

# Innovative Credit Solutions, Inc.

## Experian Credit Report

Innovative Credit Solutions  
1009 Ferguson St  
Columbia, SC 29201  
Phone: 800-345-2746  
Fax: 888-571-7222

### Application Information

APPLICANT	TESTCASE, DAVID C.	SSN	XXX-XX-0002	DOB	-
ADDRESS(ES)	104 N GRANDVIEW STREEET #2	CITY / STATE / ZIP	CANTON, GA 30115		

### Credit

#### Credit Summary

TOTAL TRADELINES	30	30 DAYS LATE	5
CURRENTLY SATISFACTORY	18	60 DAYS LATE	2
CURRENTLY DELINQUENT	0	90 DAYS LATE	6
PREVIOUSLY DELINQUENT	11	NEWEST TRADE	09/01/10
COLLECTION/CHR OFFS	0/1	OLDEST TRADE	09/01/93
PUBLIC RECORDS	1	INQUIRIES	24

#### Financial Summary

	#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION
MORTGAGE	5	\$404	\$52883	\$0	19%
INSTALLMENT	11	\$221	\$30928	\$0	11%
OPEN	0	\$0	\$0	\$0	0%
REVOLVING	14	\$95	\$1481	\$0	0%
OTHER	0	\$0	\$0	\$0	0%
	30	\$720	\$85292	\$0	32%

Warning: Use careful judgment the past due column of this financial summary may possibly combine amounts of an original creditor with amounts from a collection agency collecting for the original creditor. A single debt could be included as a trade amount and with the collection agency. In a few cases, this single debt can appear as a judgment in the public records section, as well.

### Variations

#### Personal Information Comparison

	NAME	SOC SEC	DOB	AKA
APPLICANT	TESTCASE, DAVID C	XXX-XX-0002	XXXX	
XP	TESTCASE, DAVID C		XXXX	DAVID C TESTCASE 000000002 DOB: 01/30/72 DAVID E TESTCASE 000000002 DOB: N/A DAVID TEST CASE 000000002 DOB: N/A DAVID C CASE 000000002 DOB: N/A

SOCIAL SECURITY FRAUD SEARCH  
TESTCASE, DAVID C  
XP \* INPUT SSN ISSUED 1983 - 1986

#### Address Comparison

	ADDRESS	REPORTED
	104 N GRANDVIEW STREEET 2 CANTON, GA 30115	03/16/11
APPLICANT	XP 504 N GRANDVIEW ST , ANTHILL, MO 65488	11-2010
APPLICANT	XP 9280 ADELPHI RD , ANTHILL, MO 65488	10-2008
APPLICANT	XP 102 W WILDWOOD ST , ANTHILL, MO 65488	03-2006

#### Employment Comparison

	COMPANY	POSITION	REPORTED
APPLICANT	XP COUNTY HEALTH DEPT		02-2009
APPLICANT	XP LABCORP		02-2008

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**Credit Bureau Report**


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**Scores**
**668 - EXPERIAN/FAIR, ISAAC (VER. 2)**      DAVID TESTCASE      XXX-XX-0002

- SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED (CODE 38)
- NUMBER OF ACCOUNTS WITH DELINQUENCY (CODE 18)
- TOO MANY INQUIRIES LAST 12 MONTHS (CODE 08)
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED (CODE 14)

**Credit History**

CREDITOR	OPENING DATE MONTHS REVIEWED	REPORTED DATE DLA	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE			TYPE TERMS	PRESENT STATUS	E C O A
						30	60	90+			
HOME COMING FUNDING NE	09/01/09 13	01/01/11 12-2010	\$54000	\$52883	\$0	0	0	0	MTG 360 \$404	AS AGREED	B
<b>Remarks:</b> CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST											
SALLIE MAE 3RD PTY LSC	12/01/08 3	01/01/11 12-2010	\$28700	\$30928	\$0	0	0	0	EDU 241 \$221	AS AGREED	B
CAP ONE BK	03/01/07 49	03/01/11 03-2011	\$1620	\$641	\$0	0	0	0	REV \$34	AS AGREED	B
WASH MUTUAL/PROVIDIAN	01/01/06 70	03/01/11 03-2011	\$3600	\$625	\$0	0	0	0	REV \$19	AS AGREED	B
CAP ONE BK	11/01/05 65	03/01/11 02-2011	\$320	\$108	\$0	0	0	0	REV \$21	AS AGREED	B
CAP ONE BK	03/01/06 61	03/01/11 02-2011	\$398	\$107	\$0	1	0	0	REV \$21	CUR WAS 30	B
<b>Late Dates:</b> LAST LATE DATE 04/07											
AQUA FINANCE INC	04/01/06 27	03/01/10 03-2010	\$0	\$0	\$0	0	0	0	INST 048 \$0	AS AGREED	B
<b>Remarks:</b> INSTALLMENT SALES CONTRACT											
ASPIRE/CB&T	09/01/10 3	10/01/10	\$2000	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
<b>Remarks:</b> ACCOUNT CLOSED AT CONSUMER'S REQUEST											
CHASE MANHATTAN MORTGA	03/01/06 29	11/01/08	\$30000	\$0	\$0	1	0	0	MTG 360 \$0	PD WAS 30	B
<b>Late Dates:</b> 10/07-30											
<b>Remarks:</b> CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST											
DISCOVER FIN SVS LLC	11/01/00 0	08/01/05 01-2005	\$2400	\$0	\$0	0	0	0	REV \$0	BANKRUPTCY	B
<b>Remarks:</b> BANKRUPTCY CHAPTER 7											
FINGERHUT CREDIT ADVAN	07/01/04 1	06/01/05	\$541	\$0	\$0	0	0	0	REV \$0	BANKRUPTCY	B
<b>Remarks:</b> BANKRUPTCY CHAPTER 7											
GLELSI/CITIBANK N A	02/01/99 1	08/01/05	\$10939	\$0	\$0	0	0	0	EDU UNK \$0	AS AGREED	B
HFC	08/01/10 6	01/01/11 01-2011	\$11019	\$0	\$0	0	0	0	MTG 015 \$0	AS AGREED	B
<b>Remarks:</b> ACCOUNT CLOSED AT CONSUMER'S REQUEST; REAL ESTATE-JR LIENS/NON-PURCHASE MONEY											
HFC	04/01/10 5	09/01/10 08-2010	\$10309	\$0	\$0	0	0	0	MTG 015 \$0	AS AGREED	B

CREDITOR	OPENING DATE MONTHS REVIEWED	REPORTED DATE DLA	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE			TYPE TERMS	PRESENT STATUS	E C O A
						30	60	90+			
		<b>Remarks:</b> ACCOUNT CLOSED AT CONSUMER'S REQUEST; REAL ESTATE-JR LIENS/NON-PURCHASE MONEY									
HSBC NV	08/01/10 1	09/01/10	\$1000	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
		<b>Remarks:</b> ACCOUNT CLOSED AT CONSUMER'S REQUEST									
HSBC NV	08/01/09 2	09/01/09	\$500	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
		<b>Remarks:</b> ACCOUNT CLOSED AT CONSUMER'S REQUEST									
HSBC NV	04/01/07 17	08/01/08	\$300	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
		<b>Remarks:</b> ACCOUNT CLOSED AT CONSUMER'S REQUEST									
MBNA AMERICA	04/01/99 52	06/01/05 01-2005	\$4000	\$0	\$0	1	1	0	REV \$0	BANKRUPTCY	B
		<b>Late Dates:</b> 5/05-60, 4/05-30									
		<b>Remarks:</b> PURCHASED BY ANOTHER LENDER; BANKRUPTCY CHAPTER 7									
SPIEGEL	04/01/99 92	11/01/06	\$600	\$0	\$0	0	0	0	REV \$0	AS AGREED	B
		<b>Remarks:</b> ACCOUNT CLOSED AT CONSUMER'S REQUEST									
STUDENT LOAN MKT ASSN	09/01/93 37	10/01/04	\$1000	\$0	\$0	0	0	1	EDU UNK \$0	PD WAS 90	B
		<b>Late Dates:</b> 6/04-90									
		<b>Remarks:</b> TRANSFERRED TO ANOTHER LENDER									
STUDENT LOAN MKT ASSN	09/01/93 37	10/01/04	\$884	\$0	\$0	0	0	1	EDU UNK \$0	PD WAS 90	B
		<b>Late Dates:</b> 6/04-90									
		<b>Remarks:</b> TRANSFERRED TO ANOTHER LENDER									
STUDENT LOAN MKT ASSN	09/01/93 37	10/01/04	\$2000	\$0	\$0	0	0	1	EDU UNK \$0	PD WAS 90	B
		<b>Late Dates:</b> 6/04-90									
		<b>Remarks:</b> TRANSFERRED TO ANOTHER LENDER									
STUDENT LOAN MKT ASSN	03/01/96 37	10/01/04	\$3682	\$0	\$0	0	0	1	EDU UNK \$0	PD WAS 90	B
		<b>Late Dates:</b> 6/04-90									
		<b>Remarks:</b> TRANSFERRED TO ANOTHER LENDER									
UNIV OF NORTH IOWA	06/01/00 40	08/01/05	\$2500	\$0	\$0	1	0	0	EDU 120 \$0	PD WAS 30	B
		<b>Late Dates:</b> 5/05-30									
US DEPT OF EDUCATION	05/01/00 35	06/01/05	\$7129	\$0	\$0	0	0	2	EDU 144 \$0	PD WAS 90	B
		<b>Late Dates:</b> 5/05-90, 4/05-90									
US DEPT OF EDUCATION	05/01/06 1	12/01/08	\$28492	\$0	\$0	0	0	0	EDU 240 \$0	AS AGREED	B
WASHINGTON MUTUAL FA	11/01/08 10	10/01/09	\$46800	\$0	\$0	0	0	0	MTG 360 \$0	AS AGREED	B
		<b>Remarks:</b> CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST									
CITI AUTO	09/01/04 27	02/01/08 01-2008	\$8379	\$0	\$0	4	1	1	INST 036 \$0	CHARGE OFF	B
		<b>Late Dates:</b> 1/08-90, 12/07-60, 11/07-30, 10/07-30, 9/07-30, 8/07-30									

CREDITOR	OPENING DATE MONTHS REVIEWED	REPORTED DATE DLA	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE			TYPE TERMS	PRESENT STATUS	E C O A
						30	60	90+			
<b>Remarks:</b> SECURED LOAN											
GEMB/JCP	03/01/95 1	09/01/08	\$371	\$0	\$0	0	0	0	REV \$0	NO STATUS	B
UNVL/CITI	12/01/99 1	10/01/04	\$1500	\$0	\$0	0	0	0	REV \$0	NO STATUS	B

**Remarks:** PURCHASED BY ANOTHER LENDER

ECOA KEY: B = BORROWER; C = CO-BORROWER; S = SHARED; J = JOINT; U = UNDESIGNATED; A = AUTHORIZED USER

**Public Records**

Court: US BKPT CT FL JACKSONV	Ref #: P000001	Status: DISCHARGED
Action Type: CHAPTER 7 BANKRUPTCY	File Date: 06/01/05	Amount:
Reported By: XP	Plaintiff:	Status Date: 10/01/05

**Prior Inquiries**

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECOA
NCO FINANCIAL SYSTEMS	ALL	03/11/11	XP		
LANDAMERICA CREDIT SVC	ALL	03/09/11	XP		
DECISION ONE MORTGAGE	ALL	03/04/11	XP		
CREDIT DATA SERVICES I	ALL	01/07/11	XP		
CREDIT DATA SERVICES I	ALL	12/31/10	XP		
EQUIFAX MORTGAGE SERVI	ALL	12/18/10	XP		
STANDFACTS	ALL	12/12/10	XP		
CREDIT DATA SERVICES	ALL	11/25/10	XP		
CREDIT DATA SERVICES I	ALL	10/14/10	XP		
CREDIT DATA SERVICES I	ALL	10/08/10	XP		
FISERV CREDSTAR	ALL	10/02/10	XP		
STANDFACTS	ALL	09/24/10	XP		
STANDFACTS	ALL	09/20/10	XP		
CB&T	ALL	08/26/10	XP		
TRANSUNION RESID CR SO	ALL	07/25/10	XP		
FUNDING SUITE	ALL	07/09/10	XP		
HSBC NV	ALL	10/24/09	XP		
HSBC NV	ALL	07/22/09	XP		
EQUIFAX MORTGAGE SERVI	ALL	07/17/09	XP		
HSBC NV	ALL	07/15/09	XP		
EQUIFAX MORTGAGE SERVI	ALL	07/09/09	XP		
EQUIFAX MORTG SERVICES	ALL	07/04/09	XP		
CREDCO	ALL	05/08/09	XP		
FISERV CREDSTAR	ALL	03/19/09	XP		

**Source Information**

**Creditors**

CREDITOR	SUB CODE	ADDRESS	PHONE
AQUA FINANCE INC	1537870	1 CORPORATE DR, WAUSAU, WI 54401	715-848-5425
CAPITAL ONE BANK	1270246	PO BOX 85064, GLEN ALLEN, VA 23058	800-955-7070
CB&T	1233870	PO BOX 105555, ATLANTA, GA 30348	BYMAILONLY
CBA	1998056	4 EXECUTIVE CAMPUS STE 2, CHERRY HILL, NJ 08002	800-648-2513
CHASE BANK USA, NA	3208490	PO BOX 9180, PLEASANTON, CA 94566	800-356-0011
CHASE MANHATTAN MORTGA	3900510	10790 RANCHO BERNARDO RD, SAN DIEGO, CA 92127	800-548-7912
CREDCO	3996926	12395 FIRST AMERICAN WAY, POWAY, CA 92064	800-637-2422
		6350 LAUREL CANYON BLVD, NORTH	

CREDSTAR	1974941	HOLLYWOOD, CA 91606	818-762-6262
DECISION ONE MORTGAGE	8908272	5201 W KENNEDY BLVD STE, TAMPA, FL 33609	877-841-4679
DISCOVER FINANCIAL SVC	3276502	PO BOX 15316, WILMINGTON DE 19850	800-347-2683
EQUIFAX-LANDAM CS	1973061	6 CLEMENTON RD E STE A2, GIBBSBORO, NJ 08026	856-627-5800
FCNB/SPIEGEL	3321470	9300 SW GEMINI DR, BEAVERTON, OR 97008	516-576-8706
FINGERHUT CREDIT ADVAN	1353320	16 MCLELAND RD, SAINT CLOUD, MN 56303	BYMAILONLY
FUNDING SUITE	7988020	4180 LA JOLLA VILLAGE DR, LA JOLLA, CA 92037	858-824-0406
GEMB/JCP	3321860	PO BOX 984100, EL PASO, TX 79998	800-542-0800
GLELSI/CITIBANK N A	2802600	PO BOX 7860, MADISON, WI 53707	BYMAILONLY
HFC	2511074	14 DIGIT ACCOUNT NUMBER, AUTOMATED LINE	800-547-8776
HHLD BANK	3240877	PO BOX 98706, LAS VEGAS, NV 89193	800-216-1013
HOME COMING FUNDING NE	0902512	2711 N HASKELL AVE. SW 1, DALLAS TX 75204	800-206-2901
HSBC NV	1239480	16430 N SCOTTSDALE RD, SCOTTSDALE, AZ 85254	480-718-4600
MBNA AMERICA BANK NA	1230206	400 CHRISTIANA ROAD, NEWARK DE 19713	800-789-6701
MDA LENDING SOLUTIONS	1972538	PO BOX 31423, INDEPENDENCE, OH 44131	866-871-0390
NCO FINANCIAL SYSTEMS	1972405	507 PRUDENTIAL RD, HORSHAM, PA 19044	215-441-3000
SALLIE MAE 3RD PTY LSC	1993837	1002 ARTHUR AVE, PANAMA CITY, FL 32401	900-555-7562
STANDFACTS	3970331	9320 DEERING AVE, CHATSWORTH, CA 91311	818-786-1953
STUDENT LOAN MKT ASSN	9994280	220 LASLEY AVE, WILKES BARRE, PA 18706	570-826-0370
TRANSOUTH FINANCIAL	1573390	10601 S HWY 441 C17, LEESBURG, FL 34789	352-787-2232
UCS/UNIVERSAL CARD SER	1211870	PO BOX 44167, JACKSONVILLE, FL 32231	800-423-4343
UNIV OF NORTH IOWA	2990808	GILCHRIST 256-NDL, CEDAR FALLS, IA 50614	312-273-3539
US BKPT CT FL JACKSONV	1007002	311 W MONROE ST RM 234, JACKSONVILLE, FL 32202	BYMAILONLY
US DEPT OF EDUCATION	1993260	501 BLEECKER ST, UTICA, NY 13501	800-848-0979
WASHINGTON MUTUAL FA	3180830	PO BOX 1093, NORTHRIDGE, CA 91328	800-282-4840

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**Repository Referral**

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Experian  
P.O. Box 2002  
Allen, TX 75013  
888-397-3742

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**Comments**

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\*\*\* End of Credit Report \*\*\*

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