

Avantus

Applicant: Nickie Green

	Experian	Equifax	TransUnion
Current Score	[732]	734	730
Potential Improvement*	+20	+4	+8
Potential New Score <i>order report for full details</i>	752	738	738

Co-Applicant:

	Experian	Equifax	TransUnion
Current Score			
Potential Improvement*			
Potential New Score <i>order report for full details</i>			



*** Available cash is set at \$3,500. Timeframe: Rapid Rescore**

Order a detailed report to try different settings which may yield better results. Potential score improvements include the impact of actions identified by Credit Assure(TM) and the effect of time. Time may account for none, some, or all of a potential improvement, and may decrease it or even cause it to be negative.

How is the score improvement calculated and what does "OK" mean?

- 1) Credit Assure(TM) scans each credit file for accuracy and opportunities. It uses a default setting of the applicant having up to \$3,500 in cash available and the ability to make any potential changes within less than a month's time. The default assumptions are set system-wide, but you can use different amounts of available cash and/or time frames if you choose to order a CreditXpert(R) product.
- 2) If you received a result of "OK" for a particular bureau from Credit Assure(TM), it only indicates that there were no opportunities found by Credit Assure(TM) in its default rapid rescore mode.

Would you rather not print this cover page?

When you print your credit report, select range of "2-" and you will not print this cover page.

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600 Saw Mill Road
 West Haven, CT 06516
 Phone: 800-243-0120
 Fax: 800-942-9451
 Consumer Inquiry: 800-243-0120
www.avantus.com

Report Number: **74186** Reference # / Requestor: **/sample**
 Customer ID: **SAMPLE** Account Name: **AVANTUS LLC SAMPLE CUSTOMER**
 Last Modified: **01/14/2015** Reissued For:
 Report Type: **Individual** Date Ordered: **01/14/2015** Reissued:

RMCR
 Business Report
 Supplemental Report

Type of Loan:

1. Name(s): **Nickie Green** Borrower Interview: Completed Not Completed
 2. Present Address: **100 Terrace Av**
 3. City, State, Zip: **West Haven, CT 06516**

4. Length of Time at Above Address: 4. Renting Buying/Owns
 5. Former Address: Length of Time: 5.
 6. Social Security Number: 6. Borrower: **123-00-3333** Co-Borrower:
 7. Age(s)/DOB: 7. Borrower: Co-Borrower:
 8. Marital Status: Dependents: 8. Dependents:

9. Borrower Present Employer: 9. Verified Not Verified
 10. Position: Dates Employed: 10. Date Verif:
 11. Employment Verified By: 11. Verification Source:
 12. Income: 12. Comment:
 13. Former Employer: 13. Verified Not Verified
 14. Position: Dates Employed: 14. Date Verif:
 15. Employment Verified By: 15. Verification Source:
 16. Income: 16. Comment:

17. Co-Borrower Present Employer: 17. Verified Not Verified
 18. Position: Dates Employed: 18. Date Verif:
 19. Employment Verified By: 19. Verification Source:
 20. Income: 20. Comment:
 21. Former Employer: 21. Verified Not Verified
 22. Position: Dates Employed: 22. Date Verif:
 23. Employment Verified By: 23. Verification Source:
 24. Income: 24. Comment:

Merge(3) Report Summary

Name / SSN / FICO score	Experian Equifax	TrUnion	Recent Inquiries: 5
Nickie Green 123-00-3333	[732] 734	730	Public Records: NO PUB RECS IN 7 YRS, NO BK IN 10 YRS
Credit Assure(TM) Potential Score Impact	+20	+4	+8
	Collection Accounts: NO UNPAID COLLECTION ACCTS		

Account Type	Current Balance	Minimum Payment	Current Status		Past Due Amount			
			Open	Closed Derogatory	30	60	90+	
Real Estate	\$0	\$0	0	0	\$0	0	0	0
Installment	\$0	\$0	0	5	\$0	5	5	0
Revolving	\$15,893	\$449	26	2	\$0	3	0	0
Total	\$15,893	\$449	26	7	\$0	8	5	0

Creditor Grantor Account Number	Open Date	Report Date	High Credit	Loan Type	Min Payment	Present Status		Time Past Due			MR o a n t e h d s	AR c a c t t i n g	Credit Bureau Pres Status	E W C h O s e
						Balance Owing	Amount Past Due	30	60	90+				

OPEN ACCOUNTS



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Creditor Grantor Account Number	Open Date	Report Date	High Credit	Loan Type	Min Payment	Present Status		Time Past Due			MR o a n t e h d s	AR c a c t i n g	Credit Bureau Pres Status	E W C h O o A s e	
						Balance Owing	Amount Past Due	30	60	90+					
CHASE 5258313135432079	09/2014	11/2014A DLA 11/2014	\$5,499	MN	\$107	\$5,379	\$0	0	0	0	1	001	EF/TU/XP Open	I A	
		No late payments Rptd by EQX-A1, TUC-A1, EXP-A1 on Nickie C. Green 201 N Walnut Street Mailstop D - Wilmington, DE 19801 - 800-955-9900 CREDIT CARD													
AMEX -186581359125413993	04/2010	10/2014A DLA 10/2014	\$14,500	RV	\$252	\$5,034	\$0	0	0	0	1	R01	EF/TU/XP Open	I A	
		No late payments Rptd by EQX-A1, TUC-A1, EXP-A1 on Nickie C. Green Box 7871 - Fort Lauderdale, FL 33329 - CREDIT CARD													
BOA MBNA 4681	11/2013	11/2014A DLA 11/2014		RV	\$15	\$2,969	\$0	0	0	0	12	R01	EF/TU/XP Open	I A	
		Credit Limit \$6,000 No late payments Rptd by EQX-A1, TUC-A1, EXP-A1 on Nickie C. Green 400 Christiana Rd - Newark, DE 19713 - CREDIT CARD													
BK OF AMER 599971422963	01/2013	11/2014A DLA 11/2014		RV	\$25	\$1,377	\$0	0	0	0	21	R01	EF/TU/XP Open	I A	
		Credit Limit \$11,000 No late payments Rptd by EQX-A1, TUC-A1, EXP-A1 on Nickie C. Green P.O. Box 7047 - Dover, DE 19903 - 800-759-6262 CREDIT CARD													
GEMB/WALM 714331456132	11/2008	11/2014A DLA 11/2014		RV	\$35	\$832	\$0	0	0	0	72	R01	EF/TU/XP Open	I A	
		Credit Limit \$3,600 No late payments Rptd by EQX-A1, TUC-A1, EXP-A1 on Nickie C. Green P.O. Box 103027 - Roswell, GA 30076 - CHARGE													
CAP 1 BANK 628916340666	02/2012	11/2014A DLA 11/2014	\$1,049	RV	\$15	\$302	\$0	0	0	0	33	R01	EF/TU/XP Open	I A	
		No late payments Rptd by EQX-A1, TUC-A1, EXP-A1 on Nickie C. Green PO Box 85015 - Richmond, VA 23285 - CREDIT CARD													
BOA MBNA 7134	07/2007	10/2014A DLA 10/2014		RV		\$0	\$0	0	0	0	29	R01	EF/TU/XP Open	A A	
		Credit Limit \$18,400 No late payments Rptd by EQX-A1, TUC-A1, EXP-A1 on Nickie C. Green 400 Christiana Rd - Newark, DE 19713 - CREDIT CARD													
CITI 653529182340	03/2012	11/2014A DLA 10/2014		RV		\$0	\$0	0	0	0	31	R01	EF/TU/XP Open	I A	
		Credit Limit \$9,900 No late payments Rptd by EQX-A1, TUC-A1, EXP-A1 on Nickie C. Green P.O. Box 6500 - Sioux Falls, SD 57117 - CREDIT CARD													



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						Balance Owing	Amount Past Due	30	60	90+				
CONSECO 818561121133	06/2008	07/2009A	\$9,010	RV		\$0	\$0	0	0	0	13	R01	TU/XP Closed	I A
	DLA 07/2009 Paid 06/2009 Credit Limit \$9,000 Charge Account No late payments Rptd by TUC-A1, EXP-A1on Nickie C. Green CLOSED													
GEMB/BANAN 712960112351	12/2008	11/2014A		RV		\$0	\$0	0	0	0	2	R01	EF/TU/XP Open	I A
	DLA Credit Limit \$400 No late payments Rptd by EQX-A1, TUC-A1, EXP-A1on Nickie C. Green P O Box 103014 - Roswell, GA 30076 - CHARGE													
GEMB/GAP 712960610132	12/2008	11/2014A		RV		\$0	\$0	0	0	0	25	R01	EF/XP Open	I A
	DLA 08/2010 Credit Limit \$750 No late payments Rptd by EQX-A1, EXP-A1on Nickie C. Green Branch C10t - Shawnee Mission, KS 66201 - CHARGE													
GEMB/JCP -204749	07/2007	11/2014A		RV		\$0	\$0	0	0	0	88	R01	EF/TU/XP Open	I A
	DLA 04/2013 Credit Limit \$1,000 No late payments Rptd by EQX-A1, TUC-A1, EXP-A1on Nickie C. Green PO Box 27570 - Albuquerque, NM 87125 - CHARGE													
GEMB/OLD 712960710155	01/2009	11/2014A		RV		\$0	\$0	0	0	0	70	R01	EF/TU/XP Open	I A
	DLA 07/2014 Credit Limit \$1,100 No late payments Rptd by EQX-A1, TUC-A1, EXP-A1on Nickie C. Green Branch C11a - Shawnee Mission, KS 66201 - CHARGE													
HSBC/BSTBY 270712-2226730350	06/2010	10/2014A		RV		\$0	\$0	0	0	0	52	R01	EF/TU/XP Open	I A
	DLA 09/2014 Credit Limit \$1,600 No late payments Rptd by EQX-A1, TUC-A1, EXP-A1on Nickie C. Green 1405 Foulk Road - Wilmington, DE 19808 - 302-425-3500 CHARGE													
HSBC/RS 48171221142	03/2009	09/2010A	\$2,696	RV		\$0	\$0	0	0	0	18	R01	TU/XP Paid	P A
	DLA 08/2010 Paid 08/2010 Credit Limit \$6,500 Charge Account No late payments Rptd by TUC-A1, EXP-A1on Nickie C. Green 2 P.O. Box 746 - Wood Dale, IL 60191 -													



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Borrower Interview: Completed Not Completed

Creditor Grantor Account Number	Open Date	Report Date	High Credit	Loan Type	Min Payment	Present Status		Time Past Due			M R o a n t t e h d s	A R c a c t t i n g	Credit Bureau Pres Status	E W C h O A s e	
						Balance Owing	Amount Past Due	30	60	90+					
KOHL/CHASE 41329149663	06/2008	09/2012A DLA 10/2010		RV		\$0	\$0	0	0	0	46	R01	EF/TU/XP Open	I A	
		Credit Limit \$1,500 No late payments Rptd by EQX-A1, TUC-A1, EXP-A1 on Nickie C. Green N56 W17000 Ridgewood Dr - Menomonee Falls, WI 53051 - 516-673-2387 CREDIT CARD													
MACYS 521320409	02/2009	01/2014A DLA 01/2014	\$521	RV		\$0	\$0	0	0	0	1	R01	XP Curr Acct	I A	
		Credit Limit \$1,500 Revolving Charge Account No late payments Rptd by EXP-A1 on Nickie C. Green Curr Acct													
MACYSDSNB 5213204094731	02/2009	11/2014A DLA 08/2013		RV		\$0	\$0	0	0	0	68	R01	EF/TU/XP Open	I A	
		Credit Limit \$1,500 No late payments Rptd by EQX-A1, TUC-A1, EXP-A1 on Nickie C. Green 911 Duke Blvd - Mason, OH 45040 - CHARGE													
MACYSDSNB 5231552697131	10/2006	11/2014A DLA 05/2014		RV		\$0	\$0					R01	EF/XP Open	I A	
		Credit Limit \$1,750 No late payments Rptd by EQX-A1, EXP-A1 on Nickie C. Green 911 Duke Blvd - Mason, OH 45040 - CHARGE													
MANDEES 21117679	08/2006	09/2011A DLA 02/2009	\$61	RV		\$0	\$0	0	0	0	43	R01	TU/XP Paid	I A	
		Paid 02/2009 Credit Limit \$200 Charge Account No late payments Rptd by TUC-A1, EXP-A1 on Nickie C. Green 401 Hackensack Ave - Hackensack, NJ 07601 - 201-489-2111													
PEOPLE CC 6656252114350494	12/2005	11/2014A DLA 05/2014		RV		\$0	\$0	0	0	0	24	R01	EF/TU/XP Open	J A	
		Credit Limit \$1,900 No late payments Rptd by EQX-A1, TUC-A1, EXP-A1 on Nickie C. Green CREDIT CARD													
RBS NB CC 549943121171	12/2005	10/2014A DLA 05/2014		RV		\$0	\$0	0	0	0	97	R01	EF Open	J A	
		Credit Limit \$1,900 No late payments Rptd by EQX-A1 on Nickie C. Green 1000 Lafayette Blvd - Bridgeport, CT 06604 - 203-551-3548 CREDIT CARD													



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Creditor Grantor Account Number	Open Date	Report Date	High Credit	Loan Type	Min Payment	Present Status		Time Past Due			MR o a n t e h d s	AR c a c t i n g	Credit Bureau Pres Status	E W C h O o A s e
						Balance Owing	Amount Past Due	30	60	90+				
SCA/AEROPSTL 943112911196	07/2009	01/2010A	\$60	RV		\$0	\$0	0	0	0	6	R01	TU/XP Paid	I A
	DLA 01/2010 Paid 01/2010 Credit Limit \$700 Charge Account No late payments Rptd by TUC-A1, EXP-A1on Nickie C. Green 1000 Macarthur Bv - Mahwah, NJ 07430 - 201-818-4000													
WFNNB/AF 207243913083590	12/2009	10/2010A	\$1,000	RV		\$0	\$0	0	0	0	10	R01	EF/TU/XP Open	I A
	DLA 10/2010 No late payments Rptd by EQX-A1, TUC-A1, EXP-A1on Nickie C. Green 4590 East Broad St - Columbus, OH 43213 - 614-755-3437 CHARGE													
WM FILENE 22800	10/2006	05/2014A	\$560	RV		\$0	\$0	0	0	0	90	R01	EF/TU/XP Transferred	I A
	DLA 04/2014 No late payments Rptd by EQX-A1, TUC-A1, EXP-A1on Nickie C. Green 426 Washington St - Boston, MA 02101 - 617-357-2100 ACCOUNT TRANSFERRED OR SOLD / CHARGE													

CLOSED ACCOUNTS

FST USA BK B 552823979950	08/2005	10/2008A	\$52	RV		\$0	\$0	0	0	0	8	R01	TU/XP Closed	A A
	DLA 10/2005 Closed 06/2007 Credit Limit \$9,000 Credit Card Closed Account No late payments Rptd by TUC-A1, EXP-A1on Nickie C. Green 3 Christiana - Wilmington, DE 19801 - 302-594-4000 ACCOUNT CLOSED BY CREDIT GRANTOR													
HUDSON UNT 71447611112	05/2010	08/2013A	\$9,012	IN	\$226	\$0	\$0	0	0	0	38	I01	EF/TU/XP Paid	J A
	DLA 02/2012 Paid 02/2012 No late payments Rptd by EQX-A1, TUC-A1, EXP-A1on Nickie C. Green 4716 Broadway - Union City, NJ 07087 - PAID ACCOUNT/ZERO BALANCE / SECURED													
PEOPLES BANK 251126750731112	12/2009	08/2010A	\$3,000	IN	\$144	\$0	\$0	0	0	0	9	I01	TU/XP Closed	I A
	DLA 08/2010 Closed 08/2010 Unsecured Closed Account Terms=24 Months No late payments Rptd by TUC-A1, EXP-A1on Nickie C. Green 211 State St - Bridgeport, CT 06604 - CLOSED / IAM062402													



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						Balance Owing	Amount Past Due	30	60	90+				
PEOPLES BANK 251122006721112	11/2005	01/2008A	\$14,300	IN	\$188	\$0	\$0					101	TU/XP Closed	I A
DLA 08/2007 Secured No late payments Rptd by TUC-A1, EXP-A1 on Nickie C. Green 211 State St - Bridgeport, CT 06604 - CLOSED														
PSB/PL 251104497391112	01/2014	05/2014A	\$4,000	IN	\$136	\$0	\$0	0	0	0	4	101	EF/TU/XP Paid	I A
DLA 05/2014 Paid 05/2014 No late payments Rptd by EQX-A1, TUC-A1, EXP-A1 on Nickie C. Green 899 Main St - Bridgeport, CT 06604 - 203-338-7171 PAID ACCOUNT/ZERO BALANCE / UNSECURED														

DEROGATORY ACCOUNTS

AHM 2210-75105931112	06/2010	03/2012A	\$5,182	IN	\$128	\$0	\$0	5	5	0	21	101	EF/TU/XP I A	
DLA 05/2011 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 Rptd by EQX-A1, TUC-A1, EXP-A1 on Nickie C. Green 600 Saw Mill Rd - West Haven, CT 06516 - 203-931-2000														
FUSA NA 652822780931	11/2006	07/2012A	\$3,500	RV		\$0	\$0	2	0	0	68	R01	EF/TU/XP Closed	I A
DLA 03/2012 Closed 03/2012 Closed Account 30-59 Days Late: 06/2011, 05/2011 Rptd by EQX-A1, TUC-A1, EXP-A1 on Nickie C. Green 3 PO Box 8650 - Wilmington, DE 19899 - 800-955-9900 PAID ACCOUNT/ZERO BALANCE / ACCOUNT CLOSED BY CREDIT GRANTOR														
WFNNB/EXP 206624507894741	12/2007	09/2012A	\$680	RV		\$0	\$0	1	0	0	57	R01	EF/TU/XP Open	I A
DLA 09/2012 30-59 Days Late: 06/2011 Rptd by EQX-A1, TUC-A1, EXP-A1 on Nickie C. Green 220 W Schrock Rd - Westerville, OH 43081 - 614-523-5017 CHARGE														

Revolving Totals: **\$15,893**
 Installment Totals: **\$0**
 Miscellaneous Totals: **\$0**
 Grand Totals: **\$15,893**

Repositories scanned: **TRANSUNION EXPERIAN EQUIFAX PULLED: TransUnion, Experian, Equifax**

Footnotes: **Merge(3)**
 .
TransUnion (TUC-A1) - 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



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Borrower Interview: Completed Not Completed

Experian (EXP-A1) - 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

Equifax (EQX-A1) - 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,

Nickie C. Green FICO Risk Score, Classic (04): 730
 Score Developer: Fair Isaac, Score Range: 250-900
 Factors: 018, 030, 012, 010
 > 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

Nickie C. Green Fair Isaac (v2): 732
 Score Developer: Fair Isaac, Score Range: 300-850
 Factors: 18, 10, 08, 05
 > 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.

Nickie C. Green Beacon 5.0: 734
 Score Developer: Fair Isaac, Score Range: 300-850
 Factors: 30, 18, 23, 5
 > 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

Statement(s) Reported by Bureau
 Applicant: OFAC (UltraAMPS) clear. SDN list published on 01/02/2015.

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

Inquiries: CIBMS Z 419063 12/02/2014 203-931-2020 REPORTED BY TUC-A1
 CBD Z 49997 11/19/2014 410-742-9551 REPORTED BY TUC-A1
 CREDIT PLUS 1971155 11/19/2014 301-742-9551 REPORTED BY EXP-A1
 CBOFDELMAR 243ZB00420 11/19/2014 REPORTED BY EQX-A1
 FIRST USA,NA 1203600 09/19/2014 800-622-6528 REPORTED BY EXP-A1

Public Records: **NO PUB RECORDS RPTED IN LAST 7 YEARS NO BK IN LAST 10 YEARS**

Disclaimer:

The OFAC Alert is the result of Avantus' proprietary cross check program with OFAC's Specially Designated Nationals and Blocked Persons list. To determine if the alert is valid, visit the treasury department's website at <http://www.ustreas.gov/offices/eotffc/ofac/> and click on "OFAC's Hotline" for additional due diligence procedures or contact OFAC directly at 800-540-6322.



600 Saw Mill Road
West Haven, CT 06516
Phone: 800-243-0120
Fax: 800-942-9451
Consumer Inquiry: 800-243-0120
www.avantus.com

Report Number: **74186** Reference # / Requestor: **/sample**
Customer ID: **SAMPLE** Account Name: **AVANTUS LLC SAMPLE CUSTOMER**
Last Modified: **01/14/2015** Reissued For:
Report Type: **Individual** Date Ordered: **01/14/2015** Reissued:

- RMCR
- Business Report
- Supplemental Report

Type of Loan:

1. Name(s): **Nickie Green**
2. Present Address: **100 Terrace Av**
3. City, State, Zip: **West Haven, CT 06516**

Borrower Interview: Completed Not Completed

This credit report is issued only to permissible users as defined by the FCRA and is done so in strict confidence. This report is furnished at the joint request of the user and the subject of the report, who both agree to indemnify Avantus for incorrect information or misuse of this report. A good faith effort has been made to obtain all information from sources Avantus deems reliable, but Avantus cannot guarantee the accuracy of this information. Due to the HIPAA (Health Insurance Portability & Accountability Act) we are unable to provide any information regarding medical accounts. We are also unable to verify medical collection account status due to this Act.

THIS CONSUMER REPORT COMPLIES WITH ALL LENDING AND UNDERWRITING REQUIREMENTS AS PUBLISHED BY FNMA, FMAC, FHLMC, VA, FHA AND FHMA

END OF CREDIT REPORT

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Lender
AVANTUS LLC SAMPLE CUSTOMER
600 Saw Mill Rd
West Haven, CT 06516
Phone: 203-931-5555
Fax: 2039312055



Loan Applicant
Nickie Green
100 Terrace Av
West Haven, CT 06516

Case #: **74186**
Date Ordered: **01/14/2015**
Credit Company: **Avantus**

NOTICE TO THE HOME LOAN APPLICANT - Credit Score Disclosure

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 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.

The consumer reporting agencies listed below provided a score that was used in connection with your home loan application.

Equifax Customer Service PO Box 740241 Atlanta, GA 30374 (P) 800-685-1111 www.equifax.com/fcra	Borrower Nickie C. Green Score: 734 Created: 12/20/2014 Model: Beacon 5.0 Range: 300-850	Factors: 30, 18, 23, 5 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
TransUnion Consumer Solutions PO Box 1000 Chester, PA 19022 (P) 800-888-4213 www.transunion.com	Borrower Nickie C. Green Score: 730 Created: 12/20/2014 Model: FICO Risk Score, Classic (04) Range: 250-900	Factors: 018, 030, 012, 010 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
Experian National Consumer Assistance Center PO Box 2002 Allen, TX 75013 (P) 888-397-3742 www.experian.com	Borrower Nickie C. Green Score: 732 Created: 12/20/2014 Model: Fair Isaac (v2) Range: 300-850	Factors: 18, 10, 08, 05 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.

Applicant _____

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