

Before our program

CREDIT REPORT

FILE # [REDACTED] JOB # [REDACTED]		REPORT DATE 4/27/2010	
REPORT TO [REDACTED]		DATE ORDERED 4/27/2010	
LOAN TYPE [REDACTED]		REPOSITORIES XP/TU/EF	
LOAN # [REDACTED]		PRICES	
BORROWER GREENLEE, [REDACTED]		MARITAL STATUS	
CO-BORROWER [REDACTED]		DEPENDENTS	
STREET 192 [REDACTED] ROAD		YEARS AT ADDRESS	
CITY, STATE, ZIP MEAD, OK 73449			
BORROWER		CO-BORROWER	
SOC SEC # [REDACTED] 5411		SOC SEC #	
DOB 08/02/1979		DOB	
EMPLOYER		EMPLOYER	
POSITION		POSITION	
SINCE		SINCE	
MONTHLY INCOME		MONTHLY INCOME	
VERIFIED BY -		VERIFIED BY -	

CREDITOR	DATE REPORTED	DATE OPEN LAST ACTIVITY DATE	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS	E C O A	
						TIME PAST DUE 30-59	60-89	90+			
S C O R E M O D E L S											
[REDACTED] GREENLEE - [REDACTED] 5411										3	
EQUIFAX/FACTA BEACON 5.0			583								
00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED											
00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT											
00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED											
00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY											
FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY											
[REDACTED] GREENLEE - [REDACTED] 5411										2	
TRANSUNION/FICO CLASSIC (04)			564								
038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED											
013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN											
016 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION											
020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT											
[REDACTED] GREENLEE - [REDACTED] 5411										1	
EXPERIAN/FAIR, ISAAC (VER. 2)			582								
38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED											
20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT											
13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN											
16 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION											
P U B L I C R E C O R D S											
*** NO RECORD FOUND ***											
R E A L E S T A T E A C C O U N T S											
*** NO RECORD FOUND ***											
N O N D E R O G A T O R Y A C C O U N T S											
FIRST UNITED BK & TR	04/10	03/09		\$5300	\$4181	\$0	0	0	0	13	AS AGREED M
[REDACTED] 4403		03/10		AUTO 048	\$150						XP/TU/EF
HISTORY: 00000000000000											
EDFINANCIAL/ED AMERI	03/10	02/10		\$2250	\$2250	\$0	0	0	0	1	AS AGREED B
[REDACTED] 0001				EDU UNK	-						XP/TU/EF
HISTORY: 0											
STUDENT LOAN-PAYMENT DEFERRED											
EDFINANCIAL/ED AMERI	03/10	02/10		\$1920	\$1920	\$0	0	0	0	1	AS AGREED B
[REDACTED] D00002				EDU UNK	-						XP/TU/EF
HISTORY: 0											
STUDENT LOAN-PAYMENT DEFERRED											

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

The reporting bureau certifies that the information in all Residential Mortgage Credit Reports complies with the requirements of FNMA, Freddie Mac, FHA, VA, and HLMC. The information is confidential and not to be divulged except as required by PUBLIC LAW 91-508, 93-579, 94-239

After our program

CREDIT REPORT

FILE #	JOB #	REPORT DATE	7/8/2010
REPORT TO		DATE ORDERED	7/8/2010
LOAN TYPE		REPOSITORIES	XP/TU/EF
LOAN #		PRICES	
BORROWER	GREENLEE, [REDACTED]	MARITAL STATUS	
CO-BORROWER		DEPENDENTS	
STREET	192 [REDACTED] ROAD	YEARS AT ADDRESS	
CITY, STATE, ZIP	MEAD, OK 73449		
BORROWER		CO-BORROWER	
SOC SEC #	[REDACTED]-5411	SOC SEC #	
DOB	08/02/1979	DOB	
EMPLOYER		EMPLOYER	
POSITION		POSITION	
SINCE		SINCE	
MONTHLY INCOME		MONTHLY INCOME	
VERIFIED BY	-	VERIFIED BY	-

CREDITOR	DATE REPORTED	DATE OPEN LAST ACTIVITY DATE	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS	E C O A	
						TIME PAST DUE 30-59	60-89	90+			MONTHS REVIEWED
S C O R E M O D E L S											
[REDACTED] GREENLEE - [REDACTED] 5411 EQUIFAX/FACTA BEACON 5.0			659	+76 points						3	
00040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED											
00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED											
00016 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION											
00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT											
FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY											
[REDACTED] GREENLEE - [REDACTED] 5411 TRANSUNION/FICO CLASSIC (04)			650	+86 points						2	
040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED											
016 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION											
020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT											
014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED											
[REDACTED] GREENLEE - [REDACTED] 5411 EXPERIAN/FAIR, ISAAC (VER. 2)			617	+35 points						1	
38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED											
16 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION											
20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT											
21 - AMOUNT PAST DUE ON ACCOUNTS											
08 - TOO MANY INQUIRIES LAST 12 MONTHS											
P U B L I C R E C O R D S											
*** NO RECORD FOUND ***											
R E A L E S T A T E A C C O U N T S											
*** NO RECORD FOUND ***											
N O N D E R O G A T O R Y A C C O U N T S											
FIRST UNITED BK & TR [REDACTED] 4403	07/10	03/09 06/10	\$5300	\$3895	\$0	0	0	0	16	AS AGREED XP/TU/EF	M
HISTORY:0000000000000000											
FED LOAN SERV [REDACTED] 001	06/10	02/10	\$2250	\$2250	\$0	0	0	0	1	AS AGREED XP/EF	B
HISTORY:0											
STUDENT LOAN-PAYMENT DEFERRED											
FED LOAN SERV [REDACTED] D00002	06/10	02/10	\$1920	\$1920	\$0	0	0	0	1	AS AGREED XP/EF	B
HISTORY:0											
STUDENT LOAN-PAYMENT DEFERRED											

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