

TRENDSCAPE™

| | |
|--|---|
| | TESTCASE, DAVE |
| MID-SCORE ¹ | 703 |
| FORECAST ² based on trend data | Likely to stay 700-719 for at least 3 months customize forecast > |
| BALANCE TREND ³ | Revolving balance: no consistent balance trend (last 12 months) |
| REVOLVING last 12 months | Paid balances in full ⁴ |
| INSTALLMENT last 12 months | Made scheduled payments ⁴ New auto loan 10/2016 Paid off auto loan 10/2016 |

¹ Mid-score is the median FICO score from Experian, TransUnion and Equifax.

² Forecast is not intended for use in loan pricing or underwriting decisions. If forecast seems wrong, it is because you can only see a small part of the information that goes into credit scores. Forecast is not guaranteed. It is based on a score prediction by CreditXpert Inc.

³ Balance Trend is based on the total balance on revolving accounts, excluding authorized user accounts.

⁴ Some trend data was not reported (see credit report for details).

Questions? See TrendScape FAQ: creditxpert.com/tsfaq



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2815 S. ALMA SCHOOL RD. #109, MESA, AZ 85210
 Phone: (800) 804-0043
 Fax: (888) 512-2385

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 # | 2004246 | FNMA # | DATE COMPLETED | 3/10/2017 | RQD' BY | CISCO DEMO |
| SEND TO | Cisco Credit Test | | DATE ORDERED | 3/10/2017 | | |
| | CUST. # TST | | REPOSITORIES | XP/TU/EF | PRPD' BY | |
| | 2815 S ALMA SCHOOL RD | | PRICE | \$0.00 | LOAN TYPE | |
| | MESA, AZ 85210 | | REF. # | SMARTPAY | | |

PROPERTY ADDRESS

| APPLICANT | | | | CO-APPLICANT | | | |
|-------------------------|-----------------------------|------------|------------|---------------------|----------|------------|--|
| APPLICANT | TESTCASE, DAVE X | | | CO-APPLICANT | | | |
| SOC SEC # | 000-00-0020 | DOB | 09/06/1958 | SOC SEC # | | DOB | |
| MARITAL STATUS | | | | DEPENDENTS | | | |
| CURRENT ADDRESS | 918 D ST, ANTHILL, MO 65488 | | | LENGTH | 2+ years | | |
| PREVIOUS ADDRESS | | | | LENGTH | | | |

TRADE SUMMARY

| | # | BALANCE | HIGH CREDIT | PAYMENTS | PAST DUE |
|-------------------|-----------|---------------|---------------|-------------|----------|
| MORTGAGE | 4 | 254986 | 261800 | 2143 | 0 |
| AUTO | 2 | 15588 | 17086 | 412 | 0 |
| EDUCATION | 0 | 0 | 0 | 0 | 0 |
| OTHER INSTALLMENT | 0 | 0 | 0 | 0 | 0 |
| OPEN | 0 | 0 | 0 | 0 | 0 |
| REVOLVING | 6 | 2444 | 22350 | 57 | 0 |
| OTHER | 0 | 0 | 0 | 0 | 0 |
| TOTAL | 12 | 273018 | 301236 | 2612 | 0 |

| | | | |
|-----------------------|--------|-------------------------|-------|
| SECURED DEBT | 270574 | OLDEST TRADLINE | 10/14 |
| UNSECURED DEBT | 2444 | DEBT/HIGH CREDIT | 91% |

DEROGATORY SUMMARY

| | | | | | |
|------------------------|---|-----------------|---|--------------------------|-------|
| CHARGE OFFS: | 0 | 30 DAYS: | 0 | INQUIRIES: | 6 |
| COLLECTIONS: | 0 | 60 DAYS: | 0 | MOST RECENT LATE: | --/-- |
| BANKRUPTCY: | 0 | 90 DAYS: | 0 | DISPUTES: | 0 |
| PUBLIC RECORDS: | 0 | OTHER: | 0 | | |

SCORE MODELS

BORROWER'S AVERAGE SCORE -
 SCORE: **705**

EQUIFAX/FICO CLASSIC V5 FACTA - DONNA FREEMAN TESTCASE - 000000020
 SCORE: **703**

TRANSUNION/FICO CLASSIC (04) - DONNA F TESTCASE - 000000020
 SCORE: **703**

EXPERIAN/FAIR, ISAAC (VER. 2) - DONNA F TESTCASE - 000000020
 SCORE: **710**

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

CISCO/CREDITFAX: 2815 S. ALMA SCHOOL RD. #109, MESA, AZ 85210 (P) (800) 804-0043 (F) (888) 512-2385

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| | | | | | | |
|----------------|-----------------------|---------------|-----------------------|-----------|------------------|------------|
| FILE # | 2004246 | FNMA # | DATE COMPLETED | 3/10/2017 | RQD' BY | CISCO DEMO |
| SEND TO | Cisco Credit Test | | DATE ORDERED | 3/10/2017 | | |
| | CUST. # TST | | REPOSITORIES | XP/TU/EF | PRPD' BY | |
| | 2815 S ALMA SCHOOL RD | | PRICE | \$0.00 | LOAN TYPE | |
| | MESA, AZ 85210 | | REF. # | SMARTPAY | | |

PROPERTY ADDRESS

| | | | | | |
|-----------------------|------------------|------------|---------------------|------------------|------------|
| APPLICANT | | | CO-APPLICANT | | |
| APPLICANT | TESTCASE, DAVE X | | CO-APPLICANT | | |
| SOC SEC # | 000-00-0020 | DOB | 09/06/1958 | SOC SEC # | DOB |
| MARITAL STATUS | | | DEPENDENTS | | |

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - DONNA FREEMAN TESTCASE - 000000020
SCORE: 703
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 00008 - TOO MANY INQUIRIES LAST 12 MONTHS
 00005 - TOO MANY ACCOUNTS WITH BALANCES
 00012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

TRANSUNION/FICO CLASSIC (04) - DONNA F TESTCASE - 000000020
SCORE: 703
 014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 008 - TOO MANY INQUIRIES LAST 12 MONTHS
 011 - AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH
 005 - TOO MANY ACCOUNTS WITH BALANCES
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - DONNA F TESTCASE - 000000020
SCORE: 710
 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 05 - TOO MANY ACCOUNTS WITH BALANCES
 08 - TOO MANY INQUIRIES LAST 12 MONTHS
 12 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

JOINT ACCOUNTS

*** NONE ***

[Request New Tradeline](#)

[Hide Trended Data](#)

BORROWER'S ACCOUNTS

| 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 | | |
| J | B | MERITECH 2000772847 | 01/17 | 12/15 01/17 | \$145000 MTG | \$139237 180 \$1303 | \$0 | 09 | 0 | 0 | 0 | AS AGREED XP/TU/EF | | |
| History: 01/17; 0 REAL ESTATE MORTGAGE; CONVENTIONAL MORTGAGE | | | | | | | | | | | | | | |
| | | Trended | 01/17 | 12/16 | 11/16 | 10/16 | 09/16 | 08/16 | 07/16 | 06/16 | 05/16 | 04/16 | 03/16 | 02/16 |
| | | Scheduled (\$) | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 |
| | | Actual (\$) | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 | 1303 |
| | | Balance (\$) | 139237 | 140540 | 141843 | 143146 | 144449 | 145752 | 147055 | 148358 | 149661 | 150964 | 152267 | 153570 |
| | | | 01/16 | 12/15 | 11/15 | 10/15 | 09/15 | 08/15 | 07/15 | 06/15 | 05/15 | 04/15 | 03/15 | 02/15 |
| | | Scheduled (\$) | 1303 | 1303 | - | - | - | - | - | - | - | - | - | - |
| | | Actual (\$) | 1303 | 1303 | - | - | - | - | - | - | - | - | - | - |
| | | Balance (\$) | 154873 | 156176 | - | - | - | - | - | - | - | - | - | - |

| | | | | | | | | | | | | |
|---|---|---|-------|----------------|-----------------|-----------------------|-----|----|---|---|---|---------------------------------------|
| J | B | CIT GROUP SALES FIN 9800567330 | 02/17 | 09/15 02/17 | \$116800 MTG | \$115749 360 \$840 | \$0 | 14 | 0 | 0 | 0 | AS AGREED XP/TU/EF |
|---|---|---|-------|----------------|-----------------|-----------------------|-----|----|---|---|---|---------------------------------------|

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FILE # 2004246 **FNMA #** **DATE COMPLETED** 3/10/2017 **RQD' BY** CISCO DEMO
SEND TO Cisco Credit Test **DATE ORDERED** 3/10/2017
 CUST. # TST **REPOSITORIES** XP/TU/EF **PRPD' BY**
 2815 S ALMA SCHOOL RD **PRICE** \$0.00 **LOAN TYPE**
 MESA, AZ 85210 **REF. #** SMARTPAY

PROPERTY ADDRESS

| APPLICANT | | | | CO-APPLICANT | | | |
|-----------------------|------------------|------------|------------|---------------------|------------|--|--|
| APPLICANT | TESTCASE, DAVE X | | | CO-APPLICANT | | | |
| SOC SEC # | 000-00-0020 | DOB | 09/06/1958 | SOC SEC # | DOB | | |
| MARITAL STATUS | | | | DEPENDENTS | | | |

| BORROWER'S ACCOUNTS | | | | | | | | | | | | |
|-----------------------|-----------------------|----------|---------------|-------------|----------------------|---------|----------|--------|----|----|-----|--------|
| E C 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 |

9800567330 02/17 MTG 360 \$840 [XP/TU/EF](#)

History: 02/17; 00000000000000
 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST

| Trended | 01/17 | 12/16 | 11/16 | 10/16 | 09/16 | 08/16 | 07/16 | 06/16 | 05/16 | 04/16 | 03/16 | 02/16 |
|-----------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Scheduled (\$) | 840 | 840 | 840 | 840 | 840 | 840 | 840 | 840 | 840 | 840 | 840 | 840 |
| Actual (\$) | 840 | 840 | 840 | 840 | 840 | 840 | 840 | 840 | 840 | 840 | 840 | 840 |
| Balance (\$) | 115842 | 116682 | 117522 | 118362 | 119202 | 120042 | 120882 | 121722 | 122562 | 123402 | 124242 | 125082 |

| Trended | 01/16 | 12/15 | 11/15 | 10/15 | 09/15 | 08/15 | 07/15 | 06/15 | 05/15 | 04/15 | 03/15 | 02/15 |
|-----------------------|--------|--------|--------|--------|--------|-------|-------|-------|-------|-------|-------|-------|
| Scheduled (\$) | 840 | 840 | 840 | 840 | 840 | - | - | - | - | - | - | - |
| Actual (\$) | 840 | 840 | 840 | 840 | 840 | - | - | - | - | - | - | - |
| Balance (\$) | 125922 | 126762 | 127602 | 128442 | 129282 | - | - | - | - | - | - | - |

B B [AMPLIFY FEDERAL CU](#) 02/17 10/16 \$17086 \$15588 \$0 4 0 0 0 AS AGREED
 44453337747 02/17 AUTO 048 \$412 [XP/TU/EF](#)
History: 02/17; 0000

B B [THD/CBSD](#) 02/17 08/16 \$7500 \$1338 \$0 7 0 0 0 AS AGREED
 6035740147222795 02/17 REV \$27* [XP/TU/EF](#)
History: 02/17; 00000000

| Trended | 02/17 | 01/17 | 12/16 | 11/16 | 10/16 | 09/16 | 08/16 | 07/16 | 06/16 | 05/16 | 04/16 | 03/16 |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Scheduled (\$) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | - | - | - | - |
| Actual (\$) | 225 | 150 | 450 | 375 | 150 | 150 | 375 | - | - | - | - | - |
| Balance (\$) | 375 | 225 | 150 | 450 | 375 | 150 | 150 | - | - | - | - | - |

B B [BANK OF AMERICA](#) 02/17 02/16 \$5000 \$1037 \$0 13 0 0 0 AS AGREED
 4468 02/17 REV MIN \$15 [XP/TU/EF](#)
History: 02/17; 00000000000000

| Trended | 02/17 | 01/17 | 12/16 | 11/16 | 10/16 | 09/16 | 08/16 | 07/16 | 06/16 | 05/16 | 04/16 | 03/16 |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Scheduled (\$) | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 |
| Actual (\$) | 450 | 450 | 300 | 350 | 150 | 150 | 100 | 250 | 100 | 150 | 150 | 250 |

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| | | | | | | | |
|----------------|-----------------------|---------------|--|-----------------------|-----------|------------------|------------|
| FILE # | 2004246 | FNMA # | | DATE COMPLETED | 3/10/2017 | RQD' BY | CISCO DEMO |
| SEND TO | Cisco Credit Test | | | DATE ORDERED | 3/10/2017 | | |
| | CUST. # TST | | | REPOSITORIES | XP/TU/EF | PRPD' BY | |
| | 2815 S ALMA SCHOOL RD | | | PRICE | \$0.00 | LOAN TYPE | |
| | MESA, AZ 85210 | | | REF. # | SMARTPAY | | |

PROPERTY ADDRESS

| | | | | | | | |
|-----------------------|------------------|------------|------------|---------------------|------------|--|--|
| APPLICANT | | | | CO-APPLICANT | | | |
| APPLICANT | TESTCASE, DAVE X | | | CO-APPLICANT | | | |
| SOC SEC # | 000-00-0020 | DOB | 09/06/1958 | SOC SEC # | DOB | | |
| MARITAL STATUS | | | | DEPENDENTS | | | |

BORROWER'S ACCOUNTS

| 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 | |
|------------------|-----------------------|-----------------------|---------------|-------|-------|-------------|-------|----------------------|---------|----------|--------|-------|-------|-------|--------|-------|
| | | | 02/17 | 01/17 | 12/16 | 11/16 | 10/16 | 09/16 | 08/16 | | | | | | 07/16 | 06/16 |
| | | Trended | 02/17 | 01/17 | 12/16 | 11/16 | 10/16 | 09/16 | 08/16 | 07/16 | 06/16 | 05/16 | 04/16 | 03/16 | | |
| | | Balance (\$) | 450 | 450 | 450 | 300 | 350 | 150 | 150 | 100 | 250 | 100 | 150 | 150 | | |
| | | | 02/16 | 01/16 | 12/15 | 11/15 | 10/15 | 09/15 | 08/15 | 07/15 | 06/15 | 05/15 | 04/15 | 03/15 | | |
| | | Scheduled (\$) | 15 | - | - | - | - | - | - | - | - | - | - | - | | |
| | | Actual (\$) | 400 | - | - | - | - | - | - | - | - | - | - | - | | |
| | | Balance (\$) | 250 | - | - | - | - | - | - | - | - | - | - | - | | |

B B [GEMB/JCP](#) 02/17 02/16 \$800 \$69 \$0 13 0 0 0 AS AGREED
-148584 01/17 REV MIN \$15 [XP/TU/EF](#)

History: 02/17; 0000000000000

| | 02/17 | 01/17 | 12/16 | 11/16 | 10/16 | 09/16 | 08/16 | 07/16 | 06/16 | 05/16 | 04/16 | 03/16 |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Trended | 02/17 | 01/17 | 12/16 | 11/16 | 10/16 | 09/16 | 08/16 | 07/16 | 06/16 | 05/16 | 04/16 | 03/16 |
| Scheduled (\$) | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 | 15 |
| Actual (\$) | 16 | 40 | 72 | 40 | 72 | 24 | 72 | 64 | 32 | 56 | 32 | 64 |
| Balance (\$) | 24 | 16 | 40 | 72 | 40 | 72 | 24 | 72 | 64 | 32 | 56 | 32 |
| | 02/16 | 01/16 | 12/15 | 11/15 | 10/15 | 09/15 | 08/15 | 07/15 | 06/15 | 05/15 | 04/15 | 03/15 |
| Scheduled (\$) | 15 | - | - | - | - | - | - | - | - | - | - | - |
| Actual (\$) | 32 | - | - | - | - | - | - | - | - | - | - | - |
| Balance (\$) | 64 | - | - | - | - | - | - | - | - | - | - | - |

J B [ACCRDHOM](#) 04/16 12/15 \$145000 \$0 \$0 04 0 0 0 PAID
676440187 02/16 MTG 180 \$0 [XP/TU/EF](#)

History: 02/16; -00
ACCOUNT TRANSFERRED OR SOLD; REAL ESTATE MORTGAGE

| | 04/16 | 03/16 | 02/16 | 01/16 | 12/15 | 11/15 | 10/15 | 09/15 | 08/15 | 07/15 | 06/15 | 05/15 |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Trended | 04/16 | 03/16 | 02/16 | 01/16 | 12/15 | 11/15 | 10/15 | 09/15 | 08/15 | 07/15 | 06/15 | 05/15 |
| Scheduled (\$) | 1303 | 1303 | 1303 | 1303 | 1303 | - | - | - | - | - | - | - |
| Actual (\$) | 1303 | 1303 | 1303 | 1303 | 1303 | - | - | - | - | - | - | - |
| Balance (\$) | 0 | 1303 | 2606 | 3909 | 5212 | - | - | - | - | - | - | - |

J B [ACCREDITED HOME LEND](#) 02/16 09/15 \$116800 \$0 \$0 6 0 0 0 PAID
392511376 12/15 MTG 360 \$0 [XP/TU/EF](#)

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|----------------|-----------------------|---------------|-----------------------|-----------|------------------|------------|
| FILE # | 2004246 | FNMA # | DATE COMPLETED | 3/10/2017 | RQD' BY | CISCO DEMO |
| SEND TO | Cisco Credit Test | | DATE ORDERED | 3/10/2017 | | |
| | CUST. # TST | | REPOSITORIES | XP/TU/EF | PRPD' BY | |
| | 2815 S ALMA SCHOOL RD | | PRICE | \$0.00 | LOAN TYPE | |
| | MESA, AZ 85210 | | REF. # | SMARTPAY | | |

PROPERTY ADDRESS

| | | | | | | | |
|-----------------------|------------------|------------|------------|---------------------|------------|--|--|
| APPLICANT | | | | CO-APPLICANT | | | |
| APPLICANT | TESTCASE, DAVE X | | | CO-APPLICANT | | | |
| SOC SEC # | 000-00-0020 | DOB | 09/06/1958 | SOC SEC # | DOB | | |
| MARITAL STATUS | | | | DEPENDENTS | | | |

| BORROWER'S ACCOUNTS | | | | | | | | | | | | |
|----------------------------|-----------------------|----------|---------------|-------------|----------------------|---------|----------|--------|----|----|-----|--------|
| 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: 02/16; --0000
 PURCHASED BY ANOTHER LENDER; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST

| Trended | 02/16 | 01/16 | 12/15 | 11/15 | 10/15 | 09/15 | 08/15 | 07/15 | 06/15 | 05/15 | 04/15 | 03/15 |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Scheduled (\$) | 840 | 840 | 840 | 840 | 840 | 840 | - | - | - | - | - | - |
| Actual (\$) | 840 | 840 | 840 | 840 | 840 | 840 | - | - | - | - | - | - |
| Balance (\$) | 0 | 840 | 1680 | 2520 | 3360 | 4200 | - | - | - | - | - | - |

B B [BANK OF AMERICA](#) 01/17 10/14 \$2000 \$0 \$0 25 0 0 0 PAID
 1859 02/16 REV \$0 [XP/TU/EF](#)

History: 01/17; -----00000000000000000000
 ACCOUNT CLOSED AT CONSUMER'S REQUEST

| Trended | 01/17 | 12/16 | 11/16 | 10/16 | 09/16 | 08/16 | 07/16 | 06/16 | 05/16 | 04/16 | 03/16 | 02/16 |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Scheduled (\$) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Actual (\$) | 180 | 100 | 140 | 100 | 160 | 140 | 180 | 80 | 140 | 160 | 80 | 60 |
| Balance (\$) | 60 | 180 | 100 | 140 | 100 | 160 | 140 | 180 | 80 | 140 | 160 | 80 |

| Trended | 01/16 | 12/15 | 11/15 | 10/15 | 09/15 | 08/15 | 07/15 | 06/15 | 05/15 | 04/15 | 03/15 | 02/15 |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Scheduled (\$) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Actual (\$) | 120 | 120 | 180 | 120 | 140 | 160 | 60 | 100 | 140 | 120 | 180 | - |
| Balance (\$) | 60 | 120 | 120 | 180 | 120 | 140 | 160 | 60 | 100 | 140 | 120 | - |

B B [CHASE](#) 02/17 12/15 \$7000 \$0 \$0 14 0 0 0 AS AGREED
 540184257986 02/17 REV \$0 [XP/TU/EF](#)

History: 02/17; 0000000000000000

| Trended | 02/17 | 01/17 | 12/16 | 11/16 | 10/16 | 09/16 | 08/16 | 07/16 | 06/16 | 05/16 | 04/16 | 03/16 |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Scheduled (\$) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Actual (\$) | 210 | 560 | 210 | 350 | 210 | 630 | 140 | 350 | 140 | 350 | 490 | 350 |
| Balance (\$) | 490 | 210 | 560 | 210 | 350 | 210 | 630 | 140 | 350 | 140 | 350 | 490 |

| Trended | 02/16 | 01/16 | 12/15 | 11/15 | 10/15 | 09/15 | 08/15 | 07/15 | 06/15 | 05/15 | 04/15 | 03/15 |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Scheduled (\$) | 0 | 0 | 0 | - | - | - | - | - | - | - | - | - |

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

CISCO/CREDITFAX: 2815 S. ALMA SCHOOL RD. #109, MESA, AZ 85210 (P) (800) 804-0043 (F) (888) 512-2385

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| | | | | | | | |
|----------------|-----------------------|---------------|--|-----------------------|-----------|------------------|------------|
| FILE # | 2004246 | FNMA # | | DATE COMPLETED | 3/10/2017 | RQD' BY | CISCO DEMO |
| SEND TO | Cisco Credit Test | | | DATE ORDERED | 3/10/2017 | | |
| | CUST. # TST | | | REPOSITORIES | XP/TU/EF | PRPD' BY | |
| | 2815 S ALMA SCHOOL RD | | | PRICE | \$0.00 | LOAN TYPE | |
| | MESA, AZ 85210 | | | REF. # | SMARTPAY | | |

PROPERTY ADDRESS

| | | | | | | | |
|-----------------------|------------------|------------|------------|---------------------|------------|--|--|
| APPLICANT | | | | CO-APPLICANT | | | |
| APPLICANT | TESTCASE, DAVE X | | | CO-APPLICANT | | | |
| SOC SEC # | 000-00-0020 | DOB | 09/06/1958 | SOC SEC # | DOB | | |
| MARITAL STATUS | | | | DEPENDENTS | | | |

BORROWER'S ACCOUNTS

| 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 | | | | | | 04/15 | 03/15 | | |
| | | | | 02/16 | 01/16 | 12/15 | 11/15 | 10/15 | 09/15 | 08/15 | 07/15 | 06/15 | 05/15 | 04/15 | 03/15 |
| | | Actual (\$) | | 420 | 210 | 350 | - | - | - | - | - | - | - | - | - |
| | | Balance (\$) | | 350 | 420 | 210 | - | - | - | - | - | - | - | - | - |

B B [IBM CUNION](#) 12/16 10/15 \$21432 \$0 \$0 13 0 0 0 PAID
 44452277775 10/16 AUTO 060 \$0 [XP/TU/EF](#)

History: 11/16; -000000000000

| Trended | 12/16 | 11/16 | 10/16 | 09/16 | 08/16 | 07/16 | 06/16 | 05/16 | 04/16 | 03/16 | 02/16 | 01/16 |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Scheduled (\$) | 446 | 446 | 446 | 446 | 446 | 446 | 446 | 446 | 446 | 446 | 446 | 446 |
| Actual (\$) | 446 | 446 | 446 | 446 | 446 | 446 | 446 | 446 | 446 | 446 | 446 | 446 |
| Balance (\$) | 0 | 446 | 892 | 1338 | 1784 | 2230 | 2676 | 3122 | 3568 | 4014 | 4460 | 4906 |

| | 12/15 | 11/15 | 10/15 | 09/15 | 08/15 | 07/15 | 06/15 | 05/15 | 04/15 | 03/15 | 02/15 | 01/15 |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Scheduled (\$) | 446 | 446 | 446 | - | - | - | - | - | - | - | - | - |
| Actual (\$) | 446 | 446 | 446 | - | - | - | - | - | - | - | - | - |
| Balance (\$) | 5352 | 5798 | 6244 | - | - | - | - | - | - | - | - | - |

B B [ZALES/CBSD](#) 03/17 06/15 \$2050 \$0 \$0 21 0 0 0 AS AGREED
 6035261573829102 01/16 REV \$0 [XP/TU/EF](#)

History: 03/17; 00000000000000000000

| Trended | 02/17 | 01/17 | 12/16 | 11/16 | 10/16 | 09/16 | 08/16 | 07/16 | 06/16 | 05/16 | 04/16 | 03/16 |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Scheduled (\$) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Actual (\$) | 102 | 41 | 102 | 102 | 82 | 144 | 62 | 41 | 184 | 41 | 41 | 41 |
| Balance (\$) | 41 | 102 | 41 | 102 | 102 | 82 | 144 | 62 | 41 | 184 | 41 | 41 |

| | 02/16 | 01/16 | 12/15 | 11/15 | 10/15 | 09/15 | 08/15 | 07/15 | 06/15 | 05/15 | 04/15 | 03/15 |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Scheduled (\$) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - | - | - |
| Actual (\$) | 164 | 144 | 62 | 62 | 102 | 102 | 123 | 184 | 184 | - | - | - |
| Balance (\$) | 41 | 164 | 144 | 62 | 62 | 102 | 102 | 123 | 184 | - | - | - |

CO-BORROWER'S ACCOUNTS

*** NONE ***

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FILE # 2004246 FNMA # DATE COMPLETED 3/10/2017 RQD' BY CISCO DEMO
SEND TO Cisco Credit Test DATE ORDERED 3/10/2017
CUST. # TST REPOSITORIES XP/TU/EF PRPD' BY
2815 S ALMA SCHOOL RD PRICE \$0.00 LOAN TYPE
MESA, AZ 85210 REF. # SMARTPAY

PROPERTY ADDRESS

APPLICANT TESTCASE, DAVE X CO-APPLICANT
SOC SEC # 000-00-0020 DOB 09/06/1958 SOC SEC # DOB
MARITAL STATUS DEPENDENTS

OTHER ACCOUNTS

*** NONE ***

ALERT

1 - DONNA F TESTCASE YOB: 1958 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

INQUIRIES (LAST 180 DAYS)

| | | | | |
|-------|---|----------|-----------------------------|----------------|
| EF | B | 02/17/17 | A+FEDCU | FINANCE |
| EF | B | 12/19/16 | AT&T-WS | UTILITIES/FUEL |
| TU | B | 12/17/16 | BK OF AMER | BANKING |
| XP | B | 12/11/16 | CREDIT PLUS | FINANCE |
| TU/EF | B | 12/11/16 | CBD | MISC |
| EF | B | 10/23/16 | AMP FCU | FINANCE |

SOURCE OF INFORMATION

1 EXPERIAN - PULLED ON: 03/10/17
NAME: DONNA F TESTCASE 000000020 DOB: 09/30/58
NAME: DONNA R FREEMAN 000000020 DOB: N/A
SSN: 000000020
ADDRESS: 483 WAYNE ST, ANTHILL, MO 65488-0001 - REPORTED 12/12 - 11/16
ADDRESS: 13414 HEARTH STONE DR, ANTHILL, MO 65488-0001 - REPORTED 05/12 - 10/15
ADDRESS: 509 SPRING AVENUE EXT, ANTHILL, MO 65488-0001 - REPORTED 12/10
EMPLOYER: DONNA// - REPORTED 03/16

2 TRANSUNION - PULLED ON: 03/10/17 - INFILE DATE: 08/01/03
NAME: DONNA F TESTCASE
NAME: FREEMAN, DONNA, R
NAME: DOB: 09/30/58
SSN: 000000020
ADDRESS: 483 WAYNE ST, ANTHILL, MO 65488 - REPORTED 10/14
ADDRESS: 13414 HEARTH STONE DR, ANTHILL, MO 65488 - REPORTED 05/12
ADDRESS: 483 WAYNE ST, ANTHOLE, MO 65488

3 EQUIFAX - PULLED ON: 03/10/17 - INFILE DATE: 10/22/04
NAME: DONNA FREEMAN TESTCASE DOB: 09/30/58
SSN: 000000020
ADDRESS: 13414 HEARTH STONE DR, ANTHILL, MO 65488-0001 - REPORTED 07/15
ADDRESS: 483 WAYNE ST, ANTHILL, MO 65488-0001 - REPORTED 07/13

MISCELLANEOUS INFORMATION

- Instant View Password: B1-127BD62E
- To verify the authenticity of this credit report, please visit <https://credit.ciscocredit.com> and click on the Instant View link. Enter Identifier # 2004246 and password B1-127BD62E to view the report. For any inquiries regarding this report or services provided by CISCO/CREDITFAX please contact us at (800) 804-0043.

TU HIGH RISK FRAUD ALERT

*** HIGH RISK FRAUD ALERT ***
2 - TESTCASE, DAVE X
AVAILABLE AND CLEAR

PUBLIC RECORDS

*** 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.

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| | | | | | | |
|----------------|-----------------------|---------------|-----------------------|-----------|------------------|------------|
| FILE # | 2004246 | FNMA # | DATE COMPLETED | 3/10/2017 | RQD' BY | CISCO DEMO |
| SEND TO | Cisco Credit Test | | DATE ORDERED | 3/10/2017 | | |
| | CUST. # TST | | REPOSITORIES | XP/TU/EF | PRPD' BY | |
| | 2815 S ALMA SCHOOL RD | | PRICE | \$0.00 | LOAN TYPE | |
| | MESA, AZ 85210 | | REF. # | SMARTPAY | | |

PROPERTY ADDRESS

| APPLICANT | | | CO-APPLICANT | | |
|-----------------------|------------------|-----------------------|---------------------|------------|--|
| APPLICANT | TESTCASE, DAVE X | | CO-APPLICANT | | |
| SOC SEC # | 000-00-0020 | DOB 09/06/1958 | SOC SEC # | DOB | |
| MARITAL STATUS | | | DEPENDENTS | | |

DISCLAIMER

-
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 19016 | 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 3/31/2017 10:44:59 AM ***

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