



# Avantus

600 Saw Mill Road  
West Haven, CT 06516  
800-530-8008 Fax: 203-931-2055  
Consumer Inquiry: 401-781-7770

## AVANTUS LLC SAMPLE CUSTOMER

600 Saw Mill Rd  
West Haven, CT 06516

Report ID  
**71486**  
Customer Code  
**SAMPLE**  
Requested By  
**bbhnb**

Ordered <b>03/25/2014</b>	Released <b>03/25/2014</b>	Reissued	Repositories Requested <b>TransUnion, Experian, Equifax</b>
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### Applicant

Name <b>Nickie Green</b>	Social Security Number <b>123-00-3333</b>	DOB	Marital Status	Name	Social Security Number	DOB	Marital Status
Current Address <b>100 Terrace Av West Haven, CT 06516</b>	Former Address	Current Address	Former Address				

### Co-Applicant

### Repository Files

Name	Social Security Number	Repository	Score(s)	Pulled	File ID
<b>Nickie C. Green</b>	<b>123-00-3333</b>	<b>TransUnion</b>	<b>730</b>	<b>01/20/2014</b>	<b>TUC-A1</b>
<b>Nickie C. Green</b>	<b>123-00-3333</b>	<b>Experian</b>	<b>[ 732 ]</b>	<b>01/20/2014</b>	<b>EXP-A1</b>
<b>Nickie C. Green</b>	<b>123-00-3333</b>	<b>Equifax</b>	<b>734</b>	<b>01/20/2014</b>	<b>EQX-A1</b>

### Credit Score Information

Score	Name	Repository	Model	Developed By	Range	Calculated	Reported On
<b>730</b>	<b>Nickie C. Green</b>	<b>TransUnion</b>	<b>FICO Risk Score, Classic (04)</b>	<b>Fair Isaac</b>	<b>250-900</b>	<b>01/20/2014</b>	<b>TUC-A1</b>
Factors (018, 030, 012, 010) <ul style="list-style-type: none"> <li>Number of accounts with delinquency</li> <li>Time since most recent account opening is too short</li> <li>Length of time revolving accounts have been established</li> <li>Proportion of balances to credit limits is too high on bank revolving or other revolving accounts</li> <li>Score value was adversely affected by credit inquiries present in the credit file.</li> </ul>							
<b>[ 732 ]</b>	<b>Nickie C. Green</b>	<b>Experian</b>	<b>Fair Isaac (v2)</b>	<b>Fair Isaac</b>	<b>300-850</b>	<b>01/20/2014</b>	<b>EXP-A1</b>
Factors (18, 10, 08, 05) <ul style="list-style-type: none"> <li>Number of accounts delinquent.</li> <li>Proportion of balance to high credit on bank revolving or all revolving accounts.</li> <li>Number of recent inquiries.</li> <li>Number of accounts with balances.</li> </ul>							
<b>734</b>	<b>Nickie C. Green</b>	<b>Equifax</b>	<b>Beacon 5.0</b>	<b>Fair Isaac</b>	<b>300-850</b>	<b>01/20/2014</b>	<b>EQX-A1</b>
Factors (30, 18, 23, 5) <ul style="list-style-type: none"> <li>Time since most recent account opening is too short</li> <li>Number of accounts with delinquency</li> <li>Number of bank or national revolving accounts with balances</li> <li>Too many accounts with balances</li> <li>Score value was adversely affected by credit inquiries present in the credit file.</li> </ul>							

### Credit History

Summary								
Number of Accounts	Number of Open Accounts	Number of Delinquent Accounts	Credit Limit	High Credit	Past Due	Payment	Balance	
<b>33</b>	<b>26</b>	<b>0</b>	<b>\$89,200</b>	<b>\$74,682</b>	<b>\$0</b>	<b>\$449</b>	<b>\$15,893</b>	

<b>CHASE</b> 201 N Walnut Street Mailstop D Wilmington, DE 19801 800-955-9900  Account Number <b>5258313135432079</b>	ECOA <b>Individual</b>	Opened <b>10/2013</b>	Last Activity <b>12/2013</b>	Closed	Reported <b>12/2013A</b>	Credit Limit	High Credit <b>\$5,499</b>	Past Due <b>\$0</b>	Payment <b>\$107</b>	Balance <b>\$5,379</b>
	Account Type <b>Open</b>	Collateral	Terms	Reported On <b>EQX-A1, TUC-A1, EXP-A1</b>	Manner of Payment <b>Current (001)</b>					
	Months Reviewed <b>1</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>						
	Comment <b>CREDIT CARD</b>	120-149 Days Late <b>0 Times</b>	150+ Days Late <b>0 Times</b>							

Applicant <b>Nickie Green</b>	Applicant's SSN <b>123-00-3333</b>	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID <b>71486</b>
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### Credit History (continued)

<b>AMEX</b> Box 7871 Fort Lauderdale, FL 33329  Account Number <b>-186581359125413993</b>	ECOA <b>Individual</b>	Opened <b>05/2009</b>	Last Activity <b>11/2013</b>	Closed	Reported <b>11/2013A</b>	Credit Limit	High Credit <b>\$14,500</b>	Past Due <b>\$0</b>	Payment (Est.) <b>\$252</b>	Balance <b>\$5,034</b>
	Account Type <b>Revolving</b>	Collateral	Terms	Reported On <b>EQX-A1, TUC-A1,          EXP-A1</b>		Manner of Payment <b>Current (R01)</b>				
	Months Reviewed <b>1</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>						
	120-149 Days Late <b>0 Times</b>		150+ Days Late <b>0 Times</b>							
Comment <b>CREDIT CARD</b>										

<b>BOA MBNA</b> 400 Christiana Rd Newark, DE 19713  Account Number <b>4681</b>	ECOA <b>Individual</b>	Opened <b>12/2012</b>	Last Activity <b>12/2013</b>	Closed	Reported <b>12/2013A</b>	Credit Limit <b>\$6,000</b>	High Credit	Past Due <b>\$0</b>	Payment <b>\$15</b>	Balance <b>\$2,969</b>
	Account Type <b>Revolving</b>	Collateral	Terms	Reported On <b>EQX-A1, TUC-A1,          EXP-A1</b>		Manner of Payment <b>Current (R01)</b>				
	Months Reviewed <b>12</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>						
	120-149 Days Late <b>0 Times</b>		150+ Days Late <b>0 Times</b>							
Comment <b>CREDIT CARD</b>										

<b>BK OF AMER</b> P.O. Box 7047 Dover, DE 19903 800-759-6262  Account Number <b>599971422963</b>	ECOA <b>Individual</b>	Opened <b>12/2012</b>	Last Activity <b>12/2013</b>	Closed	Reported <b>12/2013A</b>	Credit Limit <b>\$11,000</b>	High Credit	Past Due <b>\$0</b>	Payment <b>\$25</b>	Balance <b>\$1,377</b>
	Account Type <b>Revolving</b>	Collateral	Terms	Reported On <b>EQX-A1, TUC-A1,          EXP-A1</b>		Manner of Payment <b>Current (R01)</b>				
	Months Reviewed <b>21</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>						
	120-149 Days Late <b>0 Times</b>		150+ Days Late <b>0 Times</b>							
Comment <b>CREDIT CARD</b>										

<b>GEMB/WALM</b> P.O. Box 103027 Roswell, GA 30076  Account Number <b>714331456132</b>	ECOA <b>Individual</b>	Opened <b>12/2007</b>	Last Activity <b>12/2013</b>	Closed	Reported <b>12/2013A</b>	Credit Limit <b>\$3,600</b>	High Credit	Past Due <b>\$0</b>	Payment <b>\$35</b>	Balance <b>\$832</b>
	Account Type <b>Revolving</b>	Collateral	Terms	Reported On <b>EQX-A1, TUC-A1,          EXP-A1</b>		Manner of Payment <b>Current (R01)</b>				
	Months Reviewed <b>72</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>						
	120-149 Days Late <b>0 Times</b>		150+ Days Late <b>0 Times</b>							
Comment <b>CHARGE</b>										

<b>CAP 1 BANK</b> PO Box 85015 Richmond, VA 23285  Account Number <b>628916340666</b>	ECOA <b>Individual</b>	Opened <b>03/2011</b>	Last Activity <b>12/2013</b>	Closed	Reported <b>12/2013A</b>	Credit Limit	High Credit <b>\$1,049</b>	Past Due <b>\$0</b>	Payment <b>\$15</b>	Balance <b>\$302</b>
	Account Type <b>Revolving</b>	Collateral	Terms	Reported On <b>EQX-A1, TUC-A1,          EXP-A1</b>		Manner of Payment <b>Current (R01)</b>				
	Months Reviewed <b>33</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>						
	120-149 Days Late <b>0 Times</b>		150+ Days Late <b>0 Times</b>							
Comment <b>CREDIT CARD</b>										

Applicant <b>Nickie Green</b>	Applicant's SSN <b>123-00-3333</b>	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID <b>71486</b>
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### Credit History (continued)

<b>AHM</b> 600 Saw Mill Rd West Haven, CT 06516 203-931-2000  Account Number <b>2210-75105931112</b>	ECOA <b>Individual</b>	Opened <b>07/2009</b>	Last Activity <b>06/2010</b>	Closed	Reported <b>04/2011A</b>	Credit Limit	High Credit <b>\$5,182</b>	Past Due <b>\$0</b>	Payment <b>\$128</b>	Balance <b>\$0</b>	<b>*</b>
	Account Type <b>Installment</b>	Collateral	Terms	Reported On <b>EQX-A1, TUC-A1, EXP-A1</b>	Maximum Delinquency <b>05/2010, 60-89 Days Late</b>	Manner of Payment <b>Current (I01)</b>					
	Months Reviewed <b>21</b>	30-59 Days Late <b>5 Times</b> <b>03/2010, 02/2010, 01/2010, 11/2009, 09/2009</b>	60-89 Days Late <b>5 Times</b> <b>05/2010, 04/2010, 12/2009, 10/2009, 08/2009</b>	90-119 Days Late <b>0 Times</b>							
	120-149 Days Late <b>0 Times</b>	150+ Days Late <b>0 Times</b>									

<b>BOA MBNA</b> 400 Christiana Rd Newark, DE 19713  Account Number <b>7134</b>	ECOA <b>Authorized User</b>	Opened <b>08/2006</b>	Last Activity <b>11/2013</b>	Closed	Reported <b>11/2013A</b>	Credit Limit <b>\$18,400</b>	High Credit	Past Due <b>\$0</b>	Payment	Balance <b>\$0</b>
	Account Type <b>Revolving</b>	Collateral	Terms	Reported On <b>EQX-A1, TUC-A1, EXP-A1</b>	Manner of Payment <b>Current (R01)</b>					
	Months Reviewed <b>29</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>						
	120-149 Days Late <b>0 Times</b>	150+ Days Late <b>0 Times</b>								
Comment <b>CREDIT CARD</b>										

<b>CITI</b> P.O. Box 6500 Sioux Falls, SD 57117  Account Number <b>653529182340</b>	ECOA <b>Individual</b>	Opened <b>04/2011</b>	Last Activity <b>11/2013</b>	Closed	Reported <b>12/2013A</b>	Credit Limit <b>\$9,900</b>	High Credit	Past Due <b>\$0</b>	Payment	Balance <b>\$0</b>
	Account Type <b>Revolving</b>	Collateral	Terms	Reported On <b>EQX-A1, TUC-A1, EXP-A1</b>	Manner of Payment <b>Current (R01)</b>					
	Months Reviewed <b>31</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>						
	120-149 Days Late <b>0 Times</b>	150+ Days Late <b>0 Times</b>								
Comment <b>CREDIT CARD</b>										

<b>CONSECO</b>  Account Number <b>818561121133</b>	ECOA <b>Individual</b>	Opened <b>07/2007</b>	Last Activity <b>08/2008</b>	Paid <b>07/2008</b>	Reported <b>08/2008A</b>	Credit Limit <b>\$9,000</b>	High Credit <b>\$9,010</b>	Past Due <b>\$0</b>	Payment	Balance <b>\$0</b>
	Account Type <b>Revolving</b>	Collateral <b>Charge Account</b>	Terms	Reported On <b>TUC-A1, EXP-A1</b>	Manner of Payment <b>Current (R01)</b>					
	Months Reviewed <b>13</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>						
	120-149 Days Late <b>0 Times</b>	150+ Days Late <b>0 Times</b>								
Comment <b>CLOSED</b>										

<b>FST USA BK B</b> 3 Christiana Wilmington, DE 19801 302-594-4000  Account Number <b>552823979950</b>	ECOA <b>Authorized User</b>	Opened <b>09/2004</b>	Last Activity <b>11/2004</b>	Closed <b>07/2006</b>	Reported <b>11/2007A</b>	Credit Limit <b>\$9,000</b>	High Credit <b>\$52</b>	Past Due <b>\$0</b>	Payment	Balance <b>\$0</b>
	Account Type <b>Revolving</b>	Collateral <b>Credit Card</b>	Terms	Reported On <b>TUC-A1, EXP-A1</b>	Manner of Payment <b>Current (R01)</b>					
	Months Reviewed <b>8</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>						
	120-149 Days Late <b>0 Times</b>	150+ Days Late <b>0 Times</b>								
Comment <b>ACCOUNT CLOSED BY CREDIT GRANTOR</b>										

Applicant <b>Nickie Green</b>	Applicant's SSN <b>123-00-3333</b>	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID <b>71486</b>
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### Credit History (continued)

<b>FUSA NA</b> 3 PO Box 8650 Wilmington, DE 19899 800-955-9900  Account Number <b>652822780931</b>	<b>Individual</b> Account Type <b>Revolving</b>	Opened <b>12/2005</b>  Collateral	Last Activity <b>04/2011</b>  Terms	Closed <b>04/2011</b>  Reported On <b>EQX-A1, TUC-A1, EXP-A1</b>	Reported <b>08/2011A</b>  Maximum Delinquency <b>07/2010, 30-59 Days Late</b>	Credit Limit  <b>\$3,500</b>	High Credit  <b>\$3,500</b>	Manner of Payment <b>Current (R01)</b>	Past Due <b>\$0</b>	Payment	Balance <b>\$0</b>	*	
	Months Reviewed <b>68</b>	30-59 Days Late <b>2 Times 07/2010, 06/2010</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>									
		120-149 Days Late <b>0 Times</b>	150+ Days Late <b>0 Times</b>										
	Comment <b>PAID ACCOUNT/ZERO BALANCE / ACCOUNT CLOSED BY CREDIT GRANTOR</b>												

<b>GEMB/BANAN</b> P O Box 103014 Roswell, GA 30076  Account Number <b>712960112351</b>	<b>Individual</b> Account Type <b>Revolving</b>	Opened <b>01/2008</b>  Collateral	Last Activity  Terms	Closed  Reported On <b>EQX-A1, TUC-A1, EXP-A1</b>	Reported <b>12/2013A</b>	Credit Limit  <b>\$400</b>	High Credit	Manner of Payment <b>Current (R01)</b>	Past Due <b>\$0</b>	Payment	Balance <b>\$0</b>	
	Months Reviewed <b>2</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>								
		120-149 Days Late <b>0 Times</b>	150+ Days Late <b>0 Times</b>									
	Comment <b>CHARGE</b>											

<b>GEMB/GAP</b> Branch C10t Shawnee Mission, KS 66201  Account Number <b>712960610132</b>	<b>Individual</b> Account Type <b>Revolving</b>	Opened <b>01/2008</b>  Collateral	Last Activity <b>09/2009</b>  Terms	Closed  Reported On <b>EQX-A1, EXP-A1</b>	Reported <b>12/2013A</b>	Credit Limit  <b>\$750</b>	High Credit	Manner of Payment <b>Current (R01)</b>	Past Due <b>\$0</b>	Payment	Balance <b>\$0</b>	
	Months Reviewed <b>25</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>								
		120-149 Days Late <b>0 Times</b>	150+ Days Late <b>0 Times</b>									
	Comment <b>CHARGE</b>											

<b>GEMB/JCP</b> PO Box 27570 Albuquerque, NM 87125  Account Number <b>-204749</b>	<b>Individual</b> Account Type <b>Revolving</b>	Opened <b>08/2006</b>  Collateral	Last Activity <b>05/2012</b>  Terms	Closed  Reported On <b>EQX-A1, TUC-A1, EXP-A1</b>	Reported <b>12/2013A</b>	Credit Limit  <b>\$1,000</b>	High Credit	Manner of Payment <b>Current (R01)</b>	Past Due <b>\$0</b>	Payment	Balance <b>\$0</b>	
	Months Reviewed <b>88</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>								
		120-149 Days Late <b>0 Times</b>	150+ Days Late <b>0 Times</b>									
	Comment <b>CHARGE</b>											

<b>GEMB/OLD</b> Branch C11a Shawnee Mission, KS 66201  Account Number <b>712960710155</b>	<b>Individual</b> Account Type <b>Revolving</b>	Opened <b>02/2008</b>  Collateral	Last Activity <b>08/2013</b>  Terms	Closed  Reported On <b>EQX-A1, TUC-A1, EXP-A1</b>	Reported <b>12/2013A</b>	Credit Limit  <b>\$1,100</b>	High Credit	Manner of Payment <b>Current (R01)</b>	Past Due <b>\$0</b>	Payment	Balance <b>\$0</b>	
	Months Reviewed <b>70</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>								
		120-149 Days Late <b>0 Times</b>	150+ Days Late <b>0 Times</b>									
	Comment <b>CHARGE</b>											

<b>HSBC/BSTBY</b> 1405 Foulk Road Wilmington, DE 19808 302-425-3500  Account Number <b>270712-2226730350</b>	<b>Individual</b> Account Type <b>Revolving</b>	Opened <b>07/2009</b>  Collateral	Last Activity <b>10/2013</b>  Terms	Closed  Reported On <b>EQX-A1, TUC-A1, EXP-A1</b>	Reported <b>11/2013A</b>	Credit Limit  <b>\$1,600</b>	High Credit	Manner of Payment <b>Current (R01)</b>	Past Due <b>\$0</b>	Payment	Balance <b>\$0</b>	
	Months Reviewed <b>52</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>								
		120-149 Days Late <b>0 Times</b>	150+ Days Late <b>0 Times</b>									
	Comment <b>CHARGE</b>											

Applicant <b>Nickie Green</b>	Applicant's SSN <b>123-00-3333</b>	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID <b>71486</b>
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### Credit History (continued)

<b>HSBC/RS</b> 2 P.O. Box 746 Wood Dale, IL 60191  Account Number <b>48171221142</b>	ECOA <b>Participant</b>	Opened <b>04/2008</b>	Last Activity <b>09/2009</b>	Paid <b>09/2009</b>	Reported <b>10/2009A</b>	Credit Limit <b>\$6,500</b>	High Credit <b>\$2,696</b>	Past Due <b>\$0</b>	Payment	Balance <b>\$0</b>
	Account Type <b>Revolving</b>	Collateral <b>Charge Account</b>	Terms	Reported On <b>TUC-A1, EXP-A1</b>		Manner of Payment <b>Current (R01)</b>				
	Months Reviewed <b>18</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>						
		120-149 Days Late <b>0 Times</b>	150+ Days Late <b>0 Times</b>							

<b>HUDSON UNT</b> 4716 Broadway Union City, NJ 07087  Account Number <b>71447611112</b>	ECOA <b>Joint</b>	Opened <b>06/2009</b>	Last Activity <b>03/2011</b>	Paid <b>03/2011</b>	Reported <b>09/2012A</b>	Credit Limit 	High Credit <b>\$9,012</b>	Past Due <b>\$0</b>	Payment <b>\$226</b>	Balance <b>\$0</b>
	Account Type <b>Installment</b>	Collateral	Terms	Reported On <b>EQX-A1, TUC-A1, EXP-A1</b>		Manner of Payment <b>Current (I01)</b>				
	Months Reviewed <b>38</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>						
		120-149 Days Late <b>0 Times</b>	150+ Days Late <b>0 Times</b>							
Comment <b>PAID ACCOUNT/ZERO BALANCE / SECURED</b>										

<b>KOHL/CHASE</b> N56 W17000 Ridgewood Dr Menomonee Falls, WI 53051 516-673-2387  Account Number <b>41329149663</b>	ECOA <b>Individual</b>	Opened <b>07/2007</b>	Last Activity <b>11/2009</b>	Closed	Reported <b>10/2011A</b>	Credit Limit <b>\$1,500</b>	High Credit	Past Due <b>\$0</b>	Payment	Balance <b>\$0</b>
	Account Type <b>Revolving</b>	Collateral	Terms	Reported On <b>EQX-A1, TUC-A1, EXP-A1</b>		Manner of Payment <b>Current (R01)</b>				
	Months Reviewed <b>46</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>						
		120-149 Days Late <b>0 Times</b>	150+ Days Late <b>0 Times</b>							
Comment <b>CREDIT CARD</b>										

<b>MACYS</b>  Account Number <b>521320409</b>	ECOA <b>Individual</b>	Opened <b>03/2008</b>	Last Activity <b>02/2013</b>	Closed	Reported <b>02/2013A</b>	Credit Limit <b>\$1,500</b>	High Credit <b>\$521</b>	Past Due <b>\$0</b>	Payment	Balance <b>\$0</b>
	Account Type <b>Revolving</b>	Collateral <b>Revolving Charge Account</b>	Terms	Reported On <b>EXP-A1</b>		Manner of Payment <b>Current (R01)</b>				
	Months Reviewed <b>1</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>						
		120-149 Days Late <b>0 Times</b>	150+ Days Late <b>0 Times</b>							
Comment <b>Curr Acct</b>										

<b>MACYSDSNB</b> 911 Duke Blvd Mason, OH 45040  Account Number <b>5231552697131</b>	ECOA <b>Individual</b>	Opened <b>11/2005</b>	Last Activity <b>06/2013</b>	Closed	Reported <b>12/2013A</b>	Credit Limit <b>\$1,750</b>	High Credit	Past Due <b>\$0</b>	Payment	Balance <b>\$0</b>
	Account Type <b>Revolving</b>	Collateral	Terms	Reported On <b>EQX-A1, EXP-A1</b>		Manner of Payment <b>Current (R01)</b>				
	Comment <b>CHARGE</b>									

<b>MACYSDSNB</b> 911 Duke Blvd Mason, OH 45040  Account Number <b>5213204094731</b>	ECOA <b>Individual</b>	Opened <b>03/2008</b>	Last Activity <b>09/2012</b>	Closed	Reported <b>12/2013A</b>	Credit Limit <b>\$1,500</b>	High Credit	Past Due <b>\$0</b>	Payment	Balance <b>\$0</b>
	Account Type <b>Revolving</b>	Collateral	Terms	Reported On <b>EQX-A1, TUC-A1, EXP-A1</b>		Manner of Payment <b>Current (R01)</b>				
	Months Reviewed <b>68</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>						
		120-149 Days Late <b>0 Times</b>	150+ Days Late <b>0 Times</b>							
Comment <b>CHARGE</b>										

Applicant <b>Nickie Green</b>	Applicant's SSN <b>123-00-3333</b>	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID <b>71486</b>
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### Credit History (continued)

<b>MANDEES</b> 401 Hackensack Ave Hackensack, NJ 07601 201-489-2111  Account Number <b>21117679</b>	ECOA <b>Individual</b>	Opened <b>09/2005</b>	Last Activity <b>03/2008</b>	Paid <b>03/2008</b>	Reported <b>10/2010A</b>	Credit Limit <b>\$200</b>	High Credit <b>\$61</b>	Past Due <b>\$0</b>	Payment	Balance <b>\$0</b>
	Account Type <b>Revolving</b>	Collateral <b>Charge Account</b>	Terms	Reported On <b>TUC-A1, EXP-A1</b>	Manner of Payment <b>Current (R01)</b>					
	Months Reviewed <b>43</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>						
	120-149 Days Late <b>0 Times</b>	150+ Days Late <b>0 Times</b>								
<b>PEOPLE CC</b>  Account Number <b>6656252114350494</b>	ECOA <b>Joint</b>	Opened <b>01/2005</b>	Last Activity <b>06/2013</b>	Closed 	Reported <b>12/2013A</b>	Credit Limit <b>\$1,900</b>	High Credit	Past Due <b>\$0</b>	Payment	Balance <b>\$0</b>
	Account Type <b>Revolving</b>	Collateral	Terms	Reported On <b>EQX-A1, TUC-A1, EXP-A1</b>	Manner of Payment <b>Current (R01)</b>					
	Months Reviewed <b>24</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>						
	120-149 Days Late <b>0 Times</b>	150+ Days Late <b>0 Times</b>								
Comment <b>CREDIT CARD</b>										
<b>PEOPLES BANK</b> 211 State St Bridgeport, CT 06604  Account Number <b>251126750731112</b>	ECOA <b>Individual</b>	Opened <b>01/2009</b>	Last Activity <b>09/2009</b>	Closed <b>09/2009</b>	Reported <b>09/2009A</b>	Credit Limit	High Credit <b>\$3,000</b>	Past Due <b>\$0</b>	Payment <b>\$144</b>	Balance <b>\$0</b>
	Account Type <b>Installment</b>	Collateral <b>Unsecured</b>	Terms <b>24 Months</b>	Reported On <b>TUC-A1, EXP-A1</b>	Manner of Payment <b>Current (I01)</b>					
	Months Reviewed <b>9</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>						
	120-149 Days Late <b>0 Times</b>	150+ Days Late <b>0 Times</b>								
Comment <b>CLOSED / IAM062402</b>										
<b>PEOPLES BANK</b> 211 State St Bridgeport, CT 06604  Account Number <b>251122006721112</b>	ECOA <b>Individual</b>	Opened <b>12/2004</b>	Last Activity <b>09/2006</b>	Closed	Reported <b>02/2007A</b>	Credit Limit	High Credit <b>\$14,300</b>	Past Due <b>\$0</b>	Payment <b>\$188</b>	Balance <b>\$0</b>
	Account Type <b>Installment</b>	Collateral <b>Secured</b>	Terms	Reported On <b>TUC-A1, EXP-A1</b>	Manner of Payment <b>Current (I01)</b>					
	Comment <b>CLOSED</b>									
<b>PSB/PL</b> 899 Main St Bridgeport, CT 06604 203-338-7171  Account Number <b>251104497391112</b>	ECOA <b>Individual</b>	Opened <b>02/2013</b>	Last Activity <b>06/2013</b>	Paid <b>06/2013</b>	Reported <b>06/2013A</b>	Credit Limit	High Credit <b>\$4,000</b>	Past Due <b>\$0</b>	Payment <b>\$136</b>	Balance <b>\$0</b>
	Account Type <b>Installment</b>	Collateral	Terms	Reported On <b>EQX-A1, TUC-A1, EXP-A1</b>	Manner of Payment <b>Current (I01)</b>					
	Months Reviewed <b>4</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>						
	120-149 Days Late <b>0 Times</b>	150+ Days Late <b>0 Times</b>								
Comment <b>PAID ACCOUNT/ZERO BALANCE / UNSECURED</b>										
<b>RBS NB CC</b> 1000 Lafayette Blvd Bridgeport, CT 06604 203-551-3548  Account Number <b>549943121171</b>	ECOA <b>Joint</b>	Opened <b>01/2005</b>	Last Activity <b>06/2013</b>	Closed	Reported <b>11/2013A</b>	Credit Limit <b>\$1,900</b>	High Credit	Past Due <b>\$0</b>	Payment	Balance <b>\$0</b>
	Account Type <b>Revolving</b>	Collateral	Terms	Reported On <b>EQX-A1</b>	Manner of Payment <b>Current (R01)</b>					
	Months Reviewed <b>97</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>						
	120-149 Days Late <b>0 Times</b>	150+ Days Late <b>0 Times</b>								
Comment <b>CREDIT CARD</b>										
<b>SCA/AEROPST L</b> 1000 Macarthur Bv Mahwah, NJ 07430 201-818-4000  Account Number <b>943112911196</b>	ECOA <b>Individual</b>	Opened <b>08/2008</b>	Last Activity <b>02/2009</b>	Paid <b>02/2009</b>	Reported <b>02/2009A</b>	Credit Limit <b>\$700</b>	High Credit <b>\$60</b>	Past Due <b>\$0</b>	Payment	Balance <b>\$0</b>
	Account Type <b>Revolving</b>	Collateral <b>Charge Account</b>	Terms	Reported On <b>TUC-A1, EXP-A1</b>	Manner of Payment <b>Current (R01)</b>					
	Months Reviewed <b>6</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>						
	120-149 Days Late <b>0 Times</b>	150+ Days Late <b>0 Times</b>								



Applicant <b>Nickie Green</b>	Applicant's SSN <b>123-00-3333</b>	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID <b>71486</b>
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### Credit History (continued)

<b>WFNNB/AF</b> 4590 East Broad St Columbus, OH 43213 614-755-3437  Account Number <b>207243913083590</b>	ECOA <b>Individual</b>	Opened <b>01/2009</b>	Last Activity <b>11/2009</b>	Closed	Reported <b>11/2009A</b>	Credit Limit	High Credit <b>\$1,000</b>	Past Due <b>\$0</b>	Payment	Balance <b>\$0</b>
	Account Type <b>Revolving</b>	Collateral	Terms	Reported On <b>EQX-A1, TUC-A1, EXP-A1</b>	Manner of Payment <b>Current (R01)</b>					
	Months Reviewed <b>10</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>						
	Comment <b>CHARGE</b>	120-149 Days Late <b>0 Times</b>	150+ Days Late <b>0 Times</b>							

<b>WFNNB/EXP</b> 220 W Schrock Rd Westerville, OH 43081 614-523-5017  Account Number <b>206624507894741</b>	ECOA <b>Individual</b>	Opened <b>01/2007</b>	Last Activity <b>10/2011</b>	Closed	Reported <b>10/2011A</b>	Credit Limit	High Credit <b>\$680</b>	Past Due <b>\$0</b>	Payment	Balance <b>\$0</b>	*
	Account Type <b>Revolving</b>	Collateral	Terms	Reported On <b>EQX-A1, TUC-A1, EXP-A1</b>	Maximum Delinquency <b>07/2010, 30-59 Days Late</b>	Manner of Payment <b>Current (R01)</b>					
	Months Reviewed <b>57</b>	30-59 Days Late <b>1 Time 07/2010</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>							
	Comment <b>CHARGE</b>	120-149 Days Late <b>0 Times</b>	150+ Days Late <b>0 Times</b>								

<b>WM FILENE</b> 426 Washington St Boston, MA 02101 617-357-2100  Account Number <b>22800</b>	ECOA <b>Individual</b>	Opened <b>11/2005</b>	Last Activity <b>05/2013</b>	Closed	Reported <b>06/2013A</b>	Credit Limit	High Credit <b>\$560</b>	Past Due <b>\$0</b>	Payment	Balance <b>\$0</b>
	Account Type <b>Revolving</b>	Collateral	Terms	Reported On <b>EQX-A1, TUC-A1, EXP-A1</b>	Manner of Payment <b>Current (R01)</b>					
	Months Reviewed <b>90</b>	30-59 Days Late <b>0 Times</b>	60-89 Days Late <b>0 Times</b>	90-119 Days Late <b>0 Times</b>						
	Comment <b>ACCOUNT TRANSFERRED OR SOLD / CHARGE</b>	120-149 Days Late <b>0 Times</b>	150+ Days Late <b>0 Times</b>							

### Public Records

THE REPORTING BUREAU CERTIFIES THAT: public records have been checked for judgements, foreclosures, bankruptcies, tax liens, and other legal actions involving the subject(s) were obtained directly through the repositories used, or by direct searches, or a public records search firm other than the repository, or by all methods with the following results:  
 PUBLIC RECORDS LEARNED: NONE

### Inquiries

Date	Name	Subscriber Code	Reported On	ECOA
01/02/2014	<b>CIBMS</b> P.O. Box 26776 West Haven, CT 06516 203-931-2020	<b>Z 419063</b>	<b>TUC-A1</b>	<b>Individual</b>
12/19/2013	<b>CREDIT PLUS</b> 530 Riverside Dr Salisbury, MD 21801 301-742-9551	<b>1971155</b>	<b>EXP-A1</b>	
12/19/2013	<b>CBD</b> 530 Riverside Dr Salisbury, MD 21801 410-742-9551	<b>Z 49997</b>	<b>TUC-A1</b>	<b>Participant</b>
12/19/2013	<b>CBOFDELMAR</b>	<b>243ZB00420</b>	<b>EQX-A1</b>	

### Fraud Messages

OFAC Statement: In compliance with section 326 of the Patriot Act, your credit provider has checked the applicant(s) name(s) supplied by the borrower against the Office of Foreign Asset Control (OFAC) data base maintained by the Department of the Treasury. Any messages returned by your credit provider are located in this section of this credit report.

Date	Reported On	Comment
03/25/2014	<b>Applicant</b>	<b>OFAC (UltraAMPS) clear. SDN list published on 02/27/2014.</b>



Applicant <b>Nickie Green</b>	Applicant's SSN <b>123-00-3333</b>	Co-Applicant	Co-Applicant's SSN	Loan Number	Report ID <b>71486</b>
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### File Summary

Account Type	Number of Accounts	Open Accounts	Accounts Currently Past Due	Past Due	Payment	Balance	Historical Late Payments			
							Accounts	30 Days	60 Days	90+ Days
Mortgage	0	0	0	\$0	\$0	\$0	0	0	0	0
Installment	5	0	0	\$0	\$0	\$0	1	5	5	0
Revolving/Credit Line	28	26	0	\$0	\$449	\$15,893	2	3	0	0
<b>Totals</b>	<b>33</b>	<b>26</b>	<b>0</b>	<b>\$0</b>	<b>\$449</b>	<b>\$15,893</b>	<b>3</b>	<b>8</b>	<b>5</b>	<b>0</b>

Number of Public Records:	0	Available Credit:	\$87,595
Number of Collections/Charge-offs:	0	Revolving/Credit Line Used:	15%
Bankruptcy:	No	Number of Inquiries:	4
		Number of Authorized User Accounts:	2

### Repository Files Returned

File ID <b>TransUnion / TUC-A1</b>	Name <b>Nickie C. Green</b>	Current Address, Reported: 08/01/2009 <b>100 Terrac St West Haven, CT 06516</b>	Current Employer <b>Centes Package Store, Reported:2005, Bridgeport, Ct</b>
Pulled <b>01/20/2014</b>	Social Security Number <b>123-00-3333</b>	Former Address, Reported: 09/01/2004 <b>45 Maple St N Haven, CT 06511</b>	
Infile Date <b>07/01/1997</b>	Age / DOB <b>07/24/1978</b>		

File ID <b>Experian / EXP-A1</b>	Name <b>Nickie C. Green</b>	Current Address, Reported: 09/1997 <b>100 Terrac St West Haven, CT 06516</b>	Current Employer <b>Connecticut Distributor, Reported:0304</b>
Pulled <b>01/20/2014</b>	AKA <b>NICKIE GREEN, NICKIE GREEN</b>	Former Address, Reported: 04/2002 <b>45 Maple Ave N Haven, CT 06484</b>	Former Employer <b>Ct Distributors, Reported:1103</b>
	Social Security Number <b>123-00-3333</b>	Second Former Address, Reported: 02/2001 <b>1400 Madison Ave New York, NY 02222</b>	
	Age / DOB <b>1978</b>		

File ID <b>Equifax / EQX-A1</b>	Name <b>Nickie C. Green</b>	Current Address, Reported: 10/2004 <b>100 Terrac St West Haven, CT 06516</b>	Current Employer <b>Conn Dist,</b>
Pulled <b>01/20/2014</b>	Social Security Number <b>123-00-3333</b>	Former Address, Reported: 07/2009 <b>45 Maple Ave N Haven, CT 06511</b>	
Infile Date <b>07/30/1997</b>	Age / DOB <b>07/24/1978</b>		

### Credit Repositories

<b>TransUnion</b> P. O. Box 1000 Chester, PA 19022 800-888-4213 www.transunion.com	<b>Experian</b> P. O. Box 2002 Allen, TX 75013 888-397-3742 www.experian.com	<b>Equifax</b> P. O. Box 740241 Atlanta, GA 30374 800-685-1111 www.equifax.com/fcra
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Credit Bureau certifies that this Merged Mortgage Credit Report (MMCR) meets the guidelines as set forth by the Consumer Data Industry Association (CDIA). This report contains information supplied by the repositories listed on the report and may also contain duplicate information.

This completed Credit Report includes all applicable Legislative Cost Recovery Fees from the respective credit repositories associated with the federal Fair and Accurate Credit Transactions Act of 2003 (FACT Act).

### End of Report

## Credit Score Disclosure

<b>AVANTUS LLC SAMPLE CUSTOMER</b> 600 Saw Mill Rd West Haven, CT 06516	Applicant <b>Nickie Green</b> 100 Terrace Av West Haven, CT 06516	Report ID <b>71486</b>	Date <b>03/25/2014</b> Repositories Requested <b>TransUnion, Experian, Equifax</b>
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### "NOTICE TO THE HOME LOAN APPLICANT"

"In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have any questions concerning the terms of the loan, contact the lender."

**For information on FICO scores, please contact the developer, Fair Isaac Corporation, at [www.myfico.com](http://www.myfico.com) or 1-800-777-2066.**

**Questions regarding your credit report should be directed to TRANSUNION, EXPERIAN or EQUIFAX. You will find their contact information below:**

<b>TransUnion</b> P. O. Box 1000 Chester, PA 19022 800-888-4213 <a href="http://www.transunion.com">www.transunion.com</a>	<b>Experian</b> P. O. Box 2002 Allen, TX 75013 888-397-3742 <a href="http://www.experian.com">www.experian.com</a>	<b>Equifax</b> P. O. Box 740241 Atlanta, GA 30374 800-685-1111 <a href="http://www.equifax.com/fcra">www.equifax.com/fcra</a>
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### Credit Score Information

Score	Name	Repository	Model	Developed By	Range	Calculated	Reported On
<b>732</b>	<b>Nickie C. Green</b>	<b>Experian</b>	<b>Fair Isaac (v2)</b>	<b>Fair Isaac</b>	<b>300-850</b>	<b>01/20/2014</b>	<b>EXP-A1</b>
Factors (18, 10, 08, 05) <ul style="list-style-type: none"> <li>• Number of accounts delinquent.</li> <li>• Proportion of balance to high credit on bank revolving or all revolving accounts.</li> <li>• Number of recent inquiries.</li> <li>• Number of accounts with balances.</li> </ul>							
<b>734</b>	<b>Nickie C. Green</b>	<b>Equifax</b>	<b>Beacon 5.0</b>	<b>Fair Isaac</b>	<b>300-850</b>	<b>01/20/2014</b>	<b>EQX-A1</b>
Factors (30, 18, 23, 5) <ul style="list-style-type: none"> <li>• Time since most recent account opening is too short</li> <li>• Number of accounts with delinquency</li> <li>• Number of bank or national revolving accounts with balances</li> <li>• Too many accounts with balances</li> <li>• Score value was adversely affected by credit inquiries present in the credit file.</li> </ul>							
<b>730</b>	<b>Nickie C. Green</b>	<b>TransUnion</b>	<b>FICO Risk Score, Classic (04)</b>	<b>Fair Isaac</b>	<b>250-900</b>	<b>01/20/2014</b>	<b>TUC-A1</b>
Factors (018, 030, 012, 010) <ul style="list-style-type: none"> <li>• Number of accounts with delinquency</li> <li>• Time since most recent account opening is too short</li> <li>• Length of time revolving accounts have been established</li> <li>• Proportion of balances to credit limits is too high on bank revolving or other revolving accounts</li> <li>• Score value was adversely affected by credit inquiries present in the credit file.</li> </ul>							

I have received a copy of this disclosure.

\_\_\_\_\_  
Nickie Green

\_\_\_\_\_  
Date

AVANTUS LLC SAMPLE CUSTOMER  
600 Saw Mill Rd  
West Haven, CT 06516

Applicant  
**Nickie Green**  
100 Terrace Av  
West Haven, CT 06516

Report ID  
**71486**

Date  
**03/25/2014**

**AVANTUS LLC SAMPLE CUSTOMER  
Your Credit Score and the Price You Pay for Credit**

<b>Your Credit Score</b>	
<b>Your credit score</b>	<b>732</b>
	Source: <b>Experian</b> Date: <b>01-20-2014</b>

<b>Understanding Your Credit Score</b>	
<b>What you should know about credit scores</b>	Your credit score is a number that reflects the information in your credit report.  Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.  Your credit score can change, depending on how your credit history changes.
<b>How we use your credit score</b>	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
<b>The range of scores</b>	Scores range from a low of 300 to a high of 850.  Generally, the higher your score, the more likely you are to be offered better credit terms.
<b>How your score compares to the scores of other consumers</b>	Your credit score ranks higher than 53 percent of U.S. consumers.
<b>Key factors that adversely affected your credit score</b>	Number of accounts delinquent. Proportion of balance to high credit on bank revolving or all revolving accounts. Number of recent inquiries. Number of accounts with balances.

<b>Checking Your Credit Report</b>	
<b>What if there are mistakes in your credit report?</b>	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.  It is a good idea to check your credit report to make sure the information it contains is accurate.
<b>How can you obtain a copy of your credit report?</b>	Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.  To order your free annual credit report -  <i>By telephone:</i> Call toll-free: 1-877-322-8228  <i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a>  <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <a href="http://www.ftc.gov/bcp/online/include/requestformfinal.pdf">http://www.ftc.gov/bcp/online/include/requestformfinal.pdf</a> ) to:  Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
<b>How can you get more information?</b>	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's Web site at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>

**AVANTUS**  
**600 SAW MILL RD., WEST HAVEN, CT 06516**  
**Tel.: 203-931-2050**

GREEN, NICKIE  
100 Terrace Av  
WEST HAVEN, CT 06516

March 25, 2014  
Report ID: 71486

Dear Consumer:

We have prepared a Mortgage Report at the request of your mortgage lender/broker listed below. This report contains information obtained from one or more of the three major credit bureaus.

To proceed with the mortgage process, you must provide your mortgage lender/broker with a brief written explanation concerning any current or prior late payments, collections, public record items, inquiries and possible previous address(es).

If the item in question is an inquiry, this indicates a credit grantor has recently obtained a copy of your credit report. Please explain the purpose of the inquiry. For example, if you have opened a new account, if you attempted to open an account but credit was denied, or if the inquiry was for employment purposes, please explain.

Space for your explanation is provided below each item. If additional space is needed, please use the reverse side of this letter.

**PLEASE SIGN, MAIL OR DELIVER THIS FORM TO YOUR LENDER/BROKER PROMPTLY:**

**Lender/broker: AVANTUS LLC SAMPLE CUSTOMER**  
**600 SAW MILL RD**  
**WEST HAVEN, CT 06516**

**CREDIT ACCOUNT:**

Credit Account: FUSA NA Account Number: 652822780931	Type: Revolving Owner: Borrower
Balance: \$0(as of 08-2011) Account Opened: 12-2005 Current Status: CURRENT Comment: PAID ACCOUNT/ZERO BALANCE ACCOUNT CLOSED BY CREDIT GRANTOR	Months reviewed: 68 Times 30 days late: 2 Times 60 days late: 0 Times 90+ days late: 0 Max Delinquent date: 07-2010
Account was 30-59 days late on: 07-2010, 06-2010	
Explanation:	

**AVANTUS**  
**600 SAW MILL RD., WEST HAVEN, CT 06516**  
**Tel.: 203-931-2050**

GREEN, NICKIE  
 100 Terrace Av  
 WEST HAVEN, CT 06516

March 25, 2014  
 Report ID: 71486

Credit Account: WFNNB/EXP Account Number: 206624507894741	Type: Revolving Owner: Borrower
Balance: \$0(as of 10-2011) Account Opened: 01-2007 Current Status: CURRENT Comment: CHARGE	Months reviewed: 57 Times 30 days late: 1 Times 60 days late: 0 Times 90+ days late: 0 Max Delinquent date: 07-2010
Account was 30-59 days late on: 07-2010	
Explanation:	

Credit Account: AHM Account Number: 2210-75105931112	Type: Installment Owner: Borrower
Balance: \$0(as of 04-2011) Account Opened: 07-2009 Current Status: CURRENT Comment:	Months reviewed: 21 Times 30 days late: 4 Times 60 days late: 3 Times 90+ days late: 0 Max Delinquent date: 05-2010
Account was 30-59 days late on: 03-2010, 02-2010, 01-2010, 11-2009, 09-2009 Account was 60-89 days late on: 05-2010, 04-2010, 12-2009, 10-2009, 08-2009	
Explanation:	

**INQUIRIES:**

Subscriber	Date	Explanation
CREDIT PLUS	12-19-2013	
CIBMS	01-02-2014	
CBD	12-19-2013	
CBOFDELMAR	12-19-2013	

**AVANTUS**  
**600 SAW MILL RD., WEST HAVEN, CT 06516**  
**Tel.: 203-931-2050**

GREEN, NICKIE  
100 Terrace Av  
WEST HAVEN, CT 06516

March 25, 2014  
Report ID: 71486

\*\*\*\*\* Return this letter to your lender/broker \*\*\*\*\*

Please sign and date below:

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant

\_\_\_\_\_  
Date

### Authorization for the Social Security Administration (SSA) To Release Social Security Number (SSN) Verification

Printed Name: Nickie Green	Date of Birth:	Social Security Number: 123-00-3333
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I want this information released because I am conducting the following business transaction:

Reason(s) for using CBSV: (Please select all that apply)

- Mortgage Service       Banking Service
- Background Check       License Requirement
- Credit Check       Other

with the following company ("the Company"):

Company Name: AVANTUS LLC SAMPLE CUSTOMER

Company Address: 600 Saw Mill Rd, West Haven, CT 06516

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified.

The name and address of the Company's Agent is:

NCS / SSA CONFIRM 2 Buffalo Avenue, Egg Harbor, NJ 08215

I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

**This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:**

**This consent is valid for \_\_\_\_\_ days from the date signed. \_\_\_\_\_ (Please initial.)**

Signature \_\_\_\_\_ Date Signed \_\_\_\_\_

Relationship (if not the individual to whom the SSN was issued): \_\_\_\_\_

**Contact information of individual signing authorization:**

**Address** \_\_\_\_\_

**City/State/Zip** \_\_\_\_\_

**Phone Number** \_\_\_\_\_



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**Privacy Act Statement**

SSA is authorized to collect the information on this form under Sections 205 and 1106 of the Social Security Act and the Privacy Act of 1974 (5 U.S.C. § 552a). We need this information to provide the verification of your name and SSN to the Company and/or the Company's Agent named on this form. Giving us this information is voluntary. However, we cannot honor your request to release this information without your consent. SSA may also use the information we collect on this form for such purposes authorized by law, including to ensure the Company and/or Company's Agent's appropriate use of the SSN verification service.

**Paperwork Reduction Act Statement** - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take about 3 minutes to complete the form. *You may send comments on our time estimate above to: SSA, 6401 Security Blvd., Baltimore, MD 21235-6401. **Send to this address only comments relating to our time estimate, not the completed form.***

.....TEAR OFF .....

**NOTICE TO NUMBER HOLDER**

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA's verification of your SSN. To view a copy of the entire model agreement, visit <http://www.ssa.gov/cbsv/docs/SampleUserAgreement.pdf>

# Request for Transcript of Tax Return

Request may be rejected if the form is incomplete or illegible.

**Tip.** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Return or Account Transcript" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

<b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.  Nickie Green	<b>1b</b> First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)  123-00-3333
<b>2a</b> If a joint return, enter spouse's name shown on tax return.	<b>2b</b> Second social security number or individual taxpayer identification number if joint tax return
<b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) 100 Terrace Av, West Haven, CT 06516	
<b>4</b> Previous address shown on the last return filed if different from line 3 (see instructions)	
<b>5</b> If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.  Avantus LLC, 600 Saw Mill Road, West Haven, CT 06516, 800-243-0120, ID=AvantusTRV	

**Caution:** If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your IRS transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

**6 Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. \_\_\_\_\_

**a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days.

**b Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days.

**c Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days.

**7 Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days.

**8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days.

**Caution:** If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

**9 Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately. \_\_\_\_\_

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved **identity theft** on your federal tax return.

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

		Phone number of taxpayer on line 1a or 2a
Signature (see instructions)	Date	
Title (if line 1a above is a corporation, partnership, estate, or trust)		
Spouse's signature	Date	

**Sign Here**