

Prepared for Sample Law Firm

Report Type: Sample Joint FR	Report Number: 12345	Client Code: A12345	Reported Date: 03/19/2030
-------------------------------------	-----------------------------	----------------------------	----------------------------------

Client Overview

Credit Score Analysis¹

Powered By creditxpert



Name: Sam Sample

SSN: XXX-XX-9820

Address: 123 Sample Street
Dayton, OH 54321



Name: Pat Sample

SSN: XXX-XX-5714

Address: 1000 Debtor2 dr.
Medway, OH 12345

Client	Current Score	12 Month Post-bankruptcy Credit Score	Net Credit Score Effect
Sam Sample	560	630	+60
Pat Sample	680	725	+45

This report includes information reported from*:

* All information in this report sample is fictitious and used for example purposes only.

Summary of Accounts with Balances

Account Type	Number of Accounts	Total Monthly Payments	Total of Balances Remaining	Past Due Accounts	Percentage of Past Due Accounts	Total Amounts Past Due
Collection	3	\$0	\$6,899	3	100.00%	\$6,899
Installment	10	\$2,831	\$17,673	2	20.00%	\$557
Revolving	24	\$2,171	\$59,292	9	37.50%	\$13,724
Totals	37	\$5,002	\$83,864	14	37.84%	\$21,180

Alerts

2 Record(s)

Alert Message	Source	Owner
SSN MATCH: EXACT MATCH BETWEEN SSN ON INPUT AND SSN ON FILE	TU	

Note: All information in this report sample is fictitious and used for example purposes only. Source represents who reported the specific account. (TU = TransUnion, EQ = Equifax, EX = Experian, LN = LexisNexis). For a full explanation of each category, see "How to read a tradeline" at the end of this report.

Need assistance?

Call us at **1-866-218-1003** (Monday - Friday, 8am - 8pm ET)

Prepared for Sample Law Firm

Report Type: Sample Joint FR	Report Number: 12345	Client Code: A12345	Reported Date: 03/19/2030
-------------------------------------	-----------------------------	----------------------------	----------------------------------

Alerts 2 Record(s)

Alert Message	Source	Owner
SSN MATCH: EXACT MATCH BETWEEN SSN ON INPUT AND SSN ON FILE	TU	

Address Variations 18 Record(s)

Reported Address	Date Reported	Source	Owner
870 BEAR RIDGE TRL, Salmon Run, CO 457889125	01/2020	EX	
2331 HEATHCHASE DR, HILLIARD, OH 430267689	10/2013	EX	
3146 SILVIA CT, COLLARD, OH 448909463	06/2010	EX	
870 BEAR RIDGE TR, Salmon Run, CO 45788	03/30/2009	TU	
55 PINT BV, SHELBY, OH 44875	11/01/2002	TU	
14 RED AV, SHELBY, OH 44875		TU	
870 BEAR RIDGE TRL, Salmon Run, CO 45788	03/2020	EQ	
55 PINT BLVD APT 4, SHELBY, OH 44875	10/2019	EQ	
3146 SILVIA CT, COLLARD, OH 44890	05/2013	EQ	
870 BEAR RIDGE TRL, Salmon Run, CO 457889125	11/2019	EX	
60 DINT BLVD APT 4, SHELBY, OH 448751371	10/2008	EX	

Note: All information in this report sample is fictitious and used for example purposes only. Source represents who reported the specific account. (TU = TransUnion, EQ = Equifax, EX = Experian, LN = LexisNexis). For a full explanation of each category, see "How to read a tradeline" at the end of this report.

Prepared for Sample Law Firm

Report Type: Sample Joint FR

Report Number: 12345

Client Code: A12345

Reported Date: 03/19/2030

Address Variations

18 Record(s)

Reported Address	Date Reported	Source	Owner
1034 N 9TH AVE, Salmon Run, CO 457881107	11/2004	EX	
870 BEAR RIDGE TR, Salmon Run, CO 45788	03/30/2009	TU	
55 PINT BV, SHELBY, OH 44875	03/08/2005	TU	
1034 N 8TH AV, Salmon Run, CO 45788		TU	
870 BEAR RIDGE TRL, Salmon Run, CO 45788	03/2020	EQ	
1004 GORDON TER, NORTH CAPE MAY, NJ 08204	12/2008	EQ	
55 PINT BLVD APT 4, SHELBY, OH 44875	06/2016	EQ	

Employment Variations

12 Record(s)

Reported Employment	Date Reported	Source	Owner
MICHAELS CRAFTS	08/2014	EX	
MICHAELS, YELLOW BAY, CO 54304	09/2013	EX	
MICHAELS PARTS	05/19/2012	TU	
MICHAELS CRAFTS, GREEN BAY, CO	08/03/2011	TU	
TARGET		EQ	

Note: All information in this report sample is fictitious and used for example purposes only. Source represents who reported the specific account. (TU = TransUnion, EQ = Equifax, EX = Experian, LN = LexisNexis). For a full explanation of each category, see "How to read a tradeline" at the end of this report.



Call us at **1-866-218-1003** (Monday - Friday, 8am - 8pm ET)

Prepared for Sample Law Firm

Report Type: Sample Joint FR

Report Number: 12345

Client Code: A12345

Reported Date: 03/19/2030

Employment Variations

12 Record(s)

Reported Employment	Date Reported	Source	Owner
OFFICE MAX		EQ	
AARON RENTS		EQ	
DOOM HOUSE, Salmon Run CO 45788,	11/2017	EX	
WORK	10/2017	EX	
HATCO CORPORATION	01/01/2020	TU	
SUNSHINE HOUSE INC	05/18/2012	TU	
THE ABBY		EQ	

8-Year Supplemental National Bankruptcy Search ²

0 Record(s)

Court	Disposition	Date Filed	Obligation	Type	Docket	Plaintiff	Source	Owner
-------	-------------	------------	------------	------	--------	-----------	--------	-------

Liens and Judgments Search ²

0 Record(s)

Court	Disposition	Date Filed	Obligation	Type	Docket	Plaintiff	Defendant	Source	Owner
-------	-------------	------------	------------	------	--------	-----------	-----------	--------	-------

Public Records Search ³

0 Record(s)

Court	Disposition	Date Filed	Obligation	Type	Docket	Plaintiff	Defendant	Source	Owner
-------	-------------	------------	------------	------	--------	-----------	-----------	--------	-------

Note: All information in this report sample is fictitious and used for example purposes only. Source represents who reported the specific account. (TU = TransUnion, EQ = Equifax, EX = Experian, LN = LexisNexis). For a full explanation of each category, see "How to read a tradeline" at the end of this report.



Need assistance?

Call us at **1-866-218-1003** (Monday - Friday, 8am - 8pm ET)

Prepared for Sample Law Firm

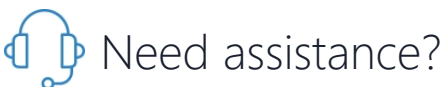
Report Type: Sample Joint FR	Report Number: 12345	Client Code: A12345	Reported Date: 03/19/2030
-------------------------------------	-----------------------------	----------------------------	----------------------------------

Non-Mortgage Liabilities with Balances

37 Record(s)

Account Details	Balance Details	Account Dates	Payment Details	Bankruptcy-Specific Address	Bureau Reported Address	Owner & Source
Name: Capital One, N.a. Type: Individual / Applicant Account: XXXXXXXXXXXX4645 Status: Open, Current Account Term: N/A Revolving, Credit Card	Current: \$8,060 High Credit: \$8,198	Date Opened: 06/2015 Last Reported: 03/04/2020 Last Activity: 03/2020	Monthly: \$264 Past Due: \$0 Pay History: CCCCCC1CCCC		Po Box 30253 Salt Lake City, UT 84130	TU, EX, EQ
Name: Barclays Bank Delaware Type: Individual / Applicant Account: XXXXXXXXXXXX8329 Status: Closed, Account Closed By Grantor Term: N/A Revolving, Credit Card	Current: \$7,550 High Credit: \$9,710	Date Opened: 09/2014 Last Reported: 02/17/2020 Last Activity: 02/13/2020	Monthly: \$185 Past Due: \$0 Pay History: CCCCCCCC111		P.o. Box 8803 Colmington, DE 19899 866-370-5931	TU, EX, EQ
Name: Capital One Bank Usa N Type: Individual / Co-Applicant Account: XXXXXXXXXXXX7232 Status: Closed, Account Closed By Grantor Term: N/A Revolving, Credit Card	Current: \$6,134 High Credit: \$6,134	Date Opened: 12/2012 Last Reported: 02/21/2020 Last Activity: 06/07/2019	Monthly: \$185 Past Due: \$6,134 Pay History: 999999954321	Cap One 123 sesane st vandalia, OH 45377 937-555-5555 Verified: 10/2015	Po Box 30281 Salt Lake City, UT 84130 800-955-7070	TU, EX, EQ
Name: Barclays Bank Delaware Type: Individual / Co-Applicant Account: XXXXXXXXXXXX7423 Status: Closed, Account Closed By Grantor Term: N/A Revolving, Credit Card	Current: \$5,359 High Credit: \$6,416	Date Opened: 06/2014 Last Reported: 02/17/2020 Last Activity: 02/13/2020	Monthly: \$129 Past Due: \$0 Pay History: CCCCCCCC2221		P.o. Box 8803 Colmington, DE 19899 866-370-5931	TU, EX, EQ
Name: Comenitybank/caesars Type: Individual / Applicant Account: XXXXXXXXXXXX3542 Status: Open, Current Account Term: N/A Revolving, Credit Card	Current: \$4,129 High Credit: \$4,202	Date Opened: 08/2017 Last Reported: 02/15/2020 Last Activity: 02/2020	Monthly: \$121 Past Due: \$0 Pay History: CCCCCCCCCC		Po Box 182789 Columbus, OH 43218	TU, EX, EQ

Note: All information in this report sample is fictitious and used for example purposes only. Source represents who reported the specific account. (TU = TransUnion, EQ = Equifax, EX = Experian, LN = LexisNexis). For a full explanation of each category, see "How to read a tradeline" at the end of this report.



Call us at 1-866-218-1003 (Monday - Friday, 8am - 8pm ET)

Prepared for Sample Law Firm

Report Type: Sample Joint FR

Report Number: 12345

Client Code: A12345

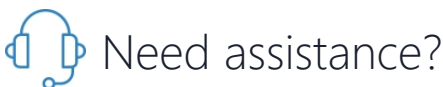
Reported Date: 03/19/2030

Liabilities without Balances

30 Record(s)

Account Details	Balance Details	Account Dates	Payment Details	Bankruptcy-Specific Address	Bureau Reported Address	Owner & Source
Name: Ally Financial Type: Joint Contractual Liability / Joint Account: XXXXX3823 Status: Closed, Account Closed Term: 39 Months Installment, Automobile	Current: \$0 High Credit: \$12,295	Date Opened: 02/2014 Last Reported: 06/2017 Last Activity: 03/2017	Monthly: \$0 Past Due: \$0 Pay History: --CCCCCCCC		P.o. Box 380901 Bloomington, MN 55438	TU, EX, EQ TU, EX, EQ
Name: Onemain Type: Joint Contractual Liability / Joint Account: XXXXXXX6164 Status: Closed, Account Closed Term: 48 Months Installment, Secured	Current: \$0 High Credit: \$7,404	Date Opened: 08/2014 Last Reported: 01/2017 Last Activity: 01/2017	Monthly: \$0 Past Due: \$0 Pay History: CCCCCCCCCC		Po Box 1010 Evansville, IN 47706	TU, EX, EQ TU, EX, EQ
Name: Springleaf Financial S Type: Joint Contractual Liability / Joint Account: XXXXXXXXXXX9823 Status: Closed, ACCOUNT TRANSFERRED Term: 36 Months Installment, Secured	Current: \$0 High Credit: \$6,064	Date Opened: 10/2013 Last Reported: 12/2013 Last Activity: 11/2013	Monthly: \$0 Past Due: \$0 Pay History: CC		1780 W Mason St. Green Bay, CO 54303	TU, EX, EQ TU, EX, EQ
Name: Springleaf Financial S Type: Joint Contractual Liability / Joint Account: XXXXXX0384 Status: Closed, ACCOUNT TRANSFERRED Term: 36 Months Installment, Secured	Current: \$0 High Credit: \$6,056	Date Opened: 12/2013 Last Reported: 08/2014 Last Activity: 05/2014	Monthly: \$0 Past Due: \$0 Pay History: CCCCCCC		1780 W Mason St. Green Bay, CO 54303	TU, EX, EQ TU, EX, EQ
Name: Springleaf Financial S Type: Joint Contractual Liability / Joint Account: XXXXXX8943 Status: Closed, ACCOUNT TRANSFERRED Term: 36 Months Installment, Automobile	Current: \$0 High Credit: \$5,692	Date Opened: 09/2012 Last Reported: 10/2013 Last Activity: 09/2013	Monthly: \$0 Past Due: \$0 Pay History: CCCCCCCCCC		1780 W Mason St. Green Bay, CO 54303	TU, EX, EQ TU, EX, EQ

Note: All information in this report sample is fictitious and used for example purposes only. Source represents who reported the specific account. (TU = TransUnion, EQ = Equifax, EX = Experian, LN = LexisNexis). For a full explanation of each category, see "How to read a tradeline" at the end of this report.



Call us at 1-866-218-1003 (Monday - Friday, 8am - 8pm ET)

Prepared for Sample Law Firm

Report Type: Sample Joint FR

Report Number: 12345

Client Code: A12345

Reported Date: 03/19/2030

How to read a tradeline

1 Account Details	2 Balance Details	3 Account Dates	4 Payment Details	5 Bankruptcy Specific Reported Address	6 Bureau Reported Address	7 Owner & Source
Name: Sample Creditor Type: Individual / Applicant Account: XXXXXX23456 Status: Open, Fixed Rate Installment	Current: \$22,908 High Credit: \$24,475	Date Opened: 07/12/2013 Last Reported: 07/27/2015 Last Activity: 06/15/2015	Monthly: \$50 Past Due: \$100 Pay History: 21111CC1C1C2	Sample Creditor 123 Sample Street Sample, Ohio 12345 800-722-0983 Verified: 09/2014	Sample Creditor 1 Sample Pkwy Sample, Ohio 54321	TU, EX, EQ EX, EQ

Note: The Information on this tradeline is fictitious and used for example purposes only.

1. Account Details:

The **Name** field is the creditor's name as reported by the national credit bureaus. Ownership **Type** displays if the account is individual or joint, as well as the debtors relationship to the liability. **Account** contains the actual account number reported for the tradeline, hashed out for privacy. **Status** displays the most current status reported by the national credit bureaus, examples include Open, Current / Open, Collection / Closed, Purchased By Another Lender. Followed by the Credit Loan Type which describes the nature of the loan. For a collection account, when the creditor provides original creditor information to the national credit bureaus, it will be listed in this section under **Original Creditor**.

2. Balance Details:

The last reported balance provided to the national credit bureaus will be displayed as **Current**. **High Credit** is the highest balance ever reported throughout the tradeline's lifetime.

3. Account Dates:

Date Opened is the date the account was opened. **Last Reported** is the date the tradeline was last reported to the bureaus. **Last Activity** is the last time *any* activity occurred on the account. That activity covers a wide range and includes transactions, payments, and disputes.

4. Payment Details:

The expected regular payment due each month is listed as **Monthly**. **Past Due** is the amount the tradeline is past due as of the last reported date. **Pay History** displays the monthly payment history for that account. The number of months may vary from tradeline to tradeline. Each month is represented by a letter or number. The far left digit represents the most current reported month. **C** = Paid as agreed, **1** = 30 days past due, **2** = 60 days past due, **3** = 90 days past due, **4** = 120 days past due, **5** = 150 days past due, **6** = 180 days past due, **8** = Repossession, **9** = Collection, - = No history.

5. Bankruptcy-Specific Address:

Creditor contact address obtained by CIN Legal Data Services through telephone contact with creditor. "Verified" indicates the month and year CIN last updated the address. Please note, BAPCPA language regarding the noticing of creditors may dictate the use of a different address. **CIN MAKES NO GUARANTEE OR WARRANTY REGARDING THE ACCURACY OF THE BANKRUPTCY SPECIFIC ADDRESSES OR THEIR FITNESS FOR ANY PARTICULAR USE.**

6. National Credit Bureau Reported Address:

Creditor contact address provided by the national credit bureaus. Please note, BAPCPA language regarding the noticing of creditors may dictate the use of a different address.

7. Owner* & Source:

Owner is populated with the responsible party reported by the bureau for each tradeline. **Source** is the bureau that has provided CIN Legal Data Services with information for the tradeline, abbreviated as follows: TU = TransUnion, EQ = Equifax, EX = Experian). If supplemental information was provided by LexisNexis, it will be also listed in the Source field abbreviated as LN.

* Owner only applies to Joint reports

CREDIT REPORT NOTICES AND DISCLOSURES:

The Fair Credit Reporting Act ("FCRA", codified at 15 U.S.C. §1681 et. seq.) places no restrictions on how a consumer may utilize or share his/her own credit report that is ordered at his/her written instructions. In addition, the FCRA provides that anyone who knowingly and willfully obtains information under false pretenses shall be fined under Title 18, or imprisoned for not more than one year, or both.

Note: All information in this report sample is fictitious and used for example purposes only. Source represents who reported the specific account. (TU = TransUnion, EQ = Equifax, EX = Experian, LN = LexisNexis). For a full explanation of each category, see "How to read a tradeline" at the end of this report.



Need assistance?

Call us at **1-866-218-1003** (Monday - Friday, 8am - 8pm ET)

Prepared for Sample Law Firm

Report Type: Sample Joint FR

Report Number: 12345

Client Code: A12345

Reported Date: 03/19/2030

CREDIT INFONET, INC. D/B/A CIN LEGAL DATA SERVICES ("CIN") IS PROVIDING THIS CREDIT REPORT PRODUCT AND ALL OF THE DATA CONTAINED THEREIN "AS IS" AND "WITH ALL FAULTS AND DEFECTS". CIN MAKES NO REPRESENTATIONS THAT THIS PRODUCT IS ERROR-FREE, ACCURATE, COMPLETE OR FIT FOR ANY PARTICULAR PURPOSE. EXCEPT TO THE EXTENT PROHIBITED BY LAW, CIN AND ITS AFFILIATES AND LICENSORS DISCLAIM ALL WARRANTIES IN REGARD TO THIS CREDIT REPORT PRODUCT AND ALL OF THE DATA CONTAINED THEREIN, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY, SATISFACTORY QUALITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, OR ACCURACY OF INFORMATIONAL CONTENT, AND ANY WARRANTIES ARISING OUT OF ANY COURSE OF DEALING OR USAGE OF TRADE.

TO DISPUTE INFORMATION APPEARING IN THIS REPORT: Send the following information by email to consumer@cingroup.com or by postal mail to **CIN Legal Data Services, ATTN: Consumer Disputes, 4540 Honeywell Court, Dayton, Ohio 45424**: 1. Your complete name, address, and telephone number. 2. The "Report Number" and "Reported Date" located at the top right corner of the first page of the credit report. 3. The name and account number for any creditor whose data you are disputing. Explain why you feel the creditor's information is incorrect. 4. A request that the information you are disputing be removed or corrected. 5. Copies (not originals) of any documents that support your position. Within 5 days of receiving your dispute, CIN Legal Data Services ("CIN") will investigate the dispute and will notify all of the three nationwide credit reporting agencies (Experian, TransUnion and Equifax) that are reporting the disputed information. The credit reporting agencies have 30 days in which to investigate your dispute and send their investigation results to CIN. CIN will mail you a copy of each credit reporting agencies' investigation results within 1 business day of receiving the same from the agencies.

TIME LIMIT ON DATA IMPORT: Data from this credit report can be imported into participating bankruptcy forms preparation software products for thirty (30) days from the Reported Date as shown in the Report header of each page. After thirty (30) days, the import function will no longer be available for this credit report.

ENDNOTES:

¹The Credit Score Analysis, powered by CreditXpert, simulates changes to the credit file to calculate the potential score impact of a Chapter 7 bankruptcy filing. It simulates filing the Chapter 7 bankruptcy immediately, followed 3 months later by discharge of all debt other than student loans and mortgages. It also simulates opening a revolving credit card with a \$500 credit limit 2 months after discharge, and then maintaining a balance of \$300 on that card for 10 months. The final score is calculated 15 months from now (one year after the bankruptcy discharge). myHorizon assumes that monthly payments will be made on time for mortgages and student loans, and that zero-balance credit accounts will be closed by creditors at the time of discharge. Accounts last reported 4 or more months ago are not included in the bankruptcy filing unless they are derogatory accounts. CreditXpert@ products are based on information derived from credit reports produced by the major credit reporting agencies. CreditXpert Inc. is not responsible for inaccurate results, including any due to incorrect, missing, outdated credit report information or incorrect assumptions about the future. Scores and score changes predicted by CreditXpert products are only estimates and are not guaranteed. CreditXpert Inc. does not represent that CreditXpert Credit Scores(tm) are identical or similar to credit scores produced by any other company. CreditXpert Inc. is not associated with Fair Isaac Corporation. CreditXpert Inc. is not a credit counseling or a credit repair organization. The foregoing is not intended to provide or imply warranties of any kind. CreditXpert products are provided on an "as is" basis, and CreditXpert Inc. and its distributors disclaim any and all warranties, either express or implied, including but not limited to any warranty of merchantability, fitness for a particular purpose, non-infringement, system integration, non-interference and/or accuracy of informational content. Copyright 2000-2018 CreditXpert Inc. All rights reserved. CreditXpert@ is a registered trademark of CreditXpert Inc. The CreditXpert logo is a trademark of CreditXpert Inc.

² Content appearing in the "8-Year Supplemental National Bankruptcy Search" and the "Liens/Judgments Search" sections are not provided by "Consumer Reporting Agencies" as that term is defined in the FCRA.

³ Judgments, liens and other public records appearing in the "Public Records" section are being reported by the national credit bureaus accessed in compiling this credit report.

DISCLOSURES FROM CIN AND EXPERIAN: The Fair Credit Reporting Act allows you to obtain a disclosure from every credit reporting agency of the nature and substance of all information in your file at the time of the request. Full disclosure of information in your file at Experian must be obtained directly from Experian by calling 888-397-3742 or logging on to www.experian.com/consumer. This credit report you are receiving from CIN is not intended to constitute the disclosure of Experian information required by the Fair Credit Reporting Act or similar state laws. You are entitled to receive a disclosure directly from the consumer reporting agency free of charge under the following circumstances: a. You have been denied credit, insurance or employment within the past sixty (60) days as a result of your credit report; b. You certify in writing that you are unemployed and intend to apply for employment in the 60-day period beginning on the date on which you made the certification; c. You are a recipient of public welfare assistance; d. You have reason to believe that your file at the agency contains inaccurate information due to fraud; and e. annually at www.annualcreditreport.com. Otherwise, the consumer reporting agency may impose a reasonable charge for the disclosure. The Fair Credit Reporting Act permits you to dispute inaccurate or incomplete information in your credit file. You understand that accurate information cannot be changed. You do not have to purchase your credit report or other information from CIN to dispute inaccurate or incomplete information in your Experian file or to receive a copy of my Experian consumer credit report. Experian's National Consumer Assistance Center provides a proprietary consumer disclosure that is different from the consumer credit report provided by CIN. The disclosure report must be obtained directly from Experian. Consumers residing in the States of Colorado, Massachusetts, Maryland, New Jersey, and Vermont may receive a free copy of their consumer credit report once per year and residents of the State of Georgia may receive two copies per year. Fraud Alerts are available to any eligible consumers—free of charge—from a national consumer reporting agency.



Need assistance?

Call us at 1-866-218-1003 (Monday - Friday, 8am - 8pm ET)

Credit Report Page 8 of 9

© 2020 Stretto. All Rights Reserved

Prepared for Sample Law Firm

Report Type: Sample Joint FR

Report Number: 12345

Client Code: A12345

Reported Date: 03/19/2030

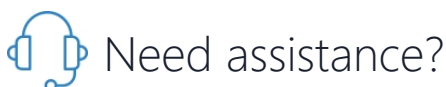
STATE LAW NOTICES. You may be entitled to additional fair credit reporting rights under State Law. You may visit www.cingroup.com/legal/fcra for a listing of States' Notices of Consumers' Rights.

FEDERAL FCRA NOTICE. Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington DC 20552.

A Summary of Your Rights under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

- You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance; and/or
 - you are unemployed but expect to apply for employment within 60 days.
- In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.
- You have the right to ask for a credit score. Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.
- You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance.gov/learnmore.
- States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General.
- For Information about your Federal rights contact:
 1. a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates: Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552; b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB: Federal Trade Commission: Consumer Response Center – FCRA, Washington, DC 20580, (877) 382-4357.
 2. To the extent not included in item 1 above: a. National banks, federal savings associations and federal branches and federal agencies of foreign banks: Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050; b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act: Federal Reserve Consumer Help Center, PO Box 1200, Minneapolis, MN 55480; c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations: FDIC Consumer Response Center, 1100 Walnut St., Box #11, Kansas City, MO 64106; d. Federal Credit Unions: National Credit Union Administration, Office of Consumer Protection (OCP), Division of Consumer Compliance and Outreach (DCCO), 1775 Duke Street, Alexandria, VA 22314.
 3. Air carriers: Asst. General Counsel for Aviation Enforcement & Proceedings, Aviation Consumer Protection Division, Department of Transportation, 1200 New Jersey Avenue, S.E., Washington, DC 20590.
 4. Creditors Subject to Surface Transportation Board: Office of Proceedings, Surface Transportation Board, Department of Transportation 395 E Street, S.W., Washington, DC 20423.
 5. Creditors Subject to Packers and Stockyards Act, 1921: Nearest Packers and Stockyards Administration area Supervisor.
 6. Small Business Investment Companies: Associate Deputy Administrator for Capital Access, United States Small Business Administration, 409 Third Street, SW, 8th Floor, Washington, DC 20416.
 7. Brokers and Dealers: Securities and Exchange Commission, 100 F Street, N.E., Washington, DC 20549.
 8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks and Production Credit Associations: Farm Credit Administration, 1501 Farm Credit Drive, McLean, VA 22102-5090.
 9. Retailers, Finance Companies, and All Other Creditors Not Listed Above: FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA, Washington, DC 20580, (877) 382-4357.



Call us at 1-866-218-1003 (Monday - Friday, 8am - 8pm ET)

Credit Report Page 9 of 9

© 2020 Stretto. All Rights Reserved

Report Type: Sample Joint FR Report Number: 12345 Client Code: A12345 Reported Date: 03/19/2030

This report includes information reported from*:

* All information in this report sample is fictitious and used for example purposes only.

Client Details



Name: Sam Sample
DOB: 2/12/1928
Age: 92
SSN: xxxxxxxxx
AKAs:

Prior Bankruptcy: No Owner of Property: Yes Corp Affiliation: Yes

Client Property Details

Property Address: 123 Sample Street
 DAYTON, OH 54321
Value Range: \$89,400 - \$134,000

\$111,700
 Estimated Value

86
 Confidence Score



Name: Pat Sample
DOB: 6/21/1972
Age: 47
SSN:
AKAs: FORD ZAMETTA

Prior Bankruptcy: No Owner of Property: Yes Corp Affiliation: Yes

Comparable Property Sales

	Client Property	Comparable Sale 1	Comparable Sale 2	Comparable Sale 3
Address	123 Sample Street DAYTON, OH 54321	2525 Extreme DR DAYTON, OH 45553	1235 Smith DAYTON, OH 46565	321 Sample Street DAYTON, OH 54321
Distance (miles)		0.12	0.06	0.08
Subdivision	Sample Meadows SEC 1	Sample Meadows SEC 1	Sample Meadows SEC 1	Sample Meadows SEC 1
APN	R726037140021	R726037170001	R726037140002	R726037140007
Census Tract	39113090301	39113090301	39113090301	39113090301
Distressed Flags				

Note: All information in this report sample is fictitious and used for example purposes only.

Need assistance?

Call us at **1-866-218-1003** (Monday - Friday, 8am - 9pm ET)

Report Type: Sample Joint FR

Report Number: 12345

Client Code: A12345

Reported Date: 03/19/2030

Value History

Last Sale Price	\$93,000	\$108,000	\$108,000	\$118,000
Last Sale Date	08/20/2015	09/25/2019	11/15/2019	01/29/2020
Prior Sale Price	\$120,000	\$100,300	\$86,900	\$92,100
Prior Sale Date	08/15/2006	03/21/2001	03/18/2009	06/10/2013
List Price				
List Date				
Days on Market	0	0	0	0
PSF (current)	\$88	\$89	\$86	\$93
PSF (list)				

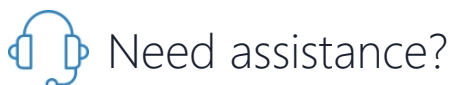
Assessor Details

Assessed Value	\$31,540	\$40,480	\$31,290	\$31,290
Year	2018	2018	2018	2018
Land Value	\$8,400	\$12,250	\$8,400	\$8,400
Property Improvements	\$23,140			

Property Details

Property Type	DSF	DSF	DSF	DSF
Design Style	R	R	R	R
Finished Interior SqFt	1267	1222	1267	1267
Basement SqFt		0	0	0
Finished Basement SqFt		0	0	0
Bedrooms	2	2	2	2
Bathrooms	2	2	2	2
Exterior Lot Size (acres)	0.00	0.00	0.00	0.00
Fireplaces		0	0	0
Pool	No	No	No	No
Garage Spaces	2	2	2	2
Garage Type	None	None	None	None
Year Built	2000	2001	2000	2000
Owner	Sam Sample & Pat Sample	Jane Doe	Joe Sampleson	Mary Jane Sampleburg

Note: All information in this report sample is fictitious and used for example purposes only.



Call us at **1-866-218-1003** (Monday - Friday, 8am - 9pm ET)


Report Type: Sample Joint FR

Report Number: 12345

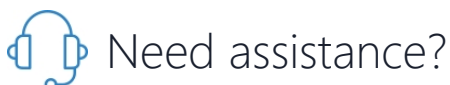
Client Code: A12345

Reported Date: 03/19/2030

Related Addresses

Address	City	State	Zip Code	County	Dates	Related To
1042 ELWOODERO ST	GAGLEPARK	MI	96939		Aug 2000 - Feb 2009	
PETERERO AVE	GAGLEVILLE	AZ	59981		Jun 2005 - Jan 2009	
PETERERO DR	HAPPYPARK	AZ	64293		Jul 2007 - Apr 2008	
1042 ELWOODERO ST	HAPPYPARK	MI	96939		May 2003 - 2007	
8515 ULAKOST RD	GREENWATER	MI	48439		Mar 1999 - Sep 2003	
211 ULAKART	TIGERVALE	MI	59981		Jun 1994 - Jan 1995	
136 CHORZAIMAIMA CT	TIGERVALE	MI	59981		Jun 1994 - Jun 1994	
311 ZELLSTON	TIGERVALE	MI	59981		Mar 1994 - Mar 1994	

Note: All information in this report sample is fictitious and used for example purposes only.



Call us at **1-866-218-1003** (Monday - Friday, 8am - 9pm ET)

Report Type: Sample Joint FR

Report Number: 12345

Client Code: A12345

Reported Date: 03/19/2030

Vehicle Registrations

1991 Dodge Dart



License Plate: DBTNXC **Owner:** SAM SAMPLE

Tag type: PASSENGER CAR/LIGHT TRUCK **Registrant(s):** SAM SAMPLE **DOB:** 2/12/1928 **SSN:** xxxxxxxx **Sex:** Unknown
2921 JOHANETTA BLVD, GOLDERRIVER FL 68076-2234, LEE

VIN: 3GKEC16Z64G171399

State of Origin: FL

Title Date: 1/21/2010

Registration Exp: 1/23/2010

Body: 4 DR WAGON
Engine: SPORT UTILITY

Lien Holder: None

1999 COACHMEN TRAILER RECREATIONAL



License Plate: J7537N **Owner:** SAM SAMPLE

Tag type: TRAILER **Registrant(s):** SAM SAMPLE **DOB:** 2/12/1928 **SSN:** xxxxxxxx **Sex:** Unknown
2921 JOHANETTA BLVD, GOLDERRIVER FL 68076-2234, LEE

VIN: 1TC2B1041M3204158

State of Origin: FL11/25/2008

Title Date: 1/21/2008

Registration Exp: 11/25/2008 TRAVEL

Body: TRAILER

Engine: **Lien Holder:** None

Note: All information in this report sample is fictitious and used for example purposes only.



Call us at **1-866-218-1003** (Monday - Friday, 8am - 9pm ET)

Report Type: Sample Joint FR

Report Number: 12345

Client Code: A12345

Reported Date: 03/19/2030

2002 KARAVAN



License Plate: V5XGIK

Owner: PAT SAMPLE

Tag type: UNKNOWN

Registrant(s): PAT SAMPLE DOB: 6/21/1972 SSN: xxxxxxxxx Sex: Unknown
1042 ELWOODERO ST, GAGLEPARK MI 96939-6786, OAKLAND

VIN: A79112606

State of Origin: MI

Title Date:

Registration Exp:

Body: TRAILER

Engine: Lien Holder: None

2002 KARAVAN



License Plate: 5M7VEX

Owner:

Tag type: UNKNOWN

Registrant(s): PAT SAMPLE DOB: 6/21/1972 SSN: xxxxxxxxx Sex: Unknown
25202 CHORZAIMANA DR, GREENWATER MI 68469-9278,
GENESEE

VIN: 5D1815470

State of Origin: MI

Title Date:

Registration Exp: 7/16/2006

Body: TRAILER

Engine: Lien Holder: None

Note: All information in this report sample is fictitious and used for example purposes only.

Report Type: Sample Joint FR

Report Number: 12345

Client Code: A12345

Reported Date: 03/19/2030

Watercraft Registrations

Description: 2003 GODFREY FIBERGLASS PLEASURE VESSEL
Name: My Old Boat
Hull ID: XXX30261J102P
Vessel Number: 123456789



Description: 1986 BAYLINER FIBERGLASS PLEASURE
Name:
Hull ID: XX543210
Vessel Number: 9876543210

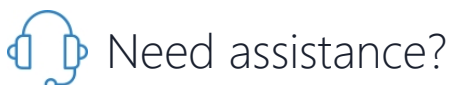


FAA Aircraft Registrations

Aircraft Number: 5834F
Registered Name: Pat Sample
Manufacturer Name: PIPER
Model: PA-32R-300
Type of Engine: Reciprocating
Number of Engines: 1
Number of Seats: 7



Note: All information in this report sample is fictitious and used for example purposes only.



Call us at **1-866-218-1003** (Monday - Friday, 8am - 9pm ET)

Report Type: Sample Joint FR

Report Number: 12345

Client Code: A12345

Reported Date: 03/19/2030

UCC Filings

Debtor Party(s):

SAM SAMPLE **Status:**

2921 JOHANETTA BLVD,
GOLDERRIVER FL 68076-
2234

Secured Party(s):

Big Bank, LLC **Status:**

124 BIGBANK BLVD,
SAMPLETOWN FL
68076-2234



Collateral:

09/01/2003 400304877083 - COMMUNICATIONS EQUIPMENT INCLUDING PROCEEDS AND PRODUCTS;BUILDING MATERIALS INCLUDING PROCEEDS AND PRODUCTS;EQUIPMENT INCLUDING PROCEEDS AND PRODUCTS;FIXTURES INCLUDING PROCEEDS AND PRODUCTS;INVENTORY INCLUDING PROCEEDS AND PRODUCTS;ACCOUNT(S) INCLUDING PROCEEDS AND PRODUCTS;BUILDING(S) INCLUDING PROCEEDS AND PRODUCTS;CHATTEL PAPER INCLUDING PROCEEDS AND PRODUCTS;NEGOTIABLE INSTRUMENTS INCLUDING PROCEEDS AND PRODUCTS;CONTRACT RIGHTS INCLUDING PROCEEDS AND PRODUCTS;GENERAL INTANGIBL

Property Deeds

5558 TELLUS BLVD, POLYINGTON FL 09862-3212, LEE



Owner's Address:	Book:	Lender Name:	LENDER SMAPLE
Document Type: QUIT CLAIM DEED	Page:	Seller Name 1:	HAPPY SELLER
Transaction Type:	Sale Price: \$60,000	Title Company Name:	NONE AVAILABLE
Recording Date: 1/12/2020	Sale Date: 4/25/2009	Source Code:	B
Parcel Number: 123456	Loan Amount: \$60,000	Loan Type:	

Note: All information in this report sample is fictitious and used for example purposes only.

Report Type: Joint FR

Report Number: 715303

Client Code: A1800

Reported Date: 03/19/2020

123 SAMPLE STREET, SAMPLE, FL 09862-3212, LEE



Owner's Address: 6032 PETERANA BLVD, POLYINGTON FL 09862-2234, LEE	Book: 8887229820	Lender Name: BIG BANK, LLC
	Page: 8765358525	
Document Type: WARRANTY DEED	Sale Price: \$50,000	Seller Name 1: JANE SELLER
Transaction Type:	Sale Date: 2/6/2005	Title Company Name: SOUTHERN STATES ABSTRACT & T
Recording Date: 7/13/2005		
Parcel Number:	Loan Amount: \$40,000	Source Code: B
	Loan Type: STAND-ALONE FIRST	

PETERERO DR, ALPHAFORREST AZ 98705-4251, MARICOPA



Owner's Address:	Book:	Lender Name: BIG BANK, LLC
Document Type: CORPORATION DEED	Page:	
Transaction Type:	Sale Price: \$484,990	Seller Name 1: HAPPY SELLER
Recording Date: 11/11/2008	Sale Date: 6/3/2008	Title Company Name: NORTH AMERICAN TITLE COMPANY
Parcel Number:	Loan Amount: \$387,992	Source Code: B
	Loan Type: NEW CONVENTION AL	

Note: All information in this report sample is fictitious and used for example purposes only.

Report Type: Sample Joint FR

Report Number: 12345

Client Code: A12345

Reported Date: 03/19/2030

Property Assessments

123 SAMPLE STREET, SAMPLE, FL 09862-3212, LEE



Owner's Name 1: PAT SAMPLE	Garage:	Sale Price: \$828,980
Owner's Address: 2921 JOHANETTA BLVD, GOLDERRIVER FL 68076-2234, LEE	A/C: CENTRAL Heating: FORCED AIR UNIT	Sale Date: 12/12/1995
Parcel Number: X4622020000C0290	Exterior Walls: WOOD	Prior Sale Date: 12/12/1915
Book:	Roof: GABLE OR HIP	Legal Description: GULFHAVEN UNIT L BLK C PB 9 PG 80 LOTS 19 + 20
Page:	Total Value: \$828,980	Land Usage: STORE/OFFICE COMBO
Lot Number: 123	Improvement: \$232,280	Source Code: B
Year Built: 1913	Tax Amount: \$8,485.57	
Land Size: 21210 SF	Assessed Value: \$828,980	
Living Size: 2250 SF	Homestead Exemption:	

Note: All information in this report sample is fictitious and used for example purposes only.



Need assistance?

Call us at **1-866-218-1003** (Monday - Friday, 8am - 9pm ET)

Report Type: Sample Joint FR

Report Number: 12345

Client Code: A12345

Reported Date: 03/19/2030

Legal Notices and Disclosures

EQUIFAX ASSET REPORT DATA: The Automated Valuation Models ("AVMs") herein do not constitute an appraisal of the subject property and do not include a physical inspection of the subject property or a visual inspection or analysis of current market conditions by a licensed or certified appraiser, which is typically included in an appraisal. The Services should not be relied upon in lieu of an appraisal or underwriting process. The predicted value reports are based upon data collected primarily from public record sources. THE ACCURACY OF THE METHODOLOGY USED TO DEVELOP THE AVMS, THE REPORTS, THE EXISTENCE OF THE SUBJECT PROPERTY, AND THE ACCURACY OF THE PREDICTED VALUE ARE ESTIMATIONS OF VALUE BASED ON AVAILABLE DATA AND ARE NOT GUARANTEED OR WARRANTED. NEITHER EQUIFAX NOR ITS AFFILIATES OR LICENSORS MAKE ANY WARRANTY OR REPRESENTATION: (I) THAT THE DATA IS IN COMPLIANCE OF ANY FEDERAL OR STATE OPT OUT OR DO NOT CALL OR SIMILAR LAW; OR (II) ABOUT THE LEGALITY OR PROPRIETY OF THE USE OF THE INFORMATION SERVICES IN ANY JURISDICTION, STATE OR REGION.

LEXISNEXIS ASSET REPORT DATA: LexisNexis ("LN") delivers all data contained herein on an "AS IS" basis and makes no representations concerning the accuracy or reliability of the LN Services or the data contained in its database. LN DOES NOT GUARANTEE OR WARRANT THE ACCURACY, TIMELINESS, COMPLETENESS, CURRENTNESS, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OF THE LN SERVICES, INFORMATION IN THE LN SERVICES, OR THE MEDIA ON OR THROUGH WHICH THE LN SERVICES ARE PROVIDED, AND SHALL NOT BE LIABLE TO ANY END USER OR THIRD PARTY FOR ANY LOSS OR INJURY ARISING OUT OF OR CAUSED IN WHOLE OR IN PART BY LN'S ACTS OR OMISSIONS, WHETHER NEGLIGENT OR OTHERWISE, IN PROCURING, COMPILING, COLLECTING, INTERPRETING, REPORTING, COMMUNICATING, OR DELIVERING THE LN SERVICES OR INFORMATION THEREIN. IN NO EVENT SHALL LN BE LIABLE TO ANY END USER OR THIRD PARTY FOR ANY INDIRECT, INCIDENTAL, CONSEQUENTIAL OR SPECIAL DAMAGES (INCLUDING BUT NOT LIMITED TO DAMAGES TO BUSINESS REPUTATION, LOST BUSINESS OR LOST PROFITS) WHETHER FORESEEABLE OR NOT AND HOWEVER CAUSED EVEN IF LN IS ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

Note: All information in this report sample is fictitious and used for example purposes only.



Need assistance?

Call us at **1-866-218-1003** (Monday - Friday, 8am - 9pm ET)