
 REF:1-10921-16428-0000 09/24/2014 TID:1-10921-16428 09/24/2014 11:27:25
 Credco Instant Merge Credit Report Acct: 4383629
 Prepared for: CAPSTONE FUNDING GROUP Notes: 10020
 Requested: XPN - I Delivered: XPN

App: ALLAN, FREDERICK J Ssn: 218-56-0064
 Curr Addr: 2065 LINDELL RD, LAS VEGAS, NV 89146

 INSTANT MERGE SUMMARY

ACCOUNT DISTRIBUTION			CURRENT STATUS(tradelines)						
Account Type	Count	Balance	Payments	Curr	Clsd	Unrt	30	60	90+
Real Estate	4	\$512,629	\$1,672	1	3	-	-	-	-
Installment	1	\$0	\$0	1	-	-	-	-	-
Revolving	1	\$0	\$0	1	-	-	-	-	-
Other	5	\$2,197	\$0	-	-	-	-	-	5
Total	11	\$514,826	\$1,672	3	3	-	-	-	5

AVAILABLE CREDIT
 Revolving 100% \$28,990

INQUIRIES		PUBLIC RECORDS		HISTORICAL DELINQUENCIES(count)				
				Account Type	LastDlq	30	60	90+
2 Year Total	2	EFX	N/A	Real Estate	12/13	9	29	14
Elim. same day	- 0	XPN	N/A	Installment	09/09	3	-	-
Adjusted Total	2	TUC	N/A	Revolving		-	-	-
New Trades(6 mon)	1	Last 2yrs	N	Other		-	-	5
Oldest Trd: 01/01	On File: Unavailable	Total				12	29	19

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

BUREAU SCORE INFORMATION

XPN FICO-II (APP)= 629 Factor: 38, 18, 20, 16
 38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
 18 NUMBER OF ACCOUNTS WITH DELINQUENCY
 20 TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 16 LACK OF RECENT REVOLVING ACCOUNT INFORMATION
 * Number of Inquiries Adversely Affected the Score

End of Decision Maker Report

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

Tradeline Information:

- SELECT PORTFOLIO SVCIN/2770011315405 (XPN-RE7950144*)
 J 10-05 575723 1672 512629 M-1 CURRENT 09-14 02 23 07 70 12-13
 Hist: 09-14 111111111668888888544332 PYMT 09-14 JNT
 Ctg: REAL ESTATE/CONVENTIONAL LOAN Term: 360 MON
 Lates: 5x90+:12-13,11-13,3-13,2-13,1-13 ; 2x60:12-12,11-12 ADDTNL LATES
 PREVIOUSLY IN DISPUTE; NOW RESOLVED
 FORECLOSURE STARTED; NOW CURRENT FRCL 04-13
- ALLIED COLLECTION SERV/61300 (XPN-YC3981392*)
 I 02-11 1245 N/A 1245 Y-9 COLL/P&L 01-12 - - - 8
 Hist: 01-12 9-----9 APP
 Ctg: COLLECTION Term: REV
 CN: MEDICAL PAYMENT DATA
 ACCT SUBMITTED TO COLLECTION COLL 06-11
 PAST DUE PAST \$1245
- PINNACLE CREDIT SERVIC/NN5 (XPN-YC1981777*)
 I 06-13 838 N/A 838 Y-9 COLL/P&L 09-14 - - - 14
 Hist: 09-14 9999999999999999 APP
 Ctg: COLLECTION Term: REV
 CN: VERIZON WIRELESS
 ACCT SUBMITTED TO COLLECTION COLL 08-13
 PAST DUE PAST \$838
- COAST 2 COAST FINANCIA/C2C14RR620531 (XPN-YC1984648*)
 I 02-12 64 N/A 64 Y-9 COLL/P&L 09-14 - - - 30
 Hist: 09-14 9999999999999999999999999999 APP
 Ctg: COLLECTION Term: REV
 CN: REPUBLIC SERVICES #620
 ACCT SUBMITTED TO COLLECTION COLL 04-12
 PAST DUE PAST \$64
- PLUSFOUR INC./534 (XPN-YC3981419*)
 I 04-14 25 N/A 25 Y-9 COLL/P&L 05-14 - - - 1
 Hist: 05-14 9 APP
 Ctg: COLLECTION Term: REV
 CN: MEDICAL PAYMENT DATA
 ACCT SUBMITTED TO COLLECTION COLL 05-14
 PAST DUE PAST \$25

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

Tradeline Information (continued):

6. PLUSFOUR INC./519 (XPN-YC3981419*)
 I 03-13 25 N/A 25 Y-9 COLL/P&L 04-13 - - - 1
 Hist: 04-13 9 APP
 Ctg: COLLECTION Term: REV
 CN: MEDICAL PAYMENT DATA
 ACCT SUBMITTED TO COLLECTION COLL 04-13
 PAST DUE PAST \$25

7. CLARK COUNTY CREDIT UN/5244 (XPN-FC3758790)
 J 01-01 28990 N/A N/A R-1 CURRENT 05-05 00 00 00 53
 Hist: 05-05 1111111111111111-11111111 PYMT 05-05 JNT
 Ctg: HOME EQUITY LINE OF CREDIT, REV Term: REV Lmt: 28990
 PAID

8. FORD CRED/39165622 (XPN-FA1631440*)
 I 05-05 30885 N/A N/A I-1 CURRENT 10-10 03 00 00 66 09-09
 Hist: 10-10 111111111111221111111111 PYMT 10-10 APP 2 09-09
 Ctg: AUTO LOAN Term: 68 MON
 Lates: 2x30:9-09,8-09 ; ADDT'L LATES PRIOR TO 10-08
 PAID

9. HOME LOAN SERVICES/7591044591070 (XPN-BB2184720*)
 J 10-05 121600 N/A CLOSED M-9 COLL/P&L 10-10 02 03 06 59 10-08
 Hist: 10-10 999999999999999999999999 CLSD JNT
 Ctg: SECOND MORTGAGE
 Lates: ADDT'L LATES PRIOR TO 10-08
 ACCT TRANSFERRED
 CHARGE OFF CHRG \$120019 CHRG 11-08

10. HOME LOAN SERVICES/7591044591069 (XPN-BB2184720*)
 J 10-05 486400 N/A CLOSED M-2 DEL 30 10-08 05 03 01 35 10-08
 Hist: 10-08 221213343221-----1-1-11 CLSD JNT 4 03-08
 Ctg: REAL ESTATE/CONVENTIONAL LOAN
 Lates: 1x90+:3-08 ; 3x60:5-08,4-08,2-08 ; 5x30:10-08,9-08,ADDTNL LATES
 ACCT TRANSFERRED

11. HOMEQ SERVICING/6930500069174 (XPN-FM7906302)
 I 04-05 226788 N/A CLOSED M-1 CURRENT 08-05 00 00 00 3
 Hist: 08-05 111 CLSD APP
 Ctg: REAL ESTATE/CONVENTIONAL LOAN
 ACCT TRANSFERRED

Identification Information:

1. FREDERICK, JEFFREY A Ssn: 218-56-0064 Dob: 11-11-59 (XPN)
 SSN MATCHES; NAME VARIATION.

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Inquiries made in the last 2 years:

1. 04-10-14 CREDCO/QUICKEN LOANS :REAL ESTATE (XPN-FR1006135) (APP)
2. 04-23-13 US BANK (XPN-BB2108590) (APP)

Address Information:

1. 932 CARMEL SHORES DR
LAS VEGAS, NV 891282008 Since 05-98 Rptd 09-05 (XPN) (APP)
2. 2065 LINDELL RD
LAS VEGAS, NV 891463301 Since 12-05 Rptd 04-12 (XPN) (APP)
3. 5618 LOCH RAVEN BV #C
BALTIMORE, MD 212392915 Since 10-94 Rptd 05-95 (XPN) (APP)

AKA Information:

1. ALLAN, FREDERICK JEFFREY (XPN) (APP)
2. JEFFREY, FREDERICK PENNY (XPN) (APP)

Employment Information:

1. ACCESS UNLIMITED INC.
OCCUPATION UNKNOWN Rptd 05-05 (XPN) (APP)

Miscellaneous Information:

1. Variation between Inquiry and Onfile address (XPN) (APP)

Public Record Information:

No Public Record Information found

Consumer Referral Information:

XPN - EXPERIAN, PHONE: (888) 397-3742
P.O. BOX 2002, ALLEN, TX 75013

Prepared By: Corelogic Credco
P.O. BOX 509124
SAN DIEGO, CA 92150
Contact: (800)523-0233 Fax: 800 523 0688

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

End of Credit Report