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Kroll Factual Data	BUREAU <small>E X P R E S S</small>	Residential Merged Credit Report
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NACM INTERMOUNTAIN, 7410 S CREEK ROAD SUITE 301 SANDY, UT 84093 800-275-7398 800-275-7397

ENVISION LENDING [REDACTED]	Client Tracking [REDACTED]	Requested by [REDACTED]	Report ID [REDACTED]
	Client Code [REDACTED]	BX Date requested 11/10/2008 16:42:42	Charges <u>13.45</u>

Identification (as requested)

Applicant's last name [REDACTED]	First name Julie	Middle	Suffix	DOB [REDACTED]	Social Security [REDACTED]
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Residence Information (as requested)

Present	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	Telephone [REDACTED]
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File Variations

Equifax	BQ1	[REDACTED]	[REDACTED] JULIE	[REDACTED]	11/10/08 16:42
**Experian	BX1	Not Reported	[REDACTED] Julie NO HIT/NO RECORD FOUND		11/10/08 16:42
Trans Union	BU1	[REDACTED]	[REDACTED] JULIE L	[REDACTED]	11/10/08 16:42

Credit Score Information

496	Repository Equifax	Brand BEACON 5	Type FICO	[REDACTED]	[REDACTED] JULIE	BQ1
	38 - Serious delinquency, and derogatory public record or collection filed 18 - Number of accounts with delinquency 13 - Time since delinquency is too recent or unknown 20 - Length of time since derogatory public record or collection is too short					
	FACTA: Inquiries impacted this score.					

492	Repository TransUnion	Brand Classic 04	Type FICO	[REDACTED]	[REDACTED] JULIE	BU1
	038 - Serious delinquency, and public record or collection filed 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 018 - Number of accounts with delinquency					
	FACTA: Inquiries impacted the credit score.					

Credit History

	Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue	Payment	Balance
					0	3	9			
USBK NTL BHE [REDACTED]	07/04	10/08	22,762	48 mos		3	9	-0-	276X \$132	23,617
	Last active 09/08	*BU1 *BQ1 [Ind]	High limit ---	Install (13) Student loan		07/08 08/07 09/06	10/07 09/07 11/06 10/06 12/05 11/05 10/05 09/05 08/05			

	Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue	Payment	Balance
					0	3	9			
USBK NTL BHE [REDACTED]	07/04	10/08	19,507	48 mos		3	9	-0-	276X \$113	20,247
	Last active 09/08	*BU1 *BQ1 [Ind]	High limit ---	Install (13) Student loan		07/08 08/07 09/06	10/07 09/07 11/06 10/06 12/05 11/05 10/05 09/05 08/05			



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Kroll Factual Data	BUREAU <small>EX P R E S S</small>	Residential Merged Credit Report
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NACM INTERMOUNTAIN, 7410 S CREEK ROAD SUITE 301 SANDY, UT 84093 800-275-7398 800-275-7397

ENVISION LENDING [REDACTED]	Client Tracking [REDACTED]	Requested by [REDACTED]	Report ID [REDACTED]
	Client Code [REDACTED]	BX Date requested 01/14/2009 12:44:27	Charges <u>13.45</u>

Identification (as requested)

Applicant's last name [REDACTED]	First name Julie	Middle [REDACTED]	Suffix [REDACTED]	DOB [REDACTED]	Social Security [REDACTED]
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Residence Information (as requested)

Present	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	Telephone [REDACTED]
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File Variations

Equifax	BQ1	[REDACTED]	[REDACTED] JULIE	[REDACTED]	01/14/09 12:44
Experian	BX1	[REDACTED]	[REDACTED] JULIE	[REDACTED]	01/14/09 12:44
Trans Union	BU1	[REDACTED]	[REDACTED] JULIE	[REDACTED]	01/14/09 12:44

Credit Score Information

627	Repository Equifax	Brand BEACON 5	Type FICO	[REDACTED]	[REDACTED] JULIE	BQ1
38 - Serious delinquency, and derogatory public record or collection filed 18 - Number of accounts with delinquency 13 - Time since delinquency is too recent or unknown 20 - Length of time since derogatory public record or collection is too short						
629	Repository Experian	Brand Fair Isaac	Type FICO	[REDACTED]	[REDACTED] JULIE	BX1
38 - Serious delinquency and public record or collection field 10 - Proportion of balance to high credit on bank revolving or all revolving accounts 18 - Number of accounts delinquent 14 - Length of time accounts have been established						
606	Repository TransUnion	Brand Classic 04	Type FICO	[REDACTED]	[REDACTED] JULIE	BU1
038 - Serious delinquency, and public record or collection filed 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 018 - Number of accounts with delinquency						

Credit History

	Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue	Payment	Balance
USBK NTL BHE [REDACTED]	07/04	01/09	22,762	48 mos	0	0	0	-0-	276X \$132	24,414
	Last active 12/08	BU1 BQ1 BX1	High limit ---	Install (3) Student loan						
USBK NTL BHE [REDACTED]	07/04	01/09	19,507	48 mos	0	3	4	-0-	276X \$113	19,993
	Last active 12/08	*BU1 *BQ1 *BX1	High limit ---	Install (3) Student loan		07/08 08/07 09/06	10/07 09/07 11/06 10/06			
MTN AMER CU [REDACTED]	06/06	01/09	17,000	25 mos	0	0	0	-0-	48X \$419	12,004
	Last active 12/08	BU1 BQ1 BX1	High limit ---	Install (1) Auto						