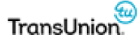


CREDIT REPORT
for the purposes of Pre-qualifying only, not to be used for credit application, a full file is required



MARIELLA AARDEN	DOB: 11/01/1956	Date: 05/02/2018 8:09:12 AM
2 BERARD CT	SSN: 000-00-9967	In File: 09/01/1999
WESTPORT, MA 02790		Date Reported: 04/04/2011
		Subscriber Name: FDC
		Sub Code: CS0001208F

PREVIOUS ADDRESSES

Name	City	State	Zip	Date Reported
5 SILVER RDG	WINDHAM	ME	04062	
21 HIGH DAM RD	WAREHAM	MA	02571	

EMPLOYMENT

Employer	Occupation	Date Hired	Date Separated	Date Reported
EMPLOYER X	CLINICAL			02/08/2010

Special Messages

SSN Match Ind: No SSN on input but SSN on file

Score Summary

ScoreCard	Score	Code	Score Factor Description
FICO Auto 08	727	010	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
		003	Proportion of loan balances to loan amounts is too high
		005	Too many accounts with balances
		015	Lack of recent bank revolving information
		I	Inquiries did impact the credit score and, for models that indicate it, no derogatory info was found in the file

700Credit Auto Summary

Total Bal	Month Pay	Total Auto	Open Auto	30	60	90
\$0	\$0	2	0	0	0	0

Trades:

Account Name	Status	Dat Open	Curr Bal	Monthly Pay	Mos Rep	Payment Pattern
Account#		Opn/Clsd	Orig AMT	Past Due	30 60 90	
FRD MOTOR CR 03796761	Paid or paying as agreed	09/11/2010 Closed	\$0 \$12886	\$252 -	48 00 00 00	111111111111 111111111111
SANTANDER BK 0468S038	Paid or paying as agreed	05/31/2009 Closed	\$0 \$16045	\$296 -	15 00 00 00	111111111111 111

700Credit Summary

Total Trades	Oldest Trade	Current	Negative	History Negative	Public Records	Collections	30	60	90	Inquiries	Inquiries Last 6
36	07/01/1999		0	0-0	0	0	0	0	0	3	2

	Number	High Credit	Credit Limit	Balance	Past Due	Monthly Payment	Available %
Revolving	15	\$42.9K	\$36.6K	\$26.6K	\$0	\$487	27%
Closed:	0	\$0	\$0	\$5668	\$0	\$93	
Installment:	19	\$59.9K	\$0	\$53.1K	\$0	\$197	
Totals:	34	\$102K	\$36.6K	\$85.4K	\$0	\$777	

Trades - Revolving Accounts

Account Name/Id Account # KOB/Trade Type Status/Acct Type Comments	Opened Reported Closed/Paid	Credit Limit High Credit Last Paid Past Due	Balance Orig Amt Closed Ind Owner	Month Pay MOS Rep Date Closed	Terms 30 60 90 Payment Pattern
CB/VICSCRT/016US001 2X8X9 Clothing/Revolving Paid or paying as agreed /Charge Account	11/07/2003 02/04/2015 09/17/2014	\$2600 \$997 \$0	\$0 \$997 Open Individual	\$0 48 -	Unknown 00 00 00 111111111111 111111111111
CB/NY&CO/01NZ8074 5X2X5 Clothing/Revolving Paid or paying as agreed /Charge Account	04/11/2010 10/25/2010 10/23/2010	\$500 \$181 \$0	\$0 \$181 Open Individual	\$0 06 -	Unknown 00 00 00 111111 111111
SYNCB/JCP/0235058D 600883313662 Department / Variety and Other Retail/Revolving Paid or paying as agreed /Charge Account Account closed by consumer	02/16/2018 03/18/2018 03/17/2018	\$1900 \$0 \$0	\$0 \$0 Closed Individual	\$0 00 03/18/2018	Unknown
WELLS FARGO/0908N664 446546906011 Banks/Revolving Paid or paying as agreed /Credit Card Account closed by consumer	10/05/2014 03/12/2018 -	\$11000 \$11038 \$93	\$5668 \$11038 Closed Authorized User	\$93 40 09/18/2015	Unknown 00 00 00 111111111111 111111111111
CHASE CARD/026QK001 426689794549 Banks/Revolving Paid or paying as agreed /Flexible Spending Credit Card	04/05/2001 03/09/2018 -	\$11600 \$18335 \$89	\$5110 \$18335 Closed Authorized User	\$89 48 -	Unknown 00 00 00 111111111111 111111111111
CHLD/CBNA/01EWL001 601166211932 Clothing/Revolving Paid or paying as agreed /Charge Account Account closed by consumer	06/09/2014 03/07/2018 06/19/2015	\$1500 \$143 \$0	\$0 \$143 Closed Individual	\$0 43 06/19/2015	Unknown 00 00 00 111111111111 111111111111
CB/NY&CO/01NZ8074 5X7X9 Clothing/Revolving Paid or paying as agreed /Charge Account	12/31/2016 03/06/2018 -	\$1060 \$459 \$25	\$279 \$459 Closed Individual	\$25 13 -	Unknown 00 00 00 111111111111 1
BANKAMERICA/06331059 9784 Banks/Revolving Paid or paying as agreed /Credit Card	09/04/2005 02/28/2018 -	\$24000 \$24126 \$373	\$21293 \$24126 Closed Authorized User	\$373 48 -	Unknown 00 00 00 111111111111 111111111111
CHASE-PIER1/0247V026 588890122700 Banks/Revolving Paid or paying as agreed /Credit Card Closed	06/27/2008 08/31/2013 08/01/2008	\$500 \$144 \$0	\$0 \$144 Closed Individual	\$0 48 04/27/2013	Unknown 00 00 00 111111111111 111111111111
CITI/01679002 542373486684 Banks/Revolving Paid or paying as agreed /Credit Card Dispute of account information/closed by consumer	08/01/2002 02/02/2012 08/19/2011	\$22000 \$0 \$0	\$0 \$0 Closed Individual	\$0 48 08/19/2011	Unknown 00 00 00 111111111111 111111111111
CHASE CARD/026QK001 426688288728 Banks/Revolving Paid or paying as agreed /Credit Card Account closed by consumer	07/10/2010 01/10/2011 10/21/2010	\$5500 \$5065 \$0	\$0 \$5065 Closed Individual	\$0 04 10/18/2010	Unknown 00 00 00 1111
CITI/064DB002	07/22/2010	\$500	\$0	\$0	Unknown

542419709738	11/21/2010	\$0	\$0	02	00 00 00
Banks/Revolving	-	\$0	Closed	09/22/2010	11
Paid or paying as agreed /Credit Card		-	Individual		
Account closed by consumer					

Trades - Line of credit Accounts

Account Name/Id Account # KOB/Trade Type Status/Acct Type Comments	Opened Reported Closed/Paid	Credit Limit High Credit Last Paid Past Due	Balance Orig Amt Closed Ind Owner	Month Pay MOS Rep Date Closed	Terms 30 60 90 Payment Pattern
MI/BMOHARRIS/03463002	04/30/2011	\$25000	\$0	\$0	Unknown
5X7X3X3X0	02/28/2018	\$24804	\$24804	48	00 00 00
Banks/Line of credit	01/01/2018	\$0	Closed	01/01/2018	111111111111
Paid or paying as agreed /Home Equity Loan		-	Joint		111111111111
Account closed by consumer					
CITIZNSBNKNA/07421055	12/27/2006	\$2500	\$0	\$0	Unknown
1X3X6X	11/30/2017	\$0	\$0	48	00 00 00
Banks/Line of credit	02/28/2017	\$0	Closed	02/28/2017	111111111111
Paid or paying as agreed /Line of Credit		-	Participant		111111111111
Closed					
GUARANTY BK/0427Y004	04/30/2011	\$25000	\$0	\$0	Unknown
6X3X5X7X	07/31/2012	\$0	\$0	12	00 00 00
Banks/Line of credit	04/24/2012	\$0	Closed	04/24/2012	111111111111
Paid or paying as agreed /Home Equity Loan		-	Joint		
Transferred to another lender					

Trades - Installment Accounts

Account Name/Id Account # KOB/Trade Type Status/Acct Type Comments	Opened Reported Closed/Paid	Credit Limit High Credit Last Paid Past Due	Balance Orig Amt Closed Ind Owner	Month Pay MOS Rep Date Closed	Terms 30 60 90 Payment Pattern
NELNET LNS/08834002	09/04/2009	\$0	\$25404	\$94	360 Months
4X7X	03/16/2018	\$28678	\$28678	48	00 00 00
Education/Employment/Installment	-	\$94	Closed	-	111111X11111
Paid or paying as agreed /Student Loan		-	Individual		111111111111
NELNET LNS/08834002	09/04/2009	\$0	\$27698	\$103	360 Months
4X7X	03/16/2018	\$31267	\$31267	48	00 00 00
Education/Employment/Installment	-	\$103	Closed	-	111111X11111
Paid or paying as agreed /Student Loan		-	Individual		111111111111
SALLIE MAE/06372038	07/05/2007	\$0	\$0	\$0	180 Months
9X2X8X2X8X1X0X6X0X	08/31/2017	\$7800	\$7800	48	00 00 00
Banks/Installment	-	\$0	Closed	08/31/2017	111111111111
Paid or paying as agreed /Student Loan		-	Individual		111111111111
Closed					
SALLIE MAE/06372038	08/18/2008	\$0	\$0	\$0	180 Months
9X2X8X2X8X1X0X9X0X	08/31/2017	\$1725	\$1725	48	00 00 00
Banks/Installment	-	\$0	Closed	08/31/2017	111111111111
Paid or paying as agreed /Student Loan		-	Individual		111111111111
Closed					
SALLIE MAE/06372038	03/20/2008	\$0	\$0	\$0	180 Months
9X2X8X2X8X1X0X8X0X	08/31/2017	\$7725	\$7725	48	00 00 00
Banks/Installment	-	\$0	Closed	08/31/2017	111111111111
Paid or paying as agreed /Student Loan		-	Individual		111111111111
Closed					
SALLIE MAE/06372038	11/10/2007	\$0	\$0	\$0	180 Months
9X2X8X2X8X1X0X7X0X	08/31/2017	\$4740	\$4740	48	00 00 00
Banks/Installment	-	\$0	Closed	08/31/2017	111111111111
Paid or paying as agreed /Student Loan		-	Individual		111111111111
Closed					
FRD MOTOR CR/03796761	09/11/2010	\$0	\$0	\$252	060 Months
3X1X6X7X	04/07/2015	\$12886	\$12886	48	00 00 00
Finance / Personal/Installment	-	\$252	Closed	04/07/2015	111111111111
Paid or paying as agreed /Automobile		-	Individual		111111111111
Closed					
U MAINE-F ED/0279Q51G	07/01/1999	\$0	\$0	\$0	032 Months
4X2X5X4X2X5X8X3	12/27/2010	\$3800	\$3800	48	00 00 00
Government/Installment	-			12/27/2010	

Paid or paying as agreed/Student Loan Closed		\$0	Closed		X111111111111 1111XXXXXXXXXX
SANTANDER BK/0468S038 3X7X0X8X1X6X2X9X	05/31/2009 10/26/2010	\$0 \$16045	\$0 \$16045	\$296 15	061 Months 00 00 00
Banks/Installment	-	\$296	Closed	10/26/2010	111111111111
Paid or paying as agreed/Automobile Closed		-	Individual		111
SALLIE MAE/06372038 5X4X2X5X8X0XF	10/17/2006 10/31/2009	\$0 \$2565	\$0 \$2565	\$21 36	Unknown 00 00 00
Banks/Installment	-	\$21	Closed	10/31/2009	1XXXXX1XXXXXX XXXXXXXXXXXXXX
Paid or paying as agreed/Student Loan Closed		-	Individual		
NELNET LNS/08834002 2X5X8X5	10/31/2008 10/04/2009	\$0 \$4250	\$0 \$4250	\$43 09	120 Months 00 00 00
Education/Employment/Installment	-	\$43	Closed	10/04/2009	1111111111
Paid or paying as agreed/Student Loan Closed		-	Individual		
NELNET LNS/08834002 2X5X8X4	02/29/2008 10/04/2009	\$0 \$10000	\$0 \$10000	\$102 19	120 Months 00 00 00
Education/Employment/Installment	-	\$102	Closed	10/04/2009	111111111111
Paid or paying as agreed/Student Loan Closed		-	Individual		11111
NELNET LNS/08834002 2X5X8X3	02/29/2008 10/04/2009	\$0 \$8500	\$0 \$8500	\$84 19	120 Months 00 00 00
Education/Employment/Installment	-	\$84	Closed	10/04/2009	111111111111
Paid or paying as agreed/Student Loan Closed		-	Individual		11111
NELNET LNS/08834002 2X5X8X1	07/06/2007 10/04/2009	\$0 \$10000	\$0 \$10000	\$104 26	120 Months 00 00 00
Education/Employment/Installment	-	\$104	Closed	10/04/2009	111111111111
Paid or paying as agreed/Student Loan Closed		-	Individual		11111111111
NELNET LNS/08834002 2X5X8X2	07/06/2007 10/04/2009	\$0 \$8500	\$0 \$8500	\$84 26	120 Months 00 00 00
Education/Employment/Installment	-	\$84	Closed	10/04/2009	111111111111
Paid or paying as agreed/Student Loan Closed		-	Individual		11111111111
NELNET LNS/08834002 2X5X8X6	10/31/2008 10/04/2009	\$0 \$5000	\$0 \$5000	\$52 09	120 Months 00 00 00
Education/Employment/Installment	-	\$52	Closed	10/04/2009	1111111111
Paid or paying as agreed/Student Loan Closed		-	Individual		
SM SERVICING/0752A001 5X4X2X5X8X0XF	10/16/2008 02/28/2009	\$0 \$1725	\$0 \$1725	\$0 03	Unknown 00 00 00
Banks/Installment	-	\$0	Closed	02/28/2009	
Unrated or bankruptcy/Student Loan Student loan not in repayment		-	Individual		
SM SERVICING/0752A001 5X4X2X5X8X0XF	12/15/2007 11/30/2008	\$0 \$7800	\$0 \$7800	\$0 09	Unknown 00 00 00
Banks/Installment	-	\$0	Closed	11/30/2008	
Unrated or bankruptcy/Student Loan Student loan not in repayment		-	Individual		
SM SERVICING/0752A001 5X4X2X5X8X0XF	12/15/2007 11/30/2008	\$0 \$4740	\$0 \$4740	\$0 09	Unknown 00 00 00
Banks/Installment	-	\$0	Closed	11/30/2008	
Unrated or bankruptcy/Student Loan Student loan not in repayment		-	Individual		

Trades - Mortgage Accounts

Account Name/Id Account # KOB/Trade Type Status/Acct Type Comments	Opened Reported Closed/Paid	Credit Limit High Credit Last Paid Past Due	Balance Orig Amt Closed Ind Owner	Month Pay MOS Rep Date Closed	Terms 30 60 90 Payment Pattern
WFHM/082TE004 7X8X1X8X9X2X9	04/20/2011 01/01/2018	\$0 \$359650	\$0 \$359650	\$1986 48	360 Months 00 00 00
Banks/Mortgage	-	\$1986	Closed	01/01/2018	X111111111111
Paid or paying as agreed/Conventional Real Estate Mortgage Closed		-	Joint		111111111111
ST ANNES CU/0124E003 9X0X0X2X0X9X1	02/16/2010 05/27/2011	\$0 \$388000	\$0 \$388000	\$2062 14	360 Months 00 00 00
Mail Order Houses/Mortgage	-			05/27/2011	

Paid or paying as agreed/Conventional Real Estate Mortgage	\$2062	Closed	111111111111
Closed	-	Joint	11

Inquiries

Date	Subscriber Name	Subscriber Number	Type
12/14/2017	FDC	00001208	Individual
11/24/2017	FDC	00001208	Individual
10/23/2017	CREDIT PLUS	00049997	Individual

Owning Bureau Information

CREDIT REPORT SERVICED BY :
TRANSUNION
555 WEST ADAMS,
CHICAGO, IL. 60661
800-888-4213
Consumer disclosures can be obtained online through TransUnion at:
<http://www.transunion.com>