



Reporting Bureau certifies compliance contractual requirements governing check of public records with these results.

Public Records Found For:  Applicant  Spouse

[REDACTED]

SEND TO

MORTGAGE [REDACTED]

REPORT # [REDACTED] JOB # [REDACTED]
LOAN TYPE [REDACTED] REF. # [REDACTED]
REPOSITORIES XP/TU/EF
ORDERED 8/19/2012 BY [REDACTED]
COMPLETED 8/19/2012 PRICE \$11.46

PROPERTY ADDRESS

Table with columns for BORROWER and CO-BORROWER. Includes fields for SOC SEC #, MARITAL STATUS, CURRENT ADDRESS, and PREVIOUS ADDRESS.

EMPLOYMENT

Table with columns for EMPLOYER, POSITION, SINCE, VERIFIED, INCOME, and BY.

T U H I G H R I S K F R A U D A L E R T

HERNANDEZ [REDACTED]
AVAILABLE AND CLEAR

A L E R T

HERNANDEZ YOB: [REDACTED]
EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

P U B L I C R E C O R D S

\*\*\* NO RECORD FOUND \*\*\*

S C O R E M O D E L S

3 [REDACTED] HERNANDEZ [REDACTED]
EQUIFAX/FACTA BEACON 5.0 540
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
00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

2 [REDACTED] HERNANDEZ - [REDACTED]
TRANSUNION/FICO CLASSIC (04) 656
039 - SERIOUS DELINQUENCY
018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
005 - TOO MANY ACCOUNTS WITH BALANCES
FA - INQUIRIES IMPACTED THE CREDIT SCORE

1 [REDACTED] HERNANDEZ - [REDACTED]
EXPERIAN/FAIR, ISAAC (VER. 2) 558
39 - SERIOUS DELINQUENCY
18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
08 - TOO MANY INQUIRIES LAST 12 MONTHS

When completed as a Residential Mortgage Credit Report, the reporting bureau certifies the RMCR to meet all standards set forth by the FHA, FNMA, VA, FHLMC. The information has been obtained from sources deemed reliable, the accuracy of which the reporting bureau does not guarantee. This information has been furnished in response to an inquiry for the purpose of evaluating a credit risk. The inquirer has agreed to indemnify reporting bureau for any damages arising from misuse of this information, and this report is furnished in reliance upon that indemnify. This report must be held in strict confidence and in accordance with the Fair Credit Reporting Act.

REPORT KEY: B=BORROWER; C=CO-BORROWER; S=SHARED; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; T=TERMINATED





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Public Records Found For:  Applicant  Spouse

SEND TO

MORTGAGE CORPORATION

REPORT # JOB #
LOAN TYPE REF. #
REPOSITORIES XP/TU/BF
ORDERED 10/24/2012
COMPLETED 10/24/2012 PRICE \$11.46

PROPERTY ADDRESS

Table with columns: BORROWER, CO-BORROWER, BORROWER, CO-BORROWER, SOC SEC #, MARITAL STATUS, CURRENT ADDRESS, PREVIOUS ADDRESS, EMPLOYMENT, EMPLOYER, POSITION, SINCE, VERIFIED, INCOME BY.

T U H I G H R I S K F R A U D A L E R T

HERNANDEZ
AVAILABLE AND CLEAR

A L E R T

HERNANDEZ YOB:
EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

P U B L I C R E C O R D S

\*\*\* NO RECORD FOUND \*\*\*

S C O R E M O D E L S

3 HERNANDEZ - 676
EQUIFAX/FACTA BEACON 5.0
00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
00008 - TOO MANY INQUIRIES LAST 12 MONTHS

2 HERNANDEZ - 718 !
TRANSUNION/FICO CLASSIC (04)
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
008 - TOO MANY INQUIRIES LAST 12 MONTHS
FA - INQUIRIES IMPACTED THE CREDIT SCORE

1 HERNANDEZ - 646
EXPERIAN/FAIR, ISAAC (VER. 2)
13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
02 - LEVEL OF DELINQUENCY ON ACCOUNTS
01 - AMOUNT OWED ON ACCOUNTS IS TOO HIGH
08 - TOO MANY INQUIRIES LAST 12 MONTHS

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