

101 Overland Drive  
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[www.ncocreditservices.com](http://www.ncocreditservices.com)

# NCO

Tel: (800) 925-6691  
(800) 944-3624  
Fax: (800) 285-8348

E-Mail: [REDACTED]

## NCO Credit Services

PREPARED FOR:

### First Select Mortgage Corp

1663 SIBLEY BLVD CALUMET CITY, IL 60409

<b>Attention:</b>	RE [REDACTED]	<b>Prepared By:</b>		<b>Report Type:</b>	CHECKBOX INFILE
<b>Reference #:</b>	MI [REDACTED]	<b>Request Date:</b>	9/3/2008	<b>Sources:</b>	TU, EFX and XPN
<b>Password:</b>	[REDACTED]	<b>Completed Date:</b>	9/3/2008	<b>Loan Type:</b>	
<b>Client Loan #:</b>		<b>Client #:</b>	[REDACTED]	<b>ECOA Type:</b>	INDIVIDUAL
<b>AUS Reference #:</b>				<b>Price:</b>	\$ 10.50 <b>Tax:</b> \$ 0.00 <b>Total:</b> \$ 10.50
<b>Loan Officer:</b>					

### Applicant Information

<b>Applicant:</b>	BELI [REDACTED]	<b>DOB:</b>	07/26/1969	<b>SSN#:</b>	328 [REDACTED]
<b>Co-Applicant:</b>		<b>DOB:</b>		<b>SSN#:</b>	
<b>Street Address:</b>	46 [REDACTED]	<b>Marital Status:</b>			
<b>City, State, Zip:</b>	CHICAGO, IL 60653	<b>Own/Rent:</b>			
<b>Length of Time:</b>		<b>Dependants:</b>			
<b>Property:</b>					

### Score Information

EFX FACTA BEACON 5.0 SCORE **806** Range 300 to 850 FOR: BELI [REDACTED] EFX-1  
Score Date: 9/3/2008

- 28 NUMBER OF ESTABLISHED ACCOUNTS
- 32 LACK OF RECENT INFORMATION LOAN INFORMATION
- 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- 00

TU FICO CLASSIC 04 **790** Range 336 to 843 FOR: BELI [REDACTED] TU-1  
Score Date: 9/3/2008

- 008 TOO MANY INQUIRIES LAST 12 MONTHS
- 014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- 028 NUMBER OF ESTABLISHED ACCOUNTS
- 029 NO RECENT BANKCARD BALANCES
- INQUIRIES IMPACTED THE CREDIT SCORE

XPN/FAIR, ISAAC MODEL II **+789** Range 300 to 850 FOR: BELI [REDACTED] XPN-1  
Score Date: 9/3/2008

- 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- 8 TOO MANY INQUIRIES LAST 12 MONTHS
- 3 TOO FEW BANK/NATIONAL REVOLVING ACCOUNTS

# LEGAL CPW

MIIC [REDACTED]

**Employment Information**

**Applicant** **Co-Applicant**

Employer: \_\_\_\_\_ Employer: \_\_\_\_\_  
 Position Held: \_\_\_\_\_ Position Held: \_\_\_\_\_  
 Start/Stop Dates: \_\_\_\_\_ Start/Stop Dates: \_\_\_\_\_  
 Income: \_\_\_\_\_ Income: \_\_\_\_\_  
 Verified By/Date: \_\_\_\_\_ Verified By/Date: \_\_\_\_\_

**Notice: This is a Merged report containing information supplied by the sources shown. The merge process is automated and the report may include some duplications and/or omissions.**

**Trade Information**

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owning	Terms	Current Status	Historical Status			Past Due	
			Credit Limit				Acct. Type	ECOA	//Mo		Times Paid
Account Number	DLA						30	60	90	Duc	
SEARS/CBSD	08/08	05/01	269	81	10	01	88	0	0	0	0
██████████	08/08		250		REV	A	TU-1	EFX-1	XPN-1		
Loan Term: MIN CHARGE ACCOUNT											
CITI	08/08	04/04	0			01	53	0	0	0	0
██████████	04/05		4500		REV	A	TU-1	EFX-1	XPN-1		

**6 YEARS** **6 YEARS OLD** **LINE**

**Collection Information**

No Collections exist in this section.

**Public Record Information**

No Public Records exist in this section.

**Inquiries**

NCO CREDIT S	9/3/2008	TU-1
NCO CREDIT S	8/19/2008	TU-1
NCO CREDIT S	8/12/2008	TU-1
ROADLOANS.CO	8/2/2008	TU-1
ROADLOANS.COM	8/2/2008	XPN-1
UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION PERSONAL LOAN COMPANIES		

**Creditor Information List**

Company	Phone	Address	City,State,Zip
CITI CARDS CBSDNA	(800) ██████████	POB 6241	SIoux FALLS SD 57117
NCO CREDIT SERVICES	(630) ██████████	101 OVERLAND	NORTH AURORA IL 60542
ROADLOANS.CO		7711 CENTER AVE	HUNTINGTON BEA CA 92647
ROADLOANS.COM	(800) ██████████	5201 RUPE SNOW DR STE 40	NORTH RICHLAND HILLS TX 76180
SEARS	(800) ██████████	13200 SMITH RD	CLEVELAND OH 44130

**LCPW**

Source(s) of Information			
File Segment	File Holder Name	Social Security #	Address
EFX-1	BELL [REDACTED]	328 [REDACTED]	[REDACTED] CHICAGO, IL 60653
TU-1	BELL [REDACTED]	328 [REDACTED]	[REDACTED] SOUTH HOLLAND, IL 60473
XPN-1	BELL [REDACTED]	328 [REDACTED]	[REDACTED] CHICAGO, IL 60612-1706

**Alerts and Validation**

ADDRESS DISCREPANCY TU-1  
 TRANSUNION: CURRENT ADDRESS MISMATCH - INPUT DOES NOT MATCH FILE

TU CREDITOR CONTACT INFORMATION TU-1  
 CREDITOR CONTACT INFORMATION PRODUCT WAS DELIVERED

TU FICO CLASSIC 04 TU-1  
 FICO CLASSIC 04 PRODUCT WAS DELIVERED

ADDRESS DISCREPANCY XPN-1  
 THERE IS A SUBSTANTIAL DISCREPANCY BETWEEN THE ADDRESS ON INQUIRY INPUT AND THE ADDRESS(ES) ON FILE

**The following AKA(s) were reported**

Name	SSN #	DOB
BELL, SHWANDA		1/1/1969

XPN-1

**Bureau Addresses**

EQUIFAX	PO BOX 105873, ATLANTA, GA 30348	(800) 685-1111
EXPERIAN	PO BOX 2002, ALLEN, TX 75013	(888) 397-3742
TRANSUNION	2 BALDWIN PLACE, P. O. BOX 1000, CHESTER, PA 19022	(800) 888-4213

This credit report is for the intended use of originating entity only. Use of this credit report by any other entity other than the originating entity constitutes second use. Second use users are required to post a secondary use inquiry on the consumer credit file. In addition, a Client Service Agreement must be completed and forwarded to the originating Credit Reporting Agency. Second use users can log onto the following website to post second use information and obtain a copy of the Client Service Agreement. <https://www.xpconline.net/SecondUse>

\*\*\* END OF REPORT - 9/3/2008 11:32:10 AM \*\*\*

LCP~