

## Credit reports

### Process loans faster with greater accuracy using complete credit histories.

Kroll Factual Data's **credit report** is a highly efficient, Web-based service that combines the credit histories of potential borrowers from one, two or all three credit repositories into one complete report. Now you can: Spot data discrepancies. Improve loan accuracy. Accelerate loan processing.

#### The Kroll Factual Data Advantage

Kroll Factual Data provides verification solutions for all phases of the lending process. We understand the pressures involved in processing ever-expanding loan volumes. Within seconds, you can review a single, easy-to-read report that merges information from one, two or all three credit bureaus. Access unrivaled loan origination systems and data verification services. Process loans faster. Make fewer mistakes.

You'll also receive our industry-leading customer service guarantee – receive any tradeline or verification request in 4 hours, or it's free.

#### How Kroll Factual Data's credit report works

- Click to request data from one, two or three creditreporting bureaus
- Receive one merged credit report
- Customize data to appear how you need it
- Populate fields in existing electronic forms

### Benefits of Kroll Factual Data's credit report:

#### Guaranteed 4 Hour Service

Tradeline updates and verification requests are completed within 4 hours, or the service is free.

#### Integration Leader

Service is available on all major loan origination and automated underwriting systems including: Freddie Mac Loan Prospector, Fannie Mae Desktop Underwriter, GMAC Assetwise and private labels, and ARC Systems.

#### Customizable Formats

Reports are provided in any format needed for efficient review and instantly populates the fields in electronic forms.

#### Fast Rescoring Service

Credit score revisions process within days of dispute resolution with QuickScore—helping to close deals faster.

#### Additional Services

In addition to mortgage credit reports, Kroll Factual Data provides:

- Industry leading third party verification solutions
- Comprehensive suite of risk assessment solutions
- Flood certifications
- Automated valuation models (AVM)

Streamline your lending operations easily and efficiently with Kroll Factual Data.

Contact Us  
800-929-3400  
sales@krollfactualdata.com  
www.krollfactualdata.com



**KROLL FACTUAL DATA, 5200 HAHNS PEAK DRIVE, LOVELAND, CO 80538**

<b>ABC Company</b> 1234 N. LONG STREET DENVER, CO 80202 (123)555-1234	Client Tracking <b>ABC00000123</b>	Requested by <b>anyname</b>	Report ID <b>A4321BB00034567</b>
	Client Code <b>1234-AB100B</b>	BX Date requested <b>09/11/2009 12:12:14</b>	Charges <b>0.00</b>

Identification (as requested)						
Applicant's last name <b>SMITH</b>	First name <b>ROBERT</b>	Middle <b>A</b>	Suffix	DOB <b>01/02/1975</b>	Social Security <b>123-45-6789</b>	
Co-applicant's last name <b>SMITH</b>	First name <b>BARBRA</b>	Middle <b>KAY</b>	Suffix	DOB <b>02/03/1977</b>	Social Security <b>321-54-9876</b>	

Residence Information (as requested)						
Present	<b>123 WIDESTREET DRIVE</b>	<b>BIG TOWN</b>	<b>CO</b>	<b>80002</b>	Telephone	

File Variations						
Equifax	<b>BQ1</b>	123-45-6779	SMITH, ROBERT A		01/23/1951	09/11/09 12:12
Experian	<b>BX1</b>	123-45-6779	SMITH, ROBERT			09/11/09 12:12
Trans Union	<b>BU1</b>	123-45-6779	SMITH, ROBERT A		01/23/1951	09/11/09 12:12
Trans Union	<b>CU1</b>	321-54-9876	SMITH, BARBRA KAY		08/01/1953	09/11/09 12:12
Equifax	<b>CQ1</b>	321-54-9876	SMITH, BARBRA KAY		08/01/1953	09/11/09 12:12
Experian	<b>CX1</b>	321-54-9876	SMITH, BARBRA KAY		1953	09/11/09 12:12

Credit Score Information						
<b>696</b>	Repository <b>TransUnion</b>	Brand <b>Classic 04</b>	Type <b>FICO</b>	<b>123-45-6779</b>	<b>SMITH, ROBERT A</b>	<b>BU1</b>
	040 - Derogatory public record or collection filed 010 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts					
<b>647</b>	Repository <b>Experian</b>	Brand <b>Fair Isaac V2</b>	Type <b>FICO</b>	<b>123-45-6779</b>	<b>SMITH, ROBERT</b>	<b>BX1</b>
	40 - Derogatory public record or collection filed 10 - Ratio of balance to limit on bank revolving or other rev accts too high 14 - Length of time accounts have been established 32 - Lack of recent installment loan information <b>FACTA: TOO MANY INQUIRIES LAST 12 MONTHS</b>					
<b>644</b>	Repository <b>Equifax</b>	Brand <b>BEACON 5</b>	Type <b>FICO</b>	<b>123-45-6779</b>	<b>SMITH, ROBERT A</b>	<b>BQ1</b>
	40 - Derogatory public record or collection filed 10 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts 20 - Length of time since derogatory public record or collection is too short 14 - Length of time accounts have been established					
<b>761</b>	Repository <b>TransUnion</b>	Brand <b>Classic 04</b>	Type <b>FICO</b>	<b>321-54-9876</b>	<b>SMITH, BARBRA KAY</b>	<b>CU1</b>
	010 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts 030 - Time since most recent account opening is too short 004 - Lack of recent installment loan information					
<b>736</b>	Repository <b>Equifax</b>	Brand <b>BEACON 5</b>	Type <b>FICO</b>	<b>321-54-9876</b>	<b>SMITH, BARBRA KAY</b>	<b>CQ1</b>
	10 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts 30 - Time since most recent account opening is too short 23 - Number of bank or national revolving accounts with balances 05 - Too many accounts with balances					
<b>669</b>	Repository <b>Experian</b>	Brand <b>Fair Isaac V2</b>	Type <b>FICO</b>	<b>321-54-9876</b>	<b>SMITH, BARBRA KAY</b>	<b>CX1</b>
	40 - Derogatory public record or collection filed 10 - Ratio of balance to limit on bank revolving or other rev accts too high 14 - Length of time accounts have been established 32 - Lack of recent installment loan information <b>FACTA: TOO MANY INQUIRIES LAST 12 MONTHS</b>					

Credit History								Payment	Balance	
<b>WELLS FARGO HM</b> <b>MORTGAG</b> 7050134222111	Opened <b>07/07</b>	Reported <b>09/09</b>	High balance <b>160,000</b>	Reviewed <b>23 mos</b>	30 <b>0</b>	60 <b>0</b>	90+ <b>0</b>	Pastdue <b>-0-</b>	Payment <b>180X \$1523</b>	Balance <b>146,194</b>
	Last active <b>09/09</b>	BX1 CX1 BU1 CU1 BQ1 CQ1 [Joint]	High limit ---	Install (11) Mortgage						
	Freddie Mac									
<b>UNVL/CITI</b> 54412354321	Opened <b>03/00</b>	Reported <b>09/09</b>	High balance <b>19,734</b>	Reviewed <b>99 mos</b>	30 <b>0</b>	60 <b>0</b>	90+ <b>0</b>	Pastdue <b>-0-</b>	Payment <b>\$397</b>	Balance <b>19,734</b>
	Last active <b>08/09</b>	CX1 CU1 CQ1 [Ind]	High limit <b>27,500</b>	Revol (R1) Credit card						
<b>CHASE</b> 44019098775783011	Opened <b>01/00</b>	Reported <b>08/09</b>	High balance <b>24,900</b>	Reviewed <b>99 mos</b>	30 <b>0</b>	60 <b>0</b>	90+ <b>0</b>	Pastdue <b>-0-</b>	Payment <b>\$276</b>	Balance <b>12,442</b>
	Last active <b>08/09</b>	BX1 BU1 BQ1 [Ind]	High limit <b>24,900</b>	Revol (R1) Credit card						
	Account closed by credit grantor 08/09; Canceled by credit grantor									
<b>WACHOVIA BANK NA/FTU</b> 43159758766356200	Opened <b>03/02</b>	Reported <b>09/09</b>	High balance <b>9,988</b>	Reviewed <b>91 mos</b>	30 <b>0</b>	60 <b>0</b>	90+ <b>0</b>	Pastdue <b>-0-</b>	Payment <b>\$138</b>	Balance <b>9,239</b>
	Last active <b>09/09</b>	BX1 CX1 BU1 CU1 BQ1 CQ1 [Joint]	High limit <b>10,000</b>	Revol (R1) Line of credit						
<b>MEDICRDT NC</b> 48858208	Opened <b>11/06</b>	Reported <b>06/07</b>	High balance <b>396</b>	Reviewed ---	30 <b>0</b>	60 <b>0</b>	90+ <b>0</b>	Pastdue <b>-0-</b>	Payment <b>Collection 02/07</b>	Balance <b>-0-</b>
	Last active <b>05/07</b>	*BX1 *BU1 *BQ1 [Ind]	High limit <b>396</b>	Install (19) Unknown						
	Spartanburg Regional Medic; MEDICAL; Paid collection; Unpaid; Medical;									

TOTALS	High credit	High balance	Pastdue	Payment	Balance
	275,977	828,962	0	2,582	196,942

## Creditor Information

CHASE (800)955-9900 MEDICRDT NC (704)941-6454 UNVL/CITI	WACHOVIA BANK NA - SC WELLS FARGO HM MORTGAG (301)668-2740
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## Summary Information

General summations	06/93	Oldest tradeline date	Payment summaries	1,059	Open revolving payments
	0	Public records		1,523	Open installment payments
	1	Number of inquiries 90 days		2,582	Total open payments
	0	Payments 30 to 59 days late		397	Balance monthly owed
	0	Payments 60 to 89 days late		50,351	Revolving balance owed
	0	Payments 90 and over days late		146,194	Installment balance owed
				196,942	Total balance owed
	17	Number of open revolving trades		0	Revolving amount past due
	1	Number of open installment trades		0	Installment amount past due
	2	Number of balance monthly trades		0	Balance monthly amount past due
	20	Total number of trades		0	Total amount past due
	5	Number of collection trade lines		274,714	Revolving credit limit
	0	Number of bankruptcy trade lines		246,396	Revolving high balance
	0	Number of foreclosed trade lines		580,815	Installment high balance
	0	Number of profit and loss trade lines		2,148	Balance monthly high balance
	0	Number of repossession trade lines			
	5	Number of adverse trade lines			
	64	Total number of trade lines			

## Public Records

No Public Records found

## Database Residence Information

				First	Last	
<a href="#">123 WIDESTREET DRIVE</a>	BIG TOWN	CO	80002	09/97	11/07	BQ1 BX1 BU1 CU1 CQ1 CX1
<a href="#">456 GREEN STREET</a>	LITTLE TOWN	UT	84525	---	---	CU1

## Database Employment Information

		First	Last	
<a href="#">RAILROAD</a>		---	---	BQ1
<a href="#">DEPT OF SOCIAL SERVICE</a>		---	---	CU1

## TruAlert - Applicant

## OFAC Compliance

Applicant input name checked. No similar records found in OFAC's SDN list.

File Variations

File Variations checked. No similar records found in OFAC's SDN list.

AKA Records

AKA records checked. No similar records found in OFAC's SDN list.

## FactualID Mortgage

[FactualID Mortgage](#)

## TruAlert - Co-applicant

## OFAC Compliance

Co-applicant input name checked. No similar records found in OFAC's SDN list.

File Variations

No additional File Variation names found.

AKA Records

No additional AKA names found.

## AKA

FORMER NAME: SMITH, ROBERT ALLAN

BQ1

Nickname: SMITH, BOB ALLAN

SMITH, BOB

BX1

BU1

CX1

## Inquiry Information

09/11/2009 [ABC](#) (BU1 CU1)

## Information Sources

This report includes information retrieved from the following repository(ies):

<b>TransUnion Consumer Relations</b> PO Box 1000 Chester, PA 19022 (800) 916-8800 www.transunion.com	<b>Equifax Consumer Relations</b> PO Box 740241 Atlanta, GA 30374 (800) 685-1111 www.equifax.com	<b>Experian Consumer Relations</b> PO Box 2002 Allen, TX 75013 (888) 397-3742 www.experian.com
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This Residential Merged Credit Report is furnished in response to a consumer or business application. The information contained herein meets the standards set forth by FICO, FHLBC, FHA/VA and the Rural Housing Service. The information contained herein meets all guidelines set forth by the Fair Credit Reporting Act. It is to be held in strict confidence and may be revealed only to those whose official duties require the information in relation to which this report was ordered, except that which is required by law. The information has been obtained from sources deemed reliable, the accuracy of which Kroll Factual Data does not guarantee.

\* denotes source(s) of adverse information

End of Report

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