

Original Transaction Date

The date of the original request for a credit report.

TID: Transaction Identification

Uniquely identifies every interaction the customer has with the First American CREDCO System

Number:

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

Date/Time Stamp:

The date and time the transaction took place.

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.



Instant Merge® Sample Report

New Features and Enhancements Key

Reference

Uniquely identifies & links First American CREDCO's customer to the consumer.

Date of Birth/Age

Lists the applicant's Date of Birth (DOB) or Age as provided by the First American CREDCO customer.

Requested

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

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

Warning

Additional FACT Act specific messages that can be returned:

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

Available Credit

Lists the available credit for revolving tradelines.

Factors

Bureau codes that were factored into score.

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.

Factor Descriptions

Lists the description for each factor code.

Factor Description (5th Factor)

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

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
CREDCO Instant Merge Credit Report Acct: 7XX87
Prepared for: INSTANT MERGE SAMPLE REPORT Notes: 9210
Requested: EFX, XPN, TUC - J Delivered: EFX, TUC, XPN
App: SAMPLE, STEVE Dob: 05/20/62 Ssn: 911-72-3333
Cap: SAMPLE, SHARON Age 38 Ssn: 333-11-2222
Curr Addr: 4536 FIRST AMERICAN AVE, TESTSITE, CA 9XX07
Prev Addr: 123 EAGLE ROAD, TOMORROW, OR 995XX

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

INSTANT MERGE SUMMARY

ACCOUNT DISTRIBUTION			CURRENT STATUS (tradelines)						
Account Type	Count	Balance	Payments	Curr	Clsd	Unrt	30	60	90+
Real Estate	2	\$177,245	\$1,755	1	-	-	1	-	-
Installment	1	\$8,985	\$285	1	-	-	-	-	-
Revolving	3	\$1,738	\$82	2	1	-	-	-	-
Other	1	\$130	\$0	-	-	-	-	-	1
Total	7	\$188,098	\$2,122	4	1	-	1	-	1

AVAILABLE CREDIT
Revolving 31% \$765

INQUIRIES		PUBLIC RECORDS		HISTORICAL DELINQUENCIES (count)				
				Account Type	LastDlq	30	60	90+
6 Month Total	5	EFX	1	Real Estate	11/04	9	1	-
Elim. same day	1	XPN	N/A	Installment	-	-	-	-
Adjusted Total	4	TUC	1	Revolving	05/06	3	3	4
New Trades (6 mths)	0	Last 2yrs N	-	Other	05/06	-	-	1
				Total		12	4	5

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

BUREAU SCORE INFORMATION

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

- 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

EFX BEACON 5.0 (CAP) = Not provided by the repository

TUC FICO Classic 98 (APP) = Match not found

Page 1 of 6

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. DataHQ F1 format sample (rev. 11-07)



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
-------------------------------	------	------	---------	---------	-----	--------	------	----------	----	------

Joint Accounts:

1. COUNTRYWIDE HOME LOANS/5462119 (EFX-180XX00931,XPN,TUC)

J	10-02	147263	1326	139339	M-1	CURRENT	05-06	00	00	43
Hist:		05-06 11111111111111111111111111111111		PYMT		05-06 JNT				
Ctgy: 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	24
Hist:		05-06 11111111111111111111111111111111		PYMT		05-06 APP				
Ctgy: 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	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

Precise Amounts

More precise balances from the repositories as opposed to

Sequencing

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

pendix A (cont.)



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 MxDlg

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 221111212211211121132211 PYMT 06-06 JNT 3 11-04
 Ctg: 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-906OC00024*,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 111111111111154321211111 PYMT 06-06

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.

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

Page 3 of 6

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 latest Merge Report. [View NCFC's terms and conditions.](#)



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.

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 111111111-11 *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

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)

Address Information:

1. 4536 FIRST AMERICAN AVE
TESTSITE, CA 9XX07

Since 08-01 Rptd 02-06

(EFX, TUC) (APP)

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)

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

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.

Since and Reported Dates

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

Employment Information

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

Appendix A(cont.)



REF:1-00000-05934-0000 07/05/2006

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

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)

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: FRAUDULENT 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:

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

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.

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.

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.



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: First American CREDCO
12395 First American Way, Suite 200
Poway, CA 92064-0495
Contact Phone: (800)300-3032 Fax:(800) 938-7200

This report contains information supplied by the repositories named above. Its contents have not been verified by First American CREDCO 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.).

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. DataHQ F1 format sample (rev. 11-07)