

HOW-TO GUIDE



Understanding & Interpreting a Credit Report

Sample Credit Report



2617 WHITE MOUNTAIN HWY. P.O. BOX 436, NORTH CONWAY, NH 03860
 Phone: 800-910-0015
 Fax: 800-785-0017

MERGED INFILE CREDIT REPORT

File

Credit Reporting Agency's credit report number.

Repositories

Source of credit data for this report.

Bureau Names Are:

XP: Experian
 TU: TransUnion
 EF: Equifax

Applicant & Co-Applicant Information

Inquires (Last 90 Days)

Summary of other creditors accessing the applicant's credit data other than your company in the last 90 days.

Score Models

Scores assigned by each bureau pulled, based on the particular bureau's score model.

FILE #	4072265	FNMA #		DATE COMPLETED	1/1/2021	RQD' BY	
SEND TO	BCS test			DATE ORDERED	1/1/2021	PRPD' BY	
	CUST. # 009BCS			REPOSITORIES	XP/TU/EF	PRPD' BY	
	2617 WHITE MOUNTAIN HWY 2ND FL NORTH			PRICE	\$0.00	LOAN TYPE	
	CONWAY, NH 03860			REF. #			

PROPERTY ADDRESS		APPLICANT		CO-APPLICANT	
APPLICANT	TESTCASE, SAMUEL JR.	CO-APPLICANT			
SOC SEC #	000-00-0012	DOB	12/27/1967	SOC SEC #	DOB
MARITAL STATUS		DEPENDENTS			
CURRENT ADDRESS	42 JACOBSON AVE # 21, ANTHILL, MO 65488	LENGTH			
PREVIOUS ADDRESS		LENGTH			

PUBLIC RECORDS

*** NONE ***

INQUIRIES (LAST 120 DAYS)					
XP	B	12/26/20	NCO FINANCIAL SYSTEMS		FINANCE
XP	B	12/26/20	CBA		MISC
TU	B	12/26/20	NCO CREDIT S		MISC
EF	B	12/26/20	NCO GROUP		MISC
XP	B	12/17/20	PRESSLER & PRESSLER		COLLECTIONS

SCORE MODELS

BORROWER'S MIDDLE SCORE - SCORE: 700

TRANSUNION/FICO CLASSIC (04) - SAMUEL T TESTCASE JR - 000000012
 SCORE: 725
 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

EQUIFAX/FICO CLASSIC V5 - SAMUEL T TESTCASE JR - 000000012
 SCORE: 700
 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

EXPERIAN/FAIR, ISAAC (VER. 2) - SAMUEL T TESTCASE - 000000012
 SCORE: 697
 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

ECOA 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

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.



Sample Credit Report

ECOA Codes

This code indicates how account information is reported to the Credit Bureau in keeping with the Equal Credit Opportunity Act.

- A: Authorized User
- B: Borrower
- C: Co-borrower
- I: Individual Account
- J: Joint Account
- M: Maker
- P: Participating Account
- S: Co-maker
- T: Terminator
- U: Undesignated Account
- X: Deceased

Account Type

The type of account.

Request New TradeLine

Display Trended Data

TRADELINES											
	Opened	Reported	Hi. Credit	Credit Limit	Reviewed	30-59	60-89	90+	Past Due	Payment	Balance
COUNTRYWIDE HOME LOANS 925786821	10/19	12/20	\$120000	-	11 mos	1	0	0	-0-	360 X 1444	\$118610
	DLA 12/20	ECOA J	Source (B) XP/TU/EF	Mortgage		9/20					
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST											
GMAC MORTGAGE 6817741437	08/20	12/20	\$25000	-	5 mos	0	0	0	-0-	300 X 201	\$24910
	DLA 12/20	ECOA J	Source (B) XP/TU/EF	Mortgage							
SECOND MORTGAGE AS AGREED											
A H F C 77745013	10/18	01/21	\$14182	-	27 mos	0	0	0	-0-	060 X 247	\$8205
	DLA 12/20	ECOA B	Source (B) XP/EF	Auto							
AS AGREED											
WASH MUTUAL/PROVIDENT AN 5418221673200088	08/20	01/21	\$8000	\$8000	5 mos	0	0	0	-0-	MIN X 152	\$7588
	DLA 12/20	ECOA B	Source (B) XP/TU/EF	Revolving							
AS AGREED											
CHASE 5149110921965684	02/18	01/21	\$5800	\$5800	36 mos	0	0	0	-0-	107	\$5388
	DLA 01/21	ECOA B	Source (B) XP/EF	Revolving							
AS AGREED											
CAP ONE BK 517858968670	02/17	01/21	\$3047	-	48 mos	0	0	0	-0-	82	\$2748
	DLA 01/21	ECOA J	Source (B) XP/EF	Revolving							
AS AGREED											
AMEX 0996630742584845 17	11/02	12/19	\$7133	-	1 mo	0	0	0	-0-	PAID	-0-
	DLA 11/19	ECOA T	Source (B) XP/TU/EF	Open							
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											
AMEX 00403655342742	11/03	11/15	-	-	1 mo	0	0	0	-0-	PAID	-0-
	DLA -	ECOA B	Source (B) XP	Open							
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											
AMEX 00403655342748	05/03	11/15	-	-	1 mo	0	0	0	-0-	PAID	-0-
	DLA -	ECOA B	Source (B) XP	Open							
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											

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Request New TradeLine

Display Trended Data

		TRADELINES										
	Opened	Reported	Hi. Credit	Credit Limit	Reviewed	30-59	60-89	90+	Past Due	Payment	Balance	
COUNTRYWIDE HOME LOANS 925786821	10/19	12/20	\$120000	-	11 mos	1	0	0	-0-	360 X 1444	\$118610	
	DLA 12/20	EEOA J	Source (B) XP/TU/EF	Mortgage								
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST												
GMAC MORTGAGE 6817741437	08/20	12/20	\$25000	-	5 mos	0	0	0	-0-	300 X 201	\$24910	
	DLA 12/20	EEOA J	Source (B) XP/TU/EF	Mortgage								
SECOND MORTGAGE AS AGREED												
A H F C 77745013	10/18	01/21	\$14182	-	27 mos	0	0	0	-0-	060 X 247	\$8205	
	DLA 12/20	EEOA B	Source (B) XP/EF	Auto								
AS AGREED												
WASH MUTUAL/PROV AN 5418221673200088	08/20	01/21	\$8000	\$8000	5 mos	0	0	0	-0-	MIN X 152	\$7588	
	DLA 12/20	EEOA B	Source (B) XP/TU/EF	Revolving								
AS AGREED												
CHASE 5149110921965684	02/18	01/21	\$5800	\$5800	36 mos	0	0	0	-0-	107	\$5388	
	DLA 01/21	EEOA B	Source (B) XP/EF	Revolving								
AS AGREED												
CAP ONE BK 517858968670	02/17	01/21	\$3047	-	48 mos	0	0	0	-0-	82	\$2748	
	DLA 01/21	EEOA J	Source (B) XP/EF	Revolving								
AS AGREED												
AMEX 0996630742584845 17	11/02	12/19	\$7133	-	1 mo	0	0	0	-0-	PAID	-0-	
	DLA 11/19	EEOA T	Source (B) XP/TU/EF	Open								
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST												
AMEX 00403655342742	11/03	11/15	-	-	1 mo	0	0	0	-0-	PAID	-0-	
	DLA -	EEOA B	Source (B) XP	Open								
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST												
AMEX 00403655342748	05/03	11/15	-	-	1 mo	0	0	0	-0-	PAID	-0-	
	DLA -	EEOA B	Source (B) XP	Open								
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST												

Creditor/Account

Creditor's name, with creditor's account # immediately below.

Date Opened/DLA

Date Opened: Date the account was originally opened.

DLA: Date of last activity on the account.

Date Reported

Last date creditor reported to the bureau.

High Credit or Limit/Account Type

High Credit or Limit: The highest amount borrowed on the account or the credit limit.

Account Type: The type of account.

MTG: Mortgage

Auto: Auto Loan

COLL: Collection

EDU: Education

LEAS: Lease

INST: Installment

CRCD: Credit Card

REV: Revolving

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Sample Credit Report

Request New Tradeline

Display Trended Data

TRADELINES											
	Opened	Reported	Hi. Credit	Credit Limit	Reviewed	30-59	60-89	90+	Past Due	Payment	Balance
COUNTRYWIDE HOME LOANS 925786821	10/19	12/20	\$120000	-	11 mos	1	0	0	-0-	380 X 1444	\$118610
	DLA 12/20	ECOA J	Source (B) XP/TU/EF	Mortgage	CUR WAS 30						
	CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST										
GMAC MORTGAGE 6817741437	08/20	12/20	\$25000	-	5 mos	0	0	0	-0-	300 X 201	\$24910
	DLA 12/20	ECOA J	Source (B) XP/TU/EF	Mortgage	AS AGREED						
	SECOND MORTGAGE										
A H F C 77745013	10/16	01/21	\$14182	-	27 mos	0	0	0	-0-	060 X 247	\$8205
	DLA 12/20	ECOA B	Source (B) XP/EF	Auto	AS AGREED						
WASH MUTUAL PROVIDENT AN 5418221673200088	08/20	01/21	\$8000	\$8000	5 mos	0	0	0	-0-	MIN X 152	\$7588
	DLA 12/20	ECOA B	Source (B) XP/TU/EF	Revolving	AS AGREED						
CHASE 5149110921965884	02/16	01/21	\$5800	\$5800	36 mos	0	0	0	-0-	107	\$5388
	DLA 01/21	ECOA B	Source (B) XP/EF	Revolving	AS AGREED						
CAP ONE BK 517858968670	02/17	01/21	\$3047	-	46 mos	0	0	0	-0-	82	\$2746
	DLA 01/21	ECOA J	Source (B) XP/EF	Revolving	AS AGREED						
AMEX 099663074258484517	11/02	12/19	\$7133	-	1 mo	0	0	0	-0-	Paid	-0-
	DLA 11/19	ECOA T	Source (B) XP/TU/EF	Open	PAID						
	ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST										
AMEX 00403655342742	11/03	11/15	-	-	1 mo	0	0	0	-0-	Paid	-0-
	DLA -	ECOA B	Source (B) XP	Open	PAID						
	ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST										
AMEX 00403655342748	05/03	11/15	-	-	1 mo	0	0	0	-0-	Paid	-0-
	DLA -	ECOA B	Source (B) XP	Open	PAID						
	ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST										

Balance/Terms

Payment: Number of months and/or monthly payment amount.

Balance: The amount of money owed on the account as of the date reported.

Reviewed / 30/60/90+ / Past Due

Reviewed: Number of months reviewed.

30/60/90+: Number of times the account has been 30, 60, or 90 days or greater past due.

Past Due: Any amount currently past due.

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Sample Credit Report

Source/Status

Source: Indicates the bureau(s) reporting on the account.

Status: Indicates the current status of the account.

AS AGREED: Account current/paid as agreed.

BANKRUPTCY: Bankruptcy account.

CHARGE OFF: Charge off account.

CLOS NP AA: Account closed not paid as agreed.

CLOSED: Account closed.

CO NOW PAY: Account now paying was charge off.

COLLECTION: Account placed for collection.

CRCDLOST: Credit card lost.

CUR WA REPO: Account was previously in repossession and is now current.

CUR WAS 120: Account was late more than 120 days previously and is now current.

CUR WAS 30: Account was late more than 30 days previously and is now current.

CUR WAS 60: Account was late more than 60 days previously and is now current.

CUR WAS 90: Account was late more than 90 days and is now current.

CUR WAS BK: Account was previously in bankruptcy and is now current.

CUR WAS COLL: Account was previously in collection and is now current.

CUR WAS FORE: Account was previously in foreclosure and is now current.

DELETED: Account deleted from report by credit agency.

DELINQ 120+: Account is currently late more than 120+ days.

DELINQ 30: Account is currently late more than 30 days.

DELINQ 60: Account is currently late more than 60 days.

DELINQ 90: Account is currently late more than 90 days.

FORECLOS: Foreclosure.

GOV CLAIM: Claim filed with government for insured portion of balances on account.

INACTIVE: Account inactive.

NO STAUS: No status.

PAID: Account closed and paid off.

PAY PLAN: Account paying under payment plan.

PD CHG OFF: Account paid was charged off.

PD COLL: Paid collection account.

PD FORECLO: Account paid was foreclosure.

PD WAS 120+: Account was late more than 120 days previously and is now paid and closed.

PD WAS 30: Account was late more than 30 days previously and is now paid and closed.

PD WAS 60: Account was late more than 60 days previously and is now paid and closed.

PD WAS 90: Account was late more than 90 days previously and is now paid and closed.

PD WAS REPO: Account paid was repossession.

REPOSESS: Repossession.

SCNL: Cannot locate consumer.

SETTLED: Account settled.

TRANSFERRED: Account transferred.

VOL SUR: Voluntary surrender.

Request New Tradeline												Display Trended Data		
Account	Opened	Reported	Hi. Credit	Credit Limit	Reviewed	30-59	60-89	90+	Past Due	Payment	Balance			
COUNTRYWIDE HOME LOANS 625786621	10/19	12/20	\$120000	-	11 mos	0	0	0	-	300 X 1444	\$119610			
	DLA 12/20	EOCA J	Source (B) XPTUJEE	Mortgage										
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST														
GMAC MORTGAGE 6817741437	08/20	12/20	\$25000	-	5 mos	0	0	0	-	300 X 201	\$24910			
	DLA 12/20	EOCA J	Source (B) XPTUJEE	Mortgage										
AS AGREED														
SECOND MORTGAGE														
A H F C 77745013	10/18	01/21	\$14162	-	27 mos	0	0	0	-	060 X 247	\$8205			
	DLA 12/20	EOCA B	Source (B) XPTUJEE	Auto										
AS AGREED														
WASH MUTUAL PROVIDENT 5418221673200088	08/20	01/21	\$8000	\$8000	5 mos	0	0	0	-	MIN X 152	\$7568			
	DLA 12/20	EOCA B	Source (B) XPTUJEE	Revolving										
AS AGREED														
CHASE 6140110921965684	02/18	01/21	\$5600	\$5600	38 mos	0	0	0	-	107	\$5368			
	DLA 01/21	EOCA B	Source (B) XPTUJEE	Revolving										
AS AGREED														
CAP ONE BK 61785898670	02/17	01/21	\$3047	-	46 mos	0	0	0	-	62	\$2746			
	DLA 01/21	EOCA J	Source (B) XPTUJEE	Revolving										
AS AGREED														
AMEX 0090630742584845	11/02	11/19	\$7133	-	1 mo	0	0	0	-	Paid	-			
	DLA 11/19	EOCA T	Source (B) XPTUJEE	Open										
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST														
AMEX 00403655342742	11/03	11/15	-	-	1 mo	0	0	0	-	Paid	-			
	DLA --	EOCA B	Source (B) XP	Open										
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST														
AMEX 00403655342746	05/03	11/15	-	-	1 mo	0	0	0	-	Paid	-			
	DLA --	EOCA B	Source (B) XP	Open										
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST														

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Display Trended Data

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COUNTRYWIDE HOME LOANS 925786821	10/19	12/20	\$120000	-	11 mos	1	0	0	-0-	360 X 1444	\$118610
	DLA 12/20	ECOA J	Source (B) XP/TU/EE	Mortgage	CUR WAS 30						
	CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST										
GMAC MORTGAGE 6817741437	08/20	12/20	\$25000	-	5 mos	0	0	0	-0-	300 X 201	\$24910
	DLA 12/20	ECOA J	Source (B) XP/TU/EE	Mortgage	AS AGREED						
	SECOND MORTGAGE										
A H F C 77745013	10/16	01/21	\$14162	-	27 mos	0	0	0	-0-	060 X 247	\$8205
	DLA 12/20	ECOA B	Source (B) XP/EE	Auto	AS AGREED						
WASH MUTUAL/PROVIDENT 5418221673200088	09/20	01/21	\$8000	\$8000	5 mos	0	0	0	-0-	MIN X 152	\$7568
	DLA 12/20	ECOA B	Source (B) XP/TU/EE	Revolving	AS AGREED						
CHASE 5149110921965684	02/16	01/21	\$5600	\$5600	38 mos	0	0	0	-0-	107	\$5388
	DLA 01/21	ECOA B	Source (B) XP/EE	Revolving	AS AGREED						
CAP ONE BK 517858968670	02/17	01/21	\$3047	-	48 mos	0	0	0	-0-	82	\$2748
	DLA 01/21	ECOA J	Source (B) XP/EE	Revolving	AS AGREED						
AMEX 099663074258484517	11/02	12/19	\$7133	-	1 mo	0	0	0	-0-	Paid	-0-
	DLA 11/19	ECOA T	Source (B) XP/TU/EE	Open	PAID						
	ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST										
AMEX 00403855342742	11/03	11/15	-	-	1 mo	0	0	0	-0-	Paid	-0-
	DLA -	ECOA B	Source (B) XP	Open	PAID						
	ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST										
AMEX 00403855342746	05/03	11/15	-	-	1 mo	0	0	0	-0-	Paid	-0-
	DLA -	ECOA B	Source (B) XP	Open	PAID						
	ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST										

Tradeline Comments Section

Creditors may add additional information about the account.

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Trade Summary

Summary of tradeline information by industry, balance owed, high credit, etc.

TRADELINES											
			XP		PAID						
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											
VNB/CREDIT LINES 45003879	Opened 03/10	Reported 12/14	Hi. Credit \$200	Credit Limit \$200	Reviewed 57 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance -0-
	DLA 11/14	EEOA B	Source (B) XP/TU/EE	Revolving PAID							
	ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST; CHECK CREDIT OR LINE OF CREDIT										
WASH MUTUAL/PROVIDENT AN 5459619610	Opened 12/17	Reported 01/20	Hi. Credit \$3500	Credit Limit \$3500	Reviewed 25 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance -0-
	DLA 12/19	EEOA B	Source (B) XP/TU/EE	Revolving PAID							
	ACCOUNT CLOSED AT CONSUMER'S REQUEST										

TRADE SUMMARY

The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to BIRCHWOOD CREDIT SERVICES, INC. customer service.

	#	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		12/01
UNSECURED DEBT		15702	REVOLVING CREDIT UTILIZATION		33%
			TOTAL DEBT/HIGH CREDIT		81%

DEROGATORY SUMMARY

CHARGE OFFS:	0	30 DAYS:	3	INQUIRIES:	5
COLLECTIONS:	0	60 DAYS:	0	MOST RECENT LATE:	09/20
BANKRUPTCY:	0	90 DAYS:	0	DISPUTES:	0
PUBLIC RECORDS:	0	OTHER:	0		

SOURCE OF INFORMATION

- EXPERIAN - PULLED ON: 01/01/21
NAME: SAMUEL T TESTCASE 000000012 DOB: 12/27/67
NAME: SAMUEL T TESTCASE JR 000000012 DOB: N/A
SSN: 000000012
SSN: 999990012
ADDRESS: 21 JACOBSON AVE UNIT 42, ANTHILL, MO 65488-0001 - REPORTED 11/20
ADDRESS: 42 JACOBSON AVE UNIT 21, ANTHILL, MO 65488-0001 - REPORTED 09/19 - 10/20
ADDRESS: 33 DANA CIR, ANTHILL, MO 65488-0001 - REPORTED 04/17 - 08/19
EMPLOYER: MESA PROPERTIES// - REPORTED 07/19
EMPLOYER: NEWPORT MANAGEMENT// - REPORTED 03/19
- TRANSUNION - PULLED ON: 01/01/21 - INFILE DATE: 03/01/88
NAME: SAMUEL T TESTCASE JR
NAME: DOB: 12/27/67
SSN: 000000012

EEOA 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

BIRCHWOOD CREDIT SERVICES, INC.: 2617 WHITE MOUNTAIN HWY. P.O. BOX 436, NORTH CONWAY, NH 03860 (P) 800-810-0015 (F) 800-765-0017
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Sample Credit Report

TRADELINES											
			XP			PAID					
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											
VNB/CREDIT LINES 45003879	Opened 03/10	Reported 12/14	Hi. Credit \$200	Credit Limit \$200	Reviewed 57 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance -0-
	DLA 11/14	ECOA B	Source (B) XP/TU/EE	Revolving	PAID						
	ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST; CHECK CREDIT OR LINE OF CREDIT										
WASH MUTUAL/PROVIDENT AN 5459619610	Opened 12/17	Reported 01/20	Hi. Credit \$3500	Credit Limit \$3500	Reviewed 25 mos	30-59 0	60-89 0	90+ 0	Past Due -0-	Payment Paid	Balance -0-
	DLA 12/19	ECOA B	Source (B) XP/TU/EE	Revolving	PAID						
	ACCOUNT CLOSED AT CONSUMER'S REQUEST										

TRADE SUMMARY

The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to BIRCHWOOD CREDIT SERVICES, INC. customer service.

Derogatory Summary

Summary of derogatory trades by level of delinquency.

	#	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	12/01
UNSECURED DEBT	15702	REVOLVING CREDIT UTILIZATION	33%
TOTAL DEBT/HIGH CREDIT			81%

DEROGATORY SUMMARY

CHARGE OFFS:	0	30 DAYS:	3	INQUIRIES:	5
COLLECTIONS:	0	60 DAYS:	0	MOST RECENT LATE:	09/20
BANKRUPTCY:	0	90 DAYS:	0	DISPUTES:	0
PUBLIC RECORDS:	0	OTHER:	0		

SOURCE OF INFORMATION

- EXPERIAN - PULLED ON: 01/01/21
NAME: SAMUEL T TESTCASE 00000012 DOB: 12/27/87
NAME: SAMUEL T TESTCASE JR 00000012 DOB: N/A
SSN: 00000012
SSN: 999990012
ADDRESS: 21 JACOBSON AVE UNIT 42, ANTHILL, MO 65488-0001 - REPORTED 11/20
ADDRESS: 42 JACOBSON AVE UNIT 21, ANTHILL, MO 65488-0001 - REPORTED 09/19 - 10/20
ADDRESS: 33 DANA CIR, ANTHILL, MO 65488-0001 - REPORTED 04/17 - 08/19
EMPLOYER: MEGA PROPERTIES// - REPORTED 07/19
EMPLOYER: NEWPORT MANAGEMENT// - REPORTED 03/19
- TRANSUNION - PULLED ON: 01/01/21 - INFILE DATE: 03/01/88
NAME: SAMUEL T TESTCASE JR
NAME: DOB: 12/27/87
SSN: 00000012

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Inquiries (Last 90 Days)

Summary of other creditors accessing the applicant's credit data other than your company in the last 90 days.



Sample Credit Report

Source of Information

Applicant and/or co-applicant I.D. information as reported by each bureau.

Creditors

A list of applicant's creditors' contact information.

SOURCE OF INFORMATION

ADDRESS: 42 JACOBSON AV #21, ANTHILL, MO 65488 - REPORTED 03/20
 ADDRESS: 21 JACOBSON AV #42, ANTHILL, MO 65488 - REPORTED 11/19
 ADDRESS: 33 DANA CI #1, ANTHILL, MO 65488
 EMPLOYER: MESA PROPERTIES//IT/
 EMPLOYER: NEWPORT MANAGEMENT//PROFESSIONAL/
 PHONE: 890-9925 - RESIDENCE

3 EQUIFAX - PULLED ON: 01/01/21 - INFILE DATE: 02/14/88
 NAME: SAMUEL T TESTCASE JR DOB: 12/27/67
 NAME: SAMUEL TESTCASE JR
 SSN: 00000012
 ADDRESS: 42 JACOBSON AVE UNIT 21, ANTHILL, MO 65488-0001 - REPORTED 11/19
 ADDRESS: 33 DANA CIR FL 1, ANTHILL, MO 65488-0001 - REPORTED 05/17
 ADDRESS: 99 BLOOMFIELD RD FL 1, ANTHILL, MO 65488 - REPORTED 12/17
 EMPLOYER: BRAGOU FOODS//
 EMPLOYER: YUKON PROCESSING//

CREDITORS

A H F C	200 CONTINENTAL DRIVE, NEWARK DE 19713	413-532-0140
ABC Collection agency	POB 98706, LAS VEGAS NV 89193	
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
AMEX	P O BOX 7871, FORT LAUDERDALE FL 33329	800-528-4800
AMEX	P O BOX 7871, FORT LAUDERDALE FL 33329	800-528-4800
BANK OF AMERICA	1825 E BUCKEYE RD, PHOENIX AZ 85034	800-492-2500
BANK OF AMERICA	1825 E BUCKEYE RD, PHOENIX AZ 85034	800-492-2500
BANKAMERIC	P.O. BOX 7047, DOVER DE 19903	800-759-6262
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	800-727-7000
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
HSBC BANK	PO BOX 52530, CAROL STREAM, IL 60196	800-477-8000
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 CREDIT	3850 N causeway bl 3rd floor, Metairie LA 70002	800-925-6691
NCO FINANCIAL SYSTEMS	507 PRUDENTIAL RD, HORSHAM, PA 19044	215-441-3000
NCO GROUP	101 OVERLAND DRIVE, NORTH AURORA, IL 60542	800-925-6691
PRESSLER & PRESSLER	64 RIVER RD, EAST HANOVER, NJ 07936	201-428-7300
PROVIDIAN	4940 JOHNSON DR, PLEASANTON CA 94566	800-945-2008
PROVIDIAN FINANCIAL	PO BOX 9180, PLEASANTON CA 94566	BYMAILONLY

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Sample Credit Report

Disclaimer

Provides contact information for each bureau should the applicant or co-applicant dispute information on the credit report.

CREDITORS		
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	800-522-4100
VNB/CREDIT LINES	1445 VALLEY RD, WAYNE NJ 07470	973-305-8800
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 680509, DALLAS, TX 75286-0509	
WASHMUTUAL/PROVIDIAN	PO BOX 680509, DALLAS, TX 75286-0509	

MISCELLANEOUS INFORMATION

- Instant View Password: B0-C95B17

- To verify the authenticity of this credit report, please visit <https://birchwood.meridianlink.com> and click on the Instant View link. Enter Identifier # 4072265 and password B0-C95B17 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 2000 CHESTER, PA 19016 800-916-8800 transunion.com/myoptions	EQUIFAX PO BOX 740241 ATLANTA, GA 30374 800-885-1111 www.equifax.com/fora
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*** END OF REPORT 4/28/2021 10:43:34 AM ***

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Sample Credit Report

RETURN SERVICE REQUESTED

SAMUEL TESTCASE JR
42 JACOBSON AVE # 21
ANTHILL, MO 65488

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	700 Source: EQUIFAX
	Model: EQUIFAX/FICO CLASSIC V6 Date: 01/01/21
Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. 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. Your credit score can change, depending on how your credit history changes.
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	Scores range from a low of 334 to a high of 818. Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than 42 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?	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. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	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. To order your free annual credit report: <i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit www.annualcreditreport.com <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: Annual Credit Report Request Service P.O. Box 106281 Atlanta, GA 30348-5281
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 .

Risk-Based
Exception Notice

