

National Research Co.

A Division of National Research Associates Inc.

- 1 -

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April 20, 2015

Account #: 0659

David Espinal
1 A Bergh St.
Danbury, CT 06810
Social Security#: 128-94-XXXX
Date of Birth: 09-26-XXXX
Oper License #: 098873327
State of Issue: New York

CREDIT HISTORY

Please see attached report.

Via e-mail to Housatonic Habitat for Humanity on 04-20-2015

Attachments(1)

204/dc

TRANSUNION CREDIT REPORT

[FOR] [SUB NAME] [MKT SUB] [INFILE] [DATE] [TIME]
 (I) Z HV8753376 NTL RESEARCH 14 HV 9/06 04/20/15 09:32CT

[SUBJECT] [SSN] [BIRTH DATE]
 ESPINALNUNEZ, DAVID A. 128-94-2092 9/87
 [ALSO KNOWN AS]
 ESPINAL, DAVID
 [CURRENT ADDRESS] [DATE RPTD]
 1 BERGH ST., DANBURY CT. 06810 1/14
 [FORMER ADDRESS]
 160 VERNON AV., #2A. BROOKLYN NY. 11206 9/06

SPECIAL MESSAGES

ADDRESS ALERT: CURRENT INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)

MODEL PROFILE

ALERT

***FICO CLASSIC 04 ALERT: SCORE +688 : 014, 010, 008, 030 *** IN ADDITION
 ***TO THE FACTORS LISTED ABOVE, THE NUMBER OF INQUIRIES ON THE CONSUMER'S
 ***CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE.

CREDIT SUMMARY *** TOTAL FILE HISTORY
 PR=0 COL=0 NEG=0 HSTNEG=0 TRD=2 RVL=2 INST=0 MTG=0 OPN=0 INQ=6
 HIGH CRED CRED LIM BALANCE PAST DUE MNTHLY PAY AVAILABLE
 REVOLVING: \$487 \$3700 \$338 \$0 \$25 91%
 TOTALS: \$487 \$3700 \$338 \$0 \$25

TRADES

SUBNAME	SUBCODE	OPENED	HIGHCRED	TERMS	MAXDELQ	PAYPAT	1-12 MOP
ACCOUNT#		VERIFIED	CREDLIM	PASTDUE	AMT-MOP	PAYPAT	13-24
EOCA COLLATRL/LOANTYPE	CLSD/PD	BALANCE	REMARKS				MO 30/60/90
CAPITAL ONE B 1DTV001	11/13	\$487	MIN25			111111111111	R01
517805909366	4/15A	\$500	\$0			1111	
I CREDIT CARD		\$338				16	0/ 0/ 0
CHASE B 26QK001	2/15	\$0					R01
426684141010	3/15A	\$3200	\$0				
I CREDIT CARD		\$0					

INQUIRIES

DATE	SUBCODE	SUBNAME	TYPE	AMOUNT
4/20/15	ZHV8753376(NEN)	NTL RESEARCH		
10/24/14	ZSM0049997(WIL)	CREDIT PLUS		
8/28/14	ZHV0419063(NEN)	AVANTUS, LLC		
5/22/14	ZHV0419063(NEN)	AVANTUS, LLC		
5/14/14	FCO1207005(CAL)	CREDCO		
11/23/13	BPC2699824(NTL)	CAP ONE		

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