

MERGED INFILE CREDIT REPORT

FILE #	46463	FNMA #	DATE COMPLETED	1/1/2002	RQD' BY	BOB TESTER
PREPARED FOR	ABC MORTGAGE		DATE ORDERED	1/1/2002		
	123 MAIN STREET		REPOSITORIES	XP/TU/EF	PRPD' BY	
	SOMEWHERE, MD 21801		PRICE	\$0.00	LOAN TYPE	
			REF. #	DEMO		

PROPERTY ADDRESS			APPLICANT			CO-APPLICANT		
APPLICANT	CONSUMER, JOHN		CO-APPLICANT			DOB		
SOC SEC #	548-60-9988	DOB	SOC SEC #			DOB		
MARITAL STATUS			DEPENDENTS					
CURRENT ADDRESS	10520 BIRCH ST, BURBANK, CA 91205		LENGTH					
PREVIOUS ADDRESS			LENGTH					

EMPLOYMENT		
EMPLOYER		EMPLOYER
POSITION		POSITION
SINCE		SINCE
INCOME		INCOME
VERIFIED BY		VERIFIED BY

**SCORE MODELS**  
 EQUIFAX/BEACON - JOHN CONSUMER - 548609988  
 SCORE: 646  
 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS  
 00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
 00004 - TOO MANY BANK OR NATIONAL REVOLVING ACCOUNTS  
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY

TRANSUNION/EMPIRICA 98 - JOHN CONSUMER - 548609988  
 SCORE: 648  
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS  
 002 - LEVEL OF DELINQUENCY ON ACCOUNTS  
 005 - TOO MANY ACCOUNTS WITH BALANCES  
 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY

EXPERIAN/FAIR, ISAAC (VER. 2) - JOHN CONSUMER - 548609988  
 SCORE: 682  
 13 - LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT  
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS  
 08 - NUMBER OF RECENT INQUIRIES  
 18 - NUMBER OF ACCOUNTS DELINQUENT

CREDIT												
E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
J	B	<a href="#">WASHINGTON MUTUAL FA</a> 9086166666666	12/01	11/00 11/01	\$208550 MTG	\$206997 360\$1907	\$0	13	0	0	0	AS AGREED <a href="#">XP/TU</a>
B	B	<a href="#">MBNA AMERICA BANK NA</a> 5490966666666 Late Dates: 10/01-30 *** CREDIT CARD.;	12/01	05/97 10/01	\$25000 REV	\$18017 MIN\$210	\$0	75	1	0	0	CUR WAS 30 <a href="#">XP/TU/EF</a>
B	B	<a href="#">BANK OF AMERICA</a> 4888606666666 Late Dates: 10/01-30, 1/01-30 *** CREDIT CARD.;	12/01	05/00 10/01	\$12000 REV	\$4956 MIN\$106	\$175	20	2	0	0	CUR WAS 30 <a href="#">XP/TU/EF</a>
J	B	<a href="#">NORDSTROM</a> 1005666666666 *** CHARGE.;	12/01	12/88 12/01	\$4000 REV	\$233 \$10	\$0	29	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
B	B	<a href="#">AMEX</a> 6666666666666 *** CREDIT LINE CLOSED-CONSUMER REQUEST-REPORTED BY SUBSCRIBER	10/01	03/90 04/99	\$4100 REV	\$0 \$0	\$0	27	0	0	0	CLOSED <a href="#">XP/TU/EF</a>
B	B	<a href="#">AMEX</a> 6767666666666 *** CREDIT CARD.;	10/01	01/00 07/00	\$14300 REV	\$0 \$0	\$0	22	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
B	B	<a href="#">AMEX</a> 1879666666666	05/96	06/89 07/95	\$104 REV	\$0 \$0	\$0	85	0	0	0	INACTIVE <a href="#">XP/TU/EF</a>
B	B	<a href="#">AMEX</a> 4825566666666 *** ACCOUNT CLOSED BY CONSUMER	01/94	02/89 -/-	\$0	\$0 \$0	\$0	-	-	-	-	PAID <a href="#">TU</a>
B	B	<a href="#">BANK OF AMERICA</a> 5024316666666 *** PAID ACCOUNT/ZERO BALANCE.;	11/96	08/94 11/96	\$9375 INST	\$0 049\$0	\$0	28	0	0	0	PAID <a href="#">XP/TU/EF</a>

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.

FILE #	46463	FNMA #	DATE COMPLETED	1/1/2002	RQD' BY	BOB TESTER
PREPARED FOR	ABC MORTGAGE		DATE ORDERED	1/1/2002		
			REPOSITORIES	XP/TU/EF	PRPD' BY	
			PRICE	\$0.00	LOAN TYPE	
			REF. #	DEMO		

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT			
APPLICANT	CONSUMER, JOHN		CO-APPLICANT			
SOC SEC #	548-60-9988	DOB	SOC SEC #	DOB		
MARITAL STATUS			DEPENDENTS			

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
B	B	<a href="#">BANK OF AMERICA</a> 1000836666666	03/96	11/88 12/92	\$2500 REV	\$0 \$0	\$0	89	0	0	0	PAID <a href="#">XP/TU/EF</a>
*** CREDIT LINE CLOSED-CONSUMER REQUEST-REPORTED BY SUBSCRIBER												
J	B	<a href="#">BANK UNITED MORTGAGE</a> 2000666666666	09/00	12/98 08/00	\$308700 MTG	\$0 360\$0	\$0	21	0	0	0	PAID <a href="#">XP/TU/EF</a>
*** PAID ACCOUNT/ZERO BALANCE.												
J	B	<a href="#">BANKAMERICA</a> 4070666666666	06/98	05/95 06/96	\$3000 REV	\$0 \$0	\$0	37	0	0	0	PAID <a href="#">XP/TU/EF</a>
*** ACCOUNT CLOSED BY CONSUMER												
B	B	<a href="#">COUNTRYWIDE HOME LOA</a> 7708666666666	08/95	03/93 07/95	\$79200 MTG	\$0 360\$0	\$0	30	0	0	0	PAID <a href="#">XP/TU/EF</a>
*** PAID ACCOUNT/ZERO BALANCE.; REAL ESTATE MORTGAGE.												
B	B	<a href="#">FIRST SECURITY BANK</a> 475880166666666	03/96	09/89 03/91	\$500 REV	\$0 \$0	\$0	80	0	0	0	INACTIVE <a href="#">XP</a>
B	B	<a href="#">FORD MOTOR CREDIT CO</a> FLN3066666	02/95	12/93 02/95	\$25309 LEAS	\$0 024\$0	\$0	15	0	0	0	PAID <a href="#">XP/TU/EF</a>
*** PAID ACCOUNT/ZERO BALANCE.; AUTO.												
B	B	<a href="#">HOME DEPOT/MBGA</a> CG76666666666	12/01	11/00 01/01	\$2250 REV	\$0 \$0	\$0	25	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
*** CHARGE.;												
B	B	<a href="#">NORDSTROM FSB</a> 9046666666666	05/96	12/88 12/92	\$1019 REV	\$0 \$0	\$0	89	0	0	0	INACTIVE <a href="#">XP/EF</a>
B	B	<a href="#">PACIFIC 1ST</a> 2990666666666	07/93	08/91 01/93	\$3242 INST	\$0 36\$0	\$0	22	0	0	0	AS AGREED <a href="#">TU/EF</a>
B	B	<a href="#">SMITHS/GECAP</a> CC9M666666666	05/96	01/91 10/91	\$520 REV	\$0 \$0	\$0	65	0	0	0	INACTIVE <a href="#">XP</a>
M	B	<a href="#">U.S. BANK</a> 304001666666666	03/99	03/97 12/98	\$40800 MTG	\$0 180\$0	\$0	25	0	0	0	PAID <a href="#">XP/TU/EF</a>
*** CREDIT LINE CLOSED-CONSUMER REQUEST-REPORTED BY SUBSCRIBER												
S	B	<a href="#">U.S. BANK OREGON</a> 2001666666666	03/97	08/95 08/95	\$20200 AUTO	\$0 060\$0	\$0	20	0	0	0	PAID <a href="#">XP/TU/EF</a>
*** PAID ACCOUNT/ZERO BALANCE.; AUTO.												
S	B	<a href="#">U.S. BANK OREGON</a> 2001766666666	03/97	09/96 09/96	\$12928 AUTO	\$0 060\$0	\$0	07	0	0	0	PAID <a href="#">XP/TU/EF</a>
*** PAID ACCOUNT/ZERO BALANCE.; AUTO.												
J	B	<a href="#">U.S. BANK</a> 4833666666666	09/97	08/95 08/97	\$11000 REV	\$0 \$0	\$0	25	0	0	0	AS AGREED <a href="#">EF</a>
*** CREDIT CARD.;												
P	B	<a href="#">U.S. BANK</a> 471923032564	10/97	08/95 08/97	\$11000 REV	\$0 \$0	\$0	12	0	0	0	PAID <a href="#">EF</a>
*** ACCOUNT TRANSFERRED OR SOLD.;												
J	B	<a href="#">U.S. BANK</a> 4719666666666	11/01	08/95 05/00	\$18000 REV	\$0 \$0	\$0	36	0	0	0	PAID <a href="#">XP/TU/EF</a>
*** ACCOUNT CLOSED BY CONSUMER.; PAID ACCOUNT/ZERO BALANCE.												
B	B	<a href="#">VERIZON WIRE</a> 3123666666666	03/98	10/96 12/97	\$492 OPEN	\$0 UNK\$0	\$0	15	0	0	0	PAID <a href="#">XP/TU/EF</a>
*** ACCOUNT CLOSED BY CONSUMER												
J	B	<a href="#">WASHMUHOM</a> 2146666666666	01/99	06/95 11/98	\$153600 MTG	\$0 360\$0	\$0	42	0	0	0	PAID <a href="#">TU/EF</a>
*** FANNIE MAE ACCOUNT; PAID ACCOUNT/ZERO BALANCE.												
B	B	<a href="#">WELLS FARGO BANK</a> 477738166666666	09/94	12/91 -/-	\$1061 REV	\$0 \$0	\$0	35	0	0	0	PAID <a href="#">XP</a>
*** CREDIT LINE CLOSED-CONSUMER REQUEST-REPORTED BY SUBSCRIBER												

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			REPOSITORIES	XP/TU/EF	PRPD' BY	
			PRICE	\$0.00	LOAN TYPE	
			REF. #	DEMO		

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	CONSUMER, JOHN		CO-APPLICANT		
SOC SEC #	548-60-9988	DOB	SOC SEC #	DOB	
MARITAL STATUS			DEPENDENTS		

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
B	B	<a href="#">WFB CD SVC</a>	08/96	12/91	\$1000	\$0	\$0	56	0	0	0	PAID
		4777381666666666		09/94	REV	\$0						<a href="#">XP/TU/EF</a>
*** PAID ACCOUNT/ZERO BALANCE.; CLOSED ACCOUNT.												

COLLECTION ACCOUNTS

\*\*\* NONE \*\*\*

INQUIRIES

\*\*\* NONE \*\*\*

PUBLIC RECORDS

\*\*\* NONE \*\*\*

SOURCE OF INFORMATION

- EQUIFAX - PULLED ON: 01/01/02 - INFILE DATE: 10/20/85  
 NM: JON W CONUMER SSN: 548609988 DOB: 02/01/43  
 AD: 3453 MAIN TE FAD, DIVAS, ID 56789  
 AD: 3425 1300 WEST ST, LA KUNTA, AL 20413  
 AD: 43242 RAIN PI 234, FALLON, UT 83414  
 EM: IDLE HANDS/MONKEY TRAINER/1024 WARM ST/-/-
- TRANSUNION - PULLED ON: 01/01/02 - INFILE DATE: 10/01/85  
 NM: JONATHON CONSUMER  
 SS: 548609988  
 AD: 234234 PATAGONIA RD, ARGENTINA, FL 08454  
 AD: 234 TURNER BLVD, GRANDE MALO, PA 012345  
 AD: 12 ELPENO DR, CALIFORNIA CITY, CA 90210
- EXPERIAN - PULLED ON: 01/01/02  
 NM: JONATHON CONSUMER YOB: 19666  
 NM: CONSUMER JONATHON  
 SS: 548609988  
 AD: 23423 FADDACEIHN GRAEJGA SQ, FADDACEIHN GRAEJGA CITY, RI 01357  
 AD: 7367 OPPORTUNITY LP, KNOCKING, ID 83425  
 AD: 456 SUNRISE WAY, PAWTLIN, OR 97205  
 EM: HELLS BELLS/BELL RINGER//06/66  
 EM: HELLS BELLS///06/66

REMARKS

CONSUMER REPORTS CASE OF IDENTITY THEFT 08/2001- VERIFY IDENTITY WITH 2 FORMS OF PICTURE IDENTIFICATION.

CREDITORS

AMERICAN EXPRESS		954-503-3787
AMEX	PO BOX 7871 FORT LAUDERDAL, FL 33329	305-473-3361
BANK OF AMERICA	P O BOX 2462 SPOKANE, WA 99210-2462	800-233-8181
BANK UNITED	10333 HARWIN HOUSTON, TX 77036-1501	800-288-3223
BANKAMERICA	1825 E BUCKEYE RD PHOENIX, AZ 85034	800-638-2282
BK UNITED MT	3800 BUFFALO SPEED WAY, SUITE 520 HOUSTON, TX 77098	
COUNTRYWIDE	400 COUNTRYWIDE WY SIMI VALLEY, CA 93065	818-304-8400
CREDCO	5626 RUFFIN ROAD SUITE #200 SAN DIEGO, CA 92123	
FAC/EXEC RPT	10920 SW BARBUR BV SUITE #220 PORTLAND, OR 97219	503-244-6660
FLEET MTG	2210 ENTERPRISE D FLORENCE, SC 29501	843-673-3700
FRD MOTOR CR	10220 SW GREENBURG SUITE 415 PORTLAND, OR 97223	
HMEDPT/MBGA	POB 103047 ROSWELL, GA 30076	800-967-1533
MBNA AMERICA	400 CHRISTIANA RD NEWARK, DE 19713	
NORDSTROM FSB	PO BOX 6555 ENGLEWOOD, CO 80155	800-964-1800
NORDSTROMFSB	PO BOX 6566 ENGLEWOOD, CO 80155	
PAC FST FED	11TH & PACIFIC 5TH FLOOR TACOMA, WA 98444	
U S BANK OREGON	PO BOX 279 BEAVERTON, OR 97075	800-526-0277
U.S. BANK	601 2ND AVE SOUTH MINNEAPOLIS, MN 55402	800-285-8585
US BANCORP		513-639-2660
US BANK/MERCHANT		503-813-8424
US BK OREGON	POB 17143 DENVER, CO 80217	612-973-3727
VERIZON WIRE	3350 161ST AVE SE BELLEVUE, WA 98008	800-445-8161
WA MUTUAL HL	POB 37560 LOUISVILLE, KY 40233	502-581-2100
WELLS FARGO	PO BOX 5445 PORTLAND, OR 97228	
WELLS FARGO BANK	PO BOX 54110 LOS ANGELES, CA 90054	800-642-4720

MISCELLANEOUS INFORMATION

Instant View Password: 12R544

DISCLAIMER

<b>FILE #</b>	46463	<b>FNMA #</b>	<b>DATE COMPLETED</b>	1/1/2002	<b>RQD' BY</b>	BOB TESTER
<b>PREPARED FOR</b>	ABC MORTGAGE		<b>DATE ORDERED</b>	1/1/2002	<b>REPOSITORIES</b>	XP/TU/EF
			<b>PRICE</b>	\$0.00	<b>PRPD' BY</b>	
			<b>REF. #</b>	DEMO	<b>LOAN TYPE</b>	

**PROPERTY ADDRESS**

<b>APPLICANT</b>			<b>CO-APPLICANT</b>		
<b>APPLICANT</b>	CONSUMER, JOHN		<b>CO-APPLICANT</b>		
<b>SOC SEC #</b>	548-60-9988	<b>DOB</b>	<b>SOC SEC #</b>		<b>DOB</b>
<b>MARITAL STATUS</b>			<b>DEPENDENTS</b>		

**DISCLAIMER**

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EXPERIAN (XP)  
P.O. Box 2002  
Allen, TX 75013  
888-397-3742

TRANS UNION (TU)  
P.O. Box 4000  
Chester, PA 19016  
866-887-2673

EQUIFAX (EF)  
P.O. Box 740241  
Atlanta, GA 30374  
800-685-1111

\*\*\* END OF REPORT 6/4/2002 1:14:12 PM \*\*\*

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