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CBCInnovis
875 GREENTREE ROAD
8 PARKWAY CENTER
PITTSBURGH PA 15220

CBCInnovis

Phone: 800-216-3463
Fax: 800-688-7816

INFILE CREDIT REPORT

PREPARED FOR: **2**
ABC CREDIT INC.
789 RED APPLE RD
COLUMBUS OH 43220

ATTENTION:
JOE LOANOFFICER

3
REPORT TYPE: JOINT

4
COMPUTER ID #:
711035083846671
LENDER CASE #:
HOW-TO-READ-JOINT-02

5
DATE RECEIVED: 02/04/11

DATE COMPLETED: 02/23/11

APPLICANT	CO-APPLICANT

INPUT INFORMATION: **6**
NAME: JOHN JZACOMMON
SSN: 999-56-7663
220050 MAPLE PARK DR
AURORA OH 44202

CURRENT ADDRESS:
645 MAPLE PARK DR
AURORA OH 44202
SINCE: 11/10

PREVIOUS ADDRESS:
13732 PINE LAKE RD
HAYMARKET VA 20169
FROM: 05/19/08

INPUT INFORMATION: **6**
NAME: GWEN JZACOMMON
SSN: 999-76-9663
220050 MAPLE PARK DR
AURORA OH 44202

CURRENT ADDRESS:
645 MAPLE PARK DR
AURORA OH 44202
SINCE: 11/10

PREVIOUS ADDRESS:
13732 PINE LAKE RD
HAYMARKET VA 20169
FROM: 05/19/08

EMPLOYMENT INFORMATION	CO-APPLICANT'S EMPLOYMENT

PRESENT EMPLOYMENT: **7**
SELF EMPLOYED
FROM: 06/04/07

PRESENT EMPLOYMENT: **7**
JAMESTOWN SCH DEPT
FROM: 05/01/03

FILE IDENTIFICATIONS

				8
JOHN JZACOMMON 999-56-7663	07/22/55	645 MAPLE PARK DR AURORA OH 44202		EFX01
GWEN JZACOMMON 999-76-9663	12/16/59	645 MAPLE PARK DR AURORA OH 44202		EFX01

CREDIT SUMMARY

9

	A PAYMENTS	A BALANCES	A LIMITS	B TRADES	C 30	C 60	C 90
REVOLVING	1,705	140,714	145,560	44	3	1	7
INSTALLMENT	0	0	0	7	0	0	0
REAL ESTATE	3,094	373,270	401,000	5	11	5	0
OPEN/OTHER	0	0	0	0	0	0	0
TOTAL D	4,799	513,984	546,560	56	14	6	7

#INQUIRIES E 3 #PUBLIC RECORDS F 0 #BANKRUPTCIES G 0
WORST TRADE H 4 OLDEST DATE I 06/01/89 #SATISFACTORIES: J 47
PAST DUES: K 9,339

SCORING

10

1 BEACON 5.0 SCORE **+579** EFX01
    SERIOUS DELINQUENCY
    AMOUNT OWED ON DELINQUENT ACCOUNT
    TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
    NUMBER OF ACCOUNTS WITH DELINQUENCY
        39   34   13   18

FRAUD ALERT

11

1 SAFESCAN
    SAFESCANNED: YOUR INQUIRY HAS GONE THROUGH OUR SAFESCAN DATA BASE
                                                                        EFX01

1 HIGH RISK FRAUD ALERT
    HAWK AVAILABLE AND CLEAR   TRU01

1 SSN ISSUANCE
    FIRST YEAR ISSUED: 1970   EFX01

    STATE ISSUED: RI

1 PROCESSING CENTER CONTACT INFORMATION:
Please contact the Processing Center if you have any questions regarding a CBCInnovis credit report.

2 PREPARED FOR:
Name of the company requesting the report and the person who ordered it.

3 REPORT TYPE:
Individual or Joint

4 ID NUMBERS:
CHARGES - Report price. (OPTIONAL)

COMPUTER ID # - CBCInnovis reference number.

LENDER CASE # - Loan number (as defined by the requestor, or generated by CBCInnovis if none specified by the requestor.)

5 DATES:
DATE RECEIVED - The date the credit report was ordered.

DATE COMPLETED - This date will match the Date Received, unless repositories are added or dropped from the report, or the report is updated by a CBCInnovis processor, in which case the Date Completed will be updated to the current date.

6 APPLICANT:
Identifying information for the applicant (and co-applicant if the report is a joint report), including input Social Security number, date of birth, and phone number, plus repository returned current address and up to two previous addresses.

7 EMPLOYMENT INFORMATION:
The applicant's current and previous employers and addresses, job titles and dates, if available, are listed.

8 FILE IDENTIFICATIONS:
The name of the consumer, as well as Social Security number, date of birth, and current address are displayed. Variations in the information reported are listed, as well as the repository that provided the information. If the Social Security number is different than the one input, it will not be displayed.

9 CREDIT SUMMARY: (OPTIONAL)
Ⓐ All amounts on the report for revolving, installment, real estate, and accounts showing as open or other are added to provide total of monthly payments, balances and credit limits.

Ⓑ Total number of tradelines by each account type: revolving, installment, real estate, open, or other.

Ⓒ Total number of times tradelines have been delinquent 30, 60, 90+ days.

Ⓓ Total amount for each column heading.

Ⓔ Number of inquiries within a period of time (usually ≤ 2 years).

Ⓕ The number of public records on the report.

Ⓖ Number of bankruptcies.

Ⓗ The most delinquent tradeline (0-9) displayed on the report.

Ⓘ Oldest date of a tradeline on the report.

Ⓙ Number of accounts rated satisfactory on the report.

Ⓚ Total amount of all past due values on all tradelines on the report.

10 SCORING: (OPTIONAL)
Displays any requested scores, including credit, auto, finance, bankruptcy, and property management models. Numeric and/or narrative reason codes can also be optionally displayed.
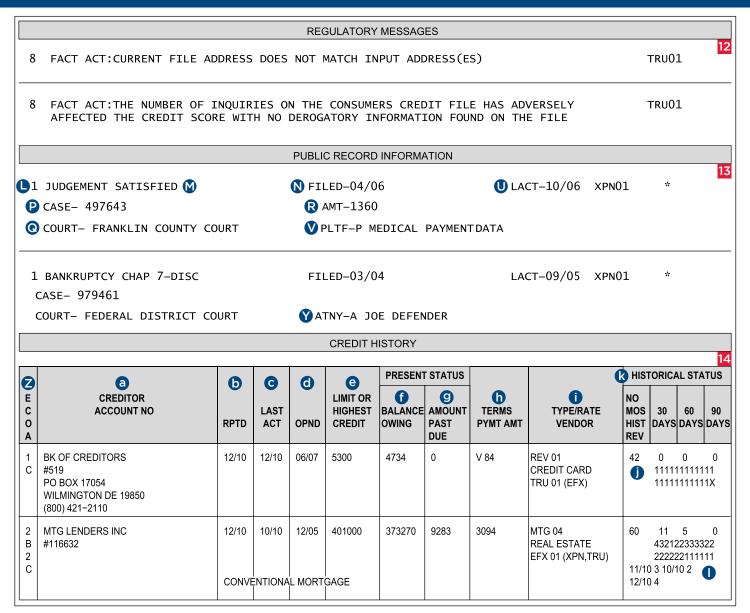
11 FRAUD ALERT: (OPTIONAL)
Comparison of applicant's information from credit report or input information with national fraud system data. Fraud detection products alert customers of potentially dishonest or counterfeit information. Repository reporting fraud information is displayed.

DID YOU KNOW?

The CBCInnovis Infile Credit Report can be customized using a variety of sorting, filtering, and formatting options (see page 6 of this guide for a list of the more popular options).

Consult with your CBCInnovis sales representative to personalize the report to suit your specific needs and preferences.

REGULATORY MESSAGES
8 FACT ACT:CURRENT FILE ADDRESS DOES NOT MATCH INPUT ADDRESS(ES)   TRU01 **12**
8 FACT ACT:THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY   TRU01   AFFECTED THE CREDIT SCORE WITH NO DEROGATORY INFORMATION FOUND ON THE FILE

PUBLIC RECORD INFORMATION

13

L 1 JUDGEMENT SATISFIED **M**   **N** FILED—04/06   **U** LACT—10/06   XPN01   *
  P CASE— 497643   **R** AMT—1360
  Q COURT— FRANKLIN COUNTY COURT   **V** PLTF—P MEDICAL PAYMENT DATA

 1 BANKRUPTCY CHAP 7—DISC   FILED—03/04   LACT—09/05   XPN01   *
   CASE— 979461
   COURT— FEDERAL DISTRICT COURT   **Y** ATNY—A JOE DEFENDER

CREDIT HISTORY

14

Z E C O A	**a** CREDITOR ACCOUNT NO	**b** RPTD	**c** LAST ACT	**d** OPND	**e** LIMIT OR HIGHEST CREDIT	PRESENT STATUS		**h** TERMS PYMT AMT	**i** TYPE/RATE VENDOR	**k** HISTORICAL STATUS			
						f BALANCE OWING	**g** AMOUNT PAST DUE			NO MOS HIST REV	30 DAYS	60 DAYS	90 DAYS
1 C	BK OF CREDITORS #519 PO BOX 17054 WILMINGTON DE 19850 (800) 421—2110	12/10	12/10	06/07	5300	4734	0	V 84	REV 01 CREDIT CARD TRU 01 (EFX)	42	0 **j** 111111111111 11111111111X	0	0
2 B 2 C	MTG LENDERS INC #116632	12/10	10/10	12/05 CONVENTIONAL MORTGAGE	401000	373270	9283	3094	MTG 04 REAL ESTATE EFX 01 (XPN,TRU)	60	11 432122333322 222222111111 11/10 3 10/10 2 **l** 12/10 4	5	0

Equal Credit Opportunity Act (ECOA) Codes:

1 = Borrower	B = Borrower
2 = Joint	J = Joint
3 = Authorized User	A = Authorized User
4 = Joint	J = Joint
5 = Co-Maker	S = Co-Maker
7 = Maker	M = Maker
8 = Co-Borrower	C = Co-Borrower
9 = Terminated	T = Terminated
0 = Undesignated	U = Undesignated

Applicant Account Ownership (Joint reports):
B=Primary Applicant C=Co-Applicant

Rating Codes:

00 - Account too new to rate; approved but not used.

01 - Pays/paid as agreed, customarily within 30 days of payment due date.

02 - Pays/paid at least 30 days past due.

03 - Pays/paid at least 60 days past due.

04 - Pays/paid at least 90 days past due.

05 - Pays/paid at least 120 days past due.

06 - Pays/paid at least 180 days past due.

07 - Account included under Wage Earner, Chapter 13 Bankruptcy, NPFC Plan.

08 - Merchandise repossessed.

09 - Bad debt, placed for collection.

X - No information or rating available.

N - No activity, current account with zero balance.

12 REGULATORY MESSAGES:

These messages alert the customer to factors affecting the score, potential fraud, active military status and address discrepancies.

13 PUBLIC RECORD INFORMATION:

Some fields are only applicable to certain record types.

L ECOA - The Equal Credit Opportunity Act (ECOA) code indicates who is responsible for repayment of the debt. This code is used to identify the responsible party for public records, inquiries and alerts as well as tradelines. (See ECOA Codes on page 3.)

M TYPE OF RECORD - e.g., lien, judgment, bankruptcy.

N FILED/RPTD - Month and year the information was reported to the credit repository file/filed initially at the court.

O VRFD - The month and year the information was last verified.

P CASE - The case number often indicates the court where the information is recorded, the year the information originated, the case or docket number and in some circumstances a journal page number to find the information.

Q COURT - Source of information, generally court identification or level (federal, etc.).

R AMT - The dollar amount involved in the case.

S ASSET - Value of assets involved.

T LIAB - Liabilities or amount owed.

U LACT - Month and year of last activity on the case. This will be blank unless the case has been satisfied, dismissed or otherwise closed.

V PLTF - Information regarding the plaintiff or additional notes, such as the location where the information is filed, i.e., records or deeds, county common pleas, etc.

W BAL - Any outstanding balances involved in the case.

X DEF - Information regarding the defendant.

Y ATNY - Information regarding the attorney.

14 CREDIT HISTORY:

Shaded tradelines indicate derogatory information, i.e., account was not paid as agreed.

Z ECOA - The Equal Credit Opportunity Act (ECOA) code indicates who is responsible for repayment of the debt. This code is used to identify the responsible party for public records, inquiries and alerts as well as tradelines. (See ECOA Codes on page 3.)

a CREDITOR/ACCOUNT NO - Credit grantor who is reporting debt and consumer's account number. The phone number and address of the creditor can optionally be displayed. Narrative information related to the account may also be displayed (e.g., real estate, account closed by consumer, etc.).

b RPTD - The last time the account was reported by the creditor to the credit file.

c LAST ACT - Last paid date or other activity related to the account.

d OPND - The date the account was opened with the creditor.

e LIMIT OR HIGHEST CREDIT - The credit limit permitted by the credit grantor, or the highest credit amount used by the consumer.

f BALANCE OWING - The outstanding balance owed to the creditor as of the date reported.

g AMOUNT PAST DUE - The amount currently past due.

h TERMS/PYMT AMT - Arrangements for repayment of the account (number of months and/or monthly payments); note that M or X = months, E = estimated and V = varies.

i TYPE, RATE and VENDOR - Type and status of the account per the creditor and credit reporting repository.

ACCT TYPE - (See list below.)
RATE - (See rating codes on page 3.)
VENDOR - TRU=TransUnion; EFX=Equifax; XPN=Experian

ACCOUNT TYPES
INS - Installment. Fixed number of payments over specific time.
OPN - Open. Payment due on billing at 30 or 90 days.
REV - Revolving. Percentage of total balance due each month. May also include more specific information such as secured or unsecured, auto, real estate, home equity or charge account.
MTG - Mortgage on real estate property.

j 12-24 MONTH HISTORY (OPTIONAL) - Shows the record of the account over a period up to 24 months. The numbers represent the ratings for each month beginning from the top left with the status of the most current reported month first (1=current, 2=p/due 30 days, etc.).

k HISTORICAL STATUS - Number of months the account status has been reviewed and how many times the account has been delinquent over 30, 60, 90 days during the months reviewed.

l DEROG DATES - Display of applicable derogatory dates.

INQUIRIES IN THE LAST 120 DAYS					
--DATE--	ECOA	KOB	MEMBER-NO		**15**
01/17/11	1	B	06079436	BEST MORTGAGE	TRU01
11/10/10	1	UT	910UT47164	MACS AUTOMART	EFX01
11/01/10	1	UZ	990UZ00137	VOLUNTEER CABLE TELEVISION	EFX01

ADDITIONAL INFORMATION

8   KNOWN ALIAS   XPN01 **16**
    SIMILAR NAME: GWEN JZACOMMONE

CONSUMER REFERRAL INFORMATION

		17
EQUIFAX CREDIT INFO. SERVICES EFX060 WWW.EQUIFAX.COM PO BOX 740241 ATLANTA, GA 30374-0241 800-685-1111	TRANSUNION TRU19CV WWW.TRANSUNION.COM 2 BALDWIN PLACE, P. O. BOX 1000 CHESTER, PA 19022 800-888-4213	EXPERIAN XPNTVA1 WWW.EXPERIAN.COM 701 EXPERIAN PARKWAY, PO BOX 2002 ALLEN, TX 75013 888-397-3742

DISCLOSURE

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NATIONAL CREDIT REPOSITORY(IES) ACCESSED FOR THIS CREDIT REPORT: EQUIFAX, TRANSUNION, EXPERIAN

Reporting bureau certifies with contractual requirements governing check of public records as well as credit information.
CBCINNOVIS CERTIFIES THIS REPORT CONTAINS INFORMATION SUPPLIED BY THE REPOSITORIES NAMED ABOVE. WHILE THIS REPORT MAY
CONTAIN DUPLICATE INFORMATION THAT HAS NOT BEEN VERIFIED BY CBC, THE CREDIT REPORT MEETS THE STANDARD SET FORTH BY
FNMA, FHLMC, HUD, FHA, AND VA GUIDELINES FOR REAL ESTATE TRANSACTIONS.

END OF REPORT

15 **INQUIRIES:**
Displays lenders, employers, etc., who have recently obtained a copy of the consumer's credit file. The repository reporting the inquiry is noted on the right column. You have the option of displaying the inquiries for the last 90 days, 120 days, year, or two years. KOB refers to Kind of Business (see KOB codes at the bottom of page 5).

16 **ADDITIONAL INFORMATION:**
This indicates any additional, miscellaneous information or changes to the report, including, but not limited to, aliases, consumer narratives, processing history and miscellaneous statements related to the report.

17 **CONSUMER REFERRAL INFORMATION:**
The repository source of the report is listed with an address and a phone number.

18 **DISCLOSURE:**
The repository(ies) accessed for the respective reports are displayed on all reports. Merged reports and RMCRs display the approval statements via the FNMA, FHLMC, HUD, FHA and VA guidelines.

KOB (KIND OF BUSINESS) CODES:

A = Automotive
B = Banks and S&Ls
C = Clothing
D = Department, Variety and other Retail
E = Employment
G = Groceries
H = Home Furnishings
 I = Insurance
J = Jewelry, Cameras, and Computers
K = Contractors

L = Lumber, Building Material, and Hardware
M = Medical and Related Health
N = Credit Card and Travel/ Entertainment Companies
O = Oil Companies
P = Personal Services Other Than Medical
Q = Finance Companies Other Than Personal Finance Companies
R = Real Estate and Public Accommodations

S = Sporting Goods
T = Farm and Garden Supplies
U = Utilities and Fuel
V = Government
W = Wholesale
X = Advertising
Y = Collection
Z = Miscellaneous

These represent the first letter in a KOB code. A second letter is added to specify a particular category in each of these levels.

CBCInnovis offers a variety of customization options to suit your specific needs and preferences. Your CBCInnovis Account Representative can assist you with implementing these options.

Print Order and Delete Options

You have the flexibility to specify the order in which the various sections of the credit report are displayed. Sections that can be controlled with print order options include:

> Credit Summary	> File Identifications	> Derogatory Summary
> Tradelines (Credit History)	> Scores	> Public Records
> Inquiries	> Fraud Information	> Regulatory Messages
> Consumer Referral Information	> Decision	> Additional Information
> Identity Cross Check	> Credit Assure	

The delete option allows you to remove the repository-returned consumer address and/or employment records from the Applicant Information section, freeing up space on the report.

Tradeline Sort Options

Even though the default sorts tradelines alphabetically by creditor name, you have the flexibility to sort by:

> Descending Balance

> Rate: From most to least derogatory

> Account Status: Open > Closed > Derogatory

> Account Type: Mortgage > Installment > Revolving > Open

  • Descending balance within each account type.

> Account Type: Mortgage > Installment > Revolving > Open

  • Excludes zero and blank balances from the sort and then repeats the sort with the zero and blank balances.

> Account Type: Installment > Mortgage > Open > Revolving

> Account Type: Revolving > Installment > Mortgage > Open

Formatting Options

• <u>Derogatory Dates Derived from Payment History</u> – obtains derogatory dates and rates from payment history instead of repositories, allowing up to 24 to be displayed.

• <u>Exclude Derogatory Tradelines from Credit History</u> – isolates information to the Derogatory Summary.

• <u>Derogatory Summary: Reason for Delinquency Explanation</u> – provides space for the borrower to explain each derogatory account.

• <u>Inquiry Status Update</u> – repeats all inquiries on a separate page with space for the borrower to explain whether or not an account was opened.

• <u>Alternate Scoring Format</u> – allows for score records to be displayed in a format that changes the position of the score value and increases its font size, making it more prominent.

• <u>Sort Scores from Highest to Lowest</u> – changes the score display order from the default of Equifax first, followed by TransUnion, and then Experian to displaying the highest score to lowest score for the primary applicant and then repeats the sort for the co-applicant.

• <u>Tradeline Numbering</u> – tradelines can be numbered consecutively for easier reference.

• <u>Alternate Tradeline Format</u> – offers a different way to display tradeline data for ease of interpretation.

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Infile Credit Report Reference Guide