BEFORE

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Credit Repair Services - PH 1 (866) 969-7372 / FAX: 1 (838) 443-7973
www.blackdiamondconsultants.us - info@blackdiamondconsultants.us

[redacted] CREDIT SERVICES, INC.

CREDIT REPORT

Add Product

FILE # [redacted]	FNMA # [redacted]	DATE COMPLETED 12/01/2014	RQD' BY [redacted]
SEND TO MORTGAGE [redacted]		DATE ORDERED 12/01/2014	
		REPOSITORIES XP/TU/EF	PRPD' BY
		PRICE	LOAN TYPE
		REF. # [redacted]	

PROPERTY ADDRESS

APPLICANT		CO-APPLICANT	
APPLICANT	EDWARD, [redacted]	CO-APPLICANT	
SOC SEC # [redacted]	DOB [redacted]	SOC SEC #	DOB
MARITAL STATUS	NOT DISCLOSED	DEPENDENTS	
CURRENT ADDRESS [redacted]			LENGTH
PREVIOUS ADDRESS			LENGTH

PUBLIC RECORDS

B B [redacted]
Docket #: [redacted]
Source: XP/TU/EF
File Date: 08/10 | Amount: $1,327 | Status Date: 05/11
Plaintiff: METROHEALTH SYSTEM | Action Type: JUDGMENT | Status: SATISFIED

B B MEMBER
Docket #: [redacted]
Source: EF
*** -DSP-08/10
File Date: 03/07 | Amount: - | Status Date: 08/10
Plaintiff: | Action Type: CHAPTER 13 BANKRUPTCY | Status: DISMISSED

B B [redacted]
Docket #: [redacted]
Source: TU
File Date: 01/08 | Amount: $230 | Status Date: --/--
Plaintiff: KAMCO FINANCIAL | Action Type: JUDGMENT | Status: JUDGMENT

INQUIRIES (LAST 120 DAYS)

XP	B	08/22/14	AXCESS FINANCIAL SERVI	FINANCE

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - [redacted] EDWARDS - [redacted]
SCORE: **576**
00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
00016 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION

EXPERIAN/FAIR, ISAAC (VER. 2) [redacted] EDWARDS [redacted]
SCORE: **513**
38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
16 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION
08 - TOO MANY INQUIRIES LAST 12 MONTHS

TRANSUNION/FICO CLASSIC (04) [redacted] EDWARDS - [redacted]
SCORE: **513**
038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
016 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION
FA - INQUIRIES IMPACTED THE CREDIT SCORE

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER

[redacted] CREDIT SERVICES, INC.: [redacted]

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.

AFTER

[redacted] CREDIT SERVICES, INC.

CREDIT REPORT

Add Product

FILE #	[redacted]	FNMA # [redacted]	DATE COMPLETED	01/12/2015	RQD' BY [redacted]
SEND TO	MORTGAGE [redacted]		DATE ORDERED	01/12/2015	
			REPOSITORIES	XP/TU/EF	PRPD' BY
			PRICE		LOAN TYPE
			REF. #	[redacted]	

PROPERTY ADDRESS

APPLICANT		CO-APPLICANT	
APPLICANT	EDWARDS [redacted]	CO-APPLICANT	
SOC SEC #	[redacted] DOB [redacted]	SOC SEC #	DOB
MARITAL STATUS	NOT DISCLOSED	DEPENDENTS	
CURRENT ADDRESS	[redacted]		LENGTH
PREVIOUS ADDRESS			LENGTH

PUBLIC RECORDS

*** NONE ***

INQUIRIES (LAST 120 DAYS)

*** NONE ***

SCORE MODELS

EXPERIAN/FAIR, ISAAC (VER. 2) - [redacted] EDWARDS - [redacted]
SCORE: **665**
38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

TRANSUNION/FICO CLASSIC (04) - [redacted] M EDWARDS - [redacted]
SCORE: **655**
038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
018 - NUMBER OF ACCOUNTS WITH DELINQUENCY

EQUIFAX/FICO CLASSIC V5 FACTA - [redacted] EDWARDS - [redacted]
SCORE: **645**
00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY

TU HIGH RISK FRAUD ALERT

*** HIGH RISK FRAUD ALERT ***

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER

[redacted] CREDIT SERVICES, INC.: [redacted]

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