

# Bureau Express - Merged Credit Reports

## Process loans faster with greater accuracy using complete credit histories.

Kroll Factual Data's merged credit report is a highly efficient, Web-based service that combines the credit histories of potential borrowers from one, two or all three credit repositories into one complete report. Now you can: Spot data discrepancies. Improve loan accuracy. Accelerate loan processing.

### The Kroll Factual Data Advantage

Kroll Factual Data provides independent verification solutions for all phases of the lending process. We understand the pressures involved in processing ever-expanding loan volumes. Within seconds, you can review a single, easy-to-read report that merges information from one, two or all three credit bureaus. Access unrivaled loan origination systems and data verification services. Process loans faster. Make fewer mistakes.

You'll also receive our industry-leading customer service guarantee – receive any tradeline or verification request in 4 hours, or it's free.

### How Kroll Factual Data's Merged Credit Report works

- Click to request data from one, two or three credit reporting bureaus
- Receive one merged credit report
- Customize data to appear how you need it
- Populate fields in existing electronic forms

### Guaranteed 4 Hour Service

Tradeline updates and verification requests are completed within 4 hours, or the service is free.

### Integration Leader

Service is available on all major loan origination and automated underwriting systems including: Freddie Mac Loan Prospector, Fannie Mae Desktop Underwriter, GMAC Assetwise and private labels, and ARC Systems.

### Customizable Formats

Reports are provided in any format needed for efficient review and instantly populates the fields in electronic forms.

### Fast Rescoring Service

Credit score revisions process within days of dispute resolution with QuickScore—helping to close deals faster.

### Additional Services

In addition to mortgage credit reports, Kroll Factual Data provides:

- Industry leading third party verification solutions
- Comprehensive suite of risk assessment solutions
- Flood certifications
- Automated valuation models (AVM)

Streamline your lending operations easily and efficiently with Kroll Factual Data.

### Contact Us

800-929-3400  
sales@krollfactualdata.com  
www.krollfactualdata.com



# Sample Credit Reports | Bureau Express

## Merged Credit Report

KROLL FACTUAL DATA, 5200 HAHNS PEAK DRIVE, LOVELAND, CO 80538

ABC Company 1234 N. LONG STREET DENVER, CO 80202 (123)555-1234	Client Tracking ABC00000123	Requested by anyname	Report ID A43Z1BB0003456Z
	Client Code 1234-AB100B	BX Date requested 09/11/2009 12:12:14	Charges 0.00

Identification (as requested)			
Applicant's last name <b>SMITH</b>	First name <b>ROBERT</b>	Middle <b>A</b>	DOB 01/02/1975
Co-applicant's last name <b>SMITH</b>	First name <b>BARBRA</b>	Middle <b>KAY</b>	DOB 02/03/1977

Residence Information (as requested)			
Present 123 WIDESTREET DRIVE	BIG TOWN	CO	80002

File Variations			
Equifax BO1	123-45-6779	SMITH, ROBERT A	01/23/1951
Experian BX1	123-45-6779	SMITH, ROBERT	09/11/09 12:12
Trans Union BU1	123-45-6779	SMITH, ROBERT A	01/23/1951
Equifax CO1	321-54-9876	SMITH, BARBRA KAY	08/01/1953
Experian CX1	321-54-9876	SMITH, BARBRA KAY	09/11/09 12:12

### Credit Score Information

Repository <b>TransUnion</b>	Brand <b>Classic 04</b>	Type <b>FICO</b>	Score <b>123-45-6779</b>	Name <b>SMITH, ROBERT A</b>	BU1
040 - Derogatory public record or collection filed					
010 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts					
Repository <b>Experian</b>	Brand <b>Fair Isaac V2</b>	Type <b>FICO</b>	Score <b>123-45-6779</b>	Name <b>SMITH, ROBERT</b>	BX1
40 - Derogatory public record or collection filed					
10 - Ratio of balance to limit on bank revolving or other rev accts too high					
14 - Length of time accounts have been established					
32 - Lack of recent installment loan information					

FACTA: TOO MANY INQUIRIES LAST 12 MONTHS					
Repository <b>Equifax</b>	Brand <b>BEACON 5</b>	Type <b>FICO</b>	Score <b>123-45-6779</b>	Name <b>SMITH, ROBERT A</b>	BQ1
40 - Derogatory public record or collection filed					
10 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts					
20 - Length of time since derogatory public record or collection is too short					
14 - Length of time accounts have been established					

Repository <b>TransUnion</b>	Brand <b>Classic 04</b>	Type <b>FICO</b>	Score <b>321-54-9876</b>	Name <b>SMITH, BARBRA KAY</b>	CU1
10 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts					
030 - Time since most recent account opening is too short					
004 - Lack of recent installment loan information					

Repository <b>Equifax</b>	Brand <b>BEACON 5</b>	Type <b>FICO</b>	Score <b>321-54-9876</b>	Name <b>SMITH, BARBRA KAY</b>	CQ1
10 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts					
30 - Time since most recent account opening is too short					
23 - Number of bank or financial revolving accounts with balances					
06 - Too many accounts with balances					

Repository <b>Experian</b>	Brand <b>Fair Isaac V2</b>	Type <b>FICO</b>	Score <b>321-54-9876</b>	Name <b>SMITH, BARBRA KAY</b>	CX1
40 - Derogatory public record or collection filed					
10 - Ratio of balance to limit on bank revolving or other rev accts too high					
14 - Length of time accounts have been established					
32 - Lack of recent installment loan information					

### Credit History

Account	Opened	Reported	High balance	Reviewed	Payment			Balance
					Balance	Payment	Balance	
WELLS FARGO HM MORTGAGE 7050134222111	07/07	09/03	160,000	23 mos	0	0	0	146,194
	Last active	BX1 CX1 BU1	High limit	Install (I1)				
	09/03	CU1	---	Mortgage				
UNIVLCITI 54412354321	09/09	09/03	19,734	99 mos	0	0	0	19,734
	Last active	CX1 CU1 CO1	High limit	Revol (R1)				
	08/09	[Incl]	27,500	Credit card				
CHASE 44019098775763011	01/00	08/09	24,900	99 mos	0	0	0	12,442
	Last active	BX1 BU1 BQ1	High limit	Revol (R1)				
	08/09	[Incl]	24,900	Credit card				
WACHOVIA BANK NAFTU 4315975876636200	03/02	09/03	9,988	91 mos	0	0	0	9,239
	Last active	BX1 CX1 BU1	High limit	Revol (R1)				
	09/09	BU1 CO1	10,000	Line of credit				
MEDICREDIT NC 4888208	11/06	06/07	395	---	30	60	90+	0
	Last active	BX1 BU1	High limit	Install (I9)				
	05/07	BQ1 [Incl]	395	Unknown				

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	05/07	BQ1 [Incl]	395	Unknown				

## Customizable Format

Specify the preferred order for the report's sections/categories.

Customize the order tradelines appear (highest to lowest, alphabetical, adverse items first or last).

Choose what details appear for tradelines, including past due dates and inquiries. Hyperlinks allow users to click through to access or request more information.

## Credit Scores

Based on the number of bureaus and credit scores (FICO scores) ordered, the report may include credit scores from one, two, or all three credit reporting agencies. Credit scores can be displayed at the beginning or end of the report.

Scores are listed from highest to lowest for each applicant (applicant first, then co-applicant).

Credit (FICO) scores and reason codes from each repository are provided.

## Credit History

Choose how tradelines are displayed - alphabetical or highest to lowest.

Choose whether adverse items are listed first or last; or choose to list bankruptcy tradelines at the bottom of the report.

Other details can also be displayed, including past due accounts and inquiries, payment terms, etc.

Derogatory items are highlighted.

Hyperlinks within the report allow additional services to be ordered for each tradeline.

Supplemental updates and details for each tradeline can be ordered through unique online hyperlinks.

Kroll Factual Data's "four hours or it's free" guarantee applies to customer service items ordered online, including tradeline item updates, resident and employment verifications and alternative credit items.

Closed (0/0/0)	
<b>TOTALS</b>	High credit: 275,977   High balance: 828,962   Pastdue: 0   Payment: 2,562   Balance: 196,942

**Creditor Information**  
 CHASE (800)955-9900  
 MEDICRYT NC (704)941-6454  
 UN/LC/CI  
 WACHOVIA BANK NA - SC  
 WELLS FARGO HM MORTGAG (301)866-2740

<b>Summary Information</b>	
06/03 0 Public records 1 Number of inquiries 90 days 0 Payments 30 to 59 days late 0 Payments 60 to 89 days late 0 Payments 90 and over days late	06/03 1,059 Open revolving payments 1,523 Open installment payments 2,562 Total open payments 397 Balance monthly owed 50,351 Revolving balance owed 146,194 Installment balance owed 196,942 Total balance owed
<b>General summations</b>	<b>Payment summaries</b>
<b>Late payments</b>	<b>Balance owed</b>
<b>Trades numbers</b>	<b>Amount past due</b>
<b>Adverse trade lines</b>	<b>High credit /balance</b>
17 Number of open revolving trades 1 Number of open installment trades 2 Number of balance monthly trades 20 Total number of trades 5 Number of collection trade lines 0 Number of bankruptcy trade lines 0 Number of foreclosed trade lines 0 Number of profit and loss trade lines 5 Number of repossession trade lines 64 Total number of trade lines	0 Revolving amount past due 0 Installment amount past due 0 Balance monthly amount past due 0 Total amount past due 274,714 Revolving credit limit 246,398 Revolving high balance 560,815 Installment high balance 2,148 Balance monthly high balance

**Public Records**  
 No Public Records found

<b>Database Residence Information</b>	
<u>123 WIDESTREET DRIVE</u>	First: Last: BQ1 BX1 BU1 CU1 CO1 CX1
<u>456 GREEN STREET</u>	First: Last: UT 84525 --- --- CU1

**Database Employment Information**

**RAILROAD** First: Last: BQ1

**DEPT OF SOCIAL SERVICE** First: Last: --- --- CU1

TrueAlert - Applicant

Applicant input name checked. No similar records found in OFAC's SDN list.

File Variations

File Variations checked. No similar records found in OFAC's SDN list.

AKA Records

AKA records checked. No similar records found in OFAC's SDN list.

FactuelID Mortgage

TrueAlert - Co-applicant

OFAC Compliance

Co-applicant input name checked. No similar records found in OFAC's SDN list.

File Variations

No additional File Variation names found.

AKA Records

No additional AKA names found.

AKA

FORMER NAME: SMITH, ROBERT ALLAN  
 BO1  
 Nickname: SMITH, BOB ALLAN  
 SMITH, BOB  
 BX1  
 BU1  
 CX1

**Inquiry Information**  
 09/11/2009 ABC (BU1 CU1)

**Information Sources**

This report includes information retrieved from the following repository(ies):

<b>TransUnion Consumer Relations</b> PO Box 1000 Chester, PA 19022 (800) 916-8800 www.transunion.com	<b>Equifax Consumer Relations</b> PO Box 740241 Atlanta, GA 30374 (800) 685-1111 www.equifax.com	<b>Experian Consumer Relations</b> PO Box 2002 Allen, TX 75013 (888) 397-3742 www.experian.com
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This Residential Merged Credit Report is furnished in response to a consumer or business application. The information contained herein meets the standards set forth by FICRA, FCIM, FICMA, FICHA and the Rural Housing Service. The information contained herein meets all guidelines set forth by the Fair Credit Reporting Act. It is to be held in strict confidence and may be revealed only to those whose official duties require the information in relation to which this report was ordered, except that which is required by law. The information has been obtained from sources deemed reliable, the accuracy of which ECRI/Factual Data does not guarantee.

\* denotes source(s) of adverse information

End of Report 0199DF87 02A2.1.460

### Summary Information

See, at a glance, late payments, number of accounts, adverse tradelines, payment summaries, balances owed, amounts past due and high credit/balance.

### Public Records

Those included in the repository databases, including bankruptcies, judgments and tax liens, are shown here.

### Residence Information

A listing of current and past residence records for both applicant and co-applicant, as reported by the bureaus.

### Employment Information

A listing of current and past employers for applicant and co-applicant, as reported by the bureaus.

### Inquiries

Inquiries included in the repository databases are shown in this section.

The look-back period (typically 90 days) can be customized by the user.

## **Independent verification** **The power to believe.**

Welcome to independent verification – your solution for the thorough, impartial knowledge you need to believe in every decision you make. Trust Kroll Factual Data as your seal of certainty.

For more than 25 years, we've been leading the way in making sure clients have the reliable information necessary for fully informed decision-making. Today, we're changing how the industry verifies data so that everyone makes good business decisions – delivering independent verification expertise that checks, verifies, and assures all your critical information.