



MERGED INFILE CREDIT REPORT

SEND TO: BCS/TEST - 999BCS
2617 WHITE MOUNTAIN HWY 2ND FLOOR, NORTH
CONWAY, NH 03860

REQUESTED BY: BCS TEST
DATE: 9/5/2013

FILE #: 1700106
REF. #: --
REPOSITORIES: XP/TU/EF
PRICE: \$0.00

APPLICANT INFORMATION

APPLICANT:	TESTCASE, SAMUEL T JR.	000-00-0012	12/27/1967
CURRENT ADDRESS:	42 JACOBSON 21, ANTHILL, MO 65488		

PUBLIC RECORDS

*** NONE ***

INQUIRIES (LAST 120 DAYS)

WHOSE	COMPANY	BUSINESS TYPE	INQUIRY DATE	BUREAU
B	NCO FINANCIAL SYSTEMS	FINANCE	08/30/13	XP
B	CBA	MISC	08/30/13	XP
B	NCO CREDIT S	MISC	08/30/13	TU
B	NCO GROUP	MISC	08/30/13	EF
B	PRESSLER & PRESSLER	COLLECTIONS	08/21/13	XP

SCORE MODELS

APPLICANT

725 TRANSUNION/FICO CLASSIC (04)

RANGE: 309-839
SAMUEL T TESTCASE JR - 000000012

- 018 NUMBER OF ACCOUNTS WITH DELINQUENCY
- 030 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- 013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- 010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- FA INQUIRIES IMPACTED THE CREDIT SCORE

700 EQUIFAX/BEACON 5.0

RANGE: 334-818
SAMUEL T TESTCASE JR - 000000012

- 00013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- 00010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- 00030 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- 00018 NUMBER OF ACCOUNTS WITH DELINQUENCY

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

BIRCHWOOD CREDIT SERVICES, INC.: 2617 WHITE MOUNTAIN HWY. P.O. BOX 436, NORTH CONWAY, NH 03860 (P) 800-910-0015 (F) 800-785-0017

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SCORE MODELS

697 EXPERIAN/FAIR, ISAAC (VER. 2)

RANGE: 320-844

SAMUEL T TESTCASE - 000000012

- 10 PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
- 18 NUMBER OF ACCOUNTS WITH DELINQUENCY
- 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- 08 TOO MANY INQUIRIES LAST 12 MONTHS

TRADELINES

001											
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+				
J / B	MTG	08/13	\$120000	\$1444	1	0	0	CUR WAS 30			
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
XP/TU/EF	360	06/12	\$118610	\$0	05/13	-	-	11	05/13	08/13	
COUNTRYWIDE HOME LOA 925786821 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST											
002											
J / B	MTG	08/13	\$25000	\$201	0	0	0	AS AGREED			
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
XP/TU/EF	300	04/13	\$24910	\$0	-	-	-	5	--/--	08/13	
GMAC MORTGAGE 6817741437 SECOND MORTGAGE											
003											
B / B	AUTO	09/13	\$14162	\$247	0	0	0	AS AGREED			
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
XP/EF	060	06/11	\$8205	\$0	-	-	-	27	--/--	08/13	
A H F C 77745013											
004											
B / B	REV	09/13	\$8000	\$152	0	0	0	AS AGREED			
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
XP/TU/EF	MIN	04/13	\$7568	\$0	-	-	-	5	--/--	08/13	
WASH MUTUAL/PROVIDIA 5418221673200088											
005											
B / B	REV	09/13	\$5600	\$107	0	0	0	AS AGREED			
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
XP/EF	-	10/10	\$5388	\$0	-	-	-	36	--/--	09/13	
CHASE 5149110921965684											
006											
J / B	REV	09/13	\$3047	\$82	0	0	0	AS AGREED			
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
XP/EF	-	10/09	\$2746	\$0	-	-	-	48	--/--	09/13	
CAP ONE BK 517858968670											

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TRADELINES

007											
ECOA / WHOSE		ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PAID		
T / B	AMEX	OPEN	08/12	\$7133	\$0	0	0	0			
SOURCE	-099663074258484517	TERM	OPENED	BALANCE	PAST DUE	-	-	-	MO REV	LAST LATE	DLA
XP/TU/EF		001	07/95	\$0	\$0				1	--/--	07/12
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											
008											
ECOA / WHOSE		ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PAID		
B / B	AMEX	OPEN	07/08	-	\$0	0	0	0			
SOURCE	00403655342742	TERM	OPENED	BALANCE	PAST DUE	-	-	-	MO REV	LAST LATE	DLA
XP		001	07/96	\$0	\$0				1	--/--	--/--
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											
009											
ECOA / WHOSE		ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PAID		
B / B	AMEX	OPEN	07/08	-	\$0	0	0	0			
SOURCE	00403655342746	TERM	OPENED	BALANCE	PAST DUE	-	-	-	MO REV	LAST LATE	DLA
XP		001	01/96	\$0	\$0				1	--/--	--/--
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											
010											
ECOA / WHOSE		ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
B / B	BANK OF AMERICA	REV	09/13	\$6800	\$0	0	0	0			
SOURCE	6153	TERM	OPENED	BALANCE	PAST DUE	-	-	-	MO REV	LAST LATE	DLA
XP/TU		-	04/10	\$0	\$0				42	--/--	06/13
011											
ECOA / WHOSE		ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
A / B	BANK OF AMERICA	REV	05/13	\$5200	\$0	0	0	0			
SOURCE	5166	TERM	OPENED	BALANCE	PAST DUE	-	-	-	MO REV	LAST LATE	DLA
XP/TU		-	02/10	\$0	\$0				39	--/--	10/12
AUTHORIZED USER											
012											
ECOA / WHOSE		ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
B / B	BARCLAYS BANK DELAWA	REV	09/13	\$1500	\$0	0	0	0			
SOURCE	514046736631	TERM	OPENED	BALANCE	PAST DUE	-	-	-	MO REV	LAST LATE	DLA
XP/TU/EF		-	12/12	\$0	\$0				10	--/--	04/13
013											
ECOA / WHOSE		ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
B / B	BK OF AMER	REV	09/13	\$6800	\$0	0	0	0			
SOURCE	431914269152	TERM	OPENED	BALANCE	PAST DUE	-	-	-	MO REV	LAST LATE	DLA
EF		-	04/10	\$0	\$0				41	--/--	09/13

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TRADELINES

014											
ECOA / WHOSE A / B	BK OF AMER	ACCT TYPE REV	REPORTED 05/13	HI CREDIT \$5200	PAYMENT \$0	30 0	60 0	90+ 0	AS AGREED		
SOURCE EF	430597099545	TERM -	OPENED 02/10	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 38	LAST LATE --/--	DLA 10/12
AUTHORIZED USER											
015											
ECOA / WHOSE J / B	FORD CRED	ACCT TYPE AUTO	REPORTED 06/13	HI CREDIT \$12539	PAYMENT \$0	30 1	60 0	90+ 0	PD WAS 30		
SOURCE XP/TU/EF	57404736	TERM 038	OPENED 02/10	BALANCE \$0	PAST DUE \$0	02/13	-	-	MO REV 41	LAST LATE 02/13	DLA 06/13
016											
ECOA / WHOSE J / B	GEMB/CARE CREDIT COR	ACCT TYPE REV	REPORTED 09/13	HI CREDIT \$5000	PAYMENT \$0	30 0	60 0	90+ 0	AS AGREED		
SOURCE XP/EF	601935133357	TERM -	OPENED 03/11	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 30	LAST LATE --/--	DLA 09/12
017											
ECOA / WHOSE B / B	HSBC NV	ACCT TYPE REV	REPORTED 08/13	HI CREDIT \$500	PAYMENT \$0	30 1	60 0	90+ 0	CUR WAS 30		
SOURCE XP/TU/EF	540801007152	TERM -	OPENED 11/11	BALANCE \$0	PAST DUE \$0	06/12	-	-	MO REV 22	LAST LATE 06/12	DLA 01/13
018											
ECOA / WHOSE S / B	TOYOTA MOTOR CREDIT	ACCT TYPE AUTO	REPORTED 06/10	HI CREDIT \$5488	PAYMENT \$0	30 0	60 0	90+ 0	PAID		
SOURCE XP/TU/EF	1640762743	TERM 036	OPENED 05/07	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 37	LAST LATE --/--	DLA 04/10
FULL TERMINATION/OBLIGATION SATISFIED; AUTO LEASE											
019											
ECOA / WHOSE B / B	VALLEY NATIONAL BANK	ACCT TYPE REV	REPORTED 09/13	HI CREDIT \$1700	PAYMENT \$0	30 0	60 0	90+ 0	PAID		
SOURCE XP	411300001250	TERM -	OPENED 08/94	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 99	LAST LATE --/--	DLA 05/05
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											
020											
ECOA / WHOSE B / B	VNB/CREDIT LINES	ACCT TYPE REV	REPORTED 08/07	HI CREDIT \$200	PAYMENT \$0	30 0	60 0	90+ 0	PAID		
SOURCE XP/TU/EF	45003879	TERM -	OPENED 11/02	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 57	LAST LATE --/--	DLA 07/07
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST; CHECK CREDIT OR LINE OF CREDIT											

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TRADELINES

021											
ECOA / WHOSE B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PAID			
WASH MUTUAL/PROVIDIA	REV	09/12	\$3500	\$0	0	0	0				
SOURCE: 5459619610	TERM	OPENED	BALANCE	PAST DUE	-	-	-	MO REV	LAST LATE	DLA	
XP/TU/EF	-	08/10	\$0	\$0	-	-	-	25	--/--	08/12	
ACCOUNT CLOSED AT CONSUMER'S REQUEST											

TRADE SUMMARY

TYPE	COUNT	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	2	\$143520	\$145000	\$1645	\$0
AUTO	3	\$8205	\$14162	\$247	\$0
EDUCATION	0	\$0	\$0	\$0	\$0
OTHER INSTALLMENT	0	\$0	\$0	\$0	\$0
OPEN	3	\$0	\$0	\$0	\$0
REVOLVING	13	\$15702	\$47647	\$341	\$0
OTHER	0	\$0	\$0	\$0	\$0
TOTAL	21	\$167427	\$206809	\$2233	\$0

SECURED DEBT	\$151725	OLDEST TRADELINE	08/94
UNSECURED DEBT	\$15702	DEBT/HIGH CREDIT	81%

DEROGATORY SUMMARY

CHARGE OFFS:	0	30 DAYS:	3	INQUIRIES:	5
COLLECTIONS:	0	60 DAYS:	0	MOST RECENT LATE:	05/13
BANKRUPTCY:	0	90 DAYS:	0		
PUBLIC RECORDS:	0	OTHER:	0		

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SOURCE OF INFORMATION

1 EXPERIAN - PULLED ON: 09/05/13

Name	SSN	DOB
SAMUEL T TESTCASE	000000012	12/27/67
SAMUEL T TESTCASE JR	000000012	N/A
N/A	000000012	N/A
N/A	999990012	N/A

Address	Time Frame
21 JACOBSON AVE, ANTHILL, MO 654880001	07/13
42 JACOBSON AVE, ANTHILL, MO 654880001	05/12 - 06/13
33 DANA CIR, ANTHILL, MO 654880001	12/09 - 04/12

Employer	Address	Occupation	Reported
MESA PROPERTIES	-	-	03/12
NEWPORT MANAGEMENT	-	-	11/11

2 TRANSUNION - PULLED ON: 09/05/13 - INFILE DATE: 03/01/88

Name	SSN	DOB
SAMUEL T TESTCASE JR	-	N/A
N/A	-	12/27/67
N/A	000000012	N/A

Address	Time Frame
42 JACOBSON AV 21, ANTHILL, MO 65488	11/12
21 JACOBSON AV 42, ANTHILL, MO 65488	07/12
33 DANA CI 1, ANTHILL, MO 65488	-

Phone	Type	Reported
890-9925	RESIDENCE	--/--

Employer	Address	Occupation	Reported
MESA PROPERTIES	-	IT	--/--
NEWPORT MANAGEMENT	-	PROFESSIONAL	--/--

3 EQUIFAX - PULLED ON: 09/05/13 - INFILE DATE: 02/14/88

Name	SSN	DOB
SAMUEL T TESTCASE JR	-	12/27/67
SAMUEL TESTCASE JR	-	N/A
N/A	000000012	N/A

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SOURCE OF INFORMATION

Address	Time Frame
42 JACOBSON AVE UNIT 21, ANTHILL, MO 654880001	07/12
33 DANA CIR FL 1, ANTHILL, MO 654880001	01/10
99 BLOOMFIELD RD FL 1, ANTHILL, MO 65488	08/10

Employer	Address	Occupation	Reported
BRAGOU FOODS	ANTHILL, MO	-	--/--
YUKON PROCESSING	-	-	--/--

CREDITORS

SUBSCRIBER NAME	ADDRESS	PHONE
A H F C	200 CONTINENTIAL DRIVE, NEWARK DE 19713	413-532-0140
ALLIEDMORTGAG/NCOCREDITS	101 OVERLAND, NORTH AURORA, IL 60542	630-8976700
AMERICAN EXPRESS	P.O. BOX 981537, EL PASO, TX 79998	800-874-2717
AMEX	P O BOX 7871, FORT LAUDERDALE FL 33329	800-528-4800
BANKAMERIC	P.O. BOX 7047, DOVER DE 19903	800-759-6262
BARCLAYS BANK DELAWA	PO BOX 8803, ATT: CREDIT BUREAU, WILMINGTON, DE 19899	866-370-5931
CAPITAL ONE	PO BOX 85015, RICHMOND, VA 23285-5075	-
CAPITAL ONE BANK	PO BOX 85064, GLEN ALLEN VA 23058	800-955-7070
CBA	4 EXECUTIVE CAMPUS, CHERRY HILL, NJ 08002	800-648-2513
CHASE BANK USA, NA	201 N. WALNUT ST//DE1-1027, WILMINGTON, DE 19801	800-955-9900
COUNTRYWIDE	450 AMERICAN ST, SIMI VALLEY CA 93065	805-520-5100
COUNTRYWIDE HOME LOANS	400 COUNTRYWIDE WAY, SIMI VALLEY CA 93065	800-669-6607
FMC-OMAHA SERVICE CT	12110 EMMET, OMAHA, NE 68164	800-727-7000
FORD CRED	PO BOX BOX 542000, OMAHA NE 68154	800-727-7000
FRD MOTOR CR	POB 542000, OMAHA NE 68154	-
GEMB/CCARE	PO BOX 981127, EL PASO TX 79998	866-396-8254
GENERAL MOTORS MTG COR	PO BOX 780, WATERLOO IA 50704	800-766-4622
HHLD BANK	PO BOX 98706, LAS VEGAS NV 89193	800-797-8629
JUNIPER BANK	1007 N ORANGE ST, WILMINGTON DE 19801	888-232-0780
MIDLANTIC/MHT VISA	100 DUFFY AVE, HICKSVILLE NY 118013639	800-945-2000

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SUBSCRIBER NAME	ADDRESS	PHONE
NCO FINANCIAL SYSTEMS	507 PRUDENTIAL RD, HORSHAM, PA 19044	215-441-3000
PRESSLER & PRESSLER	64 RIVER RD, EAST HANOVER, NJ 07936	201-428-7300
PROVIDIAN FINANCIAL	PO BOX 9180, PLEASANTON CA 94566	BYMAILONLY
TOYOTA MOTOR CREDIT CO	4 GATEHALL DR STE 350, PARSIPPANY, NJ 07054	973-829-6737
TOYOTA MOTOR LEASING	SEE BRANCH LISTINGS, BREA, CA 92621	800-826-9467
TOYOTA MTR	4 GATEHALL DR, PARSIPPANY NJ 07054	973-829-6777
VALLEY NATIONAL BANK M	1445 VALLEY RD, WAYNE, NJ 07470	973-305-8800
VALLEY NTL	3100 BROADWAY, FAIR LAWN NJ 07410	201-777-1800
VNB-ODRAFT	615 MAIN AVE, PASSAIC NJ 07055	973-777-1800
WASH MUTUAL/PROVIDIAN	4900 JOHNSON DR, PLEASANTON, CA 94588	925-416-5000
WASHMUTUAL/PROVIDIAN	PO BOX 660509, DALLAS, TX 75266-0509	-

MISCELLANEOUS INFORMATION

- Instant View Password: B0-925F36
- To verify the authenticity of this credit report, please visit <https://birchwood.meridianlink.com> and click on the Instant View link. Enter report number 1700106 and password B0-925F36 to view the report. For any inquiries regarding this report or services provided by BIRCHWOOD CREDIT SERVICES, INC. please contact us at 800-910-0015.

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
PO BOX 2002
ALLEN, TX 75013
888-397-3742
www.experian.com/reportaccess

TRANSUNION
PO BOX 1000
CHESTER, PA 19022
800-888-4213
transunion.com/myoptions

EQUIFAX
PO BOX 740241
ATLANTA, GA 30374
800-685-1111
www.equifax.com/fcra

EOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER
BIRCHWOOD CREDIT SERVICES, INC.: 2617 WHITE MOUNTAIN HWY. P.O. BOX 436, NORTH CONWAY, NH 03860 (P) 800-910-0015 (F) 800-785-0017

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#: 1700106

Date: 9/5/2013

Company: BCS/TEST



Applicant: SAMUEL T TESTCASE JR

	Experian	TransUnion	Equifax
Bureau Scores	697	725	700
Potential Score Improvement	+26	+9	+19
Credit Analyzer Module	Rapid Rescore	Rapid Rescore	Rapid Rescore

Credit Assure™

Credit Assure™ searches for inaccurate information (i.e., incorrect, outdated, or missing data). It also seeks for the best combination of pay downs, balance transfers, and other activities through credit management scans so that you don't overlook the opportunities to raise a borrower's credit score.

CREDIT ASSURE BENEFITS:

-  Alerts you to opportunities you might have overlooked
-  Helps you approve more applicants
-  Helps you make better offers and close more loans

CreditXpert^(R) products are based on information derived from credit reports produced by the major credit reporting agencies. CreditXpert Inc. is not responsible for inaccurate results, including any due to incorrect, missing, or outdated credit report information. Score changes predicted by CreditXpert products are only estimates and are not guaranteed. CreditXpert Inc. does not represent that CreditXpert Credit Scores™ are identical or similar to credit scores produced by any other company. CreditXpert Inc. is not associated with Fair Isaac Corporation. CreditXpert Inc. is not a credit counseling or a credit repair organization.

THE FOREGOING IS NOT INTENDED TO PROVIDE OR IMPLY WARRANTIES OF ANY KIND. CREDITXPRT PRODUCTS ARE PROVIDED ON AN "AS IS" BASIS, AND CREDITXPRT INC. AND ITS DISTRIBUTORS DISCLAIM ANY AND ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, SYSTEM INTEGRATION, NON-INTERFERENCE AND/OR ACCURACY OF INFORMATIONAL CONTENT.

RETURN SERVICE REQUESTED

SAMUEL T TESTCASE
 42 JACOBSON #21
 ANTHILL, MO 65488

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	<p>700 Source: EQUIFAX</p> <p style="text-align: right;">Model: EQUIFAX/BEACON 5.0 Date: 09/05/13</p>
Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	<p>Scores range from a low of 334 to a high of 818.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	Your credit score ranks higher than 47 percent of U.S. consumers.
Key factors that adversely affected your credit score	<ul style="list-style-type: none"> • TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN • PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS • TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT • NUMBER OF ACCOUNTS WITH DELINQUENCY
Checking Your Credit Report	
What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report:</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit www.annualcreditreport.com</p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p style="text-align: center;">Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore .

Notice to the Home Loan Applicant

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.

Your credit scores were provided by the following credit reporting agency:

EQUIFAX
PO BOX 740241
ATLANTA, GA 30374
800-685-1111
www.equifax.com/fcra

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

NOTICE TO THE HOME LOAN APPLICANT CREDIT SCORE INFORMATION DISCLOSURE

TESTCASE, SAMUEL T JR.
42 JACOBSON 21
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.

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

Your credit scores were provided by the following credit reporting agencies:

EXPERIAN PO BOX 2002 ALLEN, TX 75013 888-397-3742 www.experian.com/reportaccess	TRANSUNION PO BOX 1000 CHESTER, PA 19022 800-888-4213 transunion.com/myoptions	EQUIFAX PO BOX 740241 ATLANTA, GA 30374 800-685-1111 www.equifax.com/fcra
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The following information about your credit scores was created on 9/5/2013.

SCORE MODELS

700 EQUIFAX/BEACON 5.0

RANGE: 334-818

SAMUEL T TESTCASE JR - 000000012

00013	TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
00010	PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
00030	TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
00018	NUMBER OF ACCOUNTS WITH DELINQUENCY

725 TRANSUNION/FICO CLASSIC (04)

RANGE: 309-839

SAMUEL T TESTCASE JR - 000000012

018	NUMBER OF ACCOUNTS WITH DELINQUENCY
030	TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
013	TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
010	PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
FA	INQUIRIES IMPACTED THE CREDIT SCORE

SCORE MODELS

697 EXPERIAN/FAIR, ISAAC (VER. 2)

RANGE: 320-844

SAMUEL T TESTCASE - 000000012

- 10 PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
- 18 NUMBER OF ACCOUNTS WITH DELINQUENCY
- 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- 08 TOO MANY INQUIRIES LAST 12 MONTHS

Borrower Signature _____ Date _____

CONSUMER EXPLANATION LETTER

FILE #: 1700106
REFERENCE #:
APPLICANT: TESTCASE, SAMUEL T JR.
CO-APPLICANT:
ADDRESS: 42 JACOBSON 21
 ANTHILL, MO 65488

CREDIT REPORT PROVIDED BY:
 BIRCHWOOD CREDIT SERVICES, INC.
 2617 WHITE MOUNTAIN HWY. P.O. BOX 436
 NORTH CONWAY, NH 03860
 VOICE: 800-910-0015
 FAX 800-785-0017

RE: CREDIT ACCOUNTS AND INQUIRIES

Dear Applicant,

A copy of your credit report has been provided to BCS in association with your recent application.

A brief statement may be required by BCS to explain credit accounts which indicate a past due credit history status, public record items, addresses, and/or credit inquiries*. Please write your explanation below. If additional space is required, use the reverse side of this letter. Please mail or deliver this form to BCS promptly. If you are unsure of the explanation(s) required, please contact BCS.

IT IS VERY IMPORTANT that you respond to BCS IN WRITING as soon as possible regarding any items listed below. Please DO NOT send your response to BIRCHWOOD CREDIT SERVICES, INC..

Please return this letter to:
BCS
2617 WHITE MOUNTAIN HWY 2ND FLOOR
NORTH CONWAY, NH 03860
Phone: 800-910-0015

* A credit inquiry indicates that a credit grantor has obtained a copy of your credit report. Please indicate if you have applied for credit with the noted firm, if you currently have an account, if credit was denied with the noted firm, or if the inquiry was for employment report.

Your credit information has been provided by the following organizations. If you so desire, you can contact us or them to dispute items on your credit report:

TRANSUNION
 PO BOX 1000
 CHESTER, PA 19022
 800-888-4213
transunion.com/myoptions

EXPERIAN
 PO BOX 2002
 ALLEN, TX 75013
 888-397-3742
www.experian.com

EQUIFAX
 PO BOX 740241
 ATLANTA, GA 30374
 800-685-1111
www.equifax.com/fcra

The credit bureau or credit agency plays no part in the decision to take any action on your application request, and is unable to provide you with specific reasons for the decision on an application.

U.S. Criminal Code, Section 1010, Title 18, U.S.C., "Department of Housing and Urban Development and Federal Housing Administration transactions", Provides in part: "Whoever, for the purpose of . . . influencing in any way the action of such Department . . . makes, passes, utters, or publishes any statement, knowing the same to be false . . . shall be fined not more than \$5,000 or imprisoned not more than two years or both."

DEROGATORY ACCOUNTS

DEROGATORY ACCOUNTS											
001											
ECOA / WHOSE J / B	COUNTRYWIDE HOME LOA 925786821	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	CUR WAS 30		
SOURCE XP/TU/EF		MTG	08/13	\$120000	\$1444	1	0	0			
		TERM	OPENED	BALANCE	PAST DUE	05/13	-	-	MO REV	LAST LATE	DLA
		360	06/12	\$118610	\$0				11	05/13	08/13
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST											
EXPLANATION:											
OUTCOME:											
002											
ECOA / WHOSE J / B	FORD CRED 57404736	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PD WAS 30		
SOURCE XP/TU/EF		AUTO	06/13	\$12539	\$0	1	0	0			
		TERM	OPENED	BALANCE	PAST DUE	02/13	-	-	MO REV	LAST LATE	DLA
		038	02/10	\$0	\$0				41	02/13	06/13
EXPLANATION:											
OUTCOME:											

CONSUMER EXPLANATION LETTER

FILE #: 1700106
 REFERENCE #:
 APPLICANT: TESTCASE, SAMUEL T JR.
 CO-APPLICANT:
 ADDRESS: 42 JACOBSON 21
 ANTHILL, MO 65488

CREDIT REPORT PROVIDED BY:
 BIRCHWOOD CREDIT SERVICES, INC.
 2617 WHITE MOUNTAIN HWY. P.O. BOX 436
 NORTH CONWAY, NH 03860
 VOICE: 800-910-0015
 FAX 800-785-0017

RE: CREDIT ACCOUNTS AND INQUIRIES

DEROGATORY ACCOUNTS

003		ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	CUR WAS 30		
ECOA / WHOSE B / B	HSBC NV 540801007152	REV	08/13	\$500	\$0	1	0	0			
SOURCE XP/TU/EF		TERM	OPENED	BALANCE	PAST DUE	06/12	-	-	MO REV	LAST LATE	DLA
		-	11/11	\$0	\$0				22	06/12	01/13
EXPLANATION:											
OUTCOME:											

PUBLIC RECORDS

*** NONE ***

INQUIRIES (LAST 120 DAYS)

Inquiries	Date Reported	Source	New Credit Opened?
001. NCO FINANCIAL SYSTEMS	08/30/13	XP-B	<input type="checkbox"/>
Explanation:			
002. CBA	08/30/13	XP-B	<input type="checkbox"/>
Explanation:			
003. NCO CREDIT S	08/30/13	TU-B	<input type="checkbox"/>
Explanation:			
004. NCO GROUP	08/30/13	EF-B	<input type="checkbox"/>
Explanation:			
005. PRESSLER & PRESSLER	08/21/13	XP-B	<input type="checkbox"/>
Explanation:			

*** 9/5/2013 9:29:25 AM ***

Borrower Signature _____

Date _____

** REMIT ALL CORRESPONDENCE TO:

BCS/TEST
 2617 WHITE MOUNTAIN HWY 2ND FLOOR
 NORTH CONWAY, NH 03860

CONSUMER COPY IF REQUIRED BY LAW

FILE # 1700106
REPORT TO BCS
REFERENCE #
APPLICANT TESTCASE, SAMUEL T JR.
CO-APPLICANT
STREET 42 JACOBSON 21
CITY, STATE, ZIP ANTHILL, MO 65488

CREDIT REPORT PROVIDED BY:
 BIRCHWOOD CREDIT SERVICES, INC.
 2617 WHITE MOUNTAIN HWY. P.O. BOX
 436
 NORTH CONWAY, NH03860
 VOICE 800-910-0015 FAX 800-785-0017

Dear Applicant,

BIRCHWOOD CREDIT SERVICES, INC. has been contracted by BCS to compile a credit report in connection with your application. If you have questions, require an explanation, or feel that your report is incorrect, you may contact the credit bureaus at the following addresses:

EXPERIAN PO BOX 2002 ALLEN, TX 75013 888-397-3742 www.experian.com/reportaccess	TRANSUNION PO BOX 1000 CHESTER, PA 19022 800-888-4213 transunion.com/myoptions	EQUIFAX PO BOX 740241 ATLANTA, GA 30374 800-685-1111 www.equifax.com/fcra
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To dispute inaccurate information on your credit report by mail, please include the following information:

- Your full name: first, middle, and last; including any applicable suffixes (Jr., Sr., II, etc.)
- Your complete mailing address
- Your date of birth
- Your social security number (this is necessary to access your credit report)
- The name and account number of the creditor and item in question
- The specific reason for the dispute with the item (include any relevant documentation)
- Your authorizing signature

The credit bureau or credit agency plays no part in the decision to take any action on your application request, and is unable to provide you with specific reasons for the decision on an application.

To speed up the process, BIRCHWOOD CREDIT SERVICES, INC. recommends obtaining documentation directly from the creditor (the bank, department store, or other lender) to include in any dispute made directly to a credit reporting agency.

Creditors are required by law to update the three national credit bureaus with any corrective action taken.

TRADELINES

TRADELINES											
001											
ECOA / WHOSE	COUNTRYWIDE HOME LOA 925786821	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	CUR WAS 30		
J / B		MTG	08/13	\$120000	\$1444	1	0	0			
SOURCE		TERM	OPENED	BALANCE	PAST DUE	05/13	-	-	MO REV	LAST LATE	DLA
XP/TU/EF	360	06/12	\$118610	\$0				11	05/13	08/13	
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST											
002											
ECOA / WHOSE	GMAC MORTGAGE 6817741437	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
J / B		MTG	08/13	\$25000	\$201	0	0	0			
SOURCE		TERM	OPENED	BALANCE	PAST DUE	-	-	-	MO REV	LAST LATE	DLA
XP/TU/EF	300	04/13	\$24910	\$0				5	--/--	08/13	
SECOND MORTGAGE											
003											
ECOA / WHOSE	A H F C 77745013	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
B / B		AUTO	09/13	\$14162	\$247	0	0	0			
SOURCE		TERM	OPENED	BALANCE	PAST DUE	-	-	-	MO REV	LAST LATE	DLA
XP/EF	060	06/11	\$8205	\$0				27	--/--	08/13	
004											
ECOA / WHOSE	WASH MUTUAL/PROVIDIA 5418221673200088	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
B / B		REV	09/13	\$8000	\$152	0	0	0			
SOURCE		TERM	OPENED	BALANCE	PAST DUE	-	-	-	MO REV	LAST LATE	DLA
XP/TU/EF	MIN	04/13	\$7568	\$0				5	--/--	08/13	

FILE # 1700106
 REPORT TO BCS
 REFERENCE #
 APPLICANT TESTCASE, SAMUEL T JR.
 CO-APPLICANT
 STREET 42 JACOBSON 21
 CITY, STATE, ZIP ANTHILL, MO 65488

CREDIT REPORT PROVIDED BY:
 BIRCHWOOD CREDIT SERVICES, INC.
 2617 WHITE MOUNTAIN HWY. P.O. BOX
 436
 NORTH CONWAY, NH03860
 VOICE 800-910-0015 FAX 800-785-0017

TRADELINES

005											
ECOA / WHOSE B / B	CHASE 5149110921965684	ACCT TYPE REV	REPORTED 09/13	HI CREDIT \$5600	PAYMENT \$107	30 0	60 0	90+ 0	AS AGREED		
SOURCE XP/EF		TERM -	OPENED 10/10	BALANCE \$5388	PAST DUE \$0	-	-	-	MO REV 36	LAST LATE --/--	DLA 09/13
006											
ECOA / WHOSE J / B	CAP ONE BK 517858968670	ACCT TYPE REV	REPORTED 09/13	HI CREDIT \$3047	PAYMENT \$82	30 0	60 0	90+ 0	AS AGREED		
SOURCE XP/EF		TERM -	OPENED 10/09	BALANCE \$2746	PAST DUE \$0	-	-	-	MO REV 48	LAST LATE --/--	DLA 09/13
007											
ECOA / WHOSE T / B	AMEX -099663074258484517	ACCT TYPE OPEN	REPORTED 08/12	HI CREDIT \$7133	PAYMENT \$0	30 0	60 0	90+ 0	PAID		
SOURCE XP/TU/EF		TERM 001	OPENED 07/95	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 1	LAST LATE --/--	DLA 07/12
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											
008											
ECOA / WHOSE B / B	AMEX 00403655342742	ACCT TYPE OPEN	REPORTED 07/08	HI CREDIT -	PAYMENT \$0	30 0	60 0	90+ 0	PAID		
SOURCE XP		TERM 001	OPENED 07/96	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 1	LAST LATE --/--	DLA --/--
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											
009											
ECOA / WHOSE B / B	AMEX 00403655342746	ACCT TYPE OPEN	REPORTED 07/08	HI CREDIT -	PAYMENT \$0	30 0	60 0	90+ 0	PAID		
SOURCE XP		TERM 001	OPENED 01/96	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 1	LAST LATE --/--	DLA --/--
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											
010											
ECOA / WHOSE B / B	BANK OF AMERICA 6153	ACCT TYPE REV	REPORTED 09/13	HI CREDIT \$6800	PAYMENT \$0	30 0	60 0	90+ 0	AS AGREED		
SOURCE XP/TU		TERM -	OPENED 04/10	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 42	LAST LATE --/--	DLA 06/13
011											
ECOA / WHOSE A / B	BANK OF AMERICA 5166	ACCT TYPE REV	REPORTED 05/13	HI CREDIT \$5200	PAYMENT \$0	30 0	60 0	90+ 0	AS AGREED		
SOURCE XP/TU		TERM -	OPENED 02/10	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 39	LAST LATE --/--	DLA 10/12
AUTHORIZED USER											
012											
ECOA / WHOSE B / B	BARCLAYS BANK DELAWA 514046736631	ACCT TYPE REV	REPORTED 09/13	HI CREDIT \$1500	PAYMENT \$0	30 0	60 0	90+ 0	AS AGREED		
SOURCE XP/TU/EF		TERM -	OPENED 12/12	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 10	LAST LATE --/--	DLA 04/13
013											
ECOA / WHOSE B / B	BK OF AMER 431914269152	ACCT TYPE REV	REPORTED 09/13	HI CREDIT \$6800	PAYMENT \$0	30 0	60 0	90+ 0	AS AGREED		
SOURCE EF		TERM -	OPENED 04/10	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 41	LAST LATE --/--	DLA 09/13

FILE # 1700106
 REPORT TO BCS
 REFERENCE #
 APPLICANT TESTCASE, SAMUEL T JR.
 CO-APPLICANT
 STREET 42 JACOBSON 21
 CITY, STATE, ZIP ANTHILL, MO 65488

CREDIT REPORT PROVIDED BY:
 BIRCHWOOD CREDIT SERVICES, INC.
 2617 WHITE MOUNTAIN HWY. P.O. BOX
 436
 NORTH CONWAY, NH03860
 VOICE 800-910-0015 FAX 800-785-0017

TRADELINES

014											
ECOA / WHOSE A / B	BK OF AMER 430597099545	ACCT TYPE REV	REPORTED 05/13	HI CREDIT \$5200	PAYMENT \$0	30 0	60 0	90+ 0	AS AGREED		
SOURCE EF		TERM -	OPENED 02/10	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 38	LAST LATE --/--	DLA 10/12
AUTHORIZED USER											
015											
ECOA / WHOSE J / B	FORD CRED 57404736	ACCT TYPE AUTO	REPORTED 06/13	HI CREDIT \$12539	PAYMENT \$0	30 1	60 0	90+ 0	PD WAS 30		
SOURCE XP/TU/EF		TERM 038	OPENED 02/10	BALANCE \$0	PAST DUE \$0	02/13	-	-	MO REV 41	LAST LATE 02/13	DLA 06/13
016											
ECOA / WHOSE J / B	GEMB/CARE CREDIT COR 601935133357	ACCT TYPE REV	REPORTED 09/13	HI CREDIT \$5000	PAYMENT \$0	30 0	60 0	90+ 0	AS AGREED		
SOURCE XP/EF		TERM -	OPENED 03/11	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 30	LAST LATE --/--	DLA 09/12
017											
ECOA / WHOSE B / B	HSBC NV 540801007152	ACCT TYPE REV	REPORTED 08/13	HI CREDIT \$500	PAYMENT \$0	30 1	60 0	90+ 0	CUR WAS 30		
SOURCE XP/TU/EF		TERM -	OPENED 11/11	BALANCE \$0	PAST DUE \$0	06/12	-	-	MO REV 22	LAST LATE 06/12	DLA 01/13
018											
ECOA / WHOSE S / B	TOYOTA MOTOR CREDIT 1640762743	ACCT TYPE AUTO	REPORTED 06/10	HI CREDIT \$5488	PAYMENT \$0	30 0	60 0	90+ 0	PAID		
SOURCE XP/TU/EF		TERM 036	OPENED 05/07	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 37	LAST LATE --/--	DLA 04/10
FULL TERMINATION/OBLIGATION SATISFIED; AUTO LEASE											
019											
ECOA / WHOSE B / B	VALLEY NATIONAL BANK 411300001250	ACCT TYPE REV	REPORTED 09/13	HI CREDIT \$1700	PAYMENT \$0	30 0	60 0	90+ 0	PAID		
SOURCE XP		TERM -	OPENED 08/94	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 99	LAST LATE --/--	DLA 05/05
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											
020											
ECOA / WHOSE B / B	VNB/CREDIT LINES 45003879	ACCT TYPE REV	REPORTED 08/07	HI CREDIT \$200	PAYMENT \$0	30 0	60 0	90+ 0	PAID		
SOURCE XP/TU/EF		TERM -	OPENED 11/02	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 57	LAST LATE --/--	DLA 07/07
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST; CHECK CREDIT OR LINE OF CREDIT											
021											
ECOA / WHOSE B / B	WASH MUTUAL/PROVIDIA 5459619610	ACCT TYPE REV	REPORTED 09/12	HI CREDIT \$3500	PAYMENT \$0	30 0	60 0	90+ 0	PAID		
SOURCE XP/TU/EF		TERM -	OPENED 08/10	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 25	LAST LATE --/--	DLA 08/12
ACCOUNT CLOSED AT CONSUMER'S REQUEST											

PUBLIC RECORDS

*** NONE ***

FILE # 1700106
REPORT TO BCS
REFERENCE #
APPLICANT TESTCASE, SAMUEL T JR.
CO-APPLICANT
STREET 42 JACOBSON 21
CITY, STATE, ZIP ANTHILL, MO 65488

CREDIT REPORT PROVIDED BY:
BIRCHWOOD CREDIT SERVICES, INC.
2617 WHITE MOUNTAIN HWY. P.O. BOX
436
NORTH CONWAY, NH03860
VOICE 800-910-0015 FAX 800-785-0017

INQUIRIES (LAST 120 DAYS)

WHOSE	COMPANY	BUSINESS TYPE	INQUIRY DATE	BUREAU
B	NCO FINANCIAL SYSTEMS	FINANCE	08/30/13	XP
B	CBA	MISC	08/30/13	XP
B	NCO CREDIT S	MISC	08/30/13	TU
B	NCO GROUP	MISC	08/30/13	EF
B	PRESSLER & PRESSLER	COLLECTIONS	08/21/13	XP

***** END OF REPORT 9/5/2013 9:29:25 AM *****

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