



## Credco Instant Merge LQ GAP Summary

[Add or Upgrade Product](#)

Ref#: 8-00017-84697-0000 05/26/2013

[Supplement Upgrade](#)

TID#: 8-00017-84697 05/26/2013 10:19:34

**Prepared For:**

ABC MORTGAGE  
123 MAIN STREET  
TESTSITE, CA 92064

Client Loan # : 11111  
Account # : 4001865  
Notes :

**Prepared By:**

CoreLogic Credco  
10277 SCRIPPS RANCH  
BLVD, SAN DIEGO, CA  
92131  
Tel: (800)255-0792  
Fax: (800)523-0688  
URL: [www.credco.com](http://www.credco.com)

Requested : EFX, XPN, TUC - I  
Delivered : EFX, XPN, TUC  
[Add/Remove Credit Repository](#)

### APPLICANT INFORMATION

Name	Address	Address Type	SSN	DOB or Age	Applicant Identifier
TESTCO, NHI	<b>Current:</b> 527 HIGH MEADOWS DR, SUGAR LAND, TX 77479 <b>Previous:</b> 978 NAXN HOIZUPW DR, SUGAR LAND, TX 77479	Own Rent	000-15-8634	01/02/73	APP1

### SUBMITTED REFERENCE NUMBER

<b>Submitted Ref#:</b>	8-00017-84632-0000
<b>Date/Time Generated:</b>	04-21-2013 12:36:31
<b>Repositories:</b>	EFX, XPN, TUC

### COMPARISON SUMMARY

BETWEEN REF# 8-00017-84632-0000 AND REF# 8-00017-84697-0000

Account Type Distribution	BALANCE				PAYMENT			
	04/21/2013	05/26/2013	Variance		04/21/2013	05/26/2013	Variance	
Real Estate	\$218,750	\$217,195	\$1,555 ↓	0.8%	\$1,555	\$1,555	--	0.0%
Installment	\$0	\$15,872	\$15,872 ↑	n/a	\$0	\$237	\$237 ↑	n/a
Revolving	\$1,389	\$3,850	\$2,461 ↑	177.1%	\$50	\$116	\$66 ↑	132.0%
Other	\$0	\$0	--	0.0%	\$0	\$0	--	0.0%
<b>Total</b>	<b>\$220,139</b>	<b>\$236,917</b>	<b>\$16,778 ↑</b>	<b>7.7%</b>	<b>\$1,605</b>	<b>\$1,908</b>	<b>\$303 ↑</b>	<b>18.9%</b>

  

Counts	04/21/2013	05/26/2013	Variance		04/21/2013	05/26/2013	Variance
Tradelines	26	27*	1 ↑	Misc Info & Consumer Stmt	1	2*	1 ↑
Public Records	0	1*	1 ↑				
Inquiries	3	4*	1 ↑	AvailableRevo-lingCredit	98.0%	93.0%	5.0% ↓

\* Indicates that there is a new item, regardless of the counts.

### NEW LIABILITIES

NEW CREDIT ACCOUNTS REPORTED BETWEEN 04-21-2013 TO 05-26-2013

Item #	Credit Grantor	Type	Date Opened	Credit/High Limit	Balance	Monthly Payment	Status
1	TOYOTA MTRS 333246701689 <a href="#">Supplement</a>	Installment AUTO LOAN	04-13	\$21,141	\$15,872	\$237	Current
<b>Credit Grantor</b>				<b>Total</b>	<b>\$21,141</b>	<b>\$15,872</b>	<b>\$237</b>



Ref#: 8-00017-84697-0000 05/26/2013 [Supplement Upgrade](#) TID#: 8-00017-84697 05/26/2013 10:19:34

**NEW INQUIRIES**

NEW INQUIRIES REPORTED BETWEEN 04-21-2013 TO 05-26-2013

Item #	Inquiry Made By	Type	Inquiry Date	Trade Date Opened
1	TOYOTA MTRS	<a href="#">Supplement</a>	04-28-2013	

**NEW PUBLIC RECORDS**

NEW PUBLIC RECORDS REPORTED BETWEEN 04-21-2013 TO 05-26-2013

Item #	Type	Date Filed	Amount	Status Date	Status
1	JUDGEMENT <a href="#">Supplement</a>	05-2013	\$3,448	--	UNKNOWN

**NEW MISCELLANEOUS INFORMATION & CONSUMER STATEMENTS**

NEW INFORMATION REPORTED BETWEEN 04-21-2013 TO 05-26-2013

Item #	Type	Miscellaneous Text/Consumer Statement	Date Reported	Data Source	Appl Ident
1	REGULAR	DO NOT CONFUSE WITH CONSUMERS OF SIMILAR IDENTIFICATION; VERIFY ALL IDENTIFYING INFORMATION.		TUC	APP1

**CREDIT ANALYSIS/CHANGES**

CREDIT ACCOUNT CHANGES REPORTED BETWEEN 04-21-2013 TO 05-26-2013

Item #	Account Name	Type	Data Changed	04/21/2013	05/26/2013	Variance
1	WELLS FARGO HOME MORTG 3331191433682	Real Estate	Current Balance	\$218,750	\$217,195	\$1,555 ↓
2	CAPITAL ONE BANK 3337222979317078	Revolving	Current Balance	\$864	\$3,422	\$2,558 ↑
			Current Payment	\$25	\$96	\$71 ↑
			High Credit	\$1,661	\$3,650	\$1,989 ↑
3	CITI 333911429075	Revolving	Remarks		CREDIT LINE CLOSED CLOSED CLOSED BY CREDITOR	

**PUBLIC RECORD ANALYSIS/CHANGES**

PUBLIC RECORD CHANGES REPORTED BETWEEN 04-21-2013 TO 05-26-2013

**NO DATA CHANGES FOUND**

**DECODE DIRECTORY**

Decode Item #	Creditor	Contact Method Phone/By Mail Only	Address	Data Source Subscriber Info
1	TOTOTA MTRS	(626)821-3300	440 E HUNTINGTON DR ARCADIA, CA 91006	EFX-111BB01111
2	WELLS FARGO HOME MTG	(800)968-7700	5024 PARKWAY PLAZA BLVD CHARLOTTE, NC 28217	EFX-404FM01890



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**DECODE DIRECTORY**

Decode Item #	Creditor	Contact Method	Address	Data Source
		Phone/By Mail Only		Subscriber Info
3	CAPITAL ONE BANK	(800)578-5000	PO BOX 85064 GLEN ALLEN, VA 23058	EFX-850BB01498
4	CITI CARDS	(800)378-2777	PO BOX 6500 SIOUX FALLS, SD 57117	EFX-906BB00115

**ERROR INFORMATION**

Data Not Found

**DATA SOURCE CONTACTS**

Data Source	Data Source Name	Address	Telephone	Website
EFX	EQUIFAX INFORMATION SVCS	P.O. BOX 740241 ATLANTA, GA 30374	(800) 685-1111	<a href="http://www.equifax.com">www.equifax.com</a>
XPN	EXPERIAN	P.O. BOX 2002 ALLEN, TX 75013	(888) 397-3742	<a href="http://www.experian.com">www.experian.com</a>
TUC	TRANS UNION	P.O. BOX 34012 FULLERTON, CA 92834	(800) 916-8800	<a href="http://www.transunion.com">www.transunion.com</a>

**DISCLOSURE**

*This report contains information supplied by the repositories named above. Its contents have not been verified by CoreLogic Credco and may contain duplicate information. While this report is being used for some real estate lending purposes, it is not a Residential Mortgage Credit Report as defined by FNMA, FHLMC, and FHA/VA guidelines.*

\*\*\*\*\*End of Instant Merge LQ GAP Credit Report\*\*\*\*\*



# CREDCO Exclusionary List Report

[Add or Upgrade Product](#)

Ref#: 8-00017-84697-0000 05/26/2013

TID#: 8-00017-84697 05/26/2013 10:19:34

### Prepared For:

ABC MORTGAGE Client Loan # : 11111  
123 MAIN STREET Account # : 4001865  
TESTSITE, CA 92064 Notes :

### Prepared By:

CoreLogic Credco Requested : EFX, XPN, TUC - I  
10277 SCRIPPS RANCH Delivered : EFX, XPN, TUC  
BLVD, SAN DIEGO, CA [Add/Remove Credit Repository](#)  
92131  
Tel: (800)255-0792  
Fax: (800)523-0688  
URL: [www.credco.com](http://www.credco.com)

## APPLICANT INFORMATION

Name	Address	Address Type	SSN	DOB or Age	Applicant Identifier
TESTCO, NHI	<b>Current:</b> 527 HIGH MEADOWS DR, SUGAR LAND, TX 77479	Own	000-15-8634	01/02/73	APP1
	<b>Previous:</b> 978 NAXN HOIZUPW DR, SUGAR LAND, TX 77479	Rent			

Name	Company	Type	Name	Company	Type
Blair Testco		Appraiser		Joes Trust	Trustee

APPLICANT PARTICIPANT	Entity	Match
APP1: TESTCO, NHI	TESTCO, NHI	Possible watchlist match found (HUD LDP List)
Joes Trust	Joes Trust	Possible watchlist match found (HUD GSA List, HUD LDP List)
Blair Testco	Blair Testco	Possible watchlist match found (HUD LDP List)

APP1:TESTCO, NHI

### HUD Limited Denial of Participation - 1 Possible Match(es) Found

Match #	Index	Entity	Affiliate	Address
1	95	TESTCO NHI		
		<b>Scope of Disqualification:</b> All HUD Programs;		<b>Office:</b> JOES TRUST
		<b>Disqualification Start Date:</b> 06-JUL-12 12.00.00.000000 AM		<b>Contact Person:</b> NHI TESTCO
		<b>End Date:</b> 13-JAN-16 12.00.00.000000 AM		<b>Contact Office Phone:</b> 8589267363
		<b>List Date:</b> 06-JUL-12 12.00.00.000000 AM		<b>Contact Email:</b> NHI.TESTCO@gmail.com

HUD General Services Administration: **CLEAR: No Match Found.**

Appraiser: Blair Testco

Company:

### HUD Limited Denial of Participation - 1 Possible Match(es) Found

Match #	Index	Entity	Address
1	95	TESTCO BLAIR	
		<b>Scope of Disqualification:</b> All Single Family Housing Programs;	
		<b>Disqualification Start Date:</b> 01-JUL-12 12.00.00.000000 AM	
		<b>End Date:</b> 07-JUN-15 12.00.00.000000 AM	
		<b>List Date:</b> 01-JUL-12 12.00.00.000000 AM	
		<b>Office:</b> JACKSONVILLE HEALTH CARE SYSTEMS INC	
		<b>Contact Person:</b> BLAIR TESTCO	
		<b>Contact Office Phone:</b> 8589267363	
		<b>Contact Email:</b> BLAIR.TESTCO@gmail.com	



**CREDCO Exclusionary List Report**  
[Add or Upgrade Product](#)

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<b>HUD General Services Administration: CLEAR: No Match Found.</b>				
<b>Trustee:</b>		<b>Company:</b> Joes Trust		
<b>HUD Limited Denial of Participation - 1 Possible Match(es) Found</b>				
<b>Match #</b>	<b>Index</b>	<b>Entity</b>	<b>Address</b>	
1	99	JOES TRUST		
<b>Scope of Disqualification:</b> All HUD Programs;		<b>Office:</b> JOES TRUST		
<b>Disqualification Start Date:</b> 26-JAN-12 12.00.00.000000 AM		<b>Contact Person:</b> DIANE TESTCO		
<b>End Date:</b> 13-MAY-16 12.00.00.000000 AM		<b>Contact Office Phone:</b> 8589267363		
<b>List Date:</b> 26-JAN-12 12.00.00.000000 AM		<b>Contact Email:</b> DIANE.TESTCO@gmail.com		
<b>HUD General Services Administration - 2 Possible Match(es) Found</b>				
<b>Match #</b>	<b>Index</b>	<b>Entity</b>	<b>Type</b>	<b>Exclusion Type</b>
2	100	JOES TRUST	BUSINESS	Reciprocal
<b>Cause And Treatment Actions</b>		<b>Agency:</b> HHS		
<b>Action Date:</b> 2007-11-20T00:00:00Z		<b>Create Date:</b> 2009-04-19T00:00:00Z		
<b>Termination Date:</b>		<b>Modify Date:</b>		
<b>CT Code:</b> Z1				
<b>Information</b>	<b>Item #</b>	<b>Results</b>		
<b>Address</b>	1	: 9471 BAYMEADOWS RD, STE 108, SANDIEGO, CA 92131, US		
<b>AKA</b>				
<b>Description</b>	1			
<b>Duns</b>	1	189399496		
<b>Match #</b>	<b>Index</b>	<b>Entity</b>	<b>Type</b>	<b>Exclusion Type</b>
3	100	JOES TRUST	BUSINESS	Reciprocal
<b>Cause And Treatment Actions</b>		<b>Agency:</b> OPM		
<b>Action Date:</b> 2008-01-23T00:00:00Z		<b>Create Date:</b> 2008-02-08T00:00:00Z		
<b>Termination Date:</b>		<b>Modify Date:</b>		
<b>CT Code:</b> Z2				
<b>Information</b>	<b>Item #</b>	<b>Results</b>		
<b>Address</b>	1	: 9471 BAYMEADOWS RD, STE 108, SANDIEGO, FL 32256, US		
<b>AKA</b>				
<b>Description</b>	1			
<b>Duns</b>	1	189399496		



## Borrower Activity Report

[Add or Upgrade Product](#)

Ref#: 8-00017-84697-0000 05/26/2013

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**Prepared For:**

ABC MORTGAGE  
123 MAIN STREET  
TESTSITE, CA 92064

Client Loan # : 11111  
Account # : 4001865  
Notes :

**Prepared By:**

CoreLogic Credco  
10277 SCRIPPS RANCH  
BLVD, SAN DIEGO, CA  
92131  
Tel: (800)255-0792  
Fax: (800)523-0688  
URL: [www.credco.com](http://www.credco.com)

Requested : EFX, XPN, TUC - I  
Delivered : EFX, XPN, TUC  
[Add/Remove Credit Repository](#)

### APPLICANT INFORMATION

Name	Address	Address Type	SSN	DOB or Age	Applicant Identifier
TESTCO, NHI	<b>Current:</b> 527 HIGH MEADOWS DR, SUGAR LAND, TX 77479 <b>Previous:</b> 978 NAXN HOIZUPW DR, SUGAR LAND, TX 77479 <b>Subject Property:</b> 527 HIGH MEADOWS DR, SUGAR LAND, TX 77479	Own Rent	000-15-8634	01/02/73	APP1

Severity	Message	Recommendation	Applicant Identifier
High	Applicant has additional loan applications on different properties with your institution in the past 120 days	Refer to Schedule of Real Estate Owned. Check credit inquiries. Did the application turn into a debt? Ensure all debts are included in DTI.	APP1

### LENDER APPLICATION INFORMATION

APP1:NHI TESTCO								
#	Activity Date	Applicant Name	Property Address	Loan Status	Loan Number	Channel	Broker Code	Reported Date
<b>&gt; LENDER ACTIVITY - DIFFERENT ADDRESS</b>								
No other loan activity found.								
<b>&gt; LENDER ACTIVITY - SAME ADDRESS</b>								
2	02-16-2013	NHI Testco	22345 CORONADO BLVD, SANTA ANA, CA 92104	Application	6800353133		3434	New
<b>&gt; OTHER LENDER ACTIVITY</b>								
3	02-16-2013	NHI Testco	19858 PLATT RD, GUILFORD, IN 47022				3434	New
4	04-18-2013	NHI Testco	862 COURTYARDS LOOP, LINCOLN, CA 95648	Application				New
5	04-18-2013	NHI Testco	202 HARTNELL PL, 95785	Application				New
6	05-23-2013	NHI Testco	125 N MAIN ST, CRYSTAL LAKE, IL 60014	Application				New

### LOAN REGISTRY SEARCH

#	Note Date	Applicant/MERS Name	Address	Min # Servicer	Original Loan Amount	Status	Reported Date
1	10-18-2011	NHI Testco	123 EAGLE ROAD TOMORROW, OR 56798	1000298765432198765 DOVENMUEHLE MTG	\$290,000	Active/Funded	10-18-2011