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Ref#: 1-00174-51904-0000 02/04/2019

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3
Prepared For:

 INSTANT MERGE
 SAMPLE RPEORT
 10277 SCRIPPS RANCH
 BLVD
 SAN DIEGO, CA 92131 USA

 Client Loan # : 42-12348
 Account # : 4002353
 Notes : 1234

Prepared By:

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 DIEGO, CA 92150
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APPLICANT INFORMATION

Name	Address	Address Type	SSN	DOB or Age	Applicant Identifier
TESTCO, GREER	Current: 2545 E RADWATER ST, TUCSON, AZ 85714 US		000-01-7990		APP1

5
WARNING

* FRAUD ALERT, ACTIVE DUTY ALERT PRESENT

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INSTANT MERGE CREDIT SUMMARY
ACCOUNT DISTRIBUTION

Account Type	Number	Balance	Past Due	CURRENT STATUS (Tradelines)						
				Payments	Current	Closed	Unit	30	60	90+*
Real Estate	2	\$65,130	\$0	\$667	0	1	0	0	0	0
Installment	2	\$0	\$0	\$0	0	2	0	0	0	0
Revolving	11	\$12,277	\$0	\$268	8	3	0	0	0	0
All Other Accounts	2	\$0	\$0	\$0	1	1	0	0	0	0
Total	17	\$77,407	\$0	\$935	10	7	0	0	0	0

Accounts In Dispute: 1

AVAILABLE CREDIT

Revolving 54.0% \$66,401

INQUIRIES

 6-month Total 3 EFX* 1
 Elim Same Day 1 XPN N/A
 Adjusted Total 2 TUC N/A
 New Trades (6 mos) 0 Last 2 yrs N/A
 (*) Identifies Bankruptcy

PUBLIC RECORDS

Oldest Trade: 02/94 On file: 03/98

10
8

Number of tradelines with serious delinquency: 2

Authorized User Accounts: 1

9
HISTORICAL DELINQUENCIES (COUNT)

Account Type	Last Del	30	60	90+
Real Estate			0	0
Installment		0	0	0
Revolving	12-15	2	0	0
All Other Accounts		0	0	0
Total		2	0	0

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Morgtgage Credit Report Instant Access

Jim Pellerin



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Credit Reports United States. Congress. Senate. Committee on Commerce, Science, and Transportation. Subcommittee on Consumer Protection, Product Safety, and Insurance,2013 **Credit reports** United States. Congress. House. Committee on Financial Services,2007 *One Canada* Cecil Young,2004 One Canada is a vision of creating a strong and united Canada out of the dysfunctional federation of 10 provinces and three territories leading to the greatest country on Earth Canada was created to be a strong country nurturing the regions eventually becoming greater than its parts As Canada grew from infancy the provinces the aunts and uncles of Confederation also grew and aspired to become independent countries on their own Since the Centennial in 1967 the young Canada grew exerting the rights given to it by the Constitution The aunts and uncles having designs of nationhood began resenting the young adult forcing it to gradually ceding its control and now is a nearly impotent custodian of Canadian citizenship and almost equal to the aunts and uncles in stature The Canadian Federation has devolved into a state of feudalism where passing the buck is the common denominator between the federal and provincial governments Municipal governments blame the provincial for their ills the provinces then blame the federal government with the buck passing in a vicious circle Inside the vicious circle are the people of Canada bound in red tape while being taxed to death to pay for the ineffectiveness of governments With each provincial government determined to create its own kingdom within Canada One Canada will never be a reality unless a new paradigm of governance is developed for all of Canada The new paradigm is governance at the local municipal level supervised by the national government The Fathers of Confederation clearly defined the powers and responsibilities of the federal Parliament and the provincial legislatures Had the clear division of powers been followed Canada would today be greater than the sum of its regions For the first 100 years of Confederation the provincial governments like aunts and uncles helped nurture Canada through the adolescent years and into nationhood Like the Jamaican Proverb Two bull caan reign in a the same pen the 10 provincial and one federal government have been locking horns together Now the time has come for the provinces to remove their blinders let Canada grow into maturity bringing greater prosperity to its people Two bull caan reign in a the same pen Jamaican patois Two Bulls cannot reign in a herd English There can only be one leader The Meaning **Your Credit Score** Liz Pulliam Weston,2012 Your Credit Score Fourth Edition thoroughly covers brand new laws changing everything from how your credit score can be used to how you can communicate with collectors *The Fair Credit Reporting Act and Issues Presented by Reauthorization of the Expiring Preemption Provisions* United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,2004 *Your Credit Score* Liz Weston,2015-10-05 Improve your credit score for real with the 1 best selling guide you can trust Today a good credit score is essential for getting credit getting a job even getting car insurance or a cellphone Now best selling journalist Liz Pulliam Weston has thoroughly updated her top selling guide to credit scores with crucial new information for protecting or rebuilding yours Weston

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Consumer Affairs and Coinage,1987 **Consumer Debt and Social Exclusion in Europe** Hans-W. Micklitz,Irina Domurath,2016-03-09 This book analyses the dichotomy between the goal of social inclusion and the effect of social exclusion through over indebtedness since 2008 in Europe Filling a vital gap in the current literature on the effects of the financial and economic crisis this volume puts into context academic discussion with the real life dimension of over indebtedness Reports from six European countries provide socio economic and legal information on over indebtedness as well as the regulatory and judicial responses to the problems entailed by over indebtedness They form the empirical background for five analyses of different aspects of the inclusion exclusion dichotomy It becomes clear that in the context of credit expansion individual over indebtedness has turned into a social issue which the current design of the consumer credit and mortgage system in Europe has helped to produce while disregarding the consequential danger of social exclusion Ultimate Beginners Guide to Real Estate Investing Financing Jim Pellerin, Most people who want to get started with Real Estate Investing have no idea how to get started Or worse they have some idea how to get started but it is the wrong strategy for them This book provides an overview of how to get financing for your Real Estate Investments This book is NOT a practical approach to Real Estate Investing financing and the reader is NOT expected to be able to get real estate financing after completing this book In this book you will learn enough information to be able to get started financing your real estate investment **Investing For Dummies, UK Edition** David Stevenson,2025-08-05 *Ending Mortgage Abuse* United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Housing, Transportation, and Community Development,2009 **Legislative Hearing on Immediate Steps to Protect Taxpayers from the Ongoing Bailout of Fannie Mae and Freddie Mae [i.e. Mac]** United States. Congress. House. Committee on Financial Services. Subcommittee on Capital Markets and Government Sponsored Enterprises,2011 *Personal Finance For Dummies Three eBook Bundle: Personal Finance For Dummies, Investing For Dummies, Mutual Funds For Dummies* Eric Tyson,2013-01-08 Three complete eBooks for one low price Created and compiled by the publisher this finance and investing USA bundle brings together three of the all time bestselling For Dummies titles in one e only bundle With this special bundle you ll get the complete text of the following titles Personal Finance For Dummies 7th Edition The proven guide to taking control of your finances The bestselling Personal Finance For Dummies has helped countless readers budget their funds successfully rein in debt and build a strong foundation for the future Now renowned financial counselor Eric Tyson combines his time tested financial advice along with updates to his strategies that reflect changing economic conditions giving you a better than ever guide to taking an honest look at your current financial health and setting realistic goals for the future Inside you ll find techniques for tracking expenditures reducing spending and getting out from under the burden of high interest debt The bestselling tried and true guide to taking control of finances and is updated to cover current economic conditions Investing For Dummies 6th Edition Investing For Dummies arms novice investors with Eric Tyson s time tested advice along with updates to his

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includes review of issues of risk management through mathematical methods of borrower screening known as credit scoring and financial market sources of funding for offerings of consumer credit The book then discusses technological change in credit granting It examines how modern automated information systems called credit reporting agencies or more popularly credit bureaus reduce the costs of information acquisition and permit greater credit availability at less cost This discussion is followed by examination of the logical offspring of technology the ubiquitous credit card that permits consumers access to both payments and credit services worldwide virtually instantly After a chapter on institutions that have arisen to supply credit to individuals for whom mainstream credit is often unavailable including payday loans and other small dollar sources of loans discussion turns to legal structure and the regulation of consumer credit There are separate chapters on the theories behind the two main thrusts of federal regulation to this point fairness for all and financial disclosure Following these chapters there is another on state regulation that has long focused on marketplace access and pricing Before a final concluding chapter another chapter focuses on two noncredit marketplace products that are closely related to credit The first of them debt protection including credit insurance and other forms of credit protection is economically a complement The second product consumer leasing is a substitute for credit use in many situations especially involving acquisition of automobiles This chapter is followed by a full review of consumer bankruptcy what happens in the worst of cases when consumers find themselves unable to repay their loans Because of the importance of consumer credit in consumers financial affairs the intended audience includes anyone interested in these issues not only specialists who spend much of their time focused on them For this reason the authors have carefully avoided academic jargon and the mathematics that is the modern language of economics It also examines the psychological sociological historical and especially legal traditions that go into fully understanding what has led to the demand for consumer credit and to what the markets and institutions that provide these products have become today

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