**Kroll Factual Data** | **RESIDENT** QUALIFIER

KROLL FACTUAL DATA, 5200 HAHNS PEAK DRIVE LOVELAND, CO 80538 970-663-5700 800-929-3400

| | Client Tracking | Requested by | Report ID |
|---|---|---|---|
| [redacted] | | [redacted] | [redacted] |
| | Client Code | Date requested | Time requested |
| | [redacted] | 11/12/2008 | 03:07:42 |

**Identification (as requested)**

| Applicant's last name | First name | Middle | Suffix | DOB | Social Security |
|---|---|---|---|---|---|
| [redacted] | [redacted] | | | 01/09/1977 | [redacted] |

**Residence Information (as requested)**

| Present | | Gardena | CA | 90249 | Telephone |
|---|---|---|---|---|---|
| [redacted] | | | | | |
| Monthly rent | Monthly income | Time at residence | | Time at employment | |

**File Variations**

| | | | | | | |
|---|---|---|---|---|---|---|
| Experian | BX1 | [redacted] | [redacted] | 1977 | 11/12/08 03:04 | |
| **Equifax | BQ1 | Not Reported | NO HIT/NO RECORD FOUND | | 11/12/08 03:07 | |
| Trans Union | BU1 | [redacted] | MC[redacted] | // | 11/12/08 03:07 | |

**Database Residence Information**

| | | | | First | Last | |
|---|---|---|---|---|---|---|
| [redacted] | CHICAGO | IL | 606121706 | 09/08 | 09/08 | BX1 BU1 |
| [redacted] | GARDENA | CA | 902491741 | 09/08 | 09/08 | BX1 |
| [redacted] | GARDENA | CA | 90249 | — | 09/08 | BU1 |

**Resident Qualifier**

| | Maximum score | Applicant's score | |
|---|---|---|---|
| Employment stability | 50 | 10 | 0 months at current employment |
| Residence stability | 50 | 10 | 0 months at current residence |
| Debt to income ratio | 50 | 0 | 100% Debt to income ratio |
| Rent to income ratio | 50 | -31 | 100.00% Rent to income ratio |
| Fico credit score | 50 | 50 | FICO score: 775 |
| Public records | 50 | 50 | No public records found |
| Credit history | 50 | 50 | Average Rating of 1.00 |
| | 350 | 139 | |

LEGAL CPJ

**Applicant approved with qualified co signer**

**Database Employment Information**

| | First | Last | |
|---|---|---|---|
| No database employment information found | | | |

**Credit History**

| | | | | | | | | | Payment | Balance |
|---|---|---|---|---|---|---|---|---|---|---|
| CITI | Opened 04/04 | Reported 09/08 | High balance Unknown | Reviewed 11 mos | 30 0 | 60 0 | 90+ 0 | Pastdue -0- | Payment Paid | Balance -0- |
| | Last active 04/08 | BU1 | High limit 4,500 | Revolv (R1) Credit card | | | | | | |

| TOTALS | High credit | High balance | | Pastdue | Payment | Balance |
|---|---|---|---|---|---|---|
| | 4,500 | 0 | | 0 | 0 | 0 |

| Credit Score Information | | | | | |
|---|---|---|---|---|---|
| 775 | Repository: TransUnion | Brand: Empirica | Type: FICO | [redacted] MCMIHELK, TUERAY | BU1 |
| | 014 - Length of time accounts have been established<br>008 - Too many inquiries last 12 months<br>027 - Too few accounts currently paid as agreed | | | | |
| | FACTA: Inquiries impacted the credit score. | | | | |
| N/A | Repository: Experian | Brand: Fair Isaac | Type: FICO | [redacted] MCMIHELK, TUERAY | BX1 |
| | - Risk score not calculated due to lack of credit history | | | | |

**Fraud Search**

FACTA: Address mismatch alert: Input address did not match the best address on file.
BX1

**TruAlert - Applicant**

**SocialID**

| SSN Validation | Deceased Flag | Potential DOB found |
|---|---|---|
| SS[redacted] was issued 1936 - 1951 in Florida | SSN [redacted] has not been reported as deceased | November 1925 |

| Recent Change of Address found | FKA / AKA Records found |
|---|---|
| No information found. | None found. |

| SSN | Name | Address |
|---|---|---|
| [redacted] | [redacted] | [redacted] |

**OFAC Compliance**

**Applicant input name checked. No similar records found in OFAC's SDN list.**

File Variations

**No additional File Variation names found.**

AKA Records

**No additional AKA names found.**

**The TruAlert products (RiskID and SocialID) cannot be used as factors in establishing a customer's eligibility for credit, residence, or employment.**

**Public Records**

**No Public Records found**

**Inquiry Information**

| | |
|---|---|
| 09/24/2008 NCO FINANCIAL SYSTEMS (BX1) | 09/24/2008 NCO CREDIT S (BU1) |
| 09/12/2008 NCO FINANCIAL SYSTEMS (BX1) | 09/12/2008 NCO CREDIT S (BU1) |
| 11/12/2008 FDC (BU1) | |

**Information Sources**

This report is furnished in response to a consumer or business application. The information contained herein meets all guidelines set forth by the Fair Credit Reporting Act; it is to be held in strict confidence and may be revealed only to those whose official duties require the information in relation to which this report was ordered, except that which is required by law. The information has been obtained from sources deemed reliable, the accuracy of which Kroll Factual Data does not guarantee.

*** denotes source(s) of adverse information**