



CREDIT PLUS INC

31550 Winterplace Parkway, Salisbury, MD 21801
(800) 258-3488 * FAX (800) 258-3287

INFILE CREDIT REPORT

Report No
14504029

Provided For: CREDIT PLUS TEST
31550 WINTERPLACE PARKWAY
SALISBURY, MD 21804

Date Received 9/22/2008	Date Issued 9/22/2008	Requested By CUST SVC TEST
Loan Type	Reissue #	Charges \$0.00
Sources XP/TU/EF	Reference #	

GENERAL INFORMATION

Borrower Name TESTCASE, LEROY D Social Security No 000-00-0023 Age 09/24/1967
 Co-Borrower Name Social Security No Age
 Current Address 427 BAY BOULEVARD, ANTHILL, MO 65488 Length
 Previous Address Length
 Marital Status
 Dependents

CREDIT HISTORY

E C O A	W H O S E	CREDITOR NAME ACCOUNT NUMBER	DATE REPORTED DATE LAST ACTIVITY	DATE OPENED	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS
								MOS REV	30+	60+	
T R A D E S U M M A R Y											
				COUNT	BALANCE	HIGH CREDIT	PAYMENT	PAST	DUE		
		MORTGAGE		0	0		0	0	0		
		AUTO		0	0		0	0	0		
		EDUCATION		0	0		0	0	0		
		OTHER INSTALLMENT		1	0		0	0	0		
		OPEN		3	0		0	0	0		
		REVOLVING		0	0		0	0	0		
		OTHER		0	0		0	0	0		
		TOTAL		4	0		0	0	0		
		SECURED DEBT				OLDEST TRADELINE	07/05				
		UNSECURED DEBT				DEBT/HIGH CREDIT					
D E R O G A T O R Y S U M M A R Y											
		CHARGE OFFS	0	DELINQ	30 DAYS	0	INQUIRIES	2			
		COLLECTIONS	0		60 DAYS	0					
		BANKRUPTCY ACCOUNTS	0		90 DAYS	0					
		PUBLIC RECORDS	0		OTHER	0					
M I S C E L L A N E O U S I N F O R M A T I O N											
Instant View Password: AV-36F67B25											
To verify the authenticity of this credit report, please visit https://credit.creditplus.com and click on the Instant View link. Enter report number 14504029 and password AV-36F67B25 to view the report. For any inquiries regarding this report or services provided by CREDIT PLUS please contact us at (800) 258-3488.											
S O U R C E O F I N F O R M A T I O N											
1	-	EXPERIAN	09/22/08	*** NO RECORD FOUND ***							
2	-	TRANSUNION	09/22/08	*** NO RECORD FOUND ***							
3	-	EQUIFAX	N/A	*** NO RECORD FOUND ***							
4	-	FICO		NAME: LEROY D TESTCASE SSN: 000-00-0023 ADDRESS: , ANTHILL, MO 65488							
5	-	PRBC	9/22/2008	NAME: LEROY D TESTCASE DOB: 09/24/1967 SSN: 000--0-0-0023							

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

The information contained in this report is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, 93-579, 94-239, the Fair Credit Reporting Act. Credit Plus, Inc. certifies that all Residential Mortgage Credit Reports meet the standards prescribed by U.S. Dept. of HUD, FHA, VA, USDA, RECD & FSA, FNMA and FHLMC.



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								MOS REV	30+	60+	
		ADDRESS: 457 BAY BV, ANTHILL, MO 65488									
=====											
C R E D I T O R S											
=====											
		CENTRAL PARK APARTMEN									(407) 331-3131
=====											
R E M A R K S											
=====											
WASHINGTON MUTUAL BANK REPORTED AN INQUIRY ON MAY 8, 2008.											
WASHINGTON MUTUAL BANK REPORTED AN INQUIRY ON MAY 7, 2008.											
WASHINGTON MUTUAL BANK REPORTED AN INQUIRY ON MAY 7, 2008.											
BANK OF AMERICA REPORTED AN INQUIRY ON MAY 2, 2008.											
A THIRD-PARTY RISK SCORE WAS USED WITHIN THE CALCULATION OF THE FICO EXPANSION SCORE. THE TOP REASONS INDICATING THE FACTORS THAT INFLUENCED THAT SCORE ARE THE FOLLOWING: 1) UNABLE TO VERIFY APPLICANT ADDRESS. 2) INVALID ADDRESS. 3) IMPORTANT APPLICATION DATA MISSING.											
UNVERIFIED ACCOUNTS PRESENT, VERIFICATION MAY PROVIDE A MORE COMPLETE AND ACCURATE REPORT. CONTACT PRBC FOR VERIFICATION SERVICE INFORMATION.											
=====											
D I S C L A I M E R											
=====											
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.											
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 PO BOX 2002 ALLEN, TX 75013 888-397-3742 www.experian.com/reportaccess				TRANSUNION PO BOX 1000 CHESTER, PA 19016 800-888-4213 www.transunion.com				EQUIFAX PO BOX 740241 ATLANTA, GA 30374 800-685-1111 www.equifax.com			
Non-traditional credit data from PRBC has been merged with credit reports from Equifax, Experian, and/or TransUnion to provide a more complete and accurate picture of the applicant's credit worthiness. PRBC data may include historical housing payments such as rent, mobile home, or mortgage, as well as utilities, telecommunications, cable, insurance and other recurring bill payments that are typically not reported to the 3 national credit repositories. The non-traditional credit data is obtained from PRBC and the PRBC Bill Payment Score ("BPS") is generated solely from PRBC data. Inquiries regarding any disputed data from PRBC should be directed to the creditor or biller reporting the data in dispute, or to PRBC at (877) 772-2123 or www.prbc.com.											

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**NOTICE TO THE HOME LOAN APPLICANT
CREDIT SCORE INFORMATION DISCLOSURE**

TESTCASE, LEROY D
427 BAY BOULEVARD
ANTHILL, MO 65488

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 questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions regarding the terms of the loan, contact the lender.

The following information about your credit scores was created on 9/22/2008.

Applicant : TESTCASE, LEROY D
Name of Score: PRBC/FICO EXPANSION SCORE
Credit Score : 616 **Range:** 300-850

Key Factors affecting the score:

- NO PROPERTY RECORDS REPORTED OR IDENTIFIED
- SUPPLIED WITH APP: LACK OF RECENT CRA ACCOUNT INFORMATION
- SUPPLIED W APP: TIME SINCE DEROG PUBLIC RECORD OR COLL FROM CRA TOO SHORT
- NUMBER OF INQUIRIES

Borrower Signature _____ Date _____