



www.unitedone.com

INFILE CREDIT REPORT REFERENCE GUIDE





ID RISK REVIEW

Borrower: SARAH D TESTCASE
Address: 171 GLENWOOD DR
City, State, ZIP: ANTHILL, MO 65488

Social Security Number: XXX-XX-0008
Telephone Number: Not Provided

Summary

✔ No Fraud Alert on File	✔ No SSN Alert on File
✔ No Active Duty Alert on File	✘ Address Alert on File
✔ No Notice of Credit Freeze on File	✔ No Other Alert on File

Social Security Number Alerts

SSN Check: PASSED
✔ Verified SSN with external information sources
✔ Verified SSN is consistent with Personal identifying information

Address Alerts

Address Check: Requires Investigation
✘ Verified Address with external information sources EXPERIAN : ADDRESS MISMATCH DETECTED XP: INQUIRY/ONFILE CURRENT ADDRESS CONFLICT XP: NOTICE OF ADDRESS DISCREPANCY OR MISMATCH TRANSUNION : ADDRESS MISMATCH DETECTED TU: NOTICE OF ADDRESS DISCREPANCY OR MISMATCH EQUIFAX : ADDRESS MISMATCH DETECTED EF: NOTICE OF ADDRESS DISCREPANCY OR MISMATCH
✔ Verified Address against known fraudulent activity
✘ Verified Address against commonly associated fraudulent activity indicators XP: INQUIRY CURRENT ADDRESS NOT ONFILE

Other Alerts

Additional Alerts Check: No Additional Alerts Found
--

Disclaimer: The above identified risk messages, alerts, and data are aggregated from creditors, data repositories, and other public sources including Experian Fraud Shield. Social Security Number verified against multiple databases including Experian File One and the Social Security Administration DeathMaster and Issuance database. Reporting bureau makes no representation or warranty as to the accuracy or completeness of this information. In accordance with the Fair and Accurate Credit Transactions Act of 2003, the information in this addendum must not be used to determine the credit worthiness nor solely relied upon to establish the identity of a consumer. This product is intended for the specific commercial use of the customer and may not be appropriate for direct consumer disclosure.

File#: 2432910
 Date: 4/27/2023
 Company: UNITED ONE



Applicant: SARAH D TESTCASE

	Experian	TransUnion	Equifax
Bureau Scores	460	498	416
Potential Score Improvement	+79 <small>more</small>	0 <small>more</small>	+78 <small>more</small>

Credit Assure™

Credit Assure™ looks for opportunities to help a borrower improve their credit score, typically by paying down balances.

CREDIT ASSURE BENEFITS:

- Alerts you to opportunities you might have overlooked
- Helps you approve more applicants
- Helps you make better offers and close more loans

Current scores (called bureau scores) are provided by the credit bureaus. Predicted scores (called potential scores) and score changes (called potential improvements or score improvements) are provided by CreditXpert Inc. ("CXI") and are not bureau or FICO scores or changes. Predicted scores and score changes simulated by CreditXpert(R) products are only estimates. CXI does not guarantee that scores from any other company will change by the same amount, in the same way, or at all, or that correcting credit report information will result in a score improvement. CreditXpert products are based on credit reports from the bureaus. CXI is not responsible for inaccurate results, including any due to incorrect, incomplete, or outdated credit report information or incorrect assumptions about the future. CXI is not a credit counseling or credit repair organization. CXI is not endorsed by Equifax, Experian, TransUnion or FICO.

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1 280 NORTH SHERMAN ST, WILKES-BARRE, PA 18702
 Phone: 888-870-3575
 Fax: 570-824-9502

MERGED INFILE CREDIT REPORT

2 FILE #	2432910	FNMA #	4 DATE COMPLETED	4/27/2023	5 RQD' BY	SEAN HIGGINS
3 SEND TO	UNITED ONE		DATE ORDERED	4/27/2023		
	CUST. # 9999999		REPOSITORIES	XP/TU/EF	PRPD' BY	
	280 NORTH SHERMAN STREET		PRICE		LOAN TYPE	
	WILKES-BARRE, PA 18702		REF. #			

PROPERTY ADDRESS

6 APPLICANT	TESTCASE, SARAH D	CO-APPLICANT	
SOC SEC #	000-00-0008	DOB	11/14/1977
MARITAL STATUS		DEPENDENTS	
CURRENT ADDRESS	171 GLENWOOD DR, ANTHILL, MO 65488*	LENGTH	
PREVIOUS ADDRESS		LENGTH	

7 SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - SARAH DANI TESTCASE - 000000008
 SCORE: **416**
 00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

EXPERIAN/FAIR, ISAAC (VER. 2) - SARAH TESTCASE - 000000008
 SCORE: **460**
 38 - SERIOUS DELINQUENCY, PUBLIC RECORD, OR COLLECTION FILED
 13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 10 - RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

TRANSUNION/FICO CLASSIC (98) - SARAH D TESTCASE - 000000008
 SCORE: **498**
 038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
 002 - LEVEL OF DELINQUENCY ON ACCOUNTS
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 FA - DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE

8 ALERT

- 1 - ADDRESS DISCREPANCY: THERE IS A DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE INQUIRY AND THE ADDRESS(ES) ON FILE
- 1 - SARAH TESTCASE YOB: **1977 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED**
- 2 - **TRANSUNION ID MISMATCH ALERT: CURRENT ADDRESS MISMATCH. INPUT DOES NOT MATCH FILE.**
- 3 - ADDRESS DISCREPANCY: THERE IS A SUBSTANTIAL DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE INQUIRY AND THE ADDRESS(ES) ON FILE

9 PUBLIC RECORDS

a B B US BKPT CT IL CHICAGO	e File Date: 11/20	h Plaintiff:
b Docket #: P000003	f Amount: \$0	i Action Type: CHAPTER 7 BANKRUPTCY
c Source: XP/TU/EF	g Status Date: 02/21	j Status: DISCHARGED
d *** P; -DSP-02/21		

EOA 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

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Infile Credit Report Reference Guide

1. United One's Address & Phone Number

2. File #: Seven-digit number assigned to each credit report. Also used for reissuing credit reports

3. Sent To-Name & Address of the company requesting the report

4. Date Completed: The date matches the date received, unless repositories are added or dropped from the report

Date Ordered: The date the report was ordered

Repositories: The vendors on the report, example: XP/TU/EF

5. RQD'BY: The person that requested the report

6. Applicant: Identifying information for the applicant (and co-applicant if the report is a joint report). Includes applicant's social security number, date of birth, current address, previous address

7. Score Models: Displays score & reason codes, numeric or narrative reason codes

8. Alert: Displays any alerts, example: Address discrepancies, OFACS name matching service (Optional) & MLA (Optional)

9. Public Records:

a. Type of record, example: Bankruptcy, Lien & Judgment

b. Docket #

c. Source: Vendor's reporting the data

d. Disposition date

e. Month and year information was reported to the credit repository, filed initially at the courthouse

f. Amount: Dollar amount involved in the case

g. Status Date: Discharge date

h. Plaintiff: Information regarding the plaintiff

i. Action Type: Example: bankruptcy, lien, or judgment

j. Status: Example: discharged, satisfied, or judgment



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	280 NORTH SHERMAN STREET			PRICE		LOAN TYPE	
	WILKES-BARRE, PA 18702			REF. #			

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, SARAH D			CO-APPLICANT			
SOC SEC #	000-00-0008	DOB	11/14/1977	SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			

PUBLIC RECORDS

B B	CHICAGO MUN CT-1ST DIS	File Date: 12/17	Plaintiff: 0M1145227 ARONSON FUR
	Docket #: P000001	Amount: \$1,927	Action Type: JUDGMENT
	Source: XP/TU/EF	Status Date: 03/18	Status: SATISFIED
B B	DU PAGE LAW COURT	File Date: 08/19	Plaintiff: 02SC1864 COTTONWOOD F
	Docket #: P000002	Amount: \$900	Action Type: JUDGMENT
	Source: XP/TU/EF	Status Date: 08/19	Status: JUDGMENT

This information is based upon the available identifying information available in the public record and may not be accurate. It is your responsibility to use additional information to determine whether this information is related to the individual who is the subject of this report.

10 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 UNITED ONE RESOURCES customer service.

a	b	c			
	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	0	0	0	0	0
AUTO	4	24812	25021	544	0
EDUCATION	3	8336	9250	50	0
OTHER INSTALLMENT	8	656	1826	105	624
OPEN	1	951	1000	75	0
REVOLVING	8	0	0	0	0
OTHER	19	4835	5775	0	4723
TOTAL	43	39590	42872	774	5347
d	SECURED DEBT	25436	OLDEST TRADELINE	12/13	
	UNSECURED DEBT	14636	REVOLVING CREDIT UTILIZATION		
			TOTAL DEBT/HIGH CREDIT	108%	

11 DEROGATORY SUMMARY

a	CHARGE OFFS:	3	b	30 DAYS:	6	c	INQUIRIES:	29
	COLLECTIONS:	19		60 DAYS:	6		MOST RECENT LATE:	undetermined
	BANKRUPTCY:	3		90 DAYS:	5		DISPUTES:	1
	PUBLIC RECORDS:	3		OTHER:	1			

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10. Trade Summary: This summary appears after the scores, but it can also be moved to appear later in the report.

a. Broken down by account type (type of credit account): Mortgage, Auto, Education, Open, Installment, Revolving & Total

b. Number of trades in each bucket

c. Balance: (outstanding balance), High Credit, Payments Past Due

d. Total Amount: Secured Debt, Unsecured Debt, Oldest Trade on the Credit Report, Revolving Credit Utilization, Total Debt/High Credit

11. Derogatory Summary: (Optional)

a. Charge Offs, Collections, Bankruptcy & Public Records

b. Number of times: 30 day past due, 60 days past due, 90 days past due & other

c. Number of inquiries, most recent late, and disputes

Did you know?

Did you know that your applicants can opt-out of having their information sold with one simple step?

Consult with your United One Sales Representative to learn how your applicants can easily defeat Trigger Leads.



Request New Tradeline **12a**

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 280 NORTH SHERMAN STREET PRICE LOAN TYPE
 WILKES-BARRE, PA 18702 REF. #

PROPERTY ADDRESS

APPLICANT TESTCASE, SARAH D **CO-APPLICANT**
 SOC SEC # 000-00-0008 **DOB** 11/14/1977 **SOC SEC #** **DOB**
MARITAL STATUS **DEPENDENTS**

12 TRADELINES

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+	13	STATUS
				DLA	ACCT TYPE	TERMS						14	
B	B	b NISSAN MOTOR ACCEPTANC ACCT000042	c 03/23	d 02/23 03/23	e \$25021 AUTO	f \$24812 060 \$544	g \$0	h 2	0	0	0		AS AGREED XP/TU/EF
History: 03/23; 00													
B	B	CITIBANK N A ACCT000035	03/23	09/22 09/22	\$4000 EDU	\$4063 UNK -	\$0	7	0	0	0		AS AGREED XP/TU/EF
History: 03/23; 0000000 PAYMENT DEFERRED													
B	B	CITIBANK N A ACCT000034	03/23	09/22 09/22	\$2625 EDU	\$2625 UNK -	\$0	7	0	0	0		AS AGREED XP/TU/EF
History: 03/23; 0000000 PAYMENT DEFERRED													
B	B	NCO FIN/55 ACCT000025	07/22	05/21 --/--	\$3290 COLL	\$2290 UNK -	\$2290	-	-	-	-		COLLECTION XP/TU
History: 06/21; 99 PLACED FOR COLLECTION; ORIGINAL CREDITOR: ILLINOIS DEPARTMENT OF HUMAN S													
B	B	NES/IDAP ACCT000001	03/23	12/13 04/21	\$2625 EDU	\$1648 034 \$50	\$0	13	0	1	1		CUR WAS 90 XP/TU/EF
History: 03/23; 0000032000000 Late Dates: 10/22-90, 9/22-60 PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 06192006													
B	B	CORP AM FCU ACCT000021	03/23	10/20 03/23	\$1000 OPEN	\$951 MIN \$75	\$0	30	4	2	0		CUR WAS 60 XP/TU/EF
History: 03/23; 0000000000000000011102210000000 Late Dates: 10/21-30, 9/21-30, 8/21-30, 6/21-60, 5/21-60, 4/21-30													
B	B	ARONSON FURNITURE ACCT000029	04/23	12/21 10/22	\$1437 INST	\$624 015 \$95	\$624	16	4	1	2		DELINQ 120+ XP/TU/EF
History: 04/23; 4321001000010100 Late Dates: 4/23-120, 3/23-90, 2/23-60, 1/23-30, 10/22-30, 5/22-30, 3/22-30 INSTALLMENT SALES CONTRACT													
B	B	FIRST PREMIER BANK ACCT000037	04/23	11/22 02/23	\$300 REV	\$482 MIN \$20	\$40	6	1	0	0		DELINQ 30 XP/TU/EF

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12. Tradelines: (A variety of trade sort options are available)

a. Request New Tradelines: Click this link to order a supplement/updates. Example: If there is a trade not showing on the credit report, you can order a supplement.

b. Creditor, account number, history, month/year reported

Example: 08/2022, payment grid

Example: History 08/2022; grid 4321001000010100, Late dates below date & delinquency

Late Dates 8/22-120, 7/22-90, 6/22-60, 5/22-30, 2/22-30, 9/21-30, 7/21-30

c. Date Reported: The last time the account was reported by the creditor to the file

d. Date Opened: The date the borrower opened the account

DLA: Date of last activity on the account

e. High Credit or Limit: The highest credit amount used by the consumer.

Limit: Limit permitted by the credit grantor.

Account Type: Type of credit, Example: Installment, auto, education, mortgage, collection & revolving

f. Balance: The outstanding balance owed to the creditor for repayment of the account (number of months and/or monthly payments)

g. Past Due: The amount currently past due

h. Months Reviewed: 30 – 60 – 90+ Reports the total months history the creditor is reporting (reviewed) the number of times the consumer was 30, 60, 90 days+

13. Status & Source:

Current Status, Source vendors, Example: XP=Experian, TU=Trans Union, EF=Equifax
ECOA & Whose Equal Credit Opportunity Act Codes ECOA KEY

B=Borrower; C=Co-borrower; A=Authorized; User P=Participant; S=Co-Signer
M=Maker; X=Deceased; I=Individual; T=Terminated

14. Status: As Agreed-Pay/Paid as agreed: Customarily pays within 30 days of due date.

Delinquent 30 days: pays/paid at least 30 days past due date

Delinquent 60 days: pays/paid at least 60 days past due date

Delinquent 90 days: pays/paid at least 90 days past due date

Delinquent 120 days: pays/paid at least 120 or more days past due

Source: the vendors reporting the trade, example: XP/TU/EF



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 280 NORTH SHERMAN STREET PRICE LOAN TYPE
 WILKES-BARRE, PA 18702 REF. #

PROPERTY ADDRESS

APPLICANT TESTCASE, SARAH D CO-APPLICANT
 SOC SEC # 000-00-0008 DOB 11/14/1977 SOC SEC # DOB
 MARITAL STATUS DEPENDENTS

TRADELINES

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

History: 11/20; 9-9543210010000000000000
 Late Dates: 8/20-150+, 7/20-120, 6/20-90, 5/20-60, 4/20-30, 1/20-30
 SECURED CREDIT CARD - REVOLVING TERMS; BANKRUPTCY CHAPTER 7

B B ARONSON 01/19 12/15 \$1106 - - 18 0 0 0 CLOSED
 ACCT000006 06/17 INST 012 \$92 XP/TU/EF
 History: 11/18; -----000000000
 CLOSED ACCOUNT

B B FIRST PREMIER BANK 04/23 11/22 \$250 - - 6 0 0 0 CRCDLST
 ACCT000036 02/23 REV - XP/EF
 History: 04/23; -00000
 CREDIT CARD LOST OR STOLEN

B B TRIADFINCL 02/21 11/17 \$14438 - - 9 1 - BANKRUPTCY
 ACCT000011 10/20 AUTO 072 - XP/EF
 History: 11/20; 9010210111100010110000000
 Late Dates: 9/20-30, 7/20-60, 6/20-30, 4/20-30, 3/20-30, 2/20-30, 1/20-30, 9/19-30, 7/19-30, 6/19-30

B B VON MAUR 03/23 05/18 \$200 - - - - BANKRUPTCY
 ACCT000014 08/19 REV - TU/EF
 INCLUDED IN BANKRUPTCY

15 INQUIRIES (LAST 120 DAYS)

EF	B	04/20/23	CB&T	CREDIT CARD/TRAVEL
EF	B	04/20/23	CINGULR-GA	UTILITIES/FUEL
EF	B	04/20/23	TRIB/FBOFD	CREDIT CARD/TRAVEL
TU	B	04/07/23	ARONSON FURN	COLLECTIONS
TU	B	04/03/23	JUNIPER FIN	BANKING
XP	B	04/01/23	TRIBUTE/FBOFD	BANKING
XP	B	03/18/23	GOLDBERG & ROTHSTEIN	COLLECTIONS
TU	B	03/12/23	FRIEDMAN AND	COLLECTIONS
EF	B	03/08/23	SUNTRUSTBK	BANKING
EF	B	03/02/23	SAFERENT	MISC
TU	B	02/28/23	ZALE/CBUSA	JEWELRY/ELECTRONICS

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APPLICANT	TESTCASE, SARAH D			CO-APPLICANT			
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MARITAL STATUS				DEPENDENTS			

INQUIRIES (LAST 120 DAYS)

XP	B	02/06/23	PACIFIC CAPITAL BANK N	BANKING
TU	B	02/02/23	HAWKINSON NI	AUTOMOTIVE
TU	B	01/29/23	COAF	FINANCE
TU	B	01/29/23	NISSAN MOTOR	FINANCE/NONPERSONAL
EF	B	01/29/23	CAP ONE AF	FINANCE
TU	B	01/15/23	MARQUETTE CO	FINANCE
TU	B	01/15/23	CBCINNOVIS	MISC
EF	B	01/15/23	FRIENDLY	FINANCE
XP	B	01/14/23	CONSUMER PORTFOLIO SVC	FINANCE
TU	B	01/14/23	HAWKINSON NI	AUTOMOTIVE
TU	B	01/14/23	CPS	FINANCE
TU	B	01/10/23	WFF	AUTOMOTIVE
XP	B	01/09/23	NUVELL	FINANCE
TU	B	01/09/23	COAF	FINANCE
TU/EF	B	01/09/23	BOB WATSON	AUTOMOTIVE
EF	B	01/09/23	CAP ONE AF	FINANCE
EF	B	01/09/23	AMERICRDT	FINANCE
EF	B	01/09/23	WFFUNACCPT	FINANCE

16 SOURCE OF INFORMATION

- EXPERIAN - PULLED ON: 04/27/23
NAME: SARAH TESTCASE 000000008 DOB: 11/14/77
NAME: TESTCASE SARAH 000000008 DOB: N/A
SSN: 000000008
SSN: 000000080
SSN: 000000800
SSN: 000008000
ADDRESS: 171 GLENWOOD DR, ANTHILL, MO 65488-0001 - REPORTED 01/12 - 03/23
ADDRESS: 14943 DEER MEADOW DR, ANTHILL, MO 65488 - REPORTED 01/22
ADDRESS: 5126 TEMPLE HEIGHTS RD, ANTHILL, MO 65488 - REPORTED 04/18
EMPLOYER: WMI HOME FURNISHINGS//7801 E PELTASON DR ANTHILL - REPORTED 01/22
- TRANSUNION - PULLED ON: 04/27/23 - INFILE DATE: 08/01/94
NAME: SARAH D TESTCASE
NAME: TESTCASE,SARA
NAME: DOB: 11/14/77
SSN: 000000008
ADDRESS: 171 GLENWOOD DR, ANTHILL, MO 65488 - REPORTED 04/22
ADDRESS: 15519 MORNING DR, ANTHILL, MO 65488 - REPORTED 03/22
ADDRESS: 14943 DEER MEADOW DR, ANTHILL, MO 65488
EMPLOYER: TMOBIL//
EMPLOYER: AERIAL COMM//
PHONE: 555-0199 - RESIDENCE
- EQUIFAX - PULLED ON: 04/27/23 - INFILE DATE: 08/27/96

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FILE #	2432910	FNMA #		DATE COMPLETED	4/27/2023	RQD' BY	SEAN HIGGINS
SEND TO	UNITED ONE			DATE ORDERED	4/27/2023		
	CUST. # 9999999			REPOSITORIES	XP/TU/EF	PRPD' BY	
	280 NORTH SHERMAN STREET			PRICE		LOAN TYPE	
	WILKES-BARRE, PA 18702			REF. #			

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, SARAH D			CO-APPLICANT			
SOC SEC #	000-00-0008	DOB	11/14/1977	SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			

SOURCE OF INFORMATION

NAME: SARAH DANI TESTCASE DOB: 11/14/77
SSN: 000000008
ADDRESS: 171 GLENWOOD DR, ANTHILL, MO 65488-0001 - REPORTED 01/19
ADDRESS: 15519 MORNING DR, ANTHILL, MO 65488-0001 - REPORTED 09/22
ADDRESS: 14943 DEER MEADOW DR, ANTHILL, MO 65488 - REPORTED 07/21
EMPLOYER: RADIO SHACK//
PHONE: (573) 555-0199 - REPORTED 09/22

EXPERIAN FRAUD SHIELD

*** FRAUD SHIELD ***
1 - TESTCASE, SARAH D
* INPUT SSN ISSUED 1977 - 1980
* 01 - INQUIRY/ONFILE CURRENT ADDRESS CONFLICT
* 03 - INQUIRY CURRENT ADDRESS NOT ONFILE

MISCELLANEOUS INFORMATION

- Instant View Password: A7-169B0D
- To verify the authenticity of this credit report, please visit <https://unitedoneresources.meridianlink.com> and click on the Instant View link. Enter Identifier # 2432910 and password A7-169B0D to view the report. For any inquiries regarding this report or services provided by UNITED ONE please contact us at 888-870-3575.

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	TRANSUNION	EQUIFAX
PO BOX 2002	PO BOX 2000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19016	ATLANTA, GA 30374
888-397-3742	800-916-8800	800-685-1111
www.experian.com/reportaccess	transunion.com/myoptions	www.equifax.com/fcra

17 CREDITORS

AFFL FIN	3900 HOLLYWOOD BLVD, HOLLYWOOD FL 33021	954-983-7007
AMERICAN COLLECTION	919 W. ESTES AVE., SCHAUMBURG, IL 60193-4427	847-352-1300
AMERICAN COLLECTIONS	919 ESTES CT, SCHAUMBURG, IL 60193	847-352-1300
AMERICAN COLLN CORP	919 W ESTES, SCHAUMBURG, IL 60193	847-351-1300
AMERICA'S RECOVERY N	20 W 11TH ST, COVINGTON KY 41011	859-491-7795
AMERICAS RECOVERY NETWORK	P O BOX 120643, Covington, Ky. 41012	859-491-7795
AMERICREDIT FINANCIA	200 BAILEY AVE, FORT WORTH, TX 76107	817-302-7000
ARONSON FURN	3401 W 47TH PL, CHICAGO IL 60632	(312) 376-3400

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PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, SARAH D			CO-APPLICANT			
SOC SEC #	000-00-0008	DOB	11/14/1977	SOC SEC #	DOB		
MARITAL STATUS				DEPENDENTS			

CREDITORS

HB/BERGERS	331 W WISCONSIN, MILWAUKEE WI 53203	800-628-0679
LOU HARRIS	P.O. BOX 4383, NORTHBROOK, IL 60065	847-291-3888
LOU HARRIS COMPANY	613 ACADEMY DR, NORTHBROOK IL 600622420	(847) 291-3888
MBGA/JCPENEY	P.O. BOX 27570, ALBUQUERQUE NM 87125	
MERCHANTS CR	223 W JACKSON ST, CHICAGO IL 60606	312-470-2639
NCO FIN /99	POB 41466, PHILADELPHIA PA 19101	800-709-8613
NCO FIN/55	PO BOX 13570, PHILADELPHIA PA 19101	800-348-2555
NES/IDAP	,	800-345-4325
NES/SLC	2412 W LAWRENCE AVE, CHICAGO IL 60625	800-345-4325
NISSAN MOTOR	POB 660366, DALLAS TX 75266	800-777-6116
NISSAN MOTOR ACCEPTANC	PO BOX 660360, DALLAS TX 75266	800-456-6622
NTL REV CORP	2323 LAKE CLUB DR, COLUMBUS, OH 43232	614-864-3377
NUVELL CREDIT CO LLC	17500 CHENAL PKWY STE 20, LITTLE ROCK, AR 72223	BYMAILONLY
PACIFIC CAPITAL BANK N	PO BOX 1390, SOLANA BEACH, CA 92075	BYMAILONLY
PEOPLES ENGY	130 E RANDOLPH, CHICAGO IL 60601	312-240-4000
PEOPLESENE	130 E. RANDOLPH DRIVE, CHICAGO IL 60601	(BYM) AIL-ONLY
PROFESSNL ACCT MGMT IN	633 W WISCONSIN AVE STE, MILWAUKEE, WI 53203	414-847-1096
PROVIDIAN	4940 JOHNSON DR, PLEASANTON CA 94566	925-416-5000
PROVIDIAN FINANCIAL	4900 JOHNSON DR, PLEASANTON CA 94588	925-416-5000
SUNTRUST BANK	P.O.BOX 3833 - SOAB2, ORLANDO FL 32897	(407) 850-1156
TCF CONSUMER SALES	801 MARQUETTE AVE, MINNEAPOLIS, MN 55402	612-370-2689
TRIAD FINANCIAL	5201 RUFÉ SNOW DR STE 40, NORTH RICHLAND HILLS, TX 76180	800-879-9756
TRIADFINCL	7711 CENTER AVE#250, HUNTINGTON BEACH CA 92640	714-373-8300
TRIBUTE/FBOFD	245 PERIMETER CENTER PK, ATLANTA, GA 30346	770-206-6200
UNITED COLLECT BUR INC	5620 SOUTHWYCK BLVD STE, TOLEDO, OH 43614	419-866-6227
US BKPT CT IL CHICAGO	219 S DEARBORN ST FL 6, CHICAGO, IL 60604	BYMAILONLY
US DIST CT	218 SOUTH DEARBORN ST, CHICAGO, IL 60604	312-435-5587
VON MAUR	6565 BRADY, DAVENPORT IA 52806	319-388-2259
WEXLER & WEXLER	500 W MADISON ST STE 291, CHICAGO IL 60661	BYMAILONLY

*** END OF REPORT 4/27/2023 10:13:35 AM ***

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18 CONSUMER EXPLANATION LETTER

FILE #: 2432910
REFERENCE #:
APPLICANT: TESTCASE, SARAH D
CO-APPLICANT:
ADDRESS: 171 GLENWOOD DR
 ANTHILL, MO 65488

CREDIT REPORT PROVIDED BY:
 UNITED ONE
 280 NORTH SHERMAN ST
 WILKES-BARRE, PA 18702
 VOICE: 888-870-3575
 FAX 570-824-9502

RE: CREDIT ACCOUNTS AND INQUIRIES

Dear Applicant,

A copy of your credit report has been provided to UNITED ONE in association with your recent application.

A brief statement may be required by UNITED ONE to explain credit accounts which indicate a past due credit history status, public record items, addresses, and/or credit inquiries*. Please write your explanation below. If additional space is required, use the reverse side of this letter. Please mail or deliver this form to UNITED ONE promptly. If you are unsure of the explanation(s) required, please contact UNITED ONE.

IT IS VERY IMPORTANT that you respond to UNITED ONE IN WRITING as soon as possible regarding any items listed below. Please DO NOT send your response to UNITED ONE.

Please return this letter to:
UNITED ONE
280 NORTH SHERMAN STREET
WILKES-BARRE, PA 18702
Phone: 5708247811

* A credit inquiry indicates that a credit grantor has obtained a copy of your credit report. Please indicate if you have applied for credit with the noted firm, if you currently have an account, if credit was denied with the noted firm, or if the inquiry was for employment report.

Your credit information has been provided by the following organizations. If you so desire, you can contact us or them to dispute items on your credit report:

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

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

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

The credit bureau or credit agency plays no part in the decision to take any action on your application request, and is unable to provide you with specific reasons for the decision on an application.

U.S. Criminal Code, Section 1010, Title 18, U.S.C., "Department of Housing and Urban Development and Federal Housing Administration transactions", Provides in part: "Whoever, for the purpose of . . . influencing in any way the action of such Department . . . makes, passes, utters, or publishes any statement, knowing the same to be false . . . shall be fined not more than \$5,000 or imprisoned not more than two years or both."

DEROGATORY ACCOUNTS

001											
ECOA / WHOSE B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	COLLECTION			
NCO FIN/55 ACCT000025	COLL	07/22	\$3290	-	-	-	-				
SOURCE XP/TU	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
	UNK	05/21	\$2290	\$2290	-	-	-	-	--	--	
PLACED FOR COLLECTION; ORIGINAL CREDITOR: ILLINOIS DEPARTMENT OF HUMAN S											
EXPLANATION:											
OUTCOME:											
002											
ECOA / WHOSE B / B	ACCT TYPE	REPORTED	HI CREDIT	PAYMENT	30	60	90+	CUR WAS 90			
NES/IDAP ACCT000001	EDU	03/23	\$2625	\$50	0	1	1				
SOURCE XP/TU/EF	TERM	OPENED	BALANCE	PAST DUE				MO REV	LAST LATE	DLA	
	034	12/13	\$1648	\$0	-	09/22	10/22	13	10/22	04/21	
PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 06192006											
EXPLANATION:											
OUTCOME:											

CONSUMER EXPLANATION LETTER

FILE #: 2432910
REFERENCE #:
APPLICANT: TESTCASE, SARAH D
CO-APPLICANT:
ADDRESS: 171 GLENWOOD DR
ANTHILL, MO 65488

CREDIT REPORT PROVIDED BY:
UNITED ONE
280 NORTH SHERMAN ST
WILKES-BARRE, PA 18702
VOICE: 888-870-3575
FAX 570-824-9502

RE: CREDIT ACCOUNTS AND INQUIRIES

INQUIRIES (LAST 120 DAYS)

Inquiries	Date Reported	Source	New Credit Opened?
Explanation:			
029. WFFUNACPT	01/09/23	EF-B	<input checked="" type="radio"/> YES <input type="radio"/> NO
Explanation:			

ADDITIONAL REMARKS

*** NONE ***

*** 4/27/2023 10:13:36 AM ***

Borrower Signature _____

Date _____

** REMIT ALL CORRESPONDENCE TO:

UNITED ONE
280 NORTH SHERMAN STREET
WILKES-BARRE, PA 18702

15. Inquiries: Displays lenders and employers who have recently obtained a copy of the consumer's credit file. The repository reporting the inquiry is on the left column. You have the option of displaying the inquires for the last 90 days, 120 days, one year or two years. KOB refers to the kind of business.

16. Source of Information: The name of the consumer, their social security number, date of birth, and current address, as well as the repositories that provided the information.

17. Creditors: Name, addresses and phone number if available

18. Consumer Explanation Letter

ECOA Column: The ECOA column indicates who is liable for each tradeline listed within the tri-merge credit report. The meaning is listed below:

B: Individual Account belonging to the borrower

I: Individual Account belonging solely to the borrower

C: Individual Account belonging to the co borrower

J: Joint Account that both borrowers are contractual liable for

U: Undesignated, meaning that liability has not yet been established

A: Authorized User with no contractual responsibility

P: Participant in a Shared Account whose contractual liability is undetermined

M: Maker who is the borrower and primarily responsible for the account that has a co-signer

S: Shared account where the borrower is a co-signer with joint liability and may become liable if the primary maker defaults on their payments

X: The borrower is deceased

T: Terminated, meaning the borrower is no longer associated with a joint or co-signed account

Whose Column: The Whose Column shows whose credit report originally provided the information, like the ECOA Column

B: The information only appears within this borrower's credit report

C: The information only appears within their co-borrower's credit report

J: The information appears on both borrowers' credit reports





280 North Sherman Street • Wilkes-Barre, PA 18702
1-800-WE-CLOSE • sales@unitedone.com • www.unitedone.com