

FILE # [REDACTED] JOB # [REDACTED]		REPORT DATE 6/2/2010	
REPORT TO [REDACTED]		DATE ORDERED 6/2/2010	
LOAN TYPE [REDACTED]		REPOSITORIES TU	
LOAN # [REDACTED]		PRICES	
BORROWER TUCKER [REDACTED]		MARITAL STATUS	
CO-BORROWER [REDACTED]		DEPENDENTS	
STREET 5 [REDACTED] ROAD		YEARS AT ADDRESS	
CITY, STATE, ZIP COLUMBIA, NC 27925			
BORROWER		CO-BORROWER	
SOC SEC # [REDACTED] 2701		SOC SEC #	
DOB 02/01/1960		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		PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS	E C O A
				TERMS			30-59	60-89	90+		
<b>SCORE MODELS</b>											
[REDACTED] TUCKER - [REDACTED] 2701											1
TRANSUNION/FICO CLASSIC (04) 507											
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											
018 - NUMBER OF ACCOUNTS WITH DELINQUENCY											
FA - INQUIRIES IMPACTED THE CREDIT SCORE											
<b>PUBLIC RECORDS</b>											
J NC FED. WILS				Ref #: [REDACTED] 36		File Date: 11/04					
CHAPTER 7 BANKRUPTCY				Amount: \$0		Plaintiff:					
TU				Status Date: 06/05		Status: DISCHARGED					
<b>REAL ESTATE ACCOUNTS</b>											
BACHOMELOANS	04/02	04/02	\$56550			\$0 0 0 0			01	PAID	J
379 [REDACTED]			MTG 360	\$571						TU	
HISTORY:00											
LOAN ASSUMED BY ANOTHER PARTY; V.A. REAL ESTATE MORTGAGE; TRANSFERRED TO ANOTHER LENDER											
<b>NON DEROGATORY ACCOUNTS</b>											
FST PREMIER	11/04	08/02	\$300		\$0	\$0 0 0 0			26	CRCDLOST	B
[REDACTED] 479		09/02	REV		\$0					TU	
HISTORY:-000000000000000000000000000000											
CREDIT CARD STOLEN OR LOST											
GMAC	09/07	07/07	\$12767		\$0	\$0 0 0 0			01	PAID	J
23911928672		09/07	AUTO 60		\$0					TU	
HISTORY:00											
CLOSED											
<b>DEROGATORY ACCOUNTS</b>											
GMAC	05/10	09/07	\$17200		\$13235	\$349	11 5 0		31	DELINQ 30	J
[REDACTED] 78		04/10	AUTO 66		\$349					TU	
HISTORY:10222102102110011010000001110000											
Late Dates: 5/10-30, 3/10-60, 2/10-60, 1/10-60, 12/09-30, 10/09-60, 9/09-30, 7/09-60,											
[REDACTED]/09-30, 5/09-30, 2/09-30, 1/09-30, 11/08-30, 4/08-30, 3/08-30, 2/08-30											
AM CRED& COL	06/09	02/09	\$1093		\$1093	\$1093	- - -			COLLECTION	J
D74 [REDACTED]			COLL		-					TU	
PLACED FOR COLLECTION; ORIGINAL CREDITOR: 07 PENN FOSTER											

# After our program

## CREDIT REPORT

FILE #	JOB #	REPORT DATE	7/13/2010		
REPORT TO		DATE ORDERED	7/13/2010		
LOAN TYPE		REPOSITORIES	XP/TU/EF		
LOAN #		PRICES			
BORROWER	TUCKER, [REDACTED]	MARITAL STATUS			
CO-BORROWER		DEPENDENTS			
STREET	50 [REDACTED] ROAD	YEARS AT ADDRESS			
CITY, STATE, ZIP	COLUMBIA, NC 27925				
BORROWER		CO-BORROWER			
SOC SEC #	[REDACTED] 701	SOC SEC #			
DOB	02/01/1960	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 +		
<b>SCORE MODELS</b>										
[REDACTED] TUCKER - [REDACTED] 2701 EQUIFAX/FACTA BEACON 5.0										3
529										
00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED										
00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN										
00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY										
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] TUCKER - [REDACTED] 2701 TRANSUNION/FICO CLASSIC (04)										2
603 +96 points										
038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED										
013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN										
018 - NUMBER OF ACCOUNTS WITH DELINQUENCY										
020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT										
FA - INQUIRIES IMPACTED THE CREDIT SCORE										
[REDACTED] TUCKER - [REDACTED] 2701 EXPERIAN/FAIR, ISAAC (VER. 2)										1
661										
38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED										
18 - NUMBER OF ACCOUNTS WITH DELINQUENCY										
20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT										
14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED										
08 - TOO MANY INQUIRIES LAST 12 MONTHS										
<b>PUBLIC RECORDS</b>										
J US BKPT CT NC WILSON CHAPTER 7 BANKRUPTCY XP/TU/EF REMARK: -DSP-06/05-VER-06/10										
				Ref #: [REDACTED] 6JRL				File Date: 11/04		
				Amount: \$0				Plaintiff:		
				Status Date: 06/05				Status: DISCHARGED		
<b>REAL ESTATE ACCOUNTS</b>										
BACHOMELOANS [REDACTED] 500 HISTORY: 00 LOAN ASSUMED BY ANOTHER PARTY	04/02	04/02		\$56550 MTG 360 \$571		\$0	0 0 0	01	PAID TU	J
V.A. REAL ESTATE MORTGAGE; TRANSFERRED TO ANOTHER LENDER										
<b>NON DEROGATORY ACCOUNTS</b>										
SAWYERS [REDACTED] 76 HISTORY: 0 INSTALLMENT SALES CONTRACT	07/10	05/10 07/10		\$4782 INST \$133	\$4649	\$0	- - -		AS AGREED EF	J

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

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