



credit
valuation
title
settlement

TID: Transaction Identification

Uniquely identifies every interaction the customer has with the Rels Credit system.

Number:

An 11-digit number automatically generated to uniquely identify individual transactions.

Date/Time Stamp:

The date and time the transaction took place.

Original Transaction Date

The date of the original request for a credit report.

Instant Merge® Sample Report

Reference

Uniquely identifies & links the Rels Credit customer to the consumer.

REF:1-00000-05934-0000 07/05/2006
Wells Fargo Instant Merge Credit Report
Prepared for: INSTANT MERGE SAMPLE REPORT
Requested: EFX, XPN, TUC - J

TID:1-00000-05934 07/05/2006 13:31:00

Acct: 7XX87
Notes: 9210
Delivered: EFX, TUC, XPN

Delivered

Lists the bureaus, that returned data for this report. A missing bureau indicates the bureau is down or an error occurred when an attempt was made to retrieve applicant data.

Requested

Lists the bureaus that were requested and whether the request was for an individual (I) or joint (J).

App: SAMPLE, STEVE
Cap: SAMPLE, SHARON
Curr Addr: 4536 Rels Credit Ave, TESTSITE, CA 9XX07
Prev Addr: 123 EAGLE ROAD, TOMORROW, OR 995XX

Dob: 05/20/62 Ssn: 911-72-3333
Age 38 Ssn: 333-11-2222

WARNING: Possible non-app information present in the report
WARNING: Fraud Alert, Active Duty Alert present
WARNING: SSN possible ITIN

Warning: Messages that can be returned:

- Possible non-applicant info present in the report
- See Fraud Detection Section
- Possible Incomplete Fraud Data
- Possible Incomplete Data
- See OFAC Screening Report

Date of Birth/Age

Lists the applicant's Date of Birth (DOB) or Age as provided by the Rels Credit customer.

Warning

Additional FACT Act specific messages that can be returned:

- Fraud Alert present
- Active Duty Alert present
- Security Alert present

INSTANT MERGE SUMMARY

ACCOUNT DISTRIBUTION

Account Type	Count	Balance
Real Estate	2	\$177,245
Installment	1	\$8,985
Revolving	3	\$1,738
Other	1	\$130
Total	7	\$188,098

CURRENT STATUS (tradelines)

Payments	Curr	Clsd	Unrt	30	60	90+
\$1,755	1	-	-	1	-	-
\$285	1	-	-	-	-	-
\$82	2	1	-	-	-	-
\$0	-	-	-	-	-	1
\$2,122	4	1	-	1	-	1

AVAILABLE CREDIT

Revolving 31% \$765

Available Credit

Lists the available credit for revolving tradelines.

INQUIRIES

6 Month Total	5
Elim. same day	1
Adjusted Total	4
New Trades(6 mths)	0

PUBLIC RECORDS

EFX	1
XPN	N/A
TUC	1
Last 2yrs N	

HISTORICAL DELINQUENCIES (count)

Account Type	LastDlq	30	60	90+
Real Estate	11/04	9	1	-
Installment		-	-	-
Revolving	05/06	3	3	4
Other	05/06	-	-	1
Total		12	4	5

Oldest Trd: 03/98 On File: 12/91

Only Applicant/Co-applicant information included in the Summary.

Bureau Score Information

New optional features to this section include the ability to order multiple bureau score products (risk, bankruptcy, and custom models) and the factor descriptions.

BUREAU SCORE INFORMATION

EFX BEACON 5.0 (APP)= 653 Factor: 00024, 00031, 00008, 00002

Factors

Bureau codes that were factored into score.

Factor Descriptions

Lists the description for each factor code.

- 00024 NO RECENT REVOLVING BALANCES
- 00031 TOO FEW ACCOUNTS WITH RECENT PAYMENT INFORMATION
- 00008 TOO MANY INQUIRIES LAST 12 MONTHS
- 00002 LEVEL OF DELINQUENCY ON ACCOUNTS
- * Number of Inquiries Adversely Affected the Score

Factor Description (5th Factor)

Depending on the bureau, this FACT Act specific statement will appear if the number of inquiries adversely affected the score.

EFX BEACON 5.0

(CAP)= Not provided by the repository

TUC FICO Classic 98

(APP)= Match not found

Applicant Identifier

APP = Applicant/Subject
CAP = Co-Applicant

REF:1-00000-05934-0000 07/05/2006 TID:1-00000-05934 07/05/2006 13:31:00

Account Name/Number (Sources)						Past due			MR Last	
Open	High	Payment	Balance	MOP	Status	Rptd	30	60	90+	MD MxDlq

Joint Accounts:

1. COUNTRYWIDE HOME LOANS/5462119 (EFX-180XX00931,XPN,TUC)
 J 10-02 147263 1326 139339 M-1 CURRENT 05-06 00 00 00 43
 Hist: 05-06 11111111111111111111111111111111 PYMT 05-06 JNT
 Ctg: REAL ESTATE MORTGAGE

Applicant Identifier
 JNT= Joint, Shared or
 Cosigned Accounts
 APP = Applicant/ Subject
 CAP = Co-Applicant

Accounts Under Applicant:

2. WFS FINANCIAL/51327007 (EFX,XPN-FXX828796,TUC)
 I 05-04 12764 285 8985 I-1 CURRENT 05-06 00 00 00 24
 Hist: 05-06 11111111111111111111111111111111 PYMT 05-06 APP
 Ctg: AUTO LOAN Term: 36 MON Lmt: 13000

Category, Term, and Credit Limit
 These sections provide details to the type of loan, the terms of the loan and its credit limit.

Accounts Under Co-Applicant:

3. DISCOVER FINANCIAL SVC/601039808 (EFX-15XXB03747,XPN,TUC)
 I 02-02 1327 49 996 R-1 CURRENT 06-06 00 00 00 52
 Hist: 06-06 11111111111111111111111111111111 PYMT 06-06 CAP
 LACT 04-06 PYMT 06-06

Additional Dates
 Dates for specific activities such as balloon, bankruptcy, closed, last activity, payment, foreclosure, and repossession will appear in this section.

Precise Amounts
 More precise balances from the repositories as opposed to rounded balances.

Sequencing
 Tradelines can be numerically sequenced for ease of use and better customer support. Sequencing does not cross reference to any other information within the report.

Page numbering system.



REF:1-00000-05934-0000 07/05/2006 TID:1-00000-05934 07/05/2006 13:31:00

***** DEROGATORY ITEMS *****

Account Name/Number (Sources)				Past due			MR	Last			
Open	High	Payment	Balance	MOP	Status	Rptd	30	60	90+	MD	MxDlq

Joint Accounts:

BANK OF AMERICA MORTGA/1330469355684 (EFX*,XPN-FPXX86040*,TUC*)

J	07-01	40000	429	37906	M-2	DEL	30	06-06	09	01	00	59	06-06
---	-------	-------	-----	-------	-----	-----	----	-------	----	----	----	----	-------

Hist: 06-06 2211112122112111211132211 PYMT 06-06 JNT 3 11-04

Ctgy: HOME EQUITY LOAN

Lates: 1x60:11-04 ; 9x30:6-06,5-06,12-05,10-05,9-05,6-05,2-05,10-04,9-04

CHEVRON U S A/734001 (EFX-9060C00024*,XPN*,TUC*)

S	03-98	860	0	CLOSED	R-5	DEL	120	06-06	01	02	02	86	06-06
---	-------	-----	---	--------	-----	-----	-----	-------	----	----	----	----	-------

Hist: 06-06 54332111111111111111111111111111 CLSD 06-06 JNT 5

Lates: 2x90+:6-06,5-06 ; 2x60:2-06,1-06 ; 1x30:-12-05

ACCT SUBMITTED TO COLLECTION; PAID COLL 05-06
CREDIT CARD

GRANT & WEBER/G800CAL776113 (XPN-YC3980206*)

I	01-05	230	N/A	130	Y-9	COLL/P&L	05-06	-	-	-	-	-	-
---	-------	-----	-----	-----	-----	----------	-------	---	---	---	---	---	---

Hist: 05-06 999 PYMT 05-06 APP

Lates:

CN: CALIFORNIA PACIFIC
ACCT SUBMITTED TO COLLECTION COLL 05-06

Accounts Under Applicant:

FNANB/CIRCUIT CITY/152300315866 (EFX-401HZ00615*,XPN*,TUC*)

I	06-02	1186	33	742	R-1	CURRENT	06-06	02	01	02	48	05-05
---	-------	------	----	-----	-----	---------	-------	----	----	----	----	-------

Hist: 06-06 11111111111111543212111111 PYMT 06-06 APP 5 05-05

Lates: 2x90+:5-05,4-05; 1x60:3-05 ; 2x30:2-05,12-04

REFER TO CONSUMER STATEMENT 1
CREDIT CARD

Public Record Information:

Public Records may contain duplicate information. This report displays all information reported by the repositories accessed.

- CH7 BANKRUPTCY FILED IN 02-02 JOINTLY; STATUS DISCHARGED 06-02; REPORTED 02-02; FEDERAL DISTRICT COURT (LOS ANGELES, CA); DK: 9719582. (EFX-155VF00015,TUC) (JNT)

***** END OF DEROGATORY ITEMS *****

Lates
More detailed information on the late payments that have occurred with this tradeline.

Maximum Delinquency Section
Shows the maximum delinquency information that occurred on this tradeline, information reported for up to seven years.

History Section
Indicates month-to-month payment history pattern.

CN: Creditor Name
More detailed creditor information for collection accounts.

Consumer Statement
This notifies the customer that a consumer statement for this tradeline exists. See the Consumer Statement portion of this report for details.

Public Records Information
When a public record does appear it will be accompanied by the subscriber code from the bureau reporting the data.

REF:1-00000-05934-0000 07/05/2006 TID:1-00000-05934 07/05/2006 13:31:00

Account Name/Number (Sources)	Open	High	Payment	Balance	MOP	Status	Rptd	Past due	MR Last			
								30	60	90+	MD	MxDlq

Possible Non-Applicant Accounts:

GMAC/445Ac86325 (EFX-F53016XX2)
 I 11-03 5600 61 3831 I-1 CURRENT 07-06 00 00 00 91
 Hist: 07-06 1111111111-11 *PNA* 05

Identification Information:

Note: * Indicates Possible Non-Applicant Information

1. SAMPLE, STEVE Ssn: 911-72-3333 Dob: 07-03-62 (EFX)
2. SAMPLE, STEVE Ssn: 911-72-3333 (XPN)
3. SAMPLE, STEVE Ssn: 911-72-3333 Dob: 07-03-62 (TUC)
4. SAMPLE, SHARON L Ssn: 333-11-2222 Dob: 04-01-64 (TUC)
5. *SAMPLE, STEFAN Ssn: 111-22-3359 Dob: 07-31-75 (EFX)
 NAME AND SSN VARIATION; DOB VARIATION

Identification Information

See Possible Non-Applicant (PNA) information with Applicant and Co-Applicant data. PNA information may include where the variation occurred: name, SSN, or date of birth.

PNA: Possible Non-Applicant

This field denotes the possible non-applicant message and the number (05) reflects the line item listed in the Identification Information section. This only applies to EFX tradelines.

Inquiries made in last 6 months:

1. 07-05-06 FAC TEST (TUC-082XX891Z) (APP)
2. 07-05-06 NORWEST-RELS (XPN-397XX65FR) (APP)
3. 03-05-06 AMERICAN EXPRESS (XPN-7400XX0NZ) (APP)
 * New Account Listed with AMERICAN EXPRESS in 03-06
4. 02-27-06 VENGROFF WILLIAMS & AS (XPN-19XX062YC) (CAP)
5. 02-11-06 LENDERS CRDT (TUC-071XX157Z) (APP)

Inquiries

Now select from 3 months, 6 months, 12 months, or 2 years. This selection also applies to the Summary section.

Possible New Account

Shows possible new tradeline resulting from an inquiry.

Address Information:

1. 1234 Rels Road
 TESTSITE, MN 5XX07

Since 08-01 Rptd 02-06 (EFX,TUC) (APP)

Since and Reported Dates

Since and reported dates will print for each address if provided by the bureau.

AKA Information:

1. SAMPLE, STEVE P (XPN) (APP)
2. SAMPLE, SHARON J (XPN) (CAP)

Employment Information:

1. BERLIN TIRE
 OCCUPATION UNKNOWN Rptd 05-00 (TUC) (APP)
2. ACME FINANCE TESTVILL, CA
 VICE PRESIDENT Rptd 05-05 (XPN) (CAP)

Employment Information

Employment information can also include a hire date if reported by the bureau.

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Miscellaneous Information:

1. Consumer has Active Duty Alert. (XPN) (CAP)
2. Consumer has Initial Fraud Alert. (TUC) (CAP)
3. Variation between Inquiry and Onfile address. (TUC) (CAP)

Alert details

FACT Act Alert specific details will be displayed in either the **Miscellaneous Information** or the **Consumer Statement** section depending on the bureau. Consumer statement details may vary by the consumer and the reporting bureau.

Consumer Statement:

1. ACTIVE DUTY ALERT. CONSUMER HAS REQUESTED AN ALERT BE PLACED ON THEIR CREDIT FILE. 123 EAGLE ROAD, TOMORROW, OR 99500 DAYTIME 7709991212 EVENING 7708883434 Rptd 02-05 (EFX) (APP)
2. FRAUD VICTIM. "EXTENDED ALERT". CONSUMER HAS REQUESTED AN ALERT BE PLACED ON THEIR CREDIT FILE. PAGER 7704445555. Rptd 03-05 (EFX) (CAP)
3. ACCOUNT WENT TO A DELINQUENT STATUS WHILE I WAS OUT OF THE COUNTRY. Rptd 05-05 (XPN) (CAP)
4. 26& 04-22-05 000000 ID SECURITY ALERT: FRAUDLENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. THIS ALERT WILL BE MAINTAINED ON FILE FOR 90 DAYS BEGINNING 05/22/05. Rptd 04/05 (XPN) (APP)
5. #HK#IFCRA-INITIAL FRAUD ALERT: ACTION MAY BE REQUIRED UNDER FCRA BEFORE OPENING OR MODIFYING AN ACCOUNT. CONTACT CONSUMER AT (312)555-1212 Rptd 04-05 (TUC) (APP)
6. #HK# ID FRAUD VICTIM ALERT. FRAUDULENT APPLICATION MAY BE SUBMITTED IN MY NAME USING CORRECT PERSONAL INFORMATION. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICANT INFORMATION. CONTACT CONSUMER AT (312)555-1212 Rptd 04-05 (TUC) (APP)
7. MY PAYCHECK WAS DELAYED BY 6 WEEKS AND THEREFORE I COULD NOT PAY THE GAS CARD ON TIME. Rptd 05-05 (TUC) (CAP)

Decode Directory Information

The creditor information will now include the bureau-specific subscriber code and a phone number, when available. These decode products from the bureaus are available: Direct Check, Creditor Contact Info and On Line Directory.

Decode Directory Information:

1. A F S C I (XPN-3564330)
(310)370-4854 17508 HAWTHORNE BLVD TORRANCE CA 90504
2. A F S C I (TUC-086XX30FR)
(800)377-4800 17508 HAWTHORNE BOULEVARD TORRANCE CA 90504

Fraud Verification Information:

EFX SAFESCAN (APP)
SAFESCANNED: YOUR INQUIRY HAS GONE THROUGH OUR SAFESCAN DATA BASE; SSN ISSUED 1969 IN HI.

EFX SAFESCAN (CAP)
Not provided by the repository.

TUC HAWK (PNA)
SUB-SEGMENT DATA ONLY; SINCE 10-07-2006 THE SSN HAS BEEN USED 3 TIMES IN OTHER INQUIRIES;

TUC HRFA (APP)
AVAILABLE AND CLEAR

TUC HRFA (CAP)
Match not found

Fraud Verification Information

When a fraud message does appear it will show whom the message pertains to: APP, CAP or PNA. Fraud products available from the bureaus include HRFA, Fraud Shield, and Safescan.



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Instant Merge® Sample Report

REF:1-00000-05934-0000 07/05/2006 TID:1-00000-05934 07/05/2006 13:31:00

Consumer Referral Information:

EFX - EQUIFAX INFORMATION SVCS, PHONE: (800) 685-1111
 P.O. BOX 740241, ATLANTA, GA 30374
 XPN - EXPERIAN, PHONE: (888) 397-3742
 P.O. BOX 2002, ALLEN, TX 75013
 TUC - TRANSUNION, PHONE: (800) 916-8800
 PO BOX 34012, FULLERTON, CA 92834

Error Information:

- 1. TUC DATA UNAVAILABLE. (TUC-E021, TUC-E160)

Prepared By: Rels Credit
 1500 NW Bethany Blvd, Suite 300
 Beaverton, OR 97006
 Contact Phone: (800)216-9150 Fax:(800) 500-5562

This report contains information supplied by the repositories named above. Its contents have not been verified by Rels Credit and may contain duplicate information. While this report is being used for some real estate lending purposes, it is not a Residential Mortgage Credit Report as defined by FNMA, FHLMC, and FHA/VA guidelines.

***** END OF INSTANT MERGE REPORT *****

Error Information

If there are any issues with processing this report, special messages regarding the state of the file will appear in this section. It will include a generic text message (i.e., applicant file frozen, possible incomplete data, etc.), as well as corresponding specific error codes (i.e., missing information, invalid subscriber code, etc.).



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Instant Merge® Sample Report

Tradeline Key

Account Name/Number (Sources)							Past due			MR	Last	
Open	High	Payment	Balance	MOP	Status	Rptd	30	60	90+	MD	MxDlq	
WELLS FARGO HOME MTG/1003075352461 (EFX* XPN-FPXX86040*, TUC*)												
2		3	4	5		6		7		8	9	
J	07-01	147286	1326	139339	M-2	DEL 30	06-06	07	02	06	59	06-06
10	Hist:	06-06	221166554432211121132211		PYMT	06-06		11			12	13
								JNT			6	02-06
14	Ctgy:	REAL ESTATE				Term:	30 YRS				Lmt:	147,000
15	Lates:	6x90+:2-06,1-06,12-05,11-05,10-05,9-05; 2x60:8-05,11-04; 7x30:6-06,ADDTNL LATES										
16	BLON	04-00	LACT	06-06	PYMT	06-06						

- 1 The SOURCES for each tradeline, with the subscriber code provided from the most recently reported repository. An asterisk (*) indicates which repository reported derogatory information. EFX = Equifax; XPN = Experian; TUC = TransUnion.
- 2 ECOA code indicates who is responsible for each account and the type of participation for that account, as follows:

U UNDESIGNATED	Not designated by the creditor
I INDIVIDUAL	Individual account
J JOINT	Joint account
A AUTHORIZED USER	Authorized to use someone else's account
S SHARED	Joint account
C CO-MAKER	Joint responsibility for the account
B CO-SIGNER	Responsibility only in case of default on the account
M MAKER	Individual account
T TERMINATED	Closed account
X DECEASED	Deceased individual
- 3 PYMT displays the monthly liability on each account.
- 4 BALANCE displays the total liability on each account.
- 5 MOP (Method of Payment) and STATUS use the "Universal Rating Code" with English translation of the current status of the account as of the date reported.

MOP Codes

Account type:			
R Revolving	O Open, 30 days	C Line of Credit	
I Installment	M Mortgage	Y External Collection	

Universal Rating Code:	English Translation:
0	Too new to rate
1	Current
2	30 days late
3	60 days late
4	90 days late
5	120 days late
6	150 days late
7	Wage Earner Plan or Bankruptcy
8	Repossession or Foreclosure
9	Collection or Charge-off
U	Unrated
- 6 RPTD displays the date the account was reported by the creditor.
- 7 PAST DUE displays the number of times the account has been 30, 60, or 90+ days past due within the last seven years.
- 8 MR (Months Reviewed) is the number of months of payment history reported by the repositories.
- 9 LAST DLQ displays the date of the most recent delinquency, if reported by the creditor.
- 10 HIST (Historical Payment Pattern) indicates month to month payment history with the most recent date reported at the left. If reported, displays up to the last 24 months. For numbers other than 1, refer to "Universal Rating Code." A dash (-) means not reported that month.
- 11 Applicant Identifier. Identifies the owner of an account by (JNT) joint, (APP) applicant/subject, (CAP) co-applicant, or (*PNA*) possible non-applicant.
- 12 MD (Maximum Delinquency) displays the most severe delinquency for the account by MOP code up to 6.
- 13 MAX DLQ (Maximum Delinquency Date) displays the date of the most severe delinquency.
- 14 CTGY, TERM, LMT displays the category of loan, the terms of the loan and its credit limit.
- 15 LATES displays more detailed information on the late payments that have occurred with this tradeline.
- 16 ADDITIONAL DATES and amounts posted for specific categories like balloon, bankruptcy, closed, last activity, payment, foreclosure, and repossession.

This sample report contains compiled data in order to showcase a wide variety of format features. Therefore, data content represented within this report may not be consistent across all report sections. ❖ Your account profile will determine whether this feature appears on your Instant Merge Report.