

Desktop Originator®/Desktop Underwriter®

Test Credit Report Characteristics

Borrower(s) Name	SS#	Credit Score Model	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	Classic FICO®	760, 779, 785	Joint	5004489	none	none	none	none	none	none	none	none	none
Mary Homeowner	500-22-2000		783, 768, 771											
Andy America	999-60-3333	Classic FICO	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														
Patrick Purchaser	999-12-1234	Classic FICO	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														
Suzi Builder	999-60-6666	Classic FICO	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														
Alice Firsttimer	991-91-9991	Classic FICO	715, 710, 703	Individual	5004469	3 X 30	1 X 60	none	none	none	none	none	none	none
Penny Public	999-60-3000	Classic FICO	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	Classic FICO	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														
Ross Blemished	000-88-9999	Classic FICO	595, 625, 610	Individual	5004529	10 X 30	2 X 60	none	none	none	none	none	none	1
2 mortgages w/balances														
Wanna House	000-11-2222	Classic FICO	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														
Elizabeth Spender	000-66-7777	Classic FICO	525, 560, 585	Individual	5004539	15 X 30	4 X 60	none	none	1	none	none	none	none
1 mortgage w/balance														
Ken Customer	500-50-7000	Classic FICO	650, 639, 620	Individual	5004549	2 X 30	1 X 60	none	none	none	none	none	1	none
Homer Loanseeker	999-60-1111	Classic FICO	640, 636, 620	Individual	5004559	4 X 30	3 X 60	1 X 90	none	none	none	none	2 civil suits	none
1 mortgage w/balance														
Mort Gage	000-00-0002	Classic FICO	710, 680, 685	Joint	5004589	none	none	none	none	none	none	none	none	none
Ann Gage	000-00-0003		720											
Security freeze placed for co-borrower ONLY with two repositories – CA Bill 168														



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Pitt Rock, Jr. <i>This borrower is participating in Consumer Credit Counseling</i>	666-00-6666	Classic FICO	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	Classic FICO	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	Classic FICO	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	Classic FICO	685, 645, 691 None	Joint	5004629	1 x 30	none	none	none	1	none	none	none	none
Ron Tintin	999-72-5641	Classic FICO	660, 670, 680	Individual	500463	none	none	none	none	None	none	none	none	none
Lucky Knowscore <i>Has no creditscore.</i>	999-42-2345	Classic FICO	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	Classic FICO	710, 703	Individual	5004439	3 X 30	1 X 60	none	none	None	none	none	none	none
Alice Altcrdtvg	999-11-8888	VantageScore® 4.0	536, 712, 610	Individual	N/A	3 X 30	1 X 60	none	none	None	none	none	none	none
Ken Ficovntg	999-22-1111	Classic FICO VantageScore 4.0	620, 650, 639 536, 712, 610	Individual	N/A	2 X 30	1 X 60	none	none	None	none	none	1	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.