



31550 WINTERPLACE PKWY, SALISBURY, MD 21804
 Phone: (800) 258-3488
 Fax: (800) 258-3287

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MERGED INFILE CREDIT REPORT

FILE #	42325738	FNMA #		DATE COMPLETED	2/23/2018	RQD' BY	TAMMY ROBERTS
SEND TO	WE HELP BROKERAGE CORPORATION			DATE ORDERED	2/22/2018		
	CUST. # 10031938			REPOSITORIES	XP/TU/EF	PRPD' BY	
	7775 RAMONA BLVD WEST			PRICE	\$0.00	LOAN TYPE	
	JACKSONVILLE, FL 32221			REF. #			

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	ROBERTS, MATTHEW WAYNE			CO-APPLICANT			
SOC SEC #	263-57-6649	DOB	10/09/1973	SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			
CURRENT ADDRESS	1661 WARHAWK LN, JACKSONVILLE, FL 32221			LENGTH	11 years		
PREVIOUS ADDRESS				LENGTH			

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - MATTHEW W ROBERTS - 263576649
 SCORE: **714**
 00039 - SERIOUS DELINQUENCY
 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

TRANSUNION/FICO CLASSIC (04) - MATTHEW WAYNE ROBERTS - 263576649
 SCORE: **685**
 039 - SERIOUS DELINQUENCY
 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

EXPERIAN/FAIR, ISAAC (VER. 2) - MATTHEW W ROBERTS - 263576649
 SCORE: **650**
 39 - SERIOUS DELINQUENCY
 33 - PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH
 18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

[Request New Tradeline](#)

[Hide Trended Data](#)

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE

B B [NELNET LOANS](#) 01/18 03/99 \$22185 \$32646 \$0 95 0 0 2 CUR WAS 90
 500000014797249 05/10 EDU 240 \$295 [XP/TU/EF](#)

Late Dates: 6/12-90, 6/11-90

Trended	12/17	11/17	10/17	09/17	08/17	07/17	06/17	05/17	04/17	03/17	02/17	01/17
Scheduled (\$)	295	295	295	295	295	295	295	295	295	0	-	0
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	32428	32210	31998	31780	31569	31354	31127	30906	30694	30306	-	30132

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

CREDIT PLUS: 31550 WINTERPLACE PKWY, SALISBURY, MD 21804 (P) (800) 258-3488 (F) (800) 258-3287

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 7775 RAMONA BLVD WEST **PRICE** \$0.00 **LOAN TYPE**
 JACKSONVILLE, FL 32221 **REF. #**

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MARITAL STATUS				DEPENDENTS			

CREDIT

E C C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS			
				DLA	ACCT TYPE	TERMS						02/16	01/16		
				12/16	11/16	10/16	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16	01/16
		Scheduled (\$)		0	-	0	-	-	0	0	-	0	0	-	-
		Actual (\$)		185	-	185	-	-	-	185	-	-	-	-	-
		Balance (\$)		29772	-	29381	-	-	27495	27495	-	27495	27495	-	-

B B [NELNET LOANS](#) 01/18 03/99 \$5730 \$12522 \$0 95 0 0 2 CUR WAS 90
 500000014797349 05/10 EDU 240 \$99 [XP/TU/EF](#)

Late Dates: 6/12-90, 6/11-90

Trended	12/17	11/17	10/17	09/17	08/17	07/17	06/17	05/17	04/17	03/17	02/17	01/17
Scheduled (\$)	99	99	99	99	99	99	99	99	99	0	0	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	12438	12355	12274	12190	12109	12026	11940	11856	11774	11625	11558	-

	12/16	11/16	10/16	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16	01/16
Scheduled (\$)	0	0	-	-	0	0	0	0	-	99	99	-
Actual (\$)	-	62	-	-	62	62	-	62	-	-	-	-
Balance (\$)	11484	11313	-	-	10558	10558	10558	10558	-	10558	10558	-

B B [BARCLAYS BANK DELAWARE](#) 02/18 06/15 \$6000 \$2092 \$0 33 0 0 0 AS AGREED
 000242***** 01/18 REV MIN \$61 [XP/TU/EF](#)

FLEXIBLE SPENDING CREDIT CARD

Trended	01/18	12/17	11/17	10/17	09/17	08/17	07/17	06/17	05/17	04/17	03/17	02/17
Scheduled (\$)	64	74	96	110	107	105	88	36	25	44	46	69
Actual (\$)	425	1000	1300	110	1661	1500	1900	11187	1726	1000	850	1561
Balance (\$)	2096	2276	2903	3969	3841	3896	3249	3665	25	1288	1517	1809

	01/17	12/16	11/16	10/16	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16
Scheduled (\$)	87	25	25	29	25	31	25	25	25	25	25	25
Actual (\$)	100	1880	1844	1500	3884	4389	3389	1753	4552	4660	3672	3068
Balance (\$)	3469	2256	1988	1494	1808	3120	1597	683	0	1596	193	949

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 7775 RAMONA BLVD WEST **PRICE** \$0.00 **LOAN TYPE**
 JACKSONVILLE, FL 32221 **REF. #**

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	ROBERTS, MATTHEW WAYNE			CO-APPLICANT			
SOC SEC #	263-57-6649	DOB	10/09/1973	SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			

CREDIT

E C C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE

B B [CHASE CARD](#) 02/18 03/16 \$4000 \$1582 \$0 23 0 0 0 AS AGREED
 414740***** 02/18 REV MIN \$50 [XP/TU/EF](#)

FLEXIBLE SPENDING CREDIT CARD

Trended	01/18	12/17	11/17	10/17	09/17	08/17	07/17	06/17	05/17	04/17	03/17	02/17
Scheduled (\$)	40	38	48	50	48	35	38	40	38	60	26	41
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	1437	1307	1597	1783	1663	1286	1139	1425	1311	1322	876	1317

	01/17	12/16	11/16	10/16	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16
Scheduled (\$)	65	61	37	25	25	25	25	25	25	25	-	-
Actual (\$)	-	-	-	-	-	-	-	-	-	-	-	-
Balance (\$)	2239	1992	1748	832	891	875	483	213	96	598	-	-

B B [CREDIT ONE BANK NA](#) 01/18 07/14 \$1800 \$748 \$0 43 0 0 0 AS AGREED
 444796*****2783 12/17 REV MIN \$38 [XP/TU/EF](#)

ACCOUNT PREVIOUSLY IN DISPUTE-NOW RESOLVED-REPORTED BY SUBSCRIBER

Trended	12/17	11/17	10/17	09/17	08/17	07/17	06/17	05/17	04/17	03/17	02/17	01/17
Scheduled (\$)	33	47	67	48	49	31	35	34	41	30	50	37
Actual (\$)	300	450	50	50	31	100	34	500	30	420	50	37
Balance (\$)	648	926	1333	957	979	620	698	669	810	594	992	723

	12/16	11/16	10/16	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16	01/16
Scheduled (\$)	37	61	33	27	25	25	16	25	25	25	25	-
Actual (\$)	500	450	238	184	1026	744	887	15	-	195	-	-
Balance (\$)	738	1208	649	535	112	471	16	136	0	0	195	-

B B [FIRST PREMIER BANK](#) 01/18 11/14 \$700 \$6 \$0 39 0 0 0 AS AGREED
 517800*****1391 01/18 REV MIN \$6 [XP/TU/EF](#)

Trended	12/17	11/17	10/17	09/17	08/17	07/17	06/17	05/17	04/17	03/17	02/17	01/17
Scheduled (\$)	29	7	6	6	6	6	6	30	30	6	30	30
Actual (\$)	-	-	6	6	6	6	83	-	6	150	30	36

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 7775 RAMONA BLVD WEST PRICE \$0.00 LOAN TYPE
 JACKSONVILLE, FL 32221 REF. #

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	ROBERTS, MATTHEW WAYNE			CO-APPLICANT			
SOC SEC #	263-57-6649	DOB	10/09/1973	SOC SEC #	DOB		
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CREDIT

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				DLA	ACCT TYPE	TERMS						SOURCE		
		Trended	12/17	11/17	10/17	09/17	08/17	07/17	06/17	05/17	04/17	03/17	02/17	01/17
		Actual (\$)	-	-	6	6	6	6	83	-	6	150	30	36
		Balance (\$)	29	13	6	6	6	6	113	76	6	150	119	
			12/16	11/16	10/16	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16	01/16
		Scheduled (\$)	30	6	6	30	6	6	30	30	6	7	6	-
		Actual (\$)	99	99	39	6	6	138	142	6	13	6	6	-
		Balance (\$)	81	6	6	39	6	6	138	142	6	13	6	-

B B [CAP1/BSTBY](#) 03/17 11/06 \$304 \$0 \$0 82 1 0 0 PD WAS 30
 169601*****83052 --/-- REV \$0 [XP/TU/EF](#)
Late Dates: 2/13-30,
 ACCOUNT TRANSFERRED OR SOLD; CHARGE; ACCOUNT PREVIOUSLY IN DISPUTE-NOW RESOLVED-REPORTED BY SUBSCRIBER

B B [CAP1/COMP](#) 05/09 11/06 \$0 \$0 \$0 29 0 0 0 PAID
 305601*****16677 02/07 REV \$0 [EF](#)

B B [NISS INFI](#) 06/09 11/05 \$35451 \$0 \$0 43 0 0 0 PAID
 25005699730 11/05 AUTO 48 \$0 [EF](#)

B B [SYNCB/SAMS](#) 03/17 11/06 \$124 \$0 \$0 99 0 0 0 PAID
 604599***** 06/07 REV \$0 [XP/EF](#)

B B [VYSTAR CREDIT UNION](#) 08/14 12/07 \$500 \$0 \$0 34 0 0 0 PAID
 427525*****2782 06/14 REV \$0 [XP/TU/EF](#)
 ACCOUNT CLOSED AT CONSUMER'S REQUEST

B B [VYSTAR CREDIT UNION](#) 02/18 12/07 \$500 \$0 \$0 67 0 0 0 AS AGREED
 400519*****9368 08/17 REV \$0 [XP/TU/EF](#)

Trended	01/18	12/17	11/17	10/17	09/17	08/17	07/17	06/17	05/17	04/17	03/17	02/17
Scheduled (\$)	10	10	10	10	10	10	10	10	10	10	10	10
Actual (\$)	-	-	-	-	-	19	-	-	-	-	-	15
Balance (\$)	0	0	0	0	0	0	0	0	0	0	0	0

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PROPERTY ADDRESS

APPLICANT ROBERTS, MATTHEW WAYNE CO-APPLICANT
 SOC SEC # 263-57-6649 DOB 10/09/1973 SOC SEC # DOB
 MARITAL STATUS DEPENDENTS

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS			
				DLA	ACCT TYPE	TERMS						SOURCE			
				01/17	12/16	11/16	10/16	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16
		Scheduled (\$)		10	10	10	10	10	10	10	10	10	10	10	10
		Actual (\$)		-	5	33	-	-	178	-	46	141	-	10	10
		Balance (\$)		15	15	0	0	0	0	178	31	0	130	0	0

B B VYSTAR CU 02/18 02/98 \$500 \$0 \$0 82 0 0 0 AS AGREED
 450505***** 12/17 OPEN \$0 TU/EF

Trended	01/18	12/17	11/17	10/17	09/17	08/17	07/17	06/17	05/17	04/17	03/17	02/17
Scheduled (\$)	-	-	-	25	25	-	-	-	-	-	-	-
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Balance (\$)	0	0	0	300	121	0	0	0	0	0	0	0

	01/17	12/16	11/16	10/16	09/16	08/16	07/16	06/16	05/16	04/16	03/16	02/16
Scheduled (\$)	-	-	-	-	-	-	-	-	-	25	25	-
Actual (\$)	0	0	0	0	0	0	0	0	0	0	0	0
Balance (\$)	0	0	0	0	0	0	0	0	0	75	100	0

B B VYSTAR CU 10/13 12/07 \$500 \$0 \$0 00 - - - CRCDEST
 427525***** 09/13 REV \$0 TU
 CREDIT CARD STOLEN OR LOST

COLLECTION ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS	
				DLA	ACCT TYPE	TERMS						SOURCE	
B B		<u>SYNCB/CARE</u>	03/17	05/12	\$0	\$0	\$0	23		2	2	6	CHARGE OFF
		601918*****1621		02/13	REV	\$0							<u>XP/TU/EF</u>
		Late Dates: 7/13-150+, 6/13-150+, 5/13-120, 4/13-90, 3/13-60, 2/13-30, 11/12-120, 10/12-90, 9/12-60, 8/12-30 ACCOUNT TRANSFERRED OR SOLD; CHARGED OFF ACCOUNT											

OTHER CREDIT HISTORY

*** NONE ***

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	JACKSONVILLE, FL 32221	REF. #			

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MARITAL STATUS		SOC SEC #	
		DOB	
		DEPENDENTS	

TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	0	0	0	0	0
AUTO	1	0	0	0	0
EDUCATION	2	45168	27915	394	0
OTHER INSTALLMENT	0	0	0	0	0
OPEN	1	0	500	0	0
REVOLVING	11	4428	13000	155	0
OTHER	0	0	0	0	0
TOTAL	15	49596	41415	549	0

SECURED DEBT	0	OLDEST TRADELINE	02/98
UNSECURED DEBT	49596	DEBT/HIGH CREDIT	120%

DEROGATORY SUMMARY

CHARGE OFFS:	1	30 DAYS:	2	INQUIRIES:	1
COLLECTIONS:	0	60 DAYS:	1	MOST RECENT LATE:	07/13
BANKRUPTCY:	0	90 DAYS:	3	DISPUTES:	0
PUBLIC RECORDS:	0	OTHER:	0		

PUBLIC RECORDS

*** NONE ***

INQUIRIES (LAST 120 DAYS)

XP	B	11/27/17	EXPERIAN BUSINESS CRED	MISC
----	---	----------	--	------

SOURCE OF INFORMATION

- 1 EXPERIAN - PULLED ON: 02/22/18
NAME: MATTHEW W ROBERTS 263576649 DOB: 10/09/73
NAME: MATT ROBERTS 263576649 DOB: N/A
NAME: ROBERTS MATTHEW 263576649 DOB: N/A
SSN: 263576649
ADDRESS: 1661 WARHAWK LN, JACKSONVILLE, FL 32221-8044 - REPORTED 06/05 - 10/17
ADDRESS: 7749 NORMANDY BLVD, JACKSONVILLE, FL 32221-7657 - REPORTED 10/14 - 10/17
ADDRESS: PO BOX 37917, JACKSONVILLE, FL 32236-7917 - REPORTED 10/04 - 10/11
EMPLOYER: STELLAR FOUNDATION INTE// - REPORTED 02/06
EMPLOYER: HEALTH FLEET// - REPORTED 06/05
- 2 TRANSUNION - PULLED ON: 02/23/18 - INFILE DATE: 08/01/92
NAME: MATTHEW WAYNE ROBERTS
NAME: ROBERTS,MATT
NAME: DOB: 10/09/73
SSN: 263576649
ADDRESS: 7749 NORMANDY BV #14540, JACKSONVILLE, FL 32221-7657 - REPORTED 10/14
ADDRESS: 1661 WARHAWK LN, JACKSONVILLE, FL 32221-8044 - REPORTED 09/04
ADDRESS: 37917 PO BOX 37917, JACKSONVILLE, FL 32236-7917 - REPORTED 08/04
EMPLOYER: 904 233-3674//
- 3 EQUIFAX - PULLED ON: 02/22/18 - INFILE DATE: 07/01/92
NAME: MATTHEW W ROBERTS DOB: 10/09/73
SSN: 263576649
ADDRESS: 7749 NORMANDY BLVD STE 145-405, JACKSONVILLE, FL 32221 - REPORTED 01/17 - 02/18
ADDRESS: 1661 WARHAWK LN, JACKSONVILLE, FL 32221 - REPORTED 05/09 - 02/18

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FILE #	42325738	FNMA #	DATE COMPLETED	2/23/2018	RQD' BY	TAMMY ROBERTS
SEND TO	WE HELP BROKERAGE CORPORATION		DATE ORDERED	2/22/2018		
	CUST. # 10031938		REPOSITORIES	XP/TU/EF	PRPD' BY	
	7775 RAMONA BLVD WEST		PRICE	\$0.00	LOAN TYPE	
	JACKSONVILLE, FL 32221		REF. #			

PROPERTY ADDRESS

APPLICANT		CO-APPLICANT	
APPLICANT	ROBERTS, MATTHEW WAYNE	CO-APPLICANT	
SOC SEC #	263-57-6649	DOB	10/09/1973
MARITAL STATUS		SOC SEC #	
		DOB	
		DEPENDENTS	

SOURCE OF INFORMATION

ADDRESS: 801 STATE RD 4362, ALTAMONTE SPRINGS, FL 32714 - REPORTED 05/09 - 03/17
 EMPLOYER: HEALTH FLEET/SELF-EMPLOYED/
 EMPLOYER: DOVE BUSINESS SERVIC//

EQUIFAX IDENTITY SCAN

*** IDENTITY SCAN ***
 3 - ROBERTS, MATTHEW WAYNE
 * SSN ISSUED IN 1973, STATE: FL.
 * S - IDENTITY SCAN DID NOT DETECT ANY ALERTS

ALERT

1 - MATTHEW W ROBERTS YOB: 1973 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

CREDITORS

1ST NTL BK OF MARIN CARD	POB 98872, LAS VEGAS, NV 89193	702-269-1000
1STNATBK	,	888-224-8125
BARCLAYSBK	1007 ORANGE STREET SUITE 1541 PO BOX 26182, WILMINGTON, DE 19801	p#302-622-8990
CAP1/BSTBY	PO BOX 30253, SALT LAKE CITY, UT 84130	800-365-0292
CHASE	201 N WALNUT ST, WILMINGTON, DE 19801	800-955-9900
CREDIT ONE	PO BOX 98875, LAS VEGAS, NV 89193	877-825-3242
Credit Plus	31550 Winter Place Parkway, SALISBURY, MD 21801	800-258-3488
EXPERIAN	600 CITY PKWY W STE 800, ORANGE, CA 92868	800-520-1221
FIRST PREMIER	900 DELAWARE SUITE 7 TAPE ONLY, SIOUX FALLS, SD 57104	605-357-3440
FIRST PREMIER CREDITCA	601 S MINNESOTA AVE, SIOUX FALLS, SD 57104	800-987-5521
FST PREMIER	3820 N LOUISE AVE, SIOUX FALLS, SD 57107	p#605-357-3440
GECRB/SAMS	,	800-964-1917
HSBC/COMP	1405 FOULK RD, WILMINGTON, DE 19808	800-209-4914
JUNIPER BANK	1007 N ORANGE ST, WILMINGTON, DE 19801	888-232-0780
NELNET	6420 SOUTHPOINT PKWY, JACKSONVILLE, FL 32216	800-874-3150
NISSAN-INFINITI LT	P.O. BOX 660360, DALLAS, TX 75266	800-777-6116
SAMS CLUB/MBGA	PO BOX 29116, SHAWNEE MISSION KS 66201	800-964-1917
SYNCB/CARE CREDIT	950 FORRER BLVD, KETTERING, OH 45420	937-534-6950
SYNCB/CARECR	C/O PO BOX 965036, ORLANDO, FL 32896	866-396-8254
VYSTAR CREDIT UNION	PO BOX 45085, JACKSONVILLE, FL 32232	800-235-6289
VYSTAR CU	4441 WESCONNETT BV POB 45085, JACKSONVILLE, FL 32210	904-777-6000

MISCELLANEOUS INFORMATION

- Instant View Password: AV-153E387

- To verify the authenticity of this credit report, please visit <https://credit.creditplus.com> and click on the Instant View link. Enter Identifier # 42325738 and password AV-153E387 to view the report. For any inquiries regarding this report or services provided by CREDIT PLUS please contact us at (800) 258-3488.

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

CREDIT PLUS: 31550 WINTERPLACE PKWY, SALISBURY, MD 21804 (P) (800) 258-3488 (F) (800) 258-3287

The 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 bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.

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APPLICANT	ROBERTS, MATTHEW WAYNE		CO-APPLICANT		
SOC SEC #	263-57-6649	DOB	10/09/1973	SOC SEC #	DOB
MARITAL STATUS			DEPENDENTS		

TREND SUMMARY

PAYMENT BEHAVIOR:	REVOLVING	PAYMENT RATIO:	11.86 %
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REVOLVING ACCOUNTS

	1 MO. AGO	2 MO. AGO	3 MO. AGO	6 MO. AGO	12 MO. AGO	24 MO. AGO
# OPEN ACCOUNTS	5	5	5	5	6	5
# ACTIVE ACCOUNTS	2	4	4	4	4	3
CREDIT LIMIT	10500	13000	13000	12000	9750	3750
PREV BALANCE	3583	5439	7091	5014	6565	0
BALANCE	3533	4260	5439	6167	4268	1150
SCHEDULED PAYMENT	114	184	208	205	200	66
ACTUAL PAYMENT	425	1300	1750	1556	1656	3084

NON-REVOLVING ACCOUNTS

	1 MO. AGO	2 MO. AGO	3 MO. AGO	6 MO. AGO	12 MO. AGO	24 MO. AGO
BALANCE	0	44866	44565	43678	11558	10558
PAYMENT	0	0	0	0	0	0

*** END OF REPORT 2/23/2018 5:27:00 AM ***

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RETURN SERVICE REQUESTED

MATTHEW WAYNE ROBERTS
 1661 WARHAWK LN
 JACKSONVILLE, FL 32221

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	<p>685 Model: TRANSUNION/FICO CLASSIC (04) Source: TRANS UNION Date: 02/23/18</p>
Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>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.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	<p>Scores range from a low of 309 to a high of 839.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	Your credit score ranks higher than 37 percent of U.S. consumers.
Key factors that adversely affected your credit score	<ul style="list-style-type: none"> • SERIOUS DELINQUENCY • NUMBER OF ACCOUNTS WITH DELINQUENCY • TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN • PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
Checking Your Credit Report	
What if there are mistakes in your credit report?	<p>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.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p> <p>TRANSUNION PO BOX 2000 CHESTER, PA 19016 800-888-4213</p>
How can you obtain a copy of your credit report?	<p>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.</p> <p>To order your free annual credit report:</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit www.annualcreditreport.com <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 http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p style="text-align: center;">Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore .

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 questions concerning the terms of the loan, contact the lender.

**NOTICE TO THE HOME LOAN APPLICANT
CREDIT SCORE INFORMATION DISCLOSURE**

ROBERTS, MATTHEW WAYNE
1661 WARHAWK LN
JACKSONVILLE, FL 32221

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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.

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If you have questions regarding the terms of the loan, contact the lender.

Your credit scores were provided by the following credit reporting agencies:

EXPERIAN PO BOX 2002 ALLEN, TX 75013 888-397-3742 www.experian.com/reportaccess	TRANSUNION PO BOX 2000 CHESTER, PA 19016 800-888-4213 transunion.com/myoptions	EQUIFAX PO BOX 740241 ATLANTA, GA 30374 800-685-1111 www.equifax.com/fcra
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The following information about your credit scores was created on 2/22/2018.

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - MATTHEW W ROBERTS - *****6649

SCORE: **714**

00039 - SERIOUS DELINQUENCY

00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY

00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

TRANSUNION/FICO CLASSIC (04) - MATTHEW WAYNE ROBERTS - *****6649

SCORE: **685**

039 - SERIOUS DELINQUENCY

018 - NUMBER OF ACCOUNTS WITH DELINQUENCY

013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

EXPERIAN/FAIR, ISAAC (VER. 2) - MATTHEW W ROBERTS - *****6649

SCORE: **650**

39 - SERIOUS DELINQUENCY

33 - PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH

18 - NUMBER OF ACCOUNTS WITH DELINQUENCY

10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS

08 - TOO MANY INQUIRIES LAST 12 MONTHS
