



# Birchwood

CREDIT SERVICES, INC.

## MERGED INFILE CREDIT REPORT

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

REQUESTED BY: BCS TEST  
DATE: 9/11/2013  
JOB #: N/A-REFRESH RPT

FILE #: 1703056  
REF. #: --  
REPOSITORIES: XP/TU/EF

### APPLICANT INFORMATION

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

### PUBLIC RECORDS

*** NONE ***
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### INQUIRIES (LAST 120 DAYS)

WHOSE	COMPANY	BUSINESS TYPE	INQUIRY DATE	BUREAU
B	NCO FINANCIAL SYSTEMS	FINANCE	09/05/13	XP
B	CBA	MISC	09/05/13	XP
B	NCO CREDIT S	MISC	09/05/13	TU
B	NCO GROUP	MISC	09/05/13	EF
B	PRESSLER & PRESSLER	COLLECTIONS	08/27/13	XP

### TRADELINES

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

ECOA 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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REPOSITORIES: XP/TU/EF

### TRADELINES

004											
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+				
B / B	REV	09/13	\$8000	\$152	0	0	0	AS AGREED			
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
WASH MUTUAL/PROVIDIA	MIN	04/13	\$7568	\$0	-	-	-	5	--/--	08/13	
5418221673200088											
XP/TU/EF											
005											
B / B	REV	09/13	\$5600	\$107	0	0	0	AS AGREED			
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
CHASE	-	10/10	\$5388	\$0	-	-	-	36	--/--	09/13	
5149110921965684											
XP/EF											
006											
J / B	REV	09/13	\$3047	\$82	0	0	0	AS AGREED			
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
CAP ONE BK	-	10/09	\$2746	\$0	-	-	-	48	--/--	09/13	
517858968670											
XP/EF											
007											
T / B	OPEN	08/12	\$7133	\$0	0	0	0	PAID			
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
AMEX	001	07/95	\$0	\$0	-	-	-	1	--/--	07/12	
-099663074258484517											
XP/TU/EF											
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											
008											
B / B	OPEN	07/08	-	\$0	0	0	0	PAID			
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
AMEX	001	07/96	\$0	\$0	-	-	-	1	--/--	--/--	
00403655342742											
XP											
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											
009											
B / B	OPEN	07/08	-	\$0	0	0	0	PAID			
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
AMEX	001	01/96	\$0	\$0	-	-	-	1	--/--	--/--	
00403655342746											
XP											
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											
010											
B / B	REV	09/13	\$6800	\$0	0	0	0	AS AGREED			
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
BANK OF AMERICA	-	04/10	\$0	\$0	-	-	-	42	--/--	06/13	
6153											
XP/TU											
011											
A / B	REV	05/13	\$5200	\$0	0	0	0	AS AGREED			
SOURCE	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
BANK OF AMERICA	-	02/10	\$0	\$0	-	-	-	39	--/--	10/12	
5166											
XP/TU											
AUTHORIZED USER											

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FILE #: 1703056  
REF. #: --  
REPOSITORIES: XP/TU/EF

### TRADELINES

012											
ECOA / WHOSE	B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
SOURCE	BARCLAYS BANK DELAWA	REV	09/13	\$1500	\$0	0	0	0			
XP/TU/EF	514046736631	TERM	OPENED	BALANCE	PAST DUE	-	-	-	MO REV	LAST LATE	DLA
		-	12/12	\$0	\$0	-	-	-	10	--/--	04/13
013											
ECOA / WHOSE	B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
SOURCE	BK OF AMER	REV	09/13	\$6800	\$0	0	0	0			
EF	431914269152	TERM	OPENED	BALANCE	PAST DUE	-	-	-	MO REV	LAST LATE	DLA
		-	04/10	\$0	\$0	-	-	-	41	--/--	09/13
014											
ECOA / WHOSE	A / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
SOURCE	BK OF AMER	REV	05/13	\$5200	\$0	0	0	0			
EF	430597099545	TERM	OPENED	BALANCE	PAST DUE	-	-	-	MO REV	LAST LATE	DLA
		-	02/10	\$0	\$0	-	-	-	38	--/--	10/12
AUTHORIZED USER											
015											
ECOA / WHOSE	J / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PD WAS 30		
SOURCE	FORD CRED	AUTO	06/13	\$12539	\$0	1	0	0			
XP/TU/EF	57404736	TERM	OPENED	BALANCE	PAST DUE	02/13	-	-	MO REV	LAST LATE	DLA
		038	02/10	\$0	\$0				41	02/13	06/13
016											
ECOA / WHOSE	J / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
SOURCE	GEMB/CARE CREDIT COR	REV	09/13	\$5000	\$0	0	0	0			
XP/EF	601935133357	TERM	OPENED	BALANCE	PAST DUE	-	-	-	MO REV	LAST LATE	DLA
		-	03/11	\$0	\$0	-	-	-	30	--/--	09/12
017											
ECOA / WHOSE	B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	CUR WAS 30		
SOURCE	HSBC NV	REV	08/13	\$500	\$0	1	0	0			
XP/TU/EF	540801007152	TERM	OPENED	BALANCE	PAST DUE	06/12	-	-	MO REV	LAST LATE	DLA
		-	11/11	\$0	\$0				22	06/12	01/13
018											
ECOA / WHOSE	S / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PAID		
SOURCE	TOYOTA MOTOR CREDIT	AUTO	06/10	\$5488	\$0	0	0	0			
XP/TU/EF	1640762743	TERM	OPENED	BALANCE	PAST DUE	-	-	-	MO REV	LAST LATE	DLA
		036	05/07	\$0	\$0	-	-	-	37	--/--	04/10
FULL TERMINATION/OBLIGATION SATISFIED; AUTO LEASE											
019											
ECOA / WHOSE	B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PAID		
SOURCE	VALLEY NATIONAL BANK	REV	09/13	\$1700	\$0	0	0	0			
XP	411300001250	TERM	OPENED	BALANCE	PAST DUE	-	-	-	MO REV	LAST LATE	DLA
		-	08/94	\$0	\$0	-	-	-	99	--/--	05/05
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											

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### TRADELINES

020											
ECOA / WHOSE B / B	<b>VNB/CREDIT LINES</b>	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											
021											
ECOA / WHOSE B / B	<b>WASH MUTUAL/PROVIDIA</b>	ACCT TYPE REV	REPORTED 09/12	HI CREDIT \$3500	PAYMENT \$0	30 0	60 0	90+ 0	PAID		
SOURCE XP/TU/EF	5459619610	TERM -	OPENED 08/10	BALANCE \$0	PAST DUE \$0	-	-	-	MO REV 25	LAST LATE --/--	DLA 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
<b>TOTAL</b>	<b>21</b>	<b>\$167427</b>	<b>\$206809</b>	<b>\$2233</b>	<b>\$0</b>
<b>SECURED DEBT</b>		\$151725	<b>OLDEST TRADELINE</b>		08/94
<b>UNSECURED DEBT</b>		\$15702	<b>DEBT/HIGH CREDIT</b>		81%

### DEROGATORY SUMMARY

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

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### SOURCE OF INFORMATION

#### 1 EXPERIAN - PULLED ON: 09/11/13

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: 09/11/13 - 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: 09/11/13 - 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 CONTINENTAL 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
NCO FINANCIAL SYSTEMS	507 PRUDENTIAL RD, HORSHAM, PA 19044	215-441-3000

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### CREDITORS

SUBSCRIBER NAME	ADDRESS	PHONE
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: B0-8B1B83  
- To verify the authenticity of this credit report, please visit <https://birchwood.meridianlink.com> and click on the Instant View link. Enter report number 1703056 and password B0-8B1B83 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](http://www.experian.com/reportaccess)

TRANSUNION  
PO BOX 1000  
CHESTER, PA 19022  
800-888-4213  
[transunion.com/myoptions](http://transunion.com/myoptions)

EQUIFAX  
PO BOX 740241  
ATLANTA, GA 30374  
800-685-1111  
[www.equifax.com/fcra](http://www.equifax.com/fcra)

**ECOA 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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