



555 E. Ramsey, SAN ANTONIO, TX 78216
 Phone: 800-955-5238
 Fax: 800-999-3921

MERGED INFILE CREDIT REPORT

SEND TO: SarmaTest MTG
 CUST. # 999
 555 E RAMSEY RD, SAN ANTONIO, TX 78216

REQUESTED BY: TEST USER
DATE: 7/15/2024

FILE #: 1014493
REF. #: CX ENTERPRISE TEST
REPOSITORIES: XP/TU/EF
PRICE: \$0.00

APPLICANT INFORMATION

APPLICANT:	TESTCASE, MARISOL	000-00-0012	05/27/1980
CURRENT ADDRESS:	3286 BROOKFIELD DR, LAS VEGAS, NV 89120	LENGTH:	

SCORE MODELS

APPLICANT

700 EQUIFAX/FICO CLASSIC V5

RANGE: 334-818
 SAMUEL T TESTCASE JR - 000000012

- 00013 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- 00010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- 00030 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- 00018 NUMBER OF ACCOUNTS WITH DELINQUENCY

725 TRANSUNION/FICO CLASSIC (04)

RANGE: 309-839
 SAMUEL T TESTCASE JR - 000000012

- 018 NUMBER OF ACCOUNTS WITH DELINQUENCY
- 030 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- 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
- FA INQUIRIES IMPACTED THE CREDIT SCORE

697 EXPERIAN/FAIR, ISAAC (VER. 2)

RANGE: 300-850
 SAMUEL T TESTCASE - 000000012

- 10 RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
- 18 NUMBER OF ACCOUNTS WITH DELINQUENCY
- 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- 08 TOO MANY INQUIRIES LAST 12 MONTHS

[Request New Tradeline](#)

OPEN ACCOUNTS

001	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
ECOA / WHOSE J / B SOURCE XP/TU/EF	GMAC MORTGAGE MTG	06/24	\$25000	\$201	0	0	0	MO REV	LAST LATE	DLA
	6817741437	02/24	\$24910	\$0				5	--	06/24
History: 06/24; 00000										
SECOND MORTGAGE										

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

SARMA: 555 E. Ramsey, San Antonio, TX 78216 (P) 800-955-5238 (F) 800-999-3921

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OPEN ACCOUNTS

002										
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
B / B A H F C	AUTO	07/24	\$14162	\$247	0	0	0			
SOURCE 77745013	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
XP/EF	060	04/22	\$8205	\$0				27	--	06/24
History: 07/24; 00000000000000000000000000000000										
003										
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
B / B WASH MUTUAL/PROVIDIAN	REV	07/24	\$8000	\$152	0	0	0			
SOURCE 541822*****0088	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
XP/TU/EF	MIN	02/24	\$7568	\$0				5	--	06/24
History: 07/24; 00000										
004										
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
B / B CHASE	REV	07/24	\$5600	\$107	0	0	0			
SOURCE 514911*****5684	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
XP/EF	-	08/21	\$5388	\$0				36	--	07/24
History: 07/24; 00000000000000000000000000000000										
005										
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
J / B CAP ONE BK	REV	07/24	\$3047	\$82	0	0	0			
SOURCE 517858*****	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
XP/EF	-	08/20	\$2746	\$0				48	--	07/24
History: 07/24; 00000000000000000000000000000000										
006										
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
B / B BANK OF AMERICA	REV	07/24	\$6800	\$0	0	0	0			
SOURCE 6153	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
XP/TU	-	02/21	\$0	\$0				42	--	04/24
History: 07/24; 00										
007										
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
A / B BANK OF AMERICA	REV	03/24	\$5200	\$0	0	0	0			
SOURCE 5166	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
XP/TU	-	12/20	\$0	\$0				39	--	08/23
History: 03/24; 00										
AUTHORIZED USER										
008										
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
B / B BARCLAYS BANK DELAWARE	REV	07/24	\$1500	\$0	0	0	0			
SOURCE 514046*****	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
XP/TU/EF	-	10/23	\$0	\$0				10	--	02/24
History: 07/24; 0000000000										
009										
ECOA / WHOSE	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
B / B BK OF AMER	REV	07/24	\$6800	\$0	0	0	0			
SOURCE 431914*****	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
EF	-	02/21	\$0	\$0				41	--	07/24
History: 07/24; 0										

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OPEN ACCOUNTS

010											
ECOA / WHOSE		ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
A / B	BK OF AMER	REV	03/24	\$5200	\$0	0	0	0			
SOURCE	430597*****	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
EF		-	12/20	\$0	\$0				38	--	08/23
AUTHORIZED USER											

011											
ECOA / WHOSE		ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	AS AGREED		
J / B	GEMB/CARE CREDIT CORE	REV	07/24	\$5000	\$0	0	0	0			
SOURCE	601935*****	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
XP/EF		-	01/22	\$0	\$0				30	--	07/23
History: 07/24; 00000000000000000000000000000000											

CLOSED ACCOUNTS

001											
ECOA / WHOSE		ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PAID		
T / B	AMEX	OPEN	06/23	\$7133	\$0	0	0	0			
SOURCE	-09966*****8484517	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
XP/TU/EF		001	05/06	\$0	\$0				1	--	05/23
History: 06/23; -											
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											

002											
ECOA / WHOSE		ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PAID		
B / B	AMEX	OPEN	05/19	-	\$0	0	0	0			
SOURCE	004036*****42	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
XP		001	05/07	\$0	\$0				1	--	--
History: 05/19; -											
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											

003											
ECOA / WHOSE		ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PAID		
B / B	AMEX	OPEN	05/19	-	\$0	0	0	0			
SOURCE	004036*****46	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
XP		001	11/06	\$0	\$0				1	--	--
History: 05/19; -											
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											

004											
ECOA / WHOSE		ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	PAID		
S / B	TOYOTA MOTOR CREDIT CO	AUTO	04/21	\$5488	\$0	0	0	0			
SOURCE	1640762743	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA
XP/TU/EF		036	03/18	\$0	\$0				37	--	02/21
History: 04/21; -00000000000000000000000000000000											
FULL TERMINATION/OBLIGATION SATISFIED; AUTO LEASE											

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TRADE SUMMARY

The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to SARMA customer service.

TYPE	COUNT	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	2	\$143520	\$145000	\$1645	\$0
AUTO	3	\$8205	\$14162	\$247	\$0
EDUCATION	0	\$0	\$0	\$0	\$0
OTHER INSTALLMENT	0	\$0	\$0	\$0	\$0
OPEN	3	\$0	\$0	\$0	\$0
REVOLVING	13	\$15702	\$47647	\$341	\$0
OTHER	0	\$0	\$0	\$0	\$0
TOTAL	21	\$167427	\$206809	\$2233	\$0

SECURED DEBT	\$151725	OLDEST TRADELINE	06/05
UNSECURED DEBT	\$15702	REVOLVING CREDIT UTILIZATION	33%
		TOTAL DEBT/HIGH CREDIT	81%

DEROGATORY SUMMARY

CHARGE OFFS:	0	30 DAYS:	3	INQUIRIES:	5
COLLECTIONS:	0	60 DAYS:	0	MOST RECENT LATE:	03/24
BANKRUPTCY:	0	90 DAYS:	0	DISPUTES:	0
PUBLIC RECORDS:	0	OTHER:	0		

PUBLIC RECORDS

*** NONE ***

INQUIRIES (LAST 90 DAYS)

WHOSE	COMPANY	BUSINESS TYPE	INQUIRY DATE	BUREAU
B	NCO FINANCIAL SYSTEMS	FINANCE	07/09/24	XP
B	CBA	MISC	07/09/24	XP
B	NCO CREDIT S	MISC	07/09/24	TU
B	NCO GROUP	MISC	07/09/24	EF
B	PRESSLER & PRESSLER	COLLECTIONS	06/30/24	XP

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SOURCE OF INFORMATION

1 EXPERIAN - PULLED ON: 07/15/24

Name	SSN	DOB
SAMUEL T TESTCASE	000000012	12/27/67
SAMUEL T TESTCASE JR	000000012	N/A
N/A	000000012	N/A
N/A	999990012	N/A

Address	Time Frame
21 JACOBSON AVE UNIT 42, ANTHILL, MO 65488-0001	05/24
42 JACOBSON AVE UNIT 21, ANTHILL, MO 65488-0001	03/23 - 04/24
33 DANA CIR, ANTHILL, MO 65488-0001	10/20 - 02/23

Employer	Address	Occupation	Reported
MESA PROPERTIES	-	-	01/23
NEWPORT MANAGEMENT	-	-	09/22

2 TRANSUNION - PULLED ON: 07/15/24 - INFILE DATE: 03/01/88

Name	SSN	DOB
SAMUEL T TESTCASE JR	-	N/A
N/A	-	12/27/67
N/A	000000012	N/A

Address	Time Frame
42 JACOBSON AV #21, ANTHILL, MO 65488	09/23*
21 JACOBSON AV #42, ANTHILL, MO 65488	05/23
33 DANA CI #1, ANTHILL, MO 65488	-

Phone	Type	Reported
890-9925	RESIDENCE	--/--

Employer	Address	Occupation	Reported
MESA PROPERTIES	-	IT	--/--
NEWPORT MANAGEMENT	-	PROFESSIONAL	--/--

3 EQUIFAX - PULLED ON: 07/15/24 - INFILE DATE: 02/14/88

Name	SSN	DOB
SAMUEL T TESTCASE JR	-	12/27/67
SAMUEL TESTCASE JR	-	N/A
N/A	000000012	N/A

Address	Time Frame
42 JACOBSON AVE UNIT 21, ANTHILL, MO 65488-0001	05/23*
33 DANA CIR FL 1, ANTHILL, MO 65488-0001	11/20
99 BLOOMFIELD RD FL 1, ANTHILL, MO 65488	06/21

Employer	Address	Occupation	Reported
BRAGOU FOODS	-	-	--/--

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SOURCE OF INFORMATION

YUKON PROCESSING

CREDITORS

SUBSCRIBER NAME	ADDRESS	PHONE
A H F C	200 CONTINENTAL DRIVE, NEWARK DE 19713	413-532-0140
AMERICAN EXPRESS	P.O. BOX 7871, FORT LAUDERDALE FL 33329	800-874-2717
AMEX	PO BOX 297871, FORT LAUDERDALE, FL 33329	8008742717 CRED BUR
BANK OF AMERICA	PO BOX 1598, NORFOLK, VA 23501	800-732-9194 flex cc
BANKAMERICA	PO BOX 982238, EL PASO, TX 79998	800-421-2110
BARCLAYS BANK DELAWA	1007 ORANGE STREET SUITE, WILMINGTON DE 19801	302-888-1400
BARCLAYS BANK DELAWARE	1007 N ORANGE ST, WILMINGTON, DE 19801	302-888-1400
BRCLYSBANKDE	P.O. BOX 8803, WILMINGTON, DE 19899	866-370-5931
CAP 1 BANK	PO BOX 85015, RICHMOND VA 23285	800-955-7070
CAPITAL ONE BANK	PO BOX 85520, RICHMOND VA 23285	800-955-7070
CBA/REAL ESTATE SVCS	111 WOODCREST ROAD, CHERRY HILL, NJ 08003	856-795-2221
CHASE	800 BROOKSEdge BLVD, WESTERVILLE, OH 43081	800-955-9900
CHASE BANK USA, NA	-	800-945-2000
CHASE CARD	PO BOX 15298, WILMINGTON, DE 19850	-
COUNTRYWIDE HOME LOANS	450 AMERICAN ST, SIMI VALLEY, CA 93065	800-669-6607
EGS CREDIT S	3850 N CAUSEWAY BL 3RD FLOOR, METAIRIE, LA 70002	800-925-6691
FMCC	12110 EMMET, OMAHA NE 68164	800-727-7000
FORD CRED	PO BOX BOX 542000, OMAHA NE 68154	BYMAILONLY
FRD MOTOR CR	POB 542000, OMAHA, NE 68154	800-727-7000
GENERAL MOTORS MTG COR	PO BOX 780, WATERLOO IA 50704	319-236-5400
GMAC MTG	3451 HAMMOND AVE, WATERLOO IA 50702	319-236-5400
HHL D BANK	POB 98706, LAS VEGAS NV 89193	MAIL ONLY
HSBC BANK NV FKA HHL	1441,SCHILLING PLACE, SALINAS CA 93901	800-477-6000
HSBC NV	PO BOX 19360, SALINAS, CA 93901	800-477-1024
NCO FINANCIAL SYSTEMS	507 PRUDENTIAL RD, HORSHAM, PA 19044	215-441-3000
OCWEN/GMAC MORTGAGE	3451 HAMMOND AVE PO BOX 4622, WATERLOO, IA 50704	800-766-4622
PRESSLER & PRESSLER	64 RIVER RD, EAST HANOVER, NJ 07936	201-428-7300
PROVIDIAN FINANCIAL	PO BOX 9180, PLEASANTON CA 94566	BYMAILONLY
TOYOTA MOTOR CREDIT	4 GATEHALL DR SUITE 350, PARSIPPANY, NJ 07054	973-829-6777

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CREDITORS

SUBSCRIBER NAME	ADDRESS	PHONE
TOYOTA MOTOR CREDIT CO	4 GATEHALL DR STE 350, PARSIPPANY, NJ 07054	973-829-6737
TOYOTA MTR	SEE BRANCH LISTINGS, BREA CA 92621	-
VALLEY NATIONAL BANK	1460 VALLEY ROAD, WAYNE, NJ 07470	973-305-8800
VALLEY NATIONAL BANK M	1445 VALLEY RD, WAYNE, NJ 07470	973-305-8800

MISCELLANEOUS INFORMATION

- Instant View Password: F6-F4D7E3
- To verify the authenticity of this credit report, please visit <https://credit.sarmamortgage.com> and click on the Instant View link. Enter Identifier # 1014493 and password F6-F4D7E3 to view the report. For any inquiries regarding this report or services provided by SARMA please contact us at 800-955-5238.

DISCLAIMER

- An asterisk (*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

- This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

EXPERIAN
PO BOX 2002
ALLEN, TX 75013
888-397-3742
www.experian.com/reportaccess

TRANSUNION
PO BOX 2000
CHESTER, PA 19016
800-916-8800
transunion.com/myoptions

EQUIFAX
PO BOX 740241
ATLANTA, GA 30374
800-685-1111
www.equifax.com/fcra

*** END OF REPORT 8/8/2025 7:04:13 AM ***

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RETURN SERVICE REQUESTED

MARISOL TESTCASE
 3286 BROOKFIELD DR
 LAS VEGAS, NV 89120

Your Credit Score and the Price You Pay for Credit

Your Credit Score			
Your credit score	SCORE	SOURCE / MODEL	DATE
	697	EXPERIAN/FAIR, ISAAC (VER. 2)	07/15/24
	725	TRANSUNION/FICO CLASSIC (04)	07/15/24
	700	EQUIFAX/FICO CLASSIC V5	07/15/24

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>EXPERIAN: Scores range from a low of 300 to a high of 850.</p> <p>TRANS UNION: Scores range from a low of 309 to a high of 839.</p> <p>EQUIFAX: Scores range from a low of 334 to a high of 818.</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	<p>EXPERIAN: Your credit score ranks higher than 36 percent of U.S. consumers.</p> <p>TRANS UNION: Your credit score ranks higher than 46 percent of U.S. consumers.</p> <p>EQUIFAX: Your credit score ranks higher than 38 percent of U.S. consumers.</p>
Key factors that adversely affected your credit score	<p>EXPERIAN</p> <ul style="list-style-type: none"> RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH NUMBER OF ACCOUNTS WITH DELINQUENCY TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN TOO MANY INQUIRIES LAST 12 MONTHS <p>TRANS UNION</p> <ul style="list-style-type: none"> NUMBER OF ACCOUNTS WITH DELINQUENCY TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS INQUIRIES IMPACTED THE CREDIT SCORE <p>EQUIFAX</p> <ul style="list-style-type: none"> TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT NUMBER OF ACCOUNTS WITH DELINQUENCY

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>
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</p> <p><i>On the web:</i> Visit www.annualcreditreport.com</p> <p><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>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	<p>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.</p>

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.

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

TRANSUNION
PO BOX 2000
CHESTER, PA 19016
800-916-8800
transunion.com/myoptions

EQUIFAX
PO BOX 740241
ATLANTA, GA 30374
800-685-1111
www.equifax.com/fcra

EXPERIAN
PO BOX 2002
ALLEN, TX 75013
888-397-3742
www.experian.com/reportaccess

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

Signature _____

Date _____