



Desktop Originator®/Desktop Underwriter® Test Credit Report Characteristics

Borrower(s) Name	SS#	Credit Scores	Credit Report Type	Reference Number	Credit History								
					30+days	60+days	90+days	120+days	Bankruptcy	Foreclosure	Tax Liens	Judgment	Collection
John Homeowner	999-40-5000	760, 779, 785	Joint	5004489	none	none	none	none	none	none	none	none	none
Mary Homeowner	500-22-2000	783, 768, 771			none	none	none	none	none	none	none	none	none
Andy America	999-60-3333	724, 740, 742	Joint	5004449	1 X 30	none	none	none	none	none	none	none	none
Amy America	500-60-2222	750, 739, 728			2 mortgages w/balances	none	none	none	none	none	none	none	none
Patrick Purchaser	999-12-1234	670, 661, 675	Joint	5004509	2 X 30	none	none	none	none	none	none	2	none
Lorraine Purchaser	999-56-5678	678, 670, 663			3 mortgages w/balances	none	none	none	none	none	none	none	2
Suzi Builder	999-60-6666	630, 625, 619	Individual	5004459	15 X 30	7 X 60	5 X 90	none	none	none	none	1	none
2 mortgages, 1 w/balance					none	none	none	none	none	none	none	1	none
Alice Firsttimer	991-91-9991	715, 710, 703	Individual	5004469	3 X 30	1 X 60	none	none	none	none	none	none	none
Penny Public	999-60-3000	670, 640, 650	Individual	5004499	2 X 30	2 X 60	1 X 90	none	1	none	none	none	none
Dad Firsttimer	999-00-8881	660, 685, 672	Joint	5004479	3 X 30	1 X 60	1 X 90	none	none	none	none	2	none
Mom Firsttimer	999-00-8882	674, 680, 695			5 mortgages, 2 w/balances	none	none	none	none	none	none	2	none
Ross Blemished	000-88-9999	595, 625, 610	Individual	5004529	10 X 30	2 X 60	none	none	none	none	none	none	1
2 mortgages w/balances					none	none	none	none	none	none	none	1	none
Wanna House	000-11-2222	547, 555, 525	Joint	5004519	32 X 30	7 X 60	none	none	none	none	1	none	none
Needa House	999-44-5555	521, 530, 515			1 mortgage w/balance	none	none	none	none	none	1	none	none
Elizabeth Spender	000-66-7777	525, 560, 585	Individual	5004539	15 X 30	4 X 60	none	none	1	none	none	none	none
1 mortgage w/balance					none	none	1	none	none	1	none	none	none
Ken Customer	500-50-7000	650, 639, 620	Individual	5004549	2 X 30	1 X 60	none	none	none	none	none	1	none



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Homer Loanseeker <i>1 mortgage w/balance</i>	999-60-1111	640, 636, 620	Individual	5004559	4 X 30	3 X 60	1 X 90	none	none	none	none	2 civil suits	none
Mort Gage Ann Gage	000-00-0002 000-00-0003	710, 680, 685 720	Joint	5004589	none	none	none	none	none	none	none	none	none
<i>Security freeze placed for co-borrower ONLY with two repositories – CA Bill 168</i>													
Pitt Rock, Jr. <i>This borrower is participating in Consumer Credit Counseling</i>	666-00-6666	525, 515, 497	Individual	5004599	11 X 30	none	none	none	1	5	5	none	1
Sonny Graves <i>His Social Security number is reported as one that does not belong to the borrower</i>	001-01-0021	678, 702, 692	Individual	5004609	none	none	none	none	none	none	none	none	none
Loco Motion <i>Incorrect satisfaction date on BK, unknown type of PR, unrated mortgage</i>	999-47-8801	658, 584, 641	Individual	500461	4 X 30	1 X 60	1 X 90	none	1	none	1	1 civil suit	none
Jess T. Sea Ann T. Sea <i>Ann lacks traditional credit</i>	999-00-1147 999-00-9066	685, 645, 691 None	Joint	5004629	1 x 30	none	none	none	1	none	none	none	none
Ron Tintin	999-72-5641	660, 670, 680	Individual	500463	none	none	none	none	none	none	none	none	none
Lucky Knowscore Has no credit score.	999-42-2345	No Credit Score	Individual	500465	none	none	none	none	none	none	none	none	1
Ima One <i>Security freeze placed ONLY with one repository</i>	000-01-0001	710, 703	Individual	5004439	3 X 30	1 X 60	none	none	none	none	none	none	none

Note: The borrower names, which are used for DU testing and training purposes, are fictitious and do not relate to real people. The names, addresses, Social Security numbers, and ITINs were created at random – any similarity to real individuals is unintentional.