



Merged Credit Report
Equifax Experian TransUnion

File #: 439
Account #: 150
Prepared for: Optimum Mortgage LLC

Ordered By:
Date: June 24, 2008
Reference:
Loan Number:

BORROWER INFORMATION

ADDRESS:
BORROWER: Brandon

SCORE MODELS

534 EXPERIAN, FICO v2

- 038 Serious delinquency, public record or collection
- 013 Recent delinquency or unknown timeframe
- 018 Too many accounts with delinquency
- 010 Balance owed on revolving accounts is high

549 TRANS UNION, FICO Classic 0

- 038 Serious delinquency, and public record or collection
- 013 Time since delinquency is too recent or unknown
- 018 Number of accounts with delinquency
- 010 Amount owed on revolving accounts is too high

577 EQUIFAX, Beacon 5.0 FACTA

- 038 Serious delinquency, public record or collection
- 018 Number of accounts with delinquency
- 014 Length of time accounts have been established
- 010 High balance owed on revolving accounts

(all scores can be verified at v2.fundingsuite.com)

TRADE SUMMARY

	#	High Credit	Balance	Payment	Past Due
Installment	1	297	297	0	297
Revolving	1	500	375	15	0
Education	8	18,436	17,325	116	0
Collection	1	190	190	0	0

TOTALS: 11 \$19,423 \$18,247 \$131 \$297



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Merged Credit Report
Equifax Experian TransUnion

File #: 439
Account #: 150
Prepared for: Optimum Mortgage LLC

Ordered By:
Date: July 30, 2008
Reference:
Loan Number:

BORROWER INFORMATION

ADDRESS:
BORROWER: Brandon

SCORE MODELS

649 EXPERIAN, FICO v2

- 038 Serious delinquency, public record or collection
- 013 Recent delinquency or unknown timeframe
- 018 Too many accounts with delinquency
- 010 Balance owed on revolving accounts is high

644 TRANS UNION, FICO Classic 0

- 038 Serious delinquency, and public record or collection
- 013 Time since delinquency is too recent or unknown
- 018 Number of accounts with delinquency
- 010 Amount owed on revolving accounts is too high

679 EQUIFAX, Beacon 5.0 FACTA

- 038 Serious delinquency, public record or collection
- 018 Number of accounts with delinquency
- 014 Length of time accounts have been established
- 010 High balance owed on revolving accounts

(all scores can be verified at v2.fundingsuite.com)

TRADE SUMMARY

	#	High Credit	Balance	Payment	Past Due
Installment	0	0	0	0	0
Revolving	1	500	255	15	0
Education	8	18,436	17,116	116	0
TOTALS:	9	\$19,423	\$17,371	\$131	\$0



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