



TransUnion Credit Report

Requested By: Jason Long
 Property: TURSS Demo Training Property 1
 Date/Time: 9/24/2015 11:29 AM (Central)

Applicant Data as Entered

Name: Cinderella Rivers
 Date of Birth: XX/XX/1964
 SSN: XXX-XX-9943
 Address: 123 Main St.
 Seattle, WA 98060

Cinderella Rivera

SSN Message: SSN Match (confirmed by bureau)

Addresses

Current Address
 900 Canals Av
 Wildersville TN 38388
 Reported: 07/15

Address Discrepancy: **The provided address does not match those in the consumers file.**

Fraud Indicators

Description

Current address mismatch - Input does not match file.

Last name - input does not match file

Current address - Zip code invalid

SSN may be invalid - it was either very recently or never issued by the Social Security Administration.

Profile Summary

Record Counts

Tradelines: 33 Collections: 0 Public Records: 0 Inquiries: 5

Derogatory Items

Negative Tradelines: 0 Tradelines with any historical negatives: 0 Occurrence of any historical negatives: 0

Tradeline Summary

	Count	High Credit	Credit Limit	Balance	Past Due	Payment	Available
Revolving	27	\$1,133,418	\$1,169,600	\$821,152	\$0	\$4,626	30%
Installment	1	N/A	N/A	N/A	N/A	N/A	N/A
Mortgage	3	\$990,000	\$0	\$934,038	\$0	\$6,936	N/A
Open	2	\$1,187	\$0	\$646	\$0	\$0	46%
Closed w Bal	-	N/A	N/A	N/A	N/A	N/A	N/A
Total	33	\$2,124,605	\$1,169,600	\$1,755,836	\$0	\$11,562	N/A

Credit Scores

Credit Bureau Score

739

Score Factors

Too few established, satisfactory installment accounts

Too many revolving accounts with balances too high in proportion to credit limits

Too many recently opened accounts in proportion to total number of accounts

Bankcard account balances are too high in proportion to credit limits

Tradelines

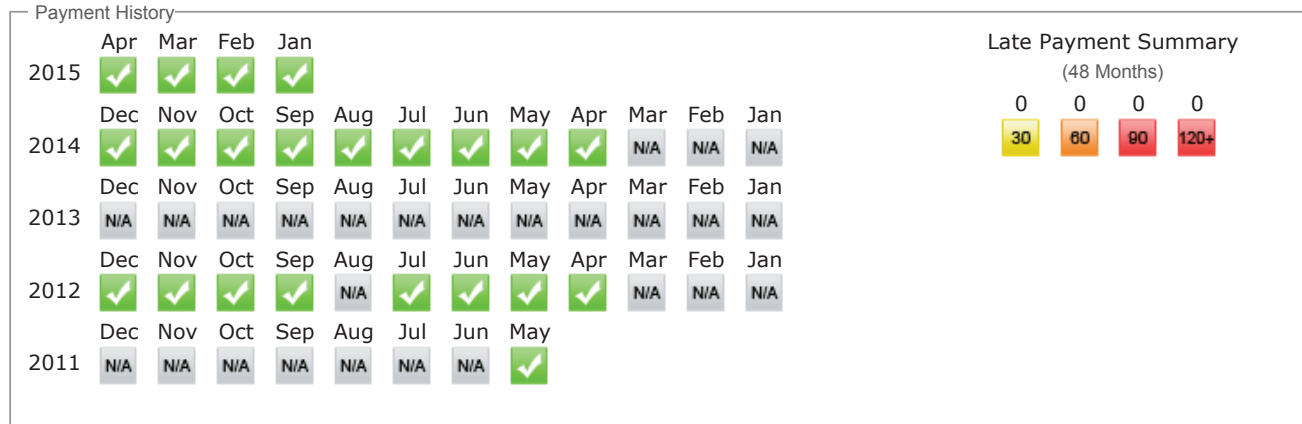
Tradelines Total

Count	Balance Total
33	\$1,755,836
Total Credit	Total Past Due
Limit	\$0
\$1,194,100	

Trades

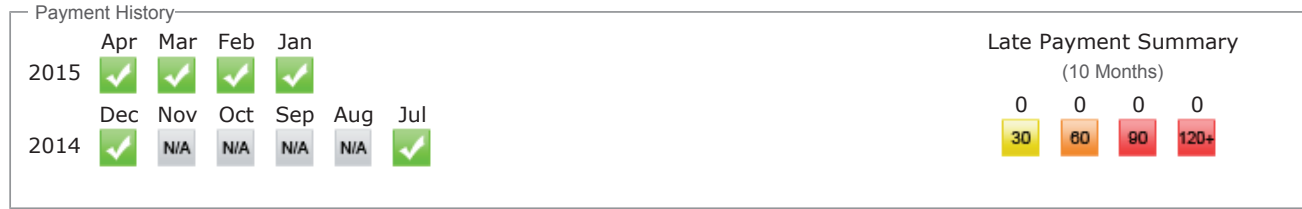
NORDSTROMFSB

Industry: Department stores & Other Retail Opened: 04/96 Balance: \$0
 Loan Type: Charge Account Verified: 05/15 Past Due: \$0
 Loan Terms: Revolving Closed: 12/13 Credit Limit: \$3,700
 Account Type: Joint account Paid: Payment Amount: N/A
 Status: 01: Paid or paying as agreed
 Notes: Manual account



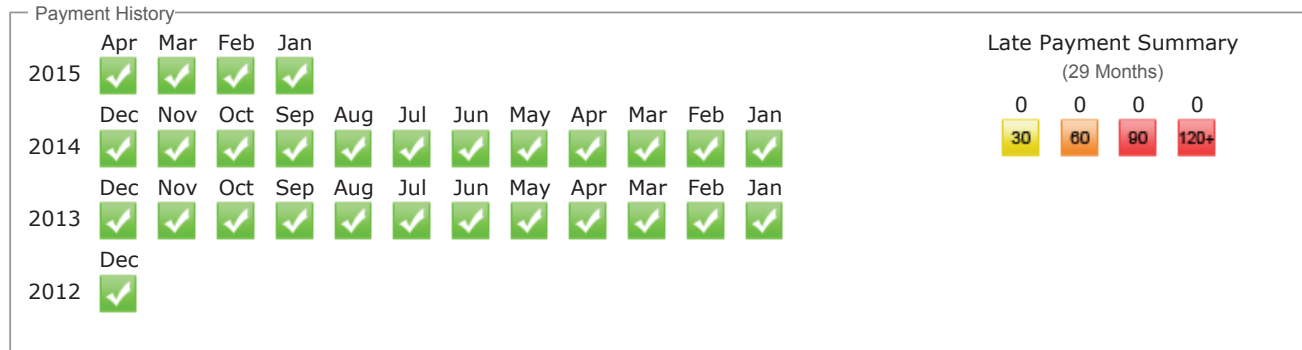
MBNA AMERICA

Industry: Banks Opened: 02/14 Balance: \$7,032
 Loan Type: Credit Card Verified: 05/15 Past Due: \$0
 Loan Terms: Revolving MIN Closed: Credit Limit: \$10,000
 Account Type: Individual account Paid: Payment Amount: \$85
 Status: 01: Paid or paying as agreed
 Notes: Manual account



BANKAMERICA

Industry: Banks Opened: 12/12 Balance: \$2
 Loan Type: Credit Card Verified: 05/15 Past Due: N/A
 Loan Terms: Revolving MIN Closed: Credit Limit: \$13,800
 Account Type: Individual account Paid: Payment Amount: \$2
 Status: 01: Paid or paying as agreed
 Notes: Manual account



Credit grantor name unavailable

Industry: Banks Opened: 01/84 Balance: \$414
 Loan Type: Credit Card Verified: 05/15 Past Due: \$0

Loan Terms: Revolving
 Account Type: Authorized account
 Status: 01: Paid or paying as agreed
 Notes: Manual account

Closed:
 Paid:

Credit Limit: N/A
 Payment Amount: N/A

Payment History

	Apr	Mar	Feb
2015			

Late Payment Summary

(3 Months)			
0	0	0	0

Credit grantor name unavailable

Industry: Banks
 Loan Type: Credit Card
 Loan Terms: Open
 Account Type: Authorized account
 Status: 01: Paid or paying as agreed
 Notes: Manual account

Opened: 01/84
 Verified: 05/15
 Closed:
 Paid:

Balance: \$646
 Past Due: \$0
 Credit Limit: N/A
 Payment Amount: N/A

Payment History

	Apr	Mar	Feb
2015			

Late Payment Summary

(3 Months)			
0	0	0	0

Credit grantor name unavailable

Industry: Banks
 Loan Type: Credit Card
 Loan Terms: Open
 Account Type: Individual account
 Status: 01: Paid or paying as agreed
 Notes: Manual account

Opened: 06/12
 Verified: 05/15
 Closed:
 Paid:

Balance: \$0
 Past Due: \$0
 Credit Limit: N/A
 Payment Amount: N/A

Payment History

	Apr
2015	

Late Payment Summary

(1 Month)			
0	0	0	0

MBNA AMERICA

Industry: Banks
 Loan Type: Credit Card
 Loan Terms: Revolving MIN
 Account Type: Authorized account
 Status: 01: Paid or paying as agreed
 Notes: Manual account

Opened: 07/12
 Verified: 05/15
 Closed:
 Paid:

Balance: \$22,079
 Past Due: \$0
 Credit Limit: \$23,000
 Payment Amount: \$122

Payment History

	Apr	Mar	Feb	Jan			
2015							
	Dec	Nov	Oct	Sep	Aug	Jul	Jun
2014							

Late Payment Summary

(11 Months)			
0	0	0	0

Credit grantor name unavailable

Industry: Banks
 Loan Type: Credit Card
 Loan Terms: Revolving
 Account Type: Individual account

Opened: 10/12
 Verified: 05/15
 Closed:
 Paid:

Balance: \$0
 Past Due: \$0
 Credit Limit: \$5,000
 Payment Amount: N/A

Status: 01: Paid or paying as agreed
 Notes: Manual account

Payment History

Apr
 2015

Late Payment Summary

(1 Month)



CITIMORTGAGE

Industry: Banks
 Loan Type: Conventional Real Estate Mortgage
 Loan Terms: Mortgage 360 Monthly
 Account Type: Joint account
 Status: 01: Paid or paying as agreed
 Notes: Manual account

Opened: 11/06
 Verified: 04/15
 Closed:
 Paid:

Balance: \$418,878
 Past Due: \$0
 Credit Limit: N/A
 Payment Amount: \$3,166

Payment History

2015	Mar	Feb	Jan									
	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2014												
	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2013												
	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2012												
	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2011												

Late Payment Summary

(47 Months)



BANKAMERICA

Industry: Banks
 Loan Type: Home Equity Loan
 Loan Terms: Overdraft/reserve checking MIN
 Account Type: Joint account
 Status: 01: Paid or paying as agreed
 Notes: Manual account

Opened: 08/10
 Verified: 04/15
 Closed:
 Paid:

Balance: \$749,352
 Past Due: \$0
 Credit Limit: \$1,000,000
 Payment Amount: \$3,519

Payment History

2015	Mar	Feb	Jan									
	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2014												
	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2013												
	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2012												
	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2011												

Late Payment Summary

(48 Months)



CHASE NA

Industry: Banks
 Loan Type: Line of Credit
 Loan Terms: Overdraft/reserve checking
 Account Type: Authorized account
 Status: 01: Paid or paying as agreed

Opened: 11/09
 Verified: 04/15
 Closed: 06/14
 Paid:

Balance: \$0
 Past Due: \$0
 Credit Limit: \$15,000
 Payment Amount: N/A

Remarks: Account closed by consumer
Notes: Manual account

Payment History												Late Payment Summary (24 Months)								
2015	Mar	Feb	Jan										0	0	0	0				
2014	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	30	60	90	120+				
2013	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr											
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓								

BANKAMERICA

Industry: Banks	Opened: 05/01	Balance: \$13,527
Loan Type: Credit Card	Verified: 04/15	Past Due: \$0
Loan Terms: Revolving MIN	Closed:	Credit Limit: \$13,000
Account Type: Joint account	Paid:	Payment Amount: \$297
Status: 01: Paid or paying as agreed		
Notes: Manual account		

Payment History												Late Payment Summary (48 Months)								
2015	Mar	Feb	Jan										0	0	0	0				
2014	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	30	60	90	120+				
2013	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan								
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓								
2012	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan								
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓								
2011	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr											
	✓	✓	✓	✓	✓	✓	✓	✓	✓											

BANKAMERICA

Industry: Banks	Opened: 01/97	Balance: \$881
Loan Type: Credit Card	Verified: 04/15	Past Due: \$0
Loan Terms: Revolving MIN	Closed:	Credit Limit: \$15,000
Account Type: Joint account	Paid:	Payment Amount: \$19
Status: 01: Paid or paying as agreed		
Notes: Manual account		

Payment History												Late Payment Summary (48 Months)								
2015	Mar	Feb	Jan										0	0	0	0				
2014	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	30	60	90	120+				
2013	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan								
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓								
2012	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan								
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓								
2011	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr											
	✓	✓	✓	✓	✓	✓	✓	✓	✓											

LORD&TAYLOR

Industry: Department stores & Other Retail	Opened: 12/13	Balance: \$0
Loan Type: Charge Account	Verified: 04/15	Past Due: \$0

Loan Terms: Revolving
 Account Type: Individual account
 Status: 01: Paid or paying as agreed
 Notes: Manual account

Closed:
 Paid:

Credit Limit: N/A
 Payment Amount: N/A

Payment History

2015	Mar	Feb	Jan															
	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar								
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Late Payment Summary
(13 Months)

0	0	0	0
30	80	90	120+

CHASE MORT

Industry: Banks
 Loan Type: Conventional Real Estate Mortgage
 Loan Terms: Mortgage 360 Monthly
 Account Type: Participant on account
 Status: 01: Paid or paying as agreed
 Notes: Manual account

Opened: 12/13
 Verified: 04/15
 Closed:
 Paid:

Balance: \$515,160
 Past Due: \$0
 Credit Limit: N/A
 Payment Amount: \$3,770

Payment History

2015	Mar	Feb	Jan										
	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr				
2014	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Late Payment Summary
(12 Months)

0	0	0	0
30	80	90	120+

DISCOVER FIN

Industry: Banks
 Loan Type: Credit Card
 Loan Terms: Revolving
 Account Type: Joint account
 Status: 01: Paid or paying as agreed
 Notes: Manual account

Opened: 08/06
 Verified: 04/15
 Closed:
 Paid:

Balance: \$0
 Past Due: \$0
 Credit Limit: \$3,000
 Payment Amount: N/A

Payment History

2015	Mar	Feb	Jan										
	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May					
2011	✓	✓	✓	✓	✓	✓	✓	✓					

Late Payment Summary
(47 Months)

0	0	0	0
30	80	90	120+

FIRST USA

Industry: Banks
 Loan Type: Credit Card
 Loan Terms: Revolving MIN
 Account Type: Participant on account
 Status: 01: Paid or paying as agreed
 Notes: Manual account

Opened: 12/03
 Verified: 04/15
 Closed:
 Paid:

Balance: \$7,935
 Past Due: \$0
 Credit Limit: \$32,000
 Payment Amount: \$158

Payment History

	Mar	Feb	Jan														
2015	✓	✓	✓														
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	N/A	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Late Payment Summary
(48 Months)

0	0	0	0
30	60	90	120+

MACYW/GECCCC

Industry: Department stores & Other Retail Opened: 09/95 Balance: \$0
 Loan Type: Charge Account Verified: 04/15 Past Due: \$0
 Loan Terms: Revolving Closed: Credit Limit: \$3,500
 Account Type: Joint account Paid: Payment Amount: N/A

Status: 01: Paid or paying as agreed
 Notes: Manual account

	Mar	Feb	Jan														
2015	✓	✓	✓														
2014	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2013	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Late Payment Summary
(48 Months)

0	0	0	0
30	60	90	120+

CITIBK GOLD

Industry: Banks Opened: 08/97 Balance: \$10,228
 Loan Type: Credit Card Verified: 03/15 Past Due: \$0
 Loan Terms: Revolving MIN Closed: Credit Limit: \$11,000
 Account Type: Individual account Paid: Payment Amount: \$217

Status: 01: Paid or paying as agreed
 Notes: Manual account

	Feb	Jan															
2015	✓	✓															
2014	✓	✓	✓	N/A	N/A	N/A	N/A	N/A	N/A	✓	✓	✓	✓	✓	✓	✓	✓
2013	N/A	N/A	N/A	N/A	✓	✓	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2012	N/A	✓	✓	✓	N/A	N/A	N/A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2011	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Late Payment Summary
(48 Months)

0	0	0	0
30	60	90	120+

CITIBANK MC

Industry: Banks
 Loan Type: Credit Card
 Loan Terms: Revolving MIN
 Account Type: Individual account
 Status: 01: Paid or paying as agreed
 Notes: Manual account

Opened: 05/91
 Verified: 03/15
 Closed:
 Paid:

Balance: \$9,702
 Past Due: \$0
 Credit Limit: \$10,800
 Payment Amount: \$207

Payment History

2015	Feb	Jan			
	Dec	Nov	Oct		
2014	✓	✓	✓		

Late Payment Summary (5 Months)

0	0	0	0
30	60	90	120+

Credit grantor name unavailable

Industry: Banks
 Loan Type: Credit Card
 Loan Terms: Revolving
 Account Type: Individual account
 Status: 01: Paid or paying as agreed
 Remarks: Account closed by consumer
 Notes: Manual account

Opened: 06/84
 Verified: 02/15
 Closed: 12/08
 Paid:

Balance: \$0
 Past Due: \$0
 Credit Limit: N/A
 Payment Amount: N/A

Payment History

2015	Jan				
	✓				

Late Payment Summary (1 Month)

0	0	0	0
30	60	90	120+

MBNA AMERICA

Industry: Banks
 Loan Type: Credit Card
 Loan Terms: Revolving
 Account Type: Individual account
 Status: 01: Paid or paying as agreed
 Remarks: Account closed by consumer
 Notes: Manual account

Opened: 03/10
 Verified: 05/14
 Closed:
 Paid:

Balance: \$0
 Past Due: \$0
 Credit Limit: \$25,000
 Payment Amount: N/A

Payment History

No payment history reported

BOMBAY CO

Industry: Home or Office Furnishing
 Loan Type: Combined Credit Plan
 Loan Terms: Revolving
 Account Type: Individual account
 Status: 01: Paid or paying as agreed
 Remarks: Account closed by consumer
 Notes: Manual account

Opened: 10/10
 Verified: 05/13
 Closed: 11/11
 Paid:

Balance: \$0
 Past Due: \$0
 Credit Limit: \$800
 Payment Amount: N/A

Payment History

	Dec	Nov	Oct	Sep	Aug
2008					

FOA BK

Industry: Banks
 Loan Type: Credit Card
 Loan Terms: Revolving
 Account Type: Joint account
 Status: 01: Paid or paying as agreed
 Remarks: Closed
 Notes: Manual account

Opened: 04/06
 Verified: 09/10
 Closed: 01/10
 Paid:

Balance: \$0
 Past Due: \$0
 Credit Limit: \$5,000
 Payment Amount: N/A

Payment History													Late Payment Summary (19 Months)			
	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan					0	0	0	0
2010																
	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb					
2009																

CITIBANK FSB

Industry: Banks
 Loan Type: Credit Line Secured
 Loan Terms: Revolving
 Account Type: Joint account
 Status: 01: Paid or paying as agreed
 Notes: Manual account

Opened: 10/08
 Verified: 08/10
 Closed:

Balance: N/A
 Past Due: \$0
 Credit Limit: N/A
 Payment Amount: N/A

Payment History													Late Payment Summary (19 Months)			
	Jul	Jun	May	Apr	Mar	Feb	Jan						0	0	0	0
2010																
	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan				
2009																

MECHANICS BK

Industry: Banks
 Loan Type: Unknown
 Loan Terms: Installment 61 Monthly
 Account Type: Joint account
 Status: 01: Paid or paying as agreed
 Remarks: Closed
 Notes: Manual account

Opened: 01/08
 Verified: 04/10
 Closed: 04/10
 Paid:

Balance: \$0
 Past Due: \$0
 Credit Limit: N/A
 Payment Amount: \$837

Payment History													Late Payment Summary (36 Months)			
	Mar	Feb	Jan										0	0	0	0
2010																
	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan				
2009																
	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan				
2008																
	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr							
2007																

GCCC/MACYS

Industry: Department stores & Other Retail
 Opened: 09/95
 Balance: \$0

Loan Type: Verified: 02/09 Past Due: \$0
 Loan Terms: Revolving Closed: Credit Limit: \$3,500
 Account Type: Participant on account Paid: Payment Amount: N/A
 Status: 01: Paid or paying as agreed
 Notes: Manual account

Payment History
 No payment history reported

CITIBK NY NA

Industry: Banks Opened: 02/91 Balance: \$0
 Loan Type: Credit Card Verified: 02/07 Past Due: \$0
 Loan Terms: Revolving Closed: Credit Limit: N/A
 Account Type: Joint account Paid: Payment Amount: N/A
 Status: 01: Paid or paying as agreed
 Notes: Manual account

Payment History
 No payment history reported

CITIBANK FSB

Industry: Banks Opened: 02/03 Balance: \$0
 Loan Type: Credit Line Secured Verified: 04/11 Past Due: \$0
 Loan Terms: Overdraft/reserve checking Closed: 01/09 Credit Limit: N/A
 Account Type: Joint account Paid: Payment Amount: N/A
 Status: UR: Unrated or bankruptcy
 Remarks: Closed
 Notes: Manual account

Payment History
 No payment history reported

CITIMORTGAGE

Industry: Banks Opened: 03/05 Balance: \$0
 Loan Type: Conventional Real Estate Mortgage Verified: 02/07 Past Due: \$0
 Loan Terms: Mortgage 180 Monthly Closed: 02/07 Credit Limit: N/A
 Account Type: Joint account Paid: Payment Amount: \$3,020
 Status: UR: Unrated or bankruptcy
 Remarks: Closed
 Notes: Manual account

Payment History
 No payment history reported

Inquiries

Date	Name	Kind of Business
10/04/2014	GEMICO NATL	Insurance
10/04/2014	Banks	
09/13/2014	CREDCO PORTL	Finance or Personal
08/30/2014	CREDCO	Miscellaneous
07/19/2014	LENDERS CRDT	Miscellaneous