

MERGED INFILE CREDIT REPORT

Reporting Bureau certifies compliance contractual requirements governing check of public records with these results.

Public Records Found For: Applicant Spouse

FILE #	198496	FNMA #	DATE COMPLETED	6/23/2016	RQD' BY	BILL JONES
SEND TO	Customer in Testing		DATE ORDERED	6/23/2016		
	CUST. # #001		REPOSITORIES	XP/TU/EF	PRPD' BY	
	1600 SUNFLOWER AVE		PRICE		LOAN TYPE	
	COSTA MESA, CA 92626		REF. #	API DEMO		

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, MARISOL			CO-APPLICANT			
SOC SEC #	000-00-0001	DOB	05/27/1980	SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			
CURRENT ADDRESS	220 LOCUST AVE, ANTHILL, MO 65488			LENGTH			
PREVIOUS ADDRESS				LENGTH			

SCORE MODELS

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

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

[Request New Tradeline](#)

TRADELINES

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 ACCT000006	05/16	09/15 11/15	\$31206 AUTO	\$28626 069 \$533	\$0	9	0	0	0	AS AGREED XP/TU/EF
History: 05/16; 000000000												
B	B	CHASE ACCT000002	06/16	11/15 06/16	\$4000 REV	\$228 MIN \$10	\$0	7	0	0	0	AS AGREED XP/TU/EF
History: 06/16; 0000000												
B	B	CATO CORPORATION ACCT000014	12/14	06/12 10/12	\$200 REV	\$0 \$0	\$0	31	0	0	0	PAID XP/TU/EF
History: 12/14; -----000												
B	B	CITI ACCT000009	06/16	09/11 05/16	\$1800 REV	\$0 \$0	\$0	57	0	0	0	PAID XP/TU/EF

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

MCL BETA: 1600 SUNFLOWER AVE, COSTA MESA, CA 92626 (P) 714-708-6950 (F) 714-708-6956

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 # 198496 FNMA # DATE COMPLETED 6/23/2016 RQD' BY BILL JONES
SEND TO Customer in Testing DATE ORDERED 6/23/2016
CUST. # #001 REPOSITORIES XP/TU/EF PRPD' BY
1600 SUNFLOWER AVE PRICE LOAN TYPE
COSTA MESA, CA 92626 REF. # API DEMO

PROPERTY ADDRESS
APPLICANT TESTCASE, MARISOL CO-APPLICANT
SOC SEC # 000-00-0001 DOB 05/27/1980 SOC SEC # DOB
MARITAL STATUS DEPENDENTS

TRADELINES

Table with columns: 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, SOURCE

History: 06/16; -00
ACCOUNT CLOSED AT CONSUMER'S REQUEST

Table row for CITI ACCT000004: 06/16, 06/16, \$2300 REV, \$0, \$0, 1, 0, 0, 0 AS AGREED XP/TU/EF

History: 06/16; 0

Table row for DISCOVER FIN SVS LLC ACCT000003: 06/16, 07/13, \$7500 REV, \$0, \$0, 35, 0, 0, 0 PAID XP/TU/EF

History: 06/16; -00
ACCOUNT CLOSED AT CONSUMER'S REQUEST

Table row for GEMB/JCP ACCT000007: 06/16, 03/13, \$500 REV, \$0, \$0, 39, 0, 0, 0 AS AGREED XP/TU/EF

History: 06/16; 00

Table row for GEMB/OLD NAVY ACCT000008: 06/16, 04/15, \$1200 REV, \$0, \$0, 15, 0, 0, 0 AS AGREED XP/TU/EF

History: 06/16; 00

Table row for HSBC/MCRAE ACCT000010: 06/16, 09/12, \$900 REV, \$0, \$0, 35, 0, 0, 0 AS AGREED XP/TU/EF

History: 06/16; 00

Table row for MBNA AMERICA ACCT000001: 06/16, 06/16, \$7500 REV, \$0, \$0, 1, 0, 0, 0 AS AGREED XP/TU/EF

History: 06/16; 0

Table row for NBGL-MCRAES ACCT000013: 07/13, 09/12, \$900 REV, \$0, \$0, 09, 0, 0, 0 PAID XP/TU/EF

History: 07/13; -00----00
PURCHASED BY ANOTHER LENDER

Table row for TOYOTA MOTOR CREDIT ACCT000012: 10/15, 09/15, \$30973 AUTO, \$0, \$0, 2, 0, 0, 0 PAID XP/TU/EF

History: 10/15; -0

Table row for WFNNB/BEALLS ACCT000011: 06/16, 01/16, \$1000 REV, \$0, \$0, 6, 0, 0, 0 AS AGREED XP/TU/EF

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	1600 SUNFLOWER AVE		PRICE		LOAN TYPE	
	COSTA MESA, CA 92626		REF. #	API DEMO		

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT			
APPLICANT	TESTCASE, MARISOL		CO-APPLICANT			
SOC SEC #	000-00-0001	DOB	05/27/1980	SOC SEC #	DOB	
MARITAL STATUS				DEPENDENTS		

TRADELINES

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

History: 06/16; 000000

B B	GTE SOUTHWEST INC	05/16	11/15	-	-	\$0	1	0	0	0	AS AGREED
	ACCT000005		05/16	INST	001 -						XP/TU/EF

History: 05/16; 0
UTILITY COMPANY

INQUIRIES

XP/EF	B	06/18/16	FISERV CREDSTAR	FINANCE
TU	B	06/18/16	CHASE CREDIT	REAL ESTATE
XP	B	06/12/16	MBNA	BANKING
TU	B	05/13/16	CITI	BANKING
XP	B	12/29/15	WFNNB/BEALLS	CLOTHING
TU	B	11/21/15	FIRST USA NA	BANKING
EF	B	10/31/15	ANDELER	UTILITIES/FUEL
EF	B	09/04/15	USAA	BANKING
TU	B	09/03/15	CARLOCK TOYO	AUTOMOTIVE
EF	B	09/03/15	CTUPELO	AUTOMOTIVE
EF	B	09/03/15	TOYOTA CRE	FINANCE
EF	B	07/18/15	CINGULR-MS	UTILITIES/FUEL
EF	B	07/14/15	CINGULR-MS	UTILITIES/FUEL
EF	B	05/23/15	FED GOVT	GOVERNMENT
EF	B	04/20/15	GEMB/OLDNY	FINANCE

PUBLIC RECORDS

*** NONE ***

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	COSTA MESA, CA 92626		REF. #	API DEMO		

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	TESTCASE, MARISOL		CO-APPLICANT		
SOC SEC #	000-00-0001	DOB	05/27/1980	SOC SEC #	DOB
MARITAL STATUS			DEPENDENTS		

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	09/11
UNSECURED DEBT	228	DEBT/HIGH CREDIT	59%

DEROGATORY SUMMARY

CHARGE OFFS:	0	30 DAYS:	0	INQUIRIES:	15
COLLECTIONS:	0	60 DAYS:	0	MOST RECENT LATE:	--/--
BANKRUPTCY:	0	90 DAYS:	0	DISPUTES:	0
PUBLIC RECORDS:	0	OTHER:	0		

ALERT

1 - MARISOL TESTCASE YOB: 1980
EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

MISCELLANEOUS INFORMATION

- Instant View Password: CC-2523EC37

- To verify the authenticity of this credit report, please visit <http://beta.mortgagecreditlink.com> and click on the Instant View link. Enter Identifier # 198496 and password CC-2523EC37 to view the report. For any inquiries regarding this report or services provided by MCL BETA please contact us at 714-708-6950.

SOURCE OF INFORMATION

- EXPERIAN - PULLED ON: 06/23/16
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 12/15 - 06/16
ADDRESS: 7144 S JAMACHA RD, ANTHILL, MO 65488 - REPORTED 06/16
ADDRESS: 7144 S JAMOCHA RD, ANTHILL, MO 65488 - REPORTED 10/11 - 01/16
EMPLOYER: US AIR FORCE// - REPORTED 10/15
- TRANSUNION - PULLED ON: 06/23/16 - 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 03/16
ADDRESS: 7144 S JAMACHA RD, ANTHILL, MO 65488 - REPORTED 02/16
EMPLOYER: FLETCHER MOTORCARS/CAR SALES/
PHONE: 555-0102 - RESIDENCE
- EQUIFAX - PULLED ON: 06/23/16 - INFILE DATE: 06/30/01

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	CUST. # #001			REPOSITORIES	XP/TU/EF	PRPD' BY	
	1600 SUNFLOWER AVE			PRICE		LOAN TYPE	
	COSTA MESA, CA 92626			REF. #	API DEMO		

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, MARISOL			CO-APPLICANT			
SOC SEC #	000-00-0001	DOB	05/27/1980	SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			

SOURCE OF INFORMATION

NAME: MARISOL LEMUS TESTCASE DOB: 05/27/80
NAME: LEMUS TESTCASE
SSN: 000000001
ADDRESS: 220 LOCUST AVE, ANTHILL, MO 65488-0001 - REPORTED 12/15
ADDRESS: 7144 S JAMACHA RD, ANTHILL, MO 65488-0001 - REPORTED 09/11

CREDITORS

*** NONE ***

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.

-
In the event this report reflects information that appears incorrect, you may contact MCL BETASM at 714-708-6950 for dispute assistance and/or ID theft resolution services.

-
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 19022	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 8/11/2016 10:46:34 AM ***

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FILE # 198496
REPORT TO Customer in Testing
REFERENCE # API DEMO
APPLICANT TESTCASE, MARISOL
CO-APPLICANT
STREET 220 LOCUST AVE
CITY, STATE, ZIP ANTHILL, MO 65488

CREDIT REPORT PROVIDED BY:
MCL BETA
1600 SUNFLOWER AVE
COSTA MESA, CA 92626
VOICE 714-708-6950 FAX 714-708-6956

Dear Applicant,

MCL BETA has been contracted by Customer in Testing to compile a credit report in connection with your application. If you have questions, require an explanation, or feel that your report is incorrect, you may contact the credit bureaus at the following addresses:

EXPERIAN PO BOX 4500 ALLEN, TX 75013 888-397-3742 www.experian.com/reportaccess	TRANSUNION PO BOX 2000 CHESTER, PA 19022 800-888-4213 transunion.com/myoptions	EQUIFAX PO BOX 740241 ATLANTA, GA 30374 800-685-1111 www.equifax.com/fcra
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To dispute inaccurate information on your credit report by mail, please include the following information:

- Your full name: first, middle, and last; including any applicable suffixes (Jr., Sr., II, etc.)
- Your complete mailing address
- Your date of birth
- Your social security number (this is necessary to access your credit report)
- The name and account number of the creditor and item in question
- The specific reason for the dispute with the item (include any relevant documentation)
- Your authorizing signature

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

To speed up the process, MCL BETA recommends obtaining documentation directly from the creditor (the bank, department store, or other lender) to include in any dispute made directly to a credit reporting agency.

Creditors are required by law to update the three national credit bureaus with any corrective action taken.

This report is for the subject's personal use only and should not be shared with any third parties.

TRADELINES

001		ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
ECOA / WHOSE B / B	USAA FEDERAL SAVINGS ACCT000006	AUTO	05/16	\$31206	\$533	0	0	0			
SOURCE XP/TU/EF		TERM 069	OPENED 09/15	BALANCE \$28626	PAST DUE \$0	-	-	-	MO REV 9	LAST LATE --/--	DLA 11/15
002		ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
ECOA / WHOSE B / B	CHASE ACCT00****	REV	06/16	\$4000	\$10	0	0	0			
SOURCE XP/TU/EF		TERM MIN	OPENED 11/15	BALANCE \$228	PAST DUE \$0	-	-	-	MO REV 7	LAST LATE --/--	DLA 06/16
003		ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PAID		
ECOA / WHOSE B / B	CATO CORPORATION ACCT00****	REV	12/14	\$200	\$0	0	0	0			
SOURCE XP/TU/EF		TERM -	OPENED 06/12	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 31	LAST LATE --/--	DLA 10/12

FILE # 198496
 REPORT TO Customer in Testing
 REFERENCE # API DEMO
 APPLICANT TESTCASE, MARISOL
 CO-APPLICANT
 STREET 220 LOCUST AVE
 CITY, STATE, ZIP ANTHILL, MO 65488

CREDIT REPORT PROVIDED BY:
 MCL BETA
 1600 SUNFLOWER AVE
 COSTA MESA, CA 92626
 VOICE 714-708-6950 FAX 714-708-6956

TRADELINES

004											
ECOA / WHOSE	B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PAID		
SOURCE	XP/TU/EF	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
CITI	ACCT00****	REV	06/16	\$1800	\$0	0	0	0			
		-	09/11	\$0	\$0	-	-	-	57	--/--	05/16
ACCOUNT CLOSED AT CONSUMER'S REQUEST											
005											
ECOA / WHOSE	B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
SOURCE	XP/TU/EF	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
CITI	ACCT00****	REV	06/16	\$2300	\$0	0	0	0			
		-	06/16	\$0	\$0	-	-	-	1	--/--	--/--
006											
ECOA / WHOSE	B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PAID		
SOURCE	XP/TU/EF	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
DISCOVER FIN SVS LLC	ACCT00****	REV	06/16	\$7500	\$0	0	0	0			
		-	07/13	\$0	\$0	-	-	-	35	--/--	06/15
ACCOUNT CLOSED AT CONSUMER'S REQUEST											
007											
ECOA / WHOSE	B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
SOURCE	XP/TU/EF	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
GEMB/JCP	ACCT00****	REV	06/16	\$500	\$0	0	0	0			
		-	03/13	\$0	\$0	-	-	-	39	--/--	11/14
008											
ECOA / WHOSE	B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
SOURCE	XP/TU/EF	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
GEMB/OLD NAVY	ACCT00****	REV	06/16	\$1200	\$0	0	0	0			
		-	04/15	\$0	\$0	-	-	-	15	--/--	11/15
009											
ECOA / WHOSE	B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
SOURCE	XP/TU/EF	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
HSBC/MCRAE	ACCT00****	REV	06/16	\$900	\$0	0	0	0			
		-	09/12	\$0	\$0	-	-	-	35	--/--	02/16
010											
ECOA / WHOSE	B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
SOURCE	XP/TU/EF	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
MBNA AMERICA	ACCT00****	REV	06/16	\$7500	\$0	0	0	0			
		-	06/16	\$0	\$0	-	-	-	1	--/--	06/16
011											
ECOA / WHOSE	B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PAID		
SOURCE	XP/TU/EF	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
NBGL-MCRAES	ACCT00****	REV	07/13	\$900	\$0	0	0	0			
		-	09/12	\$0	\$0	-	-	-	09	--/--	04/13
PURCHASED BY ANOTHER LENDER											
012											
ECOA / WHOSE	B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PAID		
SOURCE	XP/TU/EF	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
TOYOTA MOTOR CREDIT	ACCT000012	AUTO	10/15	\$30973	\$0	0	0	0			
		072	09/15	\$0	\$0	-	-	-	2	--/--	10/15
013											
ECOA / WHOSE	B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
SOURCE	XP/TU/EF	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
WFNNB/BEALLS	ACCT00****	REV	06/16	\$1000	\$0	0	0	0			
		-	01/16	\$0	\$0	-	-	-	6	--/--	01/16

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TRADELINES

014											
ECOA / WHOSE B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED			
GTE SOUTHWEST INC ACCT000005	INST	05/16	-	-	0	0	0				
SOURCE XP/TU/EF	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
	001	11/15	-	\$0	-	-	-	1	--/--	05/16	
UTILITY COMPANY											

PUBLIC RECORDS

*** NONE ***

INQUIRIES

WHOSE	COMPANY	BUSINESS TYPE	INQUIRY DATE	BUREAU
B	FISERV CREDSTAR	FINANCE	06/18/16	XP/EF
B	CHASE CREDIT	REAL ESTATE	06/18/16	TU
B	MBNA	BANKING	06/12/16	XP
B	CITI	BANKING	05/13/16	TU
B	WFNNB/BEALLS	CLOTHING	12/29/15	XP
B	FIRST USA NA	BANKING	11/21/15	TU
B	ANDELER	UTILITIES/FUEL	10/31/15	EF
B	USAA	BANKING	09/04/15	EF
B	CARLOCK TOYO	AUTOMOTIVE	09/03/15	TU
B	CTUPELO	AUTOMOTIVE	09/03/15	EF
B	TOYOTA CRE	FINANCE	09/03/15	EF
B	CINGULR-MS	UTILITIES/FUEL	07/18/15	EF
B	CINGULR-MS	UTILITIES/FUEL	07/14/15	EF
B	FED GOVT	GOVERNMENT	05/23/15	EF
B	GEMB/OLDNY	FINANCE	04/20/15	EF

*** END OF REPORT 8/11/2016 10:46:35 AM ***

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

A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

FILE # 198496
 REPORT TO Customer in Testing
 REFERENCE # API DEMO
 APPLICANT TESTCASE, MARISOL
 CO-APPLICANT
 STREET 220 LOCUST AVE
 CITY, STATE, ZIP ANTHILL, MO 65488

CREDIT REPORT PROVIDED BY:
 MCL BETA
 1600 SUNFLOWER AVE
 COSTA MESA, CA 92626
 VOICE 714-708-6950 FAX 714-708-6956

- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.
 In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.
- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1. a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G. Street N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314

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d. Federal Credit Unions	
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Lank Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357



Tracking Code:	79461	Provided For:	Customer in Testing
Report Date:	6/23/2016 11:12:23 AM	Reference #:	API DEMO

SUBJECT INFORMATION

Applicant Name:	MARISOL TESTCASE	Input SSN:	000-00-0001
Current Address:	220 LOCUST AVE, ANTHILL, MO 65488		

SUBJECT RESULTS

Status:	NO HIT		
Name:		SSN:	
Safe Scan:			