type MOP
A	I	PSB/PL 251104497391112 Paid: 05/2014 PAID ACCOUNT/ZERO BALANCE / UNSECURED	05/2014A	01/2014 05/2014	\$4,000	\$0 136	\$0	4	0	0	0	I01 EQX/TUC/EXP
A	J	RBS NB CC 549943121171 CREDIT CARD	10/2014A	12/2005 05/2014	\$1,900	\$0	\$0	97	0	0	0	R01 EQX
A	I	SCA/AEROPSTL 943112911196 Paid: 01/2010 Charge Account	01/2010A	07/2009 01/2010	\$60 \$700	\$0	\$0	6	0	0	0	R01 TUC/EXP
A	I	WFNNB/AF 207243913083590 CHARGE	10/2010A	12/2009 10/2010	\$1,000	\$0	\$0	10	0	0	0	R01 EQX/TUC/EXP
A	I	WFNNB/EXP 206624507894741 CHARGE 30-59 Days Late: 06/2011	09/2012A	12/2007 09/2012	\$680	\$0	\$0	57	1	0	0	R01 EQX/TUC/EXP *
A	I	WM FILENE 22800 ACCOUNT TRANSFERRED OR SOLD / CHARGE	05/2014A	10/2006 04/2014	\$560	\$0	\$0	90	0	0	0	R01 EQX/TUC/EXP

Whose: A-Applicant, C-Coapplicant, J-Joint

EEOA: A-Authorized User, C-Joint, I-Individual, J-Joint, M-Primary Borrower, P-Participant, S-Cosigner, T-Terminated, U-Undesignated, X-Deceased

Account Type: C-Line of Credit, I-Installment, M-Mortgage, O-Open, R-Revolving, U-Unknown

Inquiries

Date	Name	Subscriber Code	Reported On	EEOA
12/02/2014	CIBMS	Z 419063	TUC-A1	Individual
11/19/2014	CBD	Z 49997	TUC-A1	Participant
11/19/2014	CREDIT PLUS	1971155	EXP-A1	
11/19/2014	CBOFDELMAR	243ZB00420	EXP-A1	
09/19/2014	FIRST USA,NA	1203600	EXP-A1	

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

Repository Files Returned

- TUC-A1** TransUnion - Pulled: 12/20/2014 - Infile Date: 07/01/1997
 NM: Nickie C. Green SSN: 123-00-3333 DOB: 07/24/1978
 AD: 100 Terrace St, West Haven, CT 06516, Reported: 07/01/2010
 AD: 45 Maple St, N Haven, CT 06511, Reported: 08/01/2005
 EM: CENTES PACKAGE STORE, Reported:2006, BRIDGEPORT, CT
- EXP-A1** Experian - Pulled: 12/20/2014
 NM: Nickie C. Green SSN: 123-00-3333 DOB: 1978
 AKA: NICKIE GREEN
 AKA: NICKIE GREEN
 AD: 100 Terrac St, West Haven, CT 06516, Reported: 09/1997
 AD: 45 Maple Ave, N Haven, CT 06484, Reported: 04/2002
 AD: 1400 Madison Ave, New York, NY 02222, Reported: 02/2001
 EM: CONNECTICUT DISTRIBUTOR, Reported:0304
 EM: CT DISTRIBUTORS, Reported:1103
- EQX-A1** Equifax - Pulled: 12/20/2014 - Infile Date: 07/30/1997
 NM: Nickie C. Green SSN: 123-00-3333 DOB: 07/24/1978
 AD: 100 Terrace St, West Haven, CT 06516, Reported: 09/2005
 AD: 45 Maple Ave, N Haven, CT 06511, Reported: 06/2010
 EM: CONN DIST,

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

Co-Applciant

Name **Nickie Green**
 SSN **123-00-3333**

Name
 SSN

File Summary

Account Type	Number of Accounts	Open Accounts	Accounts Currently Past Due	Past Due	Payment	Balance	Accounts	Historical Late Payments		
								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

Creditors

+ AHM 600 Saw Mill Rd, West Haven, CT 06516	099FA00016	203-931-2000
+ AMEX Box 7871, Fort Lauderdale, FL 33329	402BB48257	
+ BK OF AMER P.O. Box 7047, Dover, DE 19903	416BB01228	800-759-6262
+ BOA MBNA 400 Christiana Rd, Newark, DE 19713	801ON00119	
+ CAP 1 BANK PO Box 85015, Richmond, VA 23285	850BB01498	
+ CBD 530 Riverside Dr, Salisbury, MD 21801	Z 49997	410-742-9551
+ CBOFDELMAR + CHASE 201 N Walnut Street Mailstop D, Wilmington, DE 19801	243ZB00420 458ON13374	800-955-9900
+ CIBMS P.O. Box 26776, West Haven, CT 06516	Z 419063	203-931-2020
+ CITI P.O. Box 6500, Sioux Falls, SD 57117	906BB00040	
+ CONSECO + CREDIT PLUS 530 Riverside Dr, Salisbury, MD 21801	F 1190005 1971155	301-742-9551
+ FIRST USA,NA 201 N Walnut St Fl 6, Wilmington, DE 19801	1203600	800-622-6528
+ FST USA BK B 3 Christiana, Wilmington, DE 19801	B 7519044	302-594-4000
+ FUSA NA 3 PO Box 8650, Wilmington, DE 19899	496ON00317	800-955-9900
+ GEMB/BANAN P O Box 103014, Roswell, GA 30076	404CG01167	
+ GEMB/GAP Branch C10t, Shawnee Mission, KS 66201	404FF03670	
+ GEMB/JCP PO Box 27570, Albuquerque, NM 87125	404FF03555	
+ GEMB/OLD Branch C11a, Shawnee Mission, KS 66201	404FF03662	
+ GEMB/WALM P.O. Box 103027, Roswell, GA 30076	404FF02615	
+ HSBC/BSTBY 1405 Foulk Road, Wilmington, DE 19808	444HT00354	302-425-3500
+ HSBC/RS 2 P.O. Box 746, Wood Dale, IL 60191	B 235197E	
+ HUDSON UNT 4716 Broadway, Union City, NJ 07087	444BB03519	
+ KOHL/CHASE N56 W17000 Ridgewood Dr, Menomonee Falls, WI 53051	668DC04557	516-673-2387
+ MACYS + MACYSDSNB 911 Duke Blvd, Mason, OH 45040	636DC26977	
+ MANDEES 401 Hackensack Ave, Hackensack, NJ 07601	C 117M001	201-489-2111
+ PEOPLE CC + PEOPLES BANK 211 State St, Bridgeport, CT 06604	B 7158011	
+ PSB/PL 899 Main St, Bridgeport, CT 06604	414BB00321	203-338-7171
+ RBS NB CC 1000 Lafayette Blvd, Bridgeport, CT 06604	414BB16144	203-551-3548
+ SCA/AEROPSTL 1000 Macarthur Bv, Mahwah, NJ 07430	C 1427742	201-818-4000
+ WFNNB/AF 4590 East Broad St, Columbus, OH 43213	667CG30228	614-755-3437
+ WFNNB/EXP 220 W Schrock Rd, Westerville, OH 43081	667CS29609	614-523-5017
+ WM FILENE 426 Washington St, Boston, MA 02101	178DC10870	617-357-2100

Miscellaneous Information

Applicant**Co-Applicant**Name **Nickie Green**
SSN **123-00-3333**Name
SSN**Disclaimer**

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.

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***** End of Report 01/14/2015 18:28:02 PM *****

Credit Score Disclosure

AVANTUS LLC SAMPLE CUSTOMER 600 Saw Mill Rd West Haven, CT 06516	Report ID 74186 Loan Number	Date 01/14/2015 Repositories Requested TransUnion, Experian, Equifax
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Applicant

Name
Nickie Green

Current Address
100 Terrace Av
West Haven, CT 06516

"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
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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 ___

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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