

Loan Quality Cross Check

Credit Summary Changes

- The Credit Summary from the original credit report will display, followed by the Credit Summary changes. Only those values that were increased will display in the Credit Summary Changes

Credit Summary							
Account Type	Monthly Payments	Balances	Limits	Trades	30+	60+	90+
Revolving	2,369	143,272	172,650	56	4	1	7
Installment	0	0	0	6	0	0	0
Mortgage	3,565	532,539	0	9	11	4	0
Open/Other	0	0	0	0	0	0	0
Total	\$5,934	\$675,811	\$172,650	71	15	5	7
Past Due: \$6,245 Worst Trade: 3 Satisfactories: 61 Inquiries: 0 Public Records: 1 Bankruptcies: 1 Oldest Date: 06/15/89							
Credit Summary Changes							
Account Type	Monthly Payments	Balances	Limits	Trades	30+	60+	90+
Revolving	2,581	150,624					
Installment	10	705		10			
Mortgage							
Open/Other							
Total							
Past Due: \$6,950 Worst Trade: 9 Satisfactories: Inquiries: Public Records: 3 Bankruptcies: Oldest Date:							

Public Record Changes

- Only public records that did not appear on the original credit report will display in this section

Public Records Changes			
Applicant			
No public record changes found.			
Co-Applicant			
<u>JUDGEMENT</u>			
Case:	49D079512CP001828	Court:	MARION CTY SUPR CRT #7
Directory:	-	Filed:	08/14
Last Activity:	08/14	Verified:	-
Amount:	\$6,554	Liability:	-
Asset:	-	Plaintiff:	HAROLD PLACOMMON
Defendant:	-	Attorney:	-
Remarks:	-	Comments:	NEW PUBLIC RECORD
<u>STATE TAX LIEN</u>			
Case:	BK960327PG1214	Court:	SACRAMENTO CNTY REC
Directory:	-	Filed:	04/14
Last Activity:	04/14	Verified:	-
Amount:	\$600	Liability:	-
Asset:	-	Plaintiff:	-
Defendant:	-	Attorney:	-
Remarks:	-	Comments:	NEW PUBLIC RECORD
No public records found.			

Proprietary & Confidential



Loan Quality Cross Check

Credit History Changes

- This section includes both new accounts and existing accounts that incurred additional debt, or became increasingly derogatory since the original credit report
- For existing accounts, the original tradeline will display, followed by the tradeline changes
 - Only those values that were increased will display
 - Existing accounts will include **OLD TRADE** and **CHANGED TRADE** notes
 - New account will include a **NEW TRADE** note

Credit History Changes										
BACHOMELOANS #111112228 (800) 669-6607 Owner: Joint (App) & Joint (Co-App)	Opened 12/05	Reported 11/10	Limit \$0	Reviewed 48	30 11	60 4	90+ 0	Past Due \$6,189	Payment \$3,094 360 mos	Balance \$373,270
	Last Pmt 11/10	TRU	REAL ESTATE (MTG) 60 days late		05/10 03/10 02/10 09/09 08/09 07/09 06/09 05/09 04/09 03/09 02/09	11/10 10/10 09/10 08/10 07/10 06/10 01/10 12/09 11/09 10/09				
	OLD TRADE									
BACHOMELOANS #111112228 Owner: Individual	Opened	Reported 11/10	Limit -	Reviewed	30	60	90+	Past Due -	Payment monthly	Balance \$373,271
	Last Pmt	TRU								
	CHANGED TRADE									
AMEX #4343 (800) 874-2717 Owner: Individual (App)	Opened 01/16	Reported 01/16	Limit \$15,000	Reviewed 01	30 0	60 0	90+ 0	Past Due \$0	Payment \$0 monthly	Balance \$10,000
	Last Pmt 01/16	TRU	(REV) Pays as agreed							Closed 04/09
	NEW TRADE									

New Inquiries

- This section includes only new inquiries that were not on the original report

New Inquiries	
Applicant	
No inquiry changes found.	
Co-Applicant	
No inquiry changes found.	

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Loan Quality Cross Check

Ordering the Loan Quality Cross Check

- From the Upgrade Services menu in the Enterprise Platform, select the radio button for **Loan Quality Cross Check**
- Check the **Vendors** you would like included on the comparison report
 - The vendors included on the original credit report will be checked by default
- You have the option of upgrading to a 1 or 2 vendor Loan Quality Cross Check, even if the original report is a tri-merge
- In the event the original LQCC report is out of date it is possible to update the existing LQCC report by checking the vendors you would like to update **and** selecting the **Order New Report** box
- Click **Submit**

Upgrade Services	Applicant Services	Other Services
☐ Infile ☐ RMCR ☐ Mortgage Only ☐ CreditXpert™ ☐ Undisclosed Debt Monitoring ☐ Loan Quality Cross Check	☐ Delete Applicant ☐ Add Applicant ☐ Split Report	☐ Delete Report ☐ Add/Remove Vendor ☐ Upload Auth/Docs ☐ Reference Update ☐ Add ID Cross Check ☐ Spanish and English ☐ Add Comments

Loan Quality Cross Check

Requestor Details

Requested By

Training Requests

Phone #

(412)503-9200

Ext #

☐ Rush

Fax #

Consumer Phone #

E-mail

TrainingRequests@factualdata.com

☐ E-mail ☐ Fax

+ Alias

Vendor Selector

Please select a Vendor

☐  (Innovis)
 ☒ Equifax
 ☒ Experian
 ☒ TransUnion

☐ Order New Report

Submit

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For more information, please contact us at **800.216.3463** or email **TrainingRequests@factualdata.com**.
 For customer support, please email **ClientSuccess@factualdata.com**

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