

# Kroll Factual Data

# BUREAU

Residential Merged Credit Report

KROLL FACTUAL DATA, 5200 HAHNS PEAK DRIVE LOVELAND, CO 80538 800-765-5800 FAX 800-456-7669

<b>CHERRY CREEK MORTGAGE COMPANY</b> 40W320 LA FOX ROAD, STE A SAINT CHARLES, IL 60175 (630)762-9800 (630)762-9052	Client Tracking	Report ID
	09	1407BX00000000
	Client Code	Charges
		1450

### Identification (as requested)

Applicant's last name	First name	Middle	Suffix	DOB	Social Security
	George		III	03/18/1949	7727
Co-applicant's last name	First name	Middle	Suffix	DOB	Social Security
	Jeanette	G		10/01/1957	9516

### Residence information (as requested)

Present	Heron	Orland Park	Telephone
			472

### File Variations

Equifax	BQ1	219-52-7727	GEORGE	03/18/1949	04/14/09 12:45
Experian	BX1	219-52-7727	GEORGE	1949	04/14/09 12:45
Trans Union	BU1	219-52-7727	GEORGE	03/18/1949	04/14/09 12:45
Trans Union	CU1	349-52-9516	JEANETTE M	10/01/1957	04/14/09 12:45
Equifax	CQ1	349-52-9516	JEANETTE	10/01/1957	04/14/09 12:45
Experian	CX1	349-52-9516	JEANETTE G		04/14/09 12:46

### Credit Score Information

736	Repository	Brand	Type	Score	Applicant	BU1
	TransUnion	Empirica	FICO	7727	GEORGE	
039 - Serious delinquency 005 - Too many accounts with balances 010 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts 008 - Too many accounts recently opened						
719	Repository	Brand	Type	Score	Applicant	BQ1
	Equifax	BEACON 5	FICO	7727	GEORGE	
39 - Serious delinquency 18 - Number of accounts with delinquency 08 - Too many inquiries last 12 months 12 - Length of time revolving accounts have been established						
718	Repository	Brand	Type	Score	Applicant	BX1
	Experian	Fair Isaac	FICO	7727	GEORGE	
39 - Serious delinquency 19 - Lack of recent revolving account information 08 - Too many inquiries last 12 months 18 - Number of accounts with delinquency						
792	Repository	Brand	Type	Score	Applicant	CQ1
	Equifax	BEACON 5	FICO	9516	JEANETTE	
30 - Time since most recent account opening is too short 08 - Too many inquiries last 12 months 11 - Amount owed on revolving account is too high 05 - Too many accounts with balances						
788	Repository	Brand	Type	Score	Applicant	CX1
	Experian	Fair Isaac	FICO	9516	JEANETTE	
08 - Too many inquiries last 12 months 15 - Lack of recent bank/national revolving information 10 - Ratio of balance to limit on bank revolving or other rev accts too high 05 - Too many accounts with balances						
787	Repository	Brand	Type	Score	Applicant	CU1
	TransUnion	Empirica	FICO	9516	JEANETTE M	
028 - Number of established accounts 005 - Too many accounts with balances 008 - Too many inquiries last 12 months 011 - Amount owed on revolving accounts is too high						

original mid score

**Kroll Factual Data**

**BUREAU**

Residential Merged Credit Report

KROLL FACTUAL DATA, 5200 HAHNS PEAK DRIVE LOVELAND, CO 80538 800-766-8600 FAX 800-456-7689

CHERRY CREEK MORTGAGE COMPANY 40W320 LA FOX ROAD, STE A SAINT CHARLES, IL 60175 (630)762-9600 (630)762-8052	Client Tracking ██████████	Requested by ██████████	Report ID A1407BX00██████████
	Client Code ██████████	BX Date requested 06/01/2009 11:13:33	Charges 16.10

Identification (as requested)

Applicant's last name ██████████	First name George	Middle J	Suffix III	DOB 03/19/1949	Social Security ██████████-7727
Co-applicant's last name ██████████	First name Jeanette	Middle G	Suffix	DOB 10/01/1957	Social Security ██████████-9516

Residence Information (as requested)

Present	██████████ Heron	Orland Park	██████████	██████████	Telephone ██████████
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File Variations

Equifax	BQ1	██████████-7727	██████████, GEORGE	03/19/1949	06/01/09 11:13
Experian	BX1	██████████-7727	██████████, GEORGE	1949	06/01/09 11:13
Trans Union	BU1	██████████-7727	██████████, GEORGE	03/19/1949	06/01/09 11:13
Trans Union	CU1	██████████-9516	██████████, JEANETTE	10/01/1957	06/01/09 11:13
Equifax	CQ1	██████████-9516	██████████, JEANETTE	10/01/1957	06/01/09 11:13
Experian	CX1	██████████-9516	██████████, JEANETTE	1957	06/01/09 11:13

Credit Score Information

777	Repository TransUnion	Brand Empirica	Type FICO	██████████-7727	██████████, GEORGE	BU1
	011 - Amount owed on revolving accounts is too high 016 - Lack of recent bank revolving information 010 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts 008 - Too many inquiries last 12 months FACTA: Inquiries impacted the credit score.					
774	Repository Experian	Brand Fair Isaac	Type FICO	██████████-7727	██████████, GEORGE	BX1
	08 - Too many inquiries last 12 months 16 - Lack of recent revolving account information 15 - Lack of recent bank/national revolving information 05 - Too many accounts with balances <b>New mid score</b>					
755	Repository Equifax	Brand BEACON 5	Type FICO	██████████-7727	██████████, GEORGE	BQ1
	08 - Too many inquiries last 12 months 30 - Time since most recent account opening is too short 16 - Lack of recent revolving account information 11 - Amount owed on revolving account is too high					
789	Repository TransUnion	Brand Empirica	Type FICO	██████████-9516	██████████, JEANETTE	CU1
	005 - Too many accounts with balances 008 - Too many inquiries last 12 months 030 - Time since most recent account opening is too short 010 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts FACTA: Inquiries impacted the credit score.					
784	Repository Equifax	Brand BEACON 5	Type FICO	██████████-9516	██████████, JEANETTE	CQ1
	30 - Time since most recent account opening is too short 08 - Too many inquiries last 12 months 05 - Too many accounts with balances 09 - Too many accounts recently opened					
	Repository Experian	Brand Fair Isaac	Type FICO	██████████-9516	██████████, JEANETTE	CX1