



Credco Instant Merge LQ GAP Summary

[Add or Upgrade Product](#)

Ref#: 8-00017-84697-0000 05/26/2011

[Supplement Upgrade](#)

TID#: 8-00017-84697 05/26/2011 10:19:34

Prepared For:

ABC MORTGAGE
123 MAIN STREET
TESTSITE, CA 92064

Client Loan # : 11111
Account # : 4001865
Notes :

Prepared By:

CoreLogic Credco
12395 FIRST AMERICAN
WAY BLDG 1, POWAY, CA
92064

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

Tel: (800)255-0792
Fax: (800)523-0688
URL: www.credco.com

APPLICANT INFORMATION

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

SUBMITTED REFERENCE NUMBER

Submitted Ref#:	8-00017-84632-0000	
	Date/Time Generated: 04-21-2011 12:36:31	Repositories: EFX, XPN, TUC

COMPARISON SUMMARY

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

Account Type Distribution	BALANCE				PAYMENT			
	04/21/2011	05/26/2011	Variance		04/21/2011	05/26/2011	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%
Total	\$220,139	\$236,917	\$16,778 ↑	7.7%	\$1,605	\$1,908	\$303 ↑	18.9%
Counts	04/21/2011	05/26/2011	Variance		04/21/2011	05/26/2011	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 04-21-2011 TO 05-26-2011

Item #	Credit Grantor	Type	Date Opened	Credit/High Limit	Balance	Monthly Payment	Status
1	TOYOTA MTRS 333246701689 Supplement	Installment AUTO LOAN	04-11	\$21,141	\$15,872	\$237	Current
Credit Grantor				Total	\$21,141	\$15,872	\$237



Ref#: 8-00017-84697-0000 05/26/2011 [Supplement Upgrade](#) TID#: 8-00017-84697 05/26/2011 10:19:34

NEW INQUIRIES

NEW INQUIRIES REPORTED BETWEEN 04-21-2011 TO 05-26-2011

Item #	Inquiry Made By	Type	Inquiry Date	Trade Date Opened
1	TOYOTA MTRS	Supplement	04-28-2011	

NEW PUBLIC RECORDS

NEW PUBLIC RECORDS REPORTED BETWEEN 04-21-2011 TO 05-26-2011

Item #	Type	Date Filed	Amount	Status Date	Status
1	JUDGEMENT Supplement	05-2011	\$3,448	--	UNKNOWN

NEW MISCELLANEOUS INFORMATION & CONSUMER STATEMENTS

NEW INFORMATION REPORTED BETWEEN 04-21-2011 TO 05-26-2011

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 04-21-2011 TO 05-26-2011

Item #	Account Name	Type	Data Changed	04/21/2011	05/26/2011	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 04-21-2011 TO 05-26-2011

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



Credco Instant Merge LQ GAP Summary

[Add or Upgrade Product](#)

Ref#: 8-00017-84697-0000 05/26/2011 [Supplement Upgrade](#) TID#: 8-00017-84697 05/26/2011 10:19:34

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	www.equifax.com
XPN	EXPERIAN	P.O. BOX 2002 ALLEN, TX 75013	(888) 397-3742	www.experian.com
TUC	TRANS UNION	P.O. BOX 34012 FULLERTON, CA 92834	(800) 916-8800	www.transunion.com

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 05/26/2011

TID#: 8-00017-84697 05/26/2011 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
 12395 FIRST AMERICAN Delivered : EFX, XPN, TUC
 WAY BLDG 1, POWAY, CA [Add/Remove Credit Repository](#)
 92064
 Tel: (800)255-0792
 Fax: (800)523-0688
 URL: www.credco.com

APPLICANT INFORMATION

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

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

APPLICANT PARTICIPANT	Name	Match
	APP1: TESTCO, NHI	Possible watchlist match found (HUD LDP List)
	Joes Trust	Possible watchlist match found (HUD GSA List, HUD LDP List)
	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		
Scope of Disqualification: All HUD Programs; Disqualification Start Date: 06-JUL-10 12.00.00.000000 AM End Date: 13-JAN-14 12.00.00.000000 AM List Date: 06-JUL-10 12.00.00.000000 AM			Office: JOES TRUST Contact Person: NHI TESTCO Contact Office Phone: 8589267363 Contact Email: 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	Affiliate	Address
1	95	TESTCO BLAIR		
Scope of Disqualification: All Single Family Housing Programs; Disqualification Start Date: 01-JUL-10 12.00.00.000000 AM End Date: 07-JUN-13 12.00.00.000000 AM List Date: 01-JUL-10 12.00.00.000000 AM			Office: JACKSONVILLE HEALTH CARE SYSTEMS INC Contact Person: BLAIR TESTCO Contact Office Phone: 8589267363 Contact Email: BLAIR.TESTCO@gmail.com	



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

Ref#: 8-00017-84697-0000 05/26/2011

TID#: 8-00017-84697 05/26/2011 10:19:34

HUD General Services Administration: CLEAR: No Match Found.				
Trustee:		Company: Joes Trust		
HUD Limited Denial of Participation - 1 Possible Match(es) Found				
Match #	Index	Entity	Address	
1	99	JOES TRUST		
Scope of Disqualification: All HUD Programs;		Office: JOES TRUST		
Disqualification Start Date: 26-JAN-10 12.00.00.000000 AM		Contact Person: DIANE TESTCO		
End Date: 13-MAY-14 12.00.00.000000 AM		Contact Office Phone: 8589267363		
List Date: 26-JAN-10 12.00.00.000000 AM		Contact Email: DIANE.TESTCO@gmail.com		
HUD General Services Administration - 2 Possible Match(es) Found				
Match #	Index	Entity	Type	Exclusion Type
2	100	JOES TRUST	BUSINESS	Reciprocal
Cause And Treatment Actions		Agency: HHS		
Action Date: 2005-11-20T00:00:00Z		Create Date: 2007-04-19T00:00:00Z		
Termination Date:		Modify Date:		
CT Code: Z1				
Information				
Item #	Results			
Address 1	: 9471 BAYMEADOWS RD, STE 108, SANDIEGO, CA 92131, US			
AKA				
Description 1				
Duns 1	189399496			
Match #	Index	Entity	Type	Exclusion Type
3	100	JOES TRUST	BUSINESS	Reciprocal
Cause And Treatment Actions		Agency: OPM		
Action Date: 2006-01-23T00:00:00Z		Create Date: 2006-02-08T00:00:00Z		
Termination Date:		Modify Date:		
CT Code: Z2				
Information				
Item #	Results			
Address 1	: 9471 BAYMEADOWS RD, STE 108, SANDIEGO, FL 32256, US			
AKA				
Description 1				
Duns 1	189399496			



Borrower Activity Report

[Add or Upgrade Product](#)

Ref#: 8-00017-84697-0000 05/26/2011

TID#: 8-00017-84697 05/26/2011 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
 12395 FIRST AMERICAN Delivered : EFX, XPN, TUC
 WAY BLDG 1, POWAY, CA [Add/Remove Credit Repository](#)
 92064
 Tel: (800)255-0792
 Fax: (800)523-0688
 URL: www.credco.com

APPLICANT INFORMATION

Name	Address	Address Type	SSN	DOB or Age	Applicant Identifier
TESTCO, NHI	Current: 527 HIGH MEADOWS DR, SUGAR LAND, TX 77479 Previous: 978 NAXN HOIZUPW DR, SUGAR LAND, TX 77479 Subject Property: 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
> LENDER ACTIVITY - DIFFERENT ADDRESS								
No other loan activity found.								
> LENDER ACTIVITY - SAME ADDRESS								
2	02-16-2011	NHI Testco	22345 CORONADO BLVD, SANTA ANA, CA 92104	Application	6800353133		3434	New
> OTHER LENDER ACTIVITY								
3	02-16-2011	NHI Testco	19858 PLATT RD, GUILFORD, IN 47022				3434	New
4	04-18-2011	NHI Testco	862 COURTYARDS LOOP, LINCOLN, CA 95648	Application				New
5	04-18-2011	NHI Testco	202 HARTNELL PL, 95785	Application				New
6	05-23-2011	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	10-18-2009	NHI Testco	123 EAGLE ROAD TOMORROW, OR 56798	1000298765432198765 DOVENMUEHLE MTG	\$290,000	Active/Funded	10-18-2009