

A background image showing a person's hands writing on a document with a silver pen. The document is on a clipboard, and the person's other hand is visible in the background, resting on the desk. The image is slightly blurred, focusing on the writing action.

Credit Report Reference Guide

TEST USER PO BOX 1667 PITTSBURGH, PA 15230	Requestor JIM PROCESSOR	Loan Number XXXXHN03	Reference Number 722129104298071
	Date Requested 10/15/2025	Inquiry Type HARD	Charges \$40.70

CREDIT REPORT

Input Information 9

Applicant		
SAM S SAMPLE 200201 TEST RD, FANTASY ISLAND, IL 60750	SSN XXX-XX-1234	DOB 01/01/1950
Co-Applicant		
SALLY S SAMPLE 200202 TEST RD, FANTASY ISLAND, IL 60750	SSN XXX-XX-4321	DOB 01/01/1950

Credit Bureau File Identifications 10

Applicant			
SAM SAMPLE 200201 TEST RD, APT#:UNIT, FANTASY ISLAND, IL 60750	SSN XXX-XX-1234	DOB 11/09/1983	EFX
SAM SAMPLE 200201 TEST RD, FANTASY ISLAND, IL 60750	SSN XXX-XX-1234	DOB 11/28/1985	TRU
SAM SAMPLE 200201 TEST RD, FANTASY ISLAND, IL 60750	SSN XXX-XX-1234	DOB 11/09/1983	XPN
Co-Applicant			
SALLY SAMPLE 200202 TESTCASE RD, FANTASY ISLAND, IL 60750	SSN XXX-XX-4321	DOB 04/21/1985	EFX
SALLY SAMPLE 200202 TEST RD, FANTASY ISLAND, IL 60750	SSN XXX-XX-4321	DOB 11/28/1985	TRU
SALLY SAMPLE 200202 TEST RD, FANTASY ISLAND, IL 60750	SSN XXX-XX-4321	DOB 11/28/1985	XPN

Residence Information 11

Applicant		
200201 TEST RD, APT#: UNIT, FANTASY ISLAND, IL 60750	From 09/18 - 02/19	EFX
456 CONSUMER ST, FANTASY ISLAND, IL 60750	From 04/18 - 08/18	EFX
200201 TEST RD, FANTASY ISLAND, IL 60750	From 01/12	TRU
456 CONSUMER CI, FANTASY ISLAND, IL 60750	From 02/10	TRU
200201 TEST RD, FANTASY ISLAND, IL 60750	From 09/18 - 09/18	XPN
456 CONSUMER ST, FANTASY ISLAND, IL 60750	From 04/18 - 04/18	XPN
Co-Applicant		
200202 TESTCASE RD, FANTASY ISLAND, IL 60750	From 09/16 - 02/19	EFX
456 CONSUMER APT#: CIR, FANTASY ISLAND, IL 60750	From 03/15 - 02/19	EFX
200202 TEST RD, FANTASY ISLAND, IL 60750	From 01/12	TRU
456 CONSUMER CI, FANTASY ISLAND, IL 60750	From 02/10	TRU
200202 TEST RD, FANTASY ISLAND, IL 60750	From 09/16 - 12/17	XPN
456 CONSUMER CIR, FANTASY ISLAND, IL 60750	From 05/14 - 11/16	XPN

Employment Information 11

Applicant	
MTA NEW YORK TRANSIT - CONDUCTOR	From 07/19
LIRR - CONDUCTOR	From 03/01
Co-Applicant	
MTA NEW YORK TRANSIT - CONDUCTOR	From 07/19
LIRR - CONDUCTOR	From 03/01

Scoring 12

Classic FICO

Applicant	
670 Equifax FICO® Score 5	<ul style="list-style-type: none"> - 39 SERIOUS DELINQUENCY - 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN - 18 NUMBER OF ACCOUNTS WITH DELINQUENCY - 6 TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS - FACTA: NUMBER OF INQUIRIES AFFECTED THE SCORE
692 Experian FICO® Score 2	<ul style="list-style-type: none"> - 39 SERIOUS DELINQUENCY - 18 NUMBER OF ACCOUNTS WITH DELINQUENCY - 33 PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH - 10 PROPORTION OF BALANCE TO HIGH CREDIT ON REVOLVING ACCOUNTS - FACTA: NUMBER OF INQUIRIES AFFECTED THE SCORE
671 TransUnion FICO® Score 4	<ul style="list-style-type: none"> - 39 SERIOUS DELINQUENCY - 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN - 18 NUMBER OF ACCOUNTS WITH DELINQUENCY - 10 PROPORTION OF REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH - FACTA: NUMBER OF INQUIRIES AFFECTED THE SCORE
Co-Applicant	
809 Equifax FICO® Score 5	<ul style="list-style-type: none"> - 30 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT - 6 TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS - 5 TOO MANY ACCOUNTS WITH BALANCES - 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
776 Experian FICO® Score 2	<ul style="list-style-type: none"> - 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED - 9 TOO MANY ACCOUNTS RECENTLY OPENED - 5 TOO MANY ACCOUNTS WITH BALANCES - 10 PROPORTION OF BALANCE TO HIGH CREDIT ON REVOLVING ACCOUNTS
782 TransUnion FICO® Score 4	<ul style="list-style-type: none"> - 30 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT - 12 INSUFFICIENT LENGTH OF REVOLVING CREDIT HISTORY - 28 TOO MANY ACCOUNTS - 14 INSUFFICIENT LENGTH OF CREDIT HISTORY

FACTA Regulatory Messages 13

Applicant	
THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE WITH NO DEROGATORY INFORMATION FOUND ON THE FILE	TRU
THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE	XPN
Co-Applicant	
THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE WITH NO DEROGATORY INFORMATION FOUND ON THE FILE	TRU
THE NUMBER OF INQUIRIES ON THE CONSUMERS CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE	XPN

Credit Summary 14

Account Type	Monthly Payments	Balances	Limits	Trades	30+	60+	90+
Revolving	2,517	203,402	228,101	29	0	0	0
Installment	375	15,274	0	6	0	0	0
Mortgage	2,934	283,814	0	4	1	1	11
Open/Other	0	0	0	0	0	0	0
Total	\$5,826	\$502,490	\$228,101	39	1	1	11

Past Due: \$0 | Worst Trade: 1 | Satisfactories: 38 | Inquiries: 7 | Public Records: 1 | Bankruptcies: 0 | Oldest Date: 04/01/77

Special Messages 15

Applicant		
IDVISION ALERT	HAWK AVAILABLE AND CLEAR	TRU
Co-Applicant		
IDVISION ALERT	HAWK AVAILABLE AND CLEAR	TRU

Public Records 16

LexisNexis searched for liens and judgments. Please see [RiskView™ Liens and Judgments Report](#) attached for results.

Credit History 17

Open Accounts

JPMCB AUTO * #XXXXXXXXXX3407 | - 9 Type: AUTO | Installment
PO BOX 901076,FORT WORTH TX 76101

a Balance	\$45,963	b	h Opened	11/2024
c Payment	\$954 75 mos		i	01/2026
d High Credit	\$52,651		j Reported	01/2026
e Status	Pays as agreed		k	13
f Vendor	TRU(EFX, XPN)		l	Joint

Remarks:

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
m 2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2024												
2023												

LENDCLUB BNK * #XXXXX3479 | - Type: UNSECURED | Installment

Balance	\$38,019	Opened	12/2025
Payment	\$760 96 mos	Last Payment	
High Credit	\$38,000	Reported	12/2025
Status	Pays as agreed	Total Months	
Vendor	TRU(EFX, XPN)	Owner	Individual

Remarks:

No trended data available

DEPT OF EDUCATION/NELN * #XXXXXXXXXX9691 | (888) 486-4722 Type: EDUCATION LOAN | Installment
121 S 13TH ST,LINCOLN NE 68508

Balance	\$16,603	Opened	01/2017
Payment	\$0 240 mos	Last Payment	12/2025
High Credit		Reported	12/2025
Status	Pays as agreed	Total Months	99
Vendor	XPN(EFX, TRU)	Owner	Individual

Remarks:LOAN DEFERRED: 11/21/2028

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2024	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2023												

Derogatory Accounts

DISCOVERCARD * #5686 | - Type: CREDIT CARD | Revolving
POB 15316,WILMINGTON DE 19850

Balance	\$1,689	Opened	01/2014
Payment	\$35 variable	Last Payment	11/2025
Credit Limit	\$5,200	Reported	01/2026
Status	Pays as agreed	Total Months	82
Vendor	TRU(EFX, XPN)	Owner	Individual

30 | 60 | 90+ Days Late

1 | 0 | 0

Max Delinquency Date 03/2024 | 30 days late

Remarks:

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2024	✓	30	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2023												

Closed Accounts												
CHASE #3426 -						Type: CREDIT CARD Revolving						
Balance		\$26,124				Opened		11/1998				
Payment		\$757 variable				Last Payment		12/2010				
Credit Limit		\$44,000				Reported		12/2010				
Status		Pays as agreed				Total Months		99				
Vendor		XPN (TRU)				Owner		Authorized User				
Remarks : INFO DISPUTED BY CONS, MEETS FCRA												
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2010	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2009	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2008												

Name Variations 18												
Applicant												
SAMUELS SAMPLE												
Co-Applicant												
SALLY SAMPLE												
SALLANDRA SAMPLE												

Additional Information 19	
Applicant	
CONSUMER NARRATIVE - **CONSUMER STATEMENT** Y ITEM DISPUTED BY CONSUMER Creditor: WELLS FARGO HM MORTGAG Opened: 02/11 Reported: 04/30/2015	XPN
Co-Applicant	
CONSUMER NARRATIVE - **CONSUMER STATEMENT** Y ITEM DISPUTED BY CONSUMER Creditor: WELLS FARGO HM MORTGAG Opened: 02/11 Reported: 04/30/2015	XPN

Inquiries in the Last 120 Days					20
Applicant					
06/23/2020	FREEDOM MORTGAGE COR	Mortgage Company		TRU	
06/18/2020	FREEDOM MORTGAGE COR	Mortgage Company		TRU	
06/18/2020	FACTUAL DATA	Mortgage Reporter		XPN	
06/18/2020	FCTUALDATA			EFX	
06/12/2020	BETHPAGE FCU	Mortgage Company		TRU	
06/12/2020	FD/BETHPAGE FCU	Mortgage Company		XPN	
06/12/2020	FCTUALDATA			EFX	
Co-Applicant					
No inquiry records found.					

Consumer Referral Information 21												
EQUIFAX INFORMATION SERVICES LLC P O BOX 740241 ATLANTA, GA 30374-0241 800-685-1111 WWW.EQUIFAX.COM												
TRANSUNION 2 BALDWIN PLACE, P.O. BOX 1000 CHESTER, PA 19016 800-888-4213 HTTP://WWW.TRANSUNION.COM												
EXPERIAN INFORMATION SOLUTIONS, INC. PO BOX 4500 ALLEN, TX 75013 855-246-9409 WWW.EXPERIAN.COM												

END OF REPORT

DISCLOSURE:

The NCRAs accessed for the respective reports are displayed on all reports. Merged reports display the approval statements via the FNMA, FHLMC, HUD, FHA and VA guidelines.

<p>1 Processing Center Contact Information: Please contact the Processing Center if you have any questions regarding a Factual Data credit report.</p>	<p>11 Resident / Employment Information: The applicant's current and previous addresses, if available, are listed. Employment information includes "from" dates of employment.</p>
<p>2 Prepared for: Name of the company requesting the report and the person who ordered it.</p>	<p>12 Scoring: Displays any requested scores, including credit, auto, finance, bankruptcy, and property management models. Numeric and/or narrative reason codes can also be optionally displayed.</p>
<p>3 Requestor: Name of the person requesting the report</p>	<p>13 FACTA Regulatory Messages: These messages alert the customer to factors affecting the score, potential fraud, active military status and address discrepancies.</p>
<p>4 Loan Number: Lender case or loan number (as defined by the requestor, or generated by Factual Data if none specified by the requestor.)</p>	<p>14 Credit Summary: (OPTIONAL) All amounts on the report for revolving, installment, real estate, and accounts showing as open or other are added to provide total of monthly payments, balances and credit limits.</p>
<p>5 Reference Number: Report identification number assigned to the credit report.</p>	<p>15 Special Messages: (OPTIONAL) Comparison of applicant's information from credit report or input information with national fraud system data. Fraud detection products alert customers of potentially dishonest or counterfeit information. Repository reporting fraud information is displayed.</p>
<p>6 Date Requested: The date the credit report was ordered.</p>	<p>16 Public Records: <i>LexisNexis searched for liens and judgments. Please see RiskView™ Liens and Judgments Report attached for results.</i> <u>Type of Record</u> - e.g., lien, judgment. <u>Case</u> - The case number often indicates the court where the information is recorded, the year the information originated, the case or docket number and in some circumstances a journal page number to find the information. <u>Court</u> - Source of information, generally court identification or level (federal, etc.). <u>Directory</u> - Number associated in the case. <u>Filed</u> - Month and year the information was reported to the credit repository file/filed initially at the court. <u>Amount</u> - Dollar amount involved in the case. <u>NCRA</u> - Reported by: LXN = LexisNexis</p>
<p>7 Inquiry Type: This section will help distinguish between a soft or hard pull on a credit report. "Hard" denotes an inquiry that may impact the consumer's credit score; "Soft" inquiries do not impact the consumer's credit score.</p>	
<p>8 Charges: Report price. (Optional display)</p>	
<p>9 Input Information: Identifying information for the applicant (and co-applicant if the report is a joint report), including input Social Security number, date of birth, and phone number,</p>	
<p>10 Credit Bureau File Identifications: The name of the consumer, as well as Social Security number, date of birth, and current address are displayed. Variations in the information reported are listed, as well as the repository that provided the information. If the Social Security number is different than the one input, it will not be displayed.</p>	

Credit History:

- a** Balance - The outstanding balance owed to the creditor as of the date reported
- b** Past Due - Any current past due will be color coded in **red**
- c** Payment | Terms - The most recently reported payment amount/arrangements for repayment of the account
- d** Credit Limit - The credit limit permitted by the credit grantor, or the highest credit amount used by the consumer
- e** Status - The current status of the account per the creditor and credit reporting agency
- f** Vendor Identifier - Includes **VendorView** (only available on HTML reports) which gives the ability to select and view vendor data from each bureau ordered, and as many times as needed within a single online session. Only the bureaus that have been ordered will be visible in the dropdown
 - TRU = TransUnion
 - EFX = Equifax
 - XPN = Experian
- g** Type - Account types are displayed via text
- h** Opened - The date the account was opened with the creditor
- i** Last Payment - Last paid date
- j** Reported - Last time the account was reported by the creditor to the credit file
- k** Total Months - Number of months the account status has been reviewed
- l** Owner - Ownership indicator status for Applicant/Co-Applicant
- m** Payment History Grid - The historical status section shows the payment history for the account for the last 2 years with color coded icons/text
- n** 30 | 60 | 90+ Days Late - Shows how many times the account has been delinquent in prior months by 30, 60, or 90 days.
- o** Max Delinquency Date - The month during which the highest delinquency status occurred on the account
- p** Closed - Closed accounts will display via text and indicate month/year the account was closed.

Name Variations/Additional Information:

Applicant and co-applicant name(s) as reported by creditor.

Additional Information:

Additional information reported by the National Credit Reporting Agency (NCRA) such as Consumer Narrative (e.g. Consumer Dispute)

Inquiries in the last 120 days:

Number of inquiries made by creditors and reported by the National Credit Reporting Agency (NCRA)

Consumer Referral Information:

Creditor information reported by the National Credit Reporting Agency (NCRA)

DID YOU KNOW?

The Factual Data Credit Report can be customized using a variety of sorting, filtering, and formatting options (see next page for a list of the more popular options).

Consult with your Factual Data sales representative to personalize the report to suit your specific needs and preferences.

Factual Data offers a variety of customization options to suit your specific needs and preferences. Your Factual Data Account Representative can assist you with implementing these options.

Print Order and Delete Options

You have the flexibility to specify the order in which the various sections of the credit report are displayed. Sections that can be controlled with print order options include:

- Credit Summary
- Tradelines (Credit History)
- Inquiries
- Consumer Referral Information
- File Identifications
- Scores
- Fraud Information
- Decision
- Derogatory Summary
- Public Records
- Regulatory Messages
- Additional Information

The delete option allows you to remove the repository-returned consumer address and/or employment records from the Applicant Information section, freeing up space on the report.

Tradeline Sort Options

Even though the default sorts tradelines alphabetically by creditor name, you have the flexibility to sort by:

- Highest to lowest balance
- Account Status: Open > Disputed > Derogatory > Closed