

TRENDSCAPE™

Based on 2-bureau credit report

FIRSTIMER, ALICE

LOWEST SCORE¹ **703**

FORECAST² Likely to stay 700-719 for at least 3 months
based on trend data [customize forecast >](#)

BALANCE TREND³ Revolving balance was stable (last 3 months)

REVOLVING Paid balances **in full**
last 12 months

INSTALLMENT Made scheduled payments⁴
last 12 months Paid off installment loan 09/2019

¹ Lowest Score is the lowest of the FICO scores from Experian and TransUnion.

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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PANTHER VALLEY VILLAGE SQUARE, P.O. BOX 5000, ALLAMUCHY, NJ 07820
 Phone: 800-275-7722
 Fax: 800-275-8049

MERGED INFILE CREDIT REPORT

FILE #	9966211	FNMA #	DATE COMPLETED	10/29/2019	RQD' BY	ELLIE MAE
SEND TO	SANDYS MORTGAGE COMPANY		DATE ORDERED	10/29/2019		
	CUST. #	CIS-8888	REPOSITORIES	XP/TU/EF	PRPD' BY	
	PO BOX 5000 PANTHER VALLEY VILLAGE SQUARE		PRICE	\$5.00	LOAN TYPE	
	ALLAMUCHY, NJ 07820		REF. #			
PROPERTY ADDRESS						
APPLICANT			CO-APPLICANT			
APPLICANT	FIRSTIMER, ALICE		CO-APPLICANT			
SOC SEC #	991-91-9991	DOB	1986-03-07	SOC SEC #	DOB	
MARITAL STATUS			DEPENDENTS			
CURRENT ADDRESS	9991 WARFORD, DAWSON, IA 50066		LENGTH			
PREVIOUS ADDRESS			LENGTH			

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - ALICE FIRSTIMER - 991919991
 SCORE: **715**

TRANSUNION/FICO CLASSIC (04) - ALICE FIRSTIMER - 991919991
 SCORE: **710**

EXPERIAN/FAIR, ISAAC (VER. 2) - ALICE FIRSTIMER - 991919991
 SCORE: **703**

[Request New Tradeline](#)

[Hide Trended Data](#)

CREDIT

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

B B [MOUNTAIN BANK](#) 09/19 02/17 \$4400 \$2600 \$0 31 0 0 0 AS AGREED
 3563A019732 09/19 LEAS 036 \$123 [XP/TU/EF](#)

History: 09/19; 00000000000000000000000000000000-----

Trended	08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18	09/18
Scheduled (\$)	123	123	123	123	123	123	123	123	123	123	123	123
Actual (\$)	123	123	123	123	123	123	123	123	123	123	123	123
Balance (\$)	2723	2846	2969	3092	3215	3338	3461	3584	3707	3830	3953	4076

B B [HEMLOCKS](#) 09/19 11/11 \$1000 \$437 \$0 24 0 0 0 AS AGREED
 98E543184 09/19 REV MIN \$44 [XP/TU/EF](#)

History: 09/19; 00000000000000000000000000000000

ECO KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER;
 M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

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The information 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, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.

FILE # 9966211 **FNMA #** **DATE COMPLETED** 10/29/2019 **RQD' BY** ELLIE MAE
SEND TO SANDYS MORTGAGE COMPANY **DATE ORDERED** 10/29/2019
CUST. # CIS-8888 **REPOSITORIES** XP/TU/EF **PRPD' BY**
PO BOX 5000 PANTHER VALLEY VILLAGE **PRICE** \$5.00 **LOAN TYPE**
SQUARE
ALLAMUCHY, NJ 07820 **REF. #**

PROPERTY ADDRESS

APPLICANT

CO-APPLICANT

APPLICANT FIRSTIMER, ALICE **CO-APPLICANT**
SOC SEC # 991-91-9991 **DOB** 1986-03-07 **SOC SEC #** **DOB**
MARITAL STATUS **DEPENDENTS**

CREDIT

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		
		Trended	08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18	09/18
		Scheduled (\$)	44	44	44	44	44	44	44	44	44	44	44	44
		Actual (\$)	245	387	302	196	92	987	885	789	538	686	578	637
		Balance (\$)	138	245	387	302	196	92	987	885	789	538	686	578
			08/18	07/18	06/18	05/18	04/18	03/18	02/18	01/18	12/17	11/17	10/17	09/17
		Scheduled (\$)	44	44	44	44	44	44	44	44	44	44	-	-
		Actual (\$)	665	711	607	316	937	763	785	835	761	795	-	-
		Balance (\$)	637	665	711	607	316	937	763	785	835	761	-	-

B B [BAY COMPANY](#) 09/19 01/11 \$1600 \$0 \$0 60 **2 1 1** CUR WAS 90
4681123R1 09/19 REV MIN \$0 [XP/TU/EF](#)

History: 09/19; 0000000000000000000000000000000210111-
Late Dates: 1/17-60, 12/16-30, 10/16-30, 9/16-30, 8/16-30
NOW PAYING

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		
		Trended	08/19	07/19	06/19	05/19	04/19	03/19	02/19	01/19	12/18	11/18	10/18	09/18
		Scheduled (\$)	50	50	50	50	50	50	50	50	50	50	50	50
		Actual (\$)	227	238	139	290	241	442	273	244	145	216	247	268
		Balance (\$)	236	227	238	139	290	241	442	273	244	145	216	247
			08/18	07/18	06/18	05/18	04/18	03/18	02/18	01/18	12/17	11/17	10/17	09/17
		Scheduled (\$)	50	50	50	50	50	50	50	50	50	50	50	50
		Actual (\$)	349	270	451	352	253	782	255	356	257	600	459	260
		Balance (\$)	268	349	270	451	352	253	782	255	356	257	600	459

B B [CENTRAL BANK](#) 09/19 01/12 \$9000 - \$0 51 **1** 0 0 CUR WAS 30
1590345859403 09/19 INST 060 - [XP/TU/EF](#)

History: 02/17; 00000000000000010000000000000000000000-
Late Dates: 12/15-30
INSTALLMENT LOAN

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	ALLAMUCHY, NJ 07820			REF. #			

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	FIRSTIMER, ALICE			CO-APPLICANT			
SOC SEC #	991-91-9991	DOB	1986-03-07	SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			

COLLECTION ACCOUNTS

*** NONE ***

OTHER CREDIT HISTORY

*** NONE ***

TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	0	0	0	0	0
AUTO	0	0	0	0	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	2	2600	4400	123	0
OPEN	0	0	0	0	0
REVOLVING	2	437	2600	44	0
OTHER	0	0	0	0	0
TOTAL	4	3037	7000	167	0

SECURED DEBT	2600	OLDEST TRADELINE	01/11
UNSECURED DEBT	437	REVOLVING CREDIT UTILIZATION	17%
		TOTAL DEBT/HIGH CREDIT	19%

DEROGATORY SUMMARY

CHARGE OFFS:	0	30 DAYS:	2	INQUIRIES:	0
COLLECTIONS:	0	60 DAYS:	1	MOST RECENT LATE:	01/17
BANKRUPTCY:	0	90 DAYS:	1	DISPUTES:	0
PUBLIC RECORDS:	0	OTHER:	0		

PUBLIC RECORDS

*** NONE ***

INQUIRIES (LAST 120 DAYS)

*** NONE ***

ALERT

- 1 - ALICE FIRSTIMER EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED
- 3 - SSN AFFIRM: INQUIRY SSN IS ASSOCIATED WITH THE CONSUMER (THE SOCIAL SECURITY NUMBER PROVIDED IN THE INQUIRY MATCHES TO THE REQUESTED CONSUMER)
- 3 - EQUIFAX OFAC ALERT: NOTHING TO REPORT - ALICE FIRSTIMER - 991919991 NO MATCH FOUND IN CDC'S OFAC DATABASE.

SOURCE OF INFORMATION

1 EXPERIAN - PULLED ON: 10/29/19
NAME: ALICE FIRSTIMER 991919991 DOB: 05/01/60
SSN: 991919991
ADDRESS: 9991 WARFORD ST, DAWSON, IA 50066
EMPLOYER: EMPLOYER X//

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APPLICANT		CO-APPLICANT	
APPLICANT	FIRSTIMER, ALICE	CO-APPLICANT	
SOC SEC #	991-91-9991	DOB	1986-03-07
MARITAL STATUS		SOC SEC #	
		DEPENDENTS	

SOURCE OF INFORMATION

- 2 TRANSUNION - PULLED ON: 10/29/19 - INFILE DATE: 08/07/07
NAME: ALICE FIRSTIMER
NAME: DOB: 05/01/60
SSN: 991919991
ADDRESS: 9991 WARFORD ST, ANTHILL, MO 65488 - REPORTED 03/15
EMPLOYER: EMPLOYER X/PROFESSIONAL/
- 3 EQUIFAX - PULLED ON: 10/29/19 - INFILE DATE: 05/28/79
NAME: ALICE FIRSTIMER DOB: 05/01/60
SSN: 991919991
ADDRESS: 9991 WARFORD ST, ANTHILL, MO 65488-0001 - REPORTED 03/15 - 09/19
EMPLOYER: EMPLOYER X/PROFESSIONAL/

CREDITORS

*** 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.

- 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 2002	PO BOX 2000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19016	ATLANTA, GA 30374
888-397-3742	800-916-8800	800-685-1111
www.experian.com/reportaccess	transunion.com/myoptions	www.equifax.com/fcra

MISCELLANEOUS INFORMATION

- Instant View Password: BP-BB6260

- To verify the authenticity of this credit report, please visit <https://cis.meridianlink.com> and click on the Instant View link. Enter Identifier # 9966211 and password BP-BB6260 to view the report. For any inquiries regarding this report or services provided by CIS INFORMATION SERVICES please contact us at 800-275-7722.

*** END OF REPORT 10/29/2019 1:32:21 PM ***

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