

EQUIFAX MORTGAGE SOLUTIONS ORDER NUMBER: J5EH30 Page: 1
100 TRI-COUNTY PARKWAY SUITE 350 REPOSITORY SOURCE: XPN
SPRINGDALE, OH 45246 DATE ORD: 02/18/2014
PHONE: 513-651-6280 FAX: 800-753-1315 DATE DEL: 02/18/2014
REPORT PREPARED FOR: LOAN NUMBER: HARLEY STCR
COLONIAL FUNDING GROUP INDIV/JOINT REPORT: INDIVIDUAL
1725 E. SOUTHLAKE BLVD. SUITE 102 PRICE: 3.89
SOUTHLAKE, TX 76092 ACCOUNT NUMBER: 682FZ12413
ORDERED BY: DELAGARZA, SUSAN

REPORT TYPE: MERGED CREDIT INFILE REPORT

BORROWER'S INFORMATION
NAME: SYLVIA G HARLEY
SSN: 262-63-8133 AGE:

CO-BORROWER'S INFORMATION
NAME:
SSN: AGE:

---- VALUE ADDED PRODUCTS ----

FAIR ISAAC MODEL SCORE FOR SYLVIA SSN:262638133 SCORE=+0602 XPN-01
SCORE RANGE: 320-844 RBP PERCENTAGE: 21%
40 DEROGATORY PUBLIC RECORD OR COLLECTION FILED
10 RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV
ACCTS TOO HIGH
13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
20 TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO
SHORT
08 TOO MANY INQUIRIES LAST 12 MONTHS

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BORROWER'S INFORMATION

NAME: SYLVIA G HARLEY
 SSN: 262-63-8133 AGE:

CO-BORROWER'S INFORMATION

NAME:
 SSN: AGE:
 CURRENT ADDRESS: 4130 OWEN AVENUE JACKSONVILLE FL 32209

OWN/RENT: SINCE:
 NUMBER OF DEPENDENTS: MARITAL STATUS:

NO EMPLOYMENT INFORMATION AVAILABLE

SUMMARY REPORT

TRADE TYPE	#	TOTAL W/BAL	TOTAL BALANCE	TOTAL PYMT	TOTAL P/D	30	TOTAL 60	90	DATE LAST P/D
REAL EST	1	1 \$	12427 \$	601 \$	0	42	1	0	
INSTALL	3	2 \$	14318 \$	430 \$	0	0	0	0	
REVOLVING	4	3 \$	1757 \$	68 \$	0	0	0	0	
COLLECT	11	11 \$	4301 \$	0 \$	4301	-	-	-	
OTHER	0	0 \$	0 \$	0 \$	0	0	0	0	
TOTAL	19	17 \$	32803 \$	1099 \$	4301	42	1	0	

PUBLIC RECORDS : LIENS : JUDGMENTS : FORECLOSURE : BANKRUPTCY : OTHER : TOTAL
 TOTAL NUMBER 0 0 0 0 0 0

INQUIRIES: 0 # NEW TRADES: 0
 OLDEST TRADE OPEN : 10/1987

SYLVIA HARLEY
 HARLEY STCR

262-63-8133

(J5EH30) Page 2

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CREDIT GRANTOR    DATE    LAST DT    HIGH    BALANCE CURR HISTORY
ACCOUNT NUMBER    OPENED  REPORTD    CREDIT  OWING  RATE 30 60 90
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JAX FEDERAL CREDI 05/2013 01/2014    15795    14152  I1   0   0   0
1911760002                                TERMS=60M341
MR=9   ECOA=I   B / XPN=01
TYPE OF LOAN: AUTO
OPEN; CURRENT ACCOUNT; LAST PAID: 01/2014

MIDLAND MTG/MIDFI 10/1987 01/2014    48450    12427  M1   42  1   0
8900176013                                TERMS=360M601
MR=99  ECOA=J   B / XPN=01
DEL DATES= 09/2013=M2,06/2013=M2
TYPE OF LOAN: VA REAL ESTATE MORTGAGE
OPEN; CURRENT ACCOUNT/WAS DELINQUENT 60 DAYS PAST DUE DATE; LAST PAID:
02/2006

CREDIT COLL/USA   08/2012 09/2012    1097    1097  I9   -   -   -
310235501                                TERMS=1M
MR=1   ECOA=I   B / XPN=01
PDA=1097 DEL DATES= 09/2012=I
TYPE OF LOAN: COLLECTION / ATTORNEY FEES
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; COLLECTION ACCOUNT; LAST PAID:

JAX FEDERAL CREDI 06/2013 02/2014    1000    969   R1   0   0   0
470413200010                                TERMS=REV29
MR=8   ECOA=I   B / XPN=01
TYPE OF LOAN: CREDIT CARD / CHARGE ACCOUNT
OPEN; CURRENT ACCOUNT; LAST PAID: 01/2014

FIRST NATIONAL CO 12/2011 04/2010    917    917   I9   -   -   -
38914341                                TERMS=1M
MR=1   ECOA=I   B / XPN=01
PDA=917 DEL DATES= 04/2010=I
TYPE OF LOAN: COLLECTION / ATTORNEY FEES
ORIGINAL CREDITOR: DIRECTV; COLLECTION ACCOUNT; LAST PAID:

ENHANCED RECOVERY 03/2013 04/2013    833    833   I9   -   -   -
72535382                                TERMS=1M
MR=1   ECOA=I   B / XPN=01
PDA=833 DEL DATES= 04/2013=I
TYPE OF LOAN: COLLECTION / ATTORNEY FEES
ORIGINAL CREDITOR: AT T; COLLECTION ACCOUNT; LAST PAID:

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SYLVIA HARLEY
HARLEY STCR

262-63-8133

(J5EH30) Page 3

CREDIT GRANTOR ACCOUNT NUMBER	DATE OPENED	LAST DT REPORTD	HIGH CREDIT	BALANCE OWING	CURR RATE	HISTORY 30 60 90
VYSTAR CREDIT UNI 427525200058	06/2009	02/2014	750	701	R1	0 0 0
MR=57 ECOA=I B / XPN=01 TYPE OF LOAN: CREDIT CARD / CHARGE ACCOUNT OPEN; CURRENT ACCOUNT; LAST PAID: 02/2014 TERMS=REV14						
NCO FIN/55 57210809	09/2011	11/2011	400	400	I9	- - -
MR=1 ECOA=I B / XPN=01 PDA=400 DEL DATES= 11/2011=I TYPE OF LOAN: COLLECTION / ATTORNEY FEES ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; COLLECTION ACCOUNT; LAST PAID: TERMS=1M						
MERCHANTS ASSOC C 11227557	05/2011	01/2014	332	332	I9	- - -
MR=30 ECOA=I B / XPN=01 PDA=332 DEL DATES= 01/2014=I9, 08/2011=I9 TYPE OF LOAN: COLLECTION / ATTORNEY FEES ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; COLLECTION ACCOUNT; LAST PAID: TERMS=1M						
NCO FIN/55 6226628	05/2008	02/2010	315	315	I9	- - -
MR=20 ECOA=I B / XPN=01 PDA=315 DEL DATES= 02/2010=I , 11/2008=I TYPE OF LOAN: COLLECTION / ATTORNEY FEES ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; COLLECTION ACCOUNT; LAST PAID: TERMS=1M						
JAX FEDERAL CREDI 1911760001	05/2013	01/2014	1000	166	I1	0 0 0
MR=9 ECOA=I B / XPN=01 TYPE OF LOAN: SECURED LOAN OPEN; CURRENT ACCOUNT; LAST PAID: 01/2014 TERMS=12M89						
NCO FIN/55 48372434	08/2009	02/2010	107	107	I9	- - -
MR=5 ECOA=I B / XPN=01 PDA=107 DEL DATES= 02/2010=I , 10/2009=I TYPE OF LOAN: COLLECTION / ATTORNEY FEES ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; COLLECTION ACCOUNT; LAST PAID: TERMS=1M						

CONTINUED ON NEXT PAGE

SYLVIA HARLEY
HARLEY STCR

262-63-8133

(J5EH30) Page 4

CREDIT GRANTOR ACCOUNT NUMBER	DATE OPENED	LAST DT REPORTD	HIGH CREDIT	BALANCE OWING	CURR RATE	HISTORY 30 60 90
NRS/RECEIVIA 798767701	02/2008	11/2013	100	100	I9	- - - TERMS=1M
MR=67 ECOA=I B / XPN=01 PDA=100 DEL DATES= 11/2013=I9,05/2008=I9 TYPE OF LOAN: COLLECTION / ATTORNEY FEES ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; COLLECTION ACCOUNT; LAST PAID:						
COMENITY CAPITAL/ 578097953970	10/2013	02/2014	500	87	R1	0 0 0 TERMS=REV25
MR=5 ECOA=I B / XPN=01 TYPE OF LOAN: CHARGE ACCOUNT OPEN; CURRENT ACCOUNT; LAST PAID: 02/2014						
NCO FIN/55 57210815	09/2011	11/2011	85	85	I9	- - - TERMS=1M
MR=1 ECOA=I B / XPN=01 PDA=85 DEL DATES= 11/2011=I TYPE OF LOAN: COLLECTION / ATTORNEY FEES ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; COLLECTION ACCOUNT; LAST PAID:						
NCO FIN/55 24732292	12/2008	02/2010	65	65	I9	- - - TERMS=1M
MR=13 ECOA=I B / XPN=01 PDA=65 DEL DATES= 02/2010=I ,02/2009=I TYPE OF LOAN: COLLECTION / ATTORNEY FEES ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; COLLECTION ACCOUNT; LAST PAID:						
NCO FIN/55 24732291	12/2008	02/2010	50	50	I9	- - - TERMS=1M
MR=13 ECOA=I B / XPN=01 PDA=50 DEL DATES= 02/2010=I ,02/2009=I TYPE OF LOAN: COLLECTION / ATTORNEY FEES ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; COLLECTION ACCOUNT; LAST PAID:						
PLAINS COMMERCE B 418534010122	04/2004	01/2007	1680	0	R1	0 0 0 TERMS=
MR=33 ECOA=I B / XPN=01 PDA=0 TYPE OF LOAN: CREDIT CARD / CHARGE ACCOUNT PURCHASED BY ANOTHER LENDER; CURRENT ACCOUNT; ACCOUNT TRANSFERED TO ANOTHER OFFICE; LAST PAID: 09/2006						

CONTINUED ON NEXT PAGE

SYLVIA HARLEY
HARLEY STCR

262-63-8133

(J5EH30) Page 5

CREDIT GRANTOR ACCOUNT NUMBER	DATE OPENED	LAST DT REPORTD	HIGH CREDIT	BALANCE OWING	CURR RATE	HISTORY 30 60 90
HOME FURNISHING S 304520	12/2009	10/2010	3810			I1 0 0 0 TERMS=24M
MR=11 ECOA=I B / XPN=01						
TYPE OF LOAN: RENTAL AGREEMENT						
PAID; CURRENT ACCOUNT; LAST PAID: 10/2010						

PUBLIC RECORD SOURCES: XPN

PUBLIC RECORDS HAVE BEEN CHECKED FROM OTHER SOURCES AND/OR THE REPOSITORIES LISTED WITH THE FOLLOWING RESULTS: NO PUBLIC RECORDS FOUND

NO INQUIRIES WITHIN THE PAST 120 DAYS

APPLICANT ADDRESS INFORMATION:

1 4340 JEROME AVE
JACKSONVILLE, FL 32209

XPN-01 B
SINCE: 10/1989 REPT: 10/2013

XPN-01 B FILE VARIATION: SYLVIA HARLEY 262-63-8133 DOB:08/10/1960

XPN-01 B SIMILAR NAME: SYLVIA E HARLEY

---- ADDITIONAL INFORMATION ----

XPN-01 B DISPLAYED SSN IS THE SAME AS INQUIRY SSN

XPN-01 B SSN MATCH INDICATOR: YYYYYYYYYY

XPN-01 B ADDRESS DISCREPANCY: RPTD VIA A/R TAPE, BUT DIFFERENT FROM INQUIRY

PAYMENT AMOUNTS MARKED WITH AN ASTERISK (*) HAVE BEEN CALCULATED AT 5%
OF THE BALANCE OWING OR \$10.00 WHICHEVER AMOUNT IS GREATER

REPORT PREPARED BY: GATEWAY SYSTEM

Equifax Information Svc. LLC
P.O. Box 740241

Experian
701 Experian Parkway

TransUnion, LLC
P.O. Box 1000

SYLVIA HARLEY
HARLEY STCR

262-63-8133

(J5EH30) Page 6

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800-685-1111

P.O. Box 2002
Allen, TX 75013

Chester, PA 19022
866-887-2673

www.equifax.com

888-397-3742
www.experian.com/reportaccess

www.transunion.com

END OF CREDIT REPORT

SUBSCRIBER LISTING

SUB CODE	CREDIT GRANTOR ADDRESS	TELEPHONE CITY	STATE	ZIP	B/C
1126314	COMENITY CAPITAL/HSN 995 W 122ND AVE	BYMAILONLY WESTMINSTER	CO	80234	XPN-01 B
1980030	CREDIT COLL/USA 16 DISTRIBUTOR DR ST	8002283048 MORGANTOWN	WV	26501	XPN-01 B
1984486	ENHANCED RECOVERY CO 8014 BAYBERRY RD	8004968941 JACKSONVILLE	FL	32256	XPN-01 B
1510881	FIRST NATIONAL COLLE 610 WALTHAM WAY	7753220444 MCCARRAN	NV	89434	XPN-01 B
1464160	HOME FURNISHING SOLU 13265 CITY SQUARE BL	9047571913 JACKSONVILLE	FL	32218	XPN-01 B
1748350	JAX FEDERAL CREDIT U 562 PARK ST	9044758000 JACKSONVILLE	FL	32204	XPN-01 B
1748350	JAX FEDERAL CREDIT U 562 PARK ST	9044758000 JACKSONVILLE	FL	32204	XPN-01 B
1912619	MERCHANTS ASSOC COOL 134 S TAMPA ST	8007497710 TAMPA	FL	33602	XPN-01 B
3992573	MIDLAND MTG/MIDFIRST 999 NW GRAND BLVD	8006544566 OKLAHOMA CITY	OK	73118	XPN-01 B
9980005	NCO FIN/55 PO BOX 13570	8774339990 PHILADELPHIA	PA	19101	XPN-01 B
1983623	NRS/RECEIVIA PO BOX 8005	8007764600 CLEVELAND	TN	37320	XPN-01 B
3186900	PLAINS COMMERCE BANK 2101 W 51ST STE 34	8002085095 SIOUX FALLS	SD	57105	XPN-01 B
1270573	VYSTAR CREDIT UNION PO BOX 45085	JACKSONVILLE	FL	32232	XPN-01 B

The reporting bureau certifies that; (a) public records have been checked for tax liens, judgments, foreclosures, garnishments, bankruptcies, and other legal actions involving the subject(s) with the results indicated above; or (b) equivalent information has been obtained through the use of a qualified public records reporting service with the results indicated above. The records of real estate transfers which do not involve foreclosures may be excluded.

SYLVIA HARLEY
HARLEY STCR

262-63-8133

(J5EH30) Page 7

Equifax Credit Services certifies that the information provided in this report meets the requirements of the U.S. Dept. of HUD, FHA, VA, USDA,

RECD & FSA, Fannie Mae and FHLMC.

The information is confidential and not to be divulged except as required
by PUBLIC LAW 91-508, 93-579, 94-239.
