

Prepared By: Avantus 600 Saw Mill Rd. West Haven, CT 06516 203-931-2050 Fax: 203-931-2055	Prepared For: AVANTUS TEST CUSTOMER 600 Saw Mill West Haven, CT 06516	Report ID 54323 Customer Code B1234 Requested By mjd
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Ordered 04/29/2009	Released 04/29/2009	Reissued	Repositories Requested TransUnion, Experian, Equifax
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Applicant					Co-Applicant				
Name	Social Security Number	Age	Dependants	Marital Status	Name	Social Security Number	Age	Dependants	Marital Status
Nickie Green	123-00-3333								
Current Address 100 Terrace Av West Haven, CT 06516		Former Address			Current Address		Former Address		
Employer Centes Package Store		Former Employer			Employer		Former Employer		
Bridgeport, CT									

Repository Files

Name	Social Security Number	Repository	Score(s)	Pulled	File ID
Nickie C. Green	123-00-3333	TransUnion	730	04/29/2009	TUC-A1
Nickie C. Green	123-00-3333	Experian	[732]	04/29/2009	EXP-A1
Nickie C. Green	123-00-3333	Equifax	734	04/29/2009	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	04/29/2009	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	Fair Isaac	300-850	04/29/2009	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	04/29/2009	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 33	Number of Open Accounts 25	Number of Delinquent Accounts 0	Credit Limit \$108,880	High Credit \$85,747	Past Due \$0	Payment \$491	Balance \$16,742
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AMEX P O Box 7871 Fort Lauderdale, FL 33329	ECOA Individual	Opened 06/2004	Last Activity 01/2009	Closed	Reported 01/2009A	Credit Limit \$14,500	High Credit \$5,883	Past Due \$0	Payment (Est.) \$294	Balance \$5,883
	Account Type Revolving	Collateral Credit Card	Terms	Reported On TUC-A1, EXP-A1, EQX-A1	Manner of Payment Current (R01)					
	Months Reviewed 48	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 54323
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Credit History (continued)

CHASE Bank One Card Serv Westerville, OH 43081 800-945-2006 Account Number 525831313543	Individual Account Type Open	Opened 11/2008 Collateral Credit Card	Last Activity 01/2009 Terms	Closed Reported On TUC-A1, EXP-A1, EQX-A1	Credit Limit High Credit \$5,499	Past Due \$0	Payment (Min.) \$107	Balance \$5,379
	Months Reviewed 1	30-59 Days Late 0 Times 120-149 Days Late 0 Times	60-89 Days Late 0 Times 150+ Days Late 0 Times	Manner of Payment Current (O01) 90-119 Days Late 0 Times				

BOA MBNA POB 15026 Wilmington, DE 19801 Account Number 4681	Individual Account Type Revolving	Opened 01/2008 Collateral Credit Card	Last Activity 01/2009 Terms	Closed Reported On TUC-A1, EXP-A1, EQX-A1	Credit Limit \$6,000 High Credit \$3,502	Past Due \$0	Payment (Min.) \$15	Balance \$2,969
	Months Reviewed 12	30-59 Days Late 0 Times 120-149 Days Late 0 Times	60-89 Days Late 0 Times 150+ Days Late 0 Times	Manner of Payment Current (R01) 90-119 Days Late 0 Times				

BK OF AMER PO Box 7028 Dover, DE 19903 800-274-5060 Account Number 599971422963	Individual Account Type Revolving	Opened 03/2007 Collateral Credit Card	Last Activity 01/2009 Terms	Closed Reported On TUC-A1, EXP-A1, EQX-A1	Credit Limit \$11,000 High Credit \$5,428	Past Due \$0	Payment (Min.) \$25	Balance \$1,377
	Months Reviewed 21	30-59 Days Late 0 Times 120-149 Days Late 0 Times	60-89 Days Late 0 Times 150+ Days Late 0 Times	Manner of Payment Current (R01) 90-119 Days Late 0 Times				

GEMB/WALMA RT POB 103027 Roswell, GA 30076 877-294-7880 Account Number 714331456132	Individual Account Type Revolving	Opened 01/2003 Collateral Charge Account	Last Activity 01/2009 Terms	Closed Reported On TUC-A1, EXP-A1, EQX-A1	Credit Limit \$3,600 High Credit \$1,817	Past Due \$0	Payment (Min.) \$35	Balance \$832
	Months Reviewed 48	30-59 Days Late 0 Times 120-149 Days Late 0 Times	60-89 Days Late 0 Times 150+ Days Late 0 Times	Manner of Payment Current (R01) 90-119 Days Late 0 Times				

CAPITAL 1 BK P O Box 85015 Richmond, VA 23285 888-298-2919 Account Number 628916340666	Individual Account Type Revolving	Opened 04/2006 Collateral Credit Card	Last Activity 01/2009 Terms	Closed Reported On TUC-A1, EXP-A1, EQX-A1	Credit Limit High Credit \$1,049	Past Due \$0	Payment (Min.) \$15	Balance \$302
	Months Reviewed 34	30-59 Days Late 0 Times 120-149 Days Late 0 Times	60-89 Days Late 0 Times 150+ Days Late 0 Times	Manner of Payment Current (R01) 90-119 Days Late 0 Times				

AHM 600 Saw Mill Rd West Haven, CT 06516 203-931-2000 Account Number 2210-75105931112	Individual Account Type Installment	Opened 08/2004 Collateral	Last Activity 07/2005 Terms	Closed Reported On EQX-A1, TUC-A1, EXP-A1	Credit Limit High Credit \$5,182	Past Due \$0	Payment \$128	Balance \$0	*
	Months Reviewed 21	30-59 Days Late 5 Times 04/2005, 03/2005, 02/2005, 12/2004, 10/2004 120-149 Days Late 0 Times	60-89 Days Late 5 Times 06/2005, 05/2005, 01/2005, 11/2004, 09/2004 150+ Days Late 0 Times	Manner of Payment Current (I01) 90-119 Days Late 0 Times					

Applicant Nickie Green	Applicant's SSN 123-00-3333	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID 54323
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Credit History (continued)

BOA MBNA 400 Christiana Road Newark, DE 19713 By Mail Only Account Number 7134	ECOA Authorized User	Opened 09/2001	Last Activity 01/2009	Closed	Reported 01/2009A	Credit Limit \$18,400	High Credit \$2,786	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Credit Card, Terms Rev	Terms	Reported On EXP-A1, TUC-A1, EQX-A1	Manner of Payment Current (R01)					
	Months Reviewed 75	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									

CITI POB 6241 Sioux Falls, SD 57117 800-843-0777 Account Number 653529182340	ECOA Individual	Opened 05/2006	Last Activity 12/2008	Paid 12/2008	Reported 01/2009A	Credit Limit \$9,900	High Credit	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Credit Card	Terms	Reported On TUC-A1, EXP-A1, EQX-A1	Manner of Payment Current (R01)					
	Months Reviewed 32	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							

CONSECO Account Number 818561121133	ECOA Individual	Opened 08/2002	Last Activity 09/2003	Paid 08/2003	Reported 09/2003A	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									

DSNB MACYS 3039 Cornwallis Rd Durham, NC 27709 Account Number 521320409	ECOA Individual	Opened 04/2003	Last Activity 10/2007	Paid 10/2007	Reported 01/2009A	Credit Limit \$1,500	High Credit \$521	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Charge Account	Terms	Reported On TUC-A1, EXP-A1, EQX-A1	Manner of Payment Current (R01)					
	Months Reviewed 48	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							

FILENES P.O. Box 8085 Lorain, OH 44055 Account Number 22800	ECOA Individual	Opened 12/2000	Last Activity 06/2008	Closed 07/2008	Reported 07/2008A	Credit Limit \$1,500	High Credit \$560	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Charge Account	Terms	Reported On TUC-A1, EXP-A1, EQX-A1	Manner of Payment Current (R01)					
	Months Reviewed 48	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 PURCHASED BY ANOTHER LENDER / SLDTO MACYS									

FST USA BK B 3 Christiana Wilmington, DE 19801 302-594-4000 Account Number 652822780931	ECOA Individual	Opened 01/2001	Last Activity 05/2006	Closed 09/2005	Reported 09/2006A	Credit Limit \$3,500	High Credit \$3,871	Past Due \$0	Payment	Balance \$0	*
	Account Type Revolving	Collateral Credit Card	Terms	Reported On TUC-A1, EXP-A1, EQX-A1	Maximum Delinquency 05/2003, 60-89 Days Late	Manner of Payment Current (R01)					
	Months Reviewed 48	30-59 Days Late 2 Times 08/2005, 07/2005	60-89 Days Late 1 Time 09/2005	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 54323
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Credit History (continued)

FST USA BK B 3 Christiana Wilmington, DE 19801 302-594-4000 Account Number 552823979950	ECOA Authorized User	Opened 10/1999	Last Activity 12/1999	Closed 08/2001	Reported 12/2002A	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									

GEMB/BANANA POB 103014 Roswell, GA 30076 Account Number 712960112351	ECOA Individual	Opened 02/2003	Last Activity 10/2004	Closed	Reported 01/2009A	Credit Limit \$400	High Credit \$0	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Charge Account	Terms	Reported On TUC-A1, EXP-A1, EQX-A1	Manner of Payment Current (R01)					
	Months Reviewed 48	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							

GEMB/GAP PO Box 29116 Shawnee Mission, KS 66201 Account Number 712960610132	ECOA Individual	Opened 02/2003	Last Activity 01/2009	Closed	Reported 01/2009A	Credit Limit \$750	High Credit \$84	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Revolving Charge Account	Terms	Reported On EXP-A1, EQX-A1	Manner of Payment Current (R01)					
	Months Reviewed 84	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									

GEMB/JCP PO Box 981127 El Paso, TX 79998 866-396-8254 Account Number 204749	ECOA Individual	Opened 09/2001	Last Activity 06/2007	Paid 06/2007	Reported 01/2009A	Credit Limit \$1,000	High Credit \$648	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Charge Account	Terms	Reported On TUC-A1, EXP-A1, EQX-A1	Manner of Payment Current (R01)					
	Months Reviewed 48	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							

GEMB/OLDNAV Y P.O. Box 29116 Shawnee Missio, KS 66201 Account Number 712960710155	ECOA Individual	Opened 03/2003	Last Activity 09/2008	Paid 09/2008	Reported 01/2009A	Credit Limit \$1,100	High Credit \$530	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Charge Account	Terms	Reported On TUC-A1, EXP-A1, EQX-A1	Manner of Payment Current (R01)					
	Months Reviewed 48	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							

HSBC/BSBUY PO Box 15519 Wilmington, DE 19850 By Mail Only Account Number 202226	ECOA Individual	Opened 08/2004	Last Activity 01/2009	Closed	Reported 01/2009A	Credit Limit \$1,600	High Credit \$2,697	Past Due \$0	Payment \$10	Balance \$0
	Account Type Revolving	Collateral Revolving Charge Account	Terms	Reported On EXP-A1, TUC-A1, EQX-A1	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						
		120-149 Days Late 0 Times	150+ Days Late 0 Times							
	Comment CURR ACCT									

Applicant Nickie Green	Applicant's SSN 123-00-3333	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID 54323
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Credit History (continued)

HSBC/RS 2 P.O. Box 746 Wood Dale, IL 60191 Account Number 48171221142	ECOA Participant Account Type Revolving	Opened 05/2003 Collateral Charge Account	Last Activity 10/2004 Terms	Paid 10/2004 Reported On TUC-A1, EXP-A1	Reported 11/2004A Manner of Payment Current (R01)	Credit Limit \$6,500	High Credit \$2,696	Past Due \$0	Payment	Balance \$0		
	Months Reviewed 18	30-59 Days Late 0 Times 120-149 Days Late 0 Times	60-89 Days Late 0 Times 150+ Days Late 0 Times	90-119 Days Late 0 Times								
	Comment PAID ACCOUNT/ZERO BALANCE / SECURED											
HUDSON UNT 4716 Broadway Union City, NJ 07087 Account Number 71447611112	ECOA Joint Account Type Installment	Opened 07/2004 Collateral	Last Activity 04/2006 Terms	Paid 04/2006 Reported On EQX-A1, TUC-A1, EXP-A1	Reported 10/2007A Manner of Payment Current (I01)	Credit Limit	High Credit \$9,012	Past Due \$0	Payment \$226	Balance \$0		
	Months Reviewed 38	30-59 Days Late 0 Times 120-149 Days Late 0 Times	60-89 Days Late 0 Times 150+ Days Late 0 Times	90-119 Days Late 0 Times								
	Comment PAID ACCOUNT/ZERO BALANCE / SECURED											
KOHL'S/CHASE Account Number 14132914	ECOA Individual Account Type Revolving	Opened 08/2002 Collateral Credit Card, Terms Rev	Last Activity 01/2009 Terms	Closed Reported On EXP-A1, TUC-A1, EQX-A1	Reported 01/2009A Manner of Payment Current (R01)	Credit Limit \$1,500	High Credit \$165	Past Due \$0	Payment	Balance \$0		
	Months Reviewed 60	30-59 Days Late 0 Times 120-149 Days Late 0 Times	60-89 Days Late 0 Times 150+ Days Late 0 Times	90-119 Days Late 0 Times								
	Comment CURR ACCT											
MACYS Account Number 521320409	ECOA Individual Account Type Revolving	Opened 04/2003 Collateral Revolving Charge Account	Last Activity 03/2008 Terms	Closed Reported On EXP-A1	Reported 03/2008A Manner of Payment Current (R01)	Credit Limit \$1,500	High Credit \$521	Past Due \$0	Payment	Balance \$0		
	Months Reviewed 1	30-59 Days Late 0 Times 120-149 Days Late 0 Times	60-89 Days Late 0 Times 150+ Days Late 0 Times	90-119 Days Late 0 Times								
	Comment CURR ACCT											
MANDEES 401 Hackensack Ave Hackensack, NJ 07601 201-489-2111 Account Number 21117679	ECOA Individual Account Type Revolving	Opened 10/2000 Collateral Charge Account	Last Activity 04/2003 Terms	Paid 04/2003 Reported On TUC-A1, EXP-A1	Reported 11/2005A Manner of Payment Current (R01)	Credit Limit \$200	High Credit \$61	Past Due \$0	Payment	Balance \$0		
	Months Reviewed 43	30-59 Days Late 0 Times 120-149 Days Late 0 Times	60-89 Days Late 0 Times 150+ Days Late 0 Times	90-119 Days Late 0 Times								
	Comment CURR ACCT											
MCYDSNB Account Number 523155269	ECOA Individual Account Type Revolving	Opened 12/2000 Collateral Revolving Charge Account	Last Activity 01/2009 Terms	Closed Reported On EXP-A1, EQX-A1	Reported 01/2009A Manner of Payment Current (R01)	Credit Limit \$1,750	High Credit \$560	Past Due \$0	Payment	Balance \$0		
	Months Reviewed 1	30-59 Days Late 0 Times 120-149 Days Late 0 Times	60-89 Days Late 0 Times 150+ Days Late 0 Times	90-119 Days Late 0 Times								
	Comment CURR ACCT											

Applicant Nickie Green	Applicant's SSN 123-00-3333	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID 54323
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Credit History (continued)

PEOPL BK CCR 850 Main St. Bridgeport, CT 06601 Account Number 251104497391112	ECOA Individual	Opened 03/2008	Last Activity 07/2008	Closed 07/2008	Reported 07/2008A	Credit Limit	High Credit \$4,000	Past Due \$0	Payment \$136	Balance \$0
	Account Type Installment	Collateral Unsecured	Terms 36 Months	Reported On TUC-A1, EXP-A1, EQX-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 CLOSED										

PEOPLES BANK 211 State St Bridgeport, CT 06604 Account Number 251126750731112	ECOA Individual	Opened 02/2004	Last Activity 10/2004	Closed 10/2004	Reported 10/2004A	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 01/2000	Last Activity 10/2001	Closed	Reported 03/2002A	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									

RBS NB CC Account Number 665625211	ECOA Joint	Opened 02/2000	Last Activity 07/2008	Paid 07/2008	Reported 01/2009A	Credit Limit \$1,900	High Credit \$1,895	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Credit Card	Terms	Reported On TUC-A1, EXP-A1, EQX-A1		Manner of Payment Current (R01)				
	Months Reviewed 48	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							

RBS NB CC 1000 Lafayette Blvd Bridgeport, CT 06604 203-551-3548 Account Number 549943121171	ECOA Joint	Opened 02/2000	Last Activity 07/2008	Closed	Reported 12/2008A	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 09/2003	Last Activity 03/2004	Paid 03/2004	Reported 03/2004A	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							

WFNNB/ABRCR M 4590 E. Broad St Columbus, OH 43213 800-888-9265 Account Number 30086722913083590	ECOA Individual	Opened 02/2004	Last Activity 12/2004	Paid 12/2004	Reported 12/2004A	Credit Limit \$1,000	High Credit \$65	Past Due \$0	Payment	Balance \$0
	Account Type Revolving	Collateral Charge Account	Terms	Reported On TUC-A1, EXP-A1, EQX-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					
	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 54323
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Credit History (continued)

WFNNB/EXPRES Account Number 50789	ECOA Individual	Opened 02/2002	Last Activity 01/2009	Closed	Reported 01/2009A	Credit Limit \$680	High Credit \$293	Past Due \$0	Payment	Balance \$0	*
	Account Type Revolving	Collateral Revolving Charge Account	Terms	Reported On EXP-A1, TUC-A1, EQX-A1	Maximum Delinquency 10/2005, 30-59 Days Late	Manner of Payment Current (R01)					
	Months Reviewed 83	30-59 Days Late 1 Time	60-89 Days Late 0 Times	90-119 Days Late 0 Times							
	Comment CUR WAS 30	120-149 Days Late 0 Times	150+ Days Late 0 Times								

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
02/02/2009	CIBMS P.O. Box 26776 West Haven, CT 06516 203-931-2020	Z 419063	TUC-A1	Individual
01/19/2009	CBD 530 Riverside Dr Salisbury, MD 21801 410-742-9551	Z 49997	TUC-A1	Participant
01/19/2009	CBOFDELMAR	243ZB00420	EQX-A1	
01/19/2009	CREDIT PLUS 530 Riverside Dr Salisbury, MD 21801 301-742-9551	1971155	EXP-A1	
11/19/2008	FIRST USA,NA 201 N Walnut St Fl 6 Wilmington, DE 19801 800-622-6528	1203600	EXP-A1	
05/10/2008	CBD 530 Riverside Dr Salisbury, MD 21801 410-742-9551	Z 49997	TUC-A1	Participant
05/10/2008	CBOFDELMAR	243ZB00420	EQX-A1	
05/10/2008	CREDIT PLUS 530 Riverside Dr Salisbury, MD 21801 301-742-9551	1971155	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
04/29/2009	Applicant	OFAC (UltraAMPS) clear. SDN list published on 03/25/2009.
04/29/2009	Applicant	Input SSN Mismatch: SSN 123-00-3333 matches what the repositories have on file.
04/29/2009	EXP	THIS REPORT HAS BEEN SUBMITTED TO THE EXPERIAN OFAC NAME MATCHING SERVICE.
04/29/2009	EXP-A1	FACTA: ADDRESS DISCREPANCY - POSSIBLE ADDRESS MISMATCH DETECTED ON PREVIOUS, 2ND PREVIOUS ADDRESS
04/29/2009		Authorized User Alert: 4% of Satisfactory Open Revolving Accounts are Authorized User Accounts *

Repository Files Returned

File ID TransUnion / TUC-A1	Name Nickie C. Green	Current Address 100 Terrace St West Haven, CT 06516	Current Employer Centes Package Store, Bridgeport, Ct
Pulled 04/29/2009	Social Security Number 123-00-3333	Former Address 45 Maple St N Haven, CT 06511	
Infile Date 07/01/1997	Age / DOB 07/24/1978		

Applicant Nickie Green	Applicant's SSN 123-00-3333	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID 54323
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Repository Files Returned (continued)

File ID Experian / EXP-A1	Name Nickie C. Green	Current Address 100 Terrac St West Haven, CT 06516	Current Employer Connecticut Distributor
Pulled 04/29/2009	Social Security Number 123-00-3333	Former Address 45 Maple Ave N Haven, CT 06484	Former Employer Ct Distributors
	Age / DOB 1978	Second Former Address 1400 Madison Ave New York, NY 02222	

File ID Equifax / EQX-A1	Name Nickie C. Green	Current Address 100 Terrac St West Haven, CT 06516	Current Employer Conn Dist,
Pulled 04/29/2009	Social Security Number 123-00-3333	Former Address 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/direct	Experian P. O. Box 2002 Allen, TX 75013 888-397-3742 www.experian.com	Equifax P. O. Box 105851 Atlanta, GA 30348 800-685-1111 www.equifax.com
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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).

This report can be viewed on the web by visiting <http://view.ampslink.com>.

Report ID: 54323
Password: 286fbcec

End of Report

Credit Score Disclosure

AVANTUS TEST CUSTOMER 600 Saw Mill West Haven, CT 06516	Report ID 54323 Loan Number	Date 04/29/2009 Repositories Requested TransUnion, Experian, Equifax
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Applicant	Co-Applicant
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Name Nickie Green	Name
Current Address 100 Terrace Av West Haven, CT 06516	Current Address

"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 1-800-777-2066.

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/direct	Experian P. O. Box 2002 Allen, TX 75013 888-397-3742 www.experian.com	Equifax P. O. Box 105851 Atlanta, GA 30348 800-685-1111 www.equifax.com
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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	04/29/2009	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	Fair Isaac	300-850	04/29/2009	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	04/29/2009	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. 						