

# CREDIT TECHNOLOGIES, INC.

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## CREDIT REPORT

Report No [REDACTED]

Provided For: [REDACTED]  
 [REDACTED]  
 [REDACTED]

Date Received 12/5/2007	Date Issued 12/5/2007	Requested By [REDACTED]
Loan Type	Job #	Charges
Sources XP/TU/EF	Case #	

Property Address:

### GENERAL INFORMATION

Applicant Name	HOLLINS, [REDACTED]		Spouse Name	
Social Security No	[REDACTED]	Age	[REDACTED]	
Current Address	[REDACTED]		48224*	Length
Previous Address	[REDACTED]		48228	Length
Marital Status				
Dependents				

APPLICANT				SPOUSE			
Employer		Employer		Employer		Employer	
Address		Address		Address		Address	
Position		Position		Position		Position	
Since		Since		Since		Since	
Income		Income		Income		Income	
Verified By		Verified By		Verified By		Verified By	
Date		Date		Date		Date	

### CREDIT HISTORY

W H O S I	CREDITOR ACCOUNT NUMBER	REPORTING DATE	DATE OPENED D/A	HIGH CREDIT OR CREDIT LIMIT	PRESENT STATUS		HISTORICAL STATUS			ACCT TYPE (Balance of Payment)	REMARKS
					BALANCE OWING	PAST DUE AMOUNT	MO'S REV	90+	60+		

### SCORE MODELS

- 3 [REDACTED] HOLLINS - [REDACTED]  
 EXPERIAN/FAIR, ISAAC (VER. 2) **685**  
 40 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
 20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT  
 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 08 - TOO MANY INQUIRIES LAST 12 MONTHS
- 1 [REDACTED] LEE HOLLINS - [REDACTED]  
 EQUIFAX/FACTA BEACON 5.0 **766**  
 00008 - TOO MANY INQUIRIES LAST 12 MONTHS  
 00015 - LACK OF RECENT BANK REVOLVING INFORMATION  
 00016 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION  
 00028 - NUMBER OF ESTABLISHED ACCOUNTS
- 2 [REDACTED] HOLLINS - [REDACTED]  
 TRANSUNION/FICO CLASSIC (04) **796**  
 008 - TOO MANY INQUIRIES LAST 12 MONTHS  
 028 - NUMBER OF ESTABLISHED ACCOUNTS  
 014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 029 - NO RECENT BANKCARD BALANCES  
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

### A L E R T

### C R E D I T

A DISCOVER FIN SVCS 601100585030	12/07A	07/04 11/07	\$5900	\$1035	\$0	41	0	0	0	0	REV	AS AGREED \$21 XP
A CITI 546616013229	11/07A	09/05 11/07	\$0	\$0	\$0	26	0	0	0	0	REV	AS AGREED XP/TU/EF
A DISCOVER FIN SVCS 601100584553	12/07A	04/01 11/06	\$2000	\$0	\$0	48	0	0	0	0	REV	AS AGREED XP/TU
A UNVL/CITI 539871073052	11/07A	11/93 11/07	\$13100	\$0	\$0	99	0	0	0	0	REV	AS AGREED XP/TU/EF ACCOUNT IN DISPUTE-REPORTED BY SUBSCRIBER (FCBA); ACCOUNT INFORMATION DISPUTED BY CONSUMER

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; S=SHARED; U=UNDESIGNATED; A=AUTHORIZED USER

This information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable. The accuracy of which this organization does not guarantee. The Inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureaus certify that all Residential Mortgage Credit Reports meet the standards prescribed by FPMR, FRM, FHA, VA and the Farmers Home Administration.