



MERGED INFILE CREDIT REPORT

FILE # 209656 **FNMA #** AFY52846 **FNMA** 2/21/2003 **RQD' BY** ROBERT
PREPARED FOR YOUR COMPANY NAME - ***** Fannie Mae 2/21/2003 **COMMERFOR**
 1234 ANYWHERE STREET #123 reference number. XP/TU/EF ← **PREP**
 ANYTOWN, CA 99999 **PRICE** \$0.00 **LOA**
REF. # TEST FILE

FILE #
 A number automatically generated to identify individual

Repositories
 Lists the repositories that returned data for this report.

APPLICANT			CO-APPLICANT		
APPLICANT	CONSUMER, JONATHON		CO-APPLICANT		
SOC SEC #	111-22-3333	DOB	SOC SEC #	DOB	
MARITAL STATUS			DEPENDENTS		
CURRENT ADDRESS	11 SMOKE RD, VALPARAISO, IN 46385		LENGTH		
PREVIOUS ADDRESS			LENGTH		

SCORE MODELS

EQUIFAX/BEACON - JONATHAN CONSUMER -
 SCORE: **N/A**
 M - BEACON NOT AVAILABLE, NO QUALIFYING ACCOUNTS PRESENT.

TRANSUNION/EMPIRICA - JONATHAN CONSUMER -
 SCORE: **N/A**
 3 - FILE NOT SCORED SUBJECT DOES NOT HAVE SUFFICIENT CREDIT.

EXPERIAN/FAIR ISAAC - JONATHAN QUINCY CONS - 999999990
 SCORE: **700**
 22 - ACCOUNT(S) NOT PAID AS AGREED AND/OR LEGAL ITEM FILED.
 13 - LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT.
 18 - NUMBER OF ACCOUNTS DELINQUENT.
 FACTOR: 34

Score Models
 Shows the credit score provided by the selected bureaus as well as the description for each factor code.

OPEN ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED DLA	HIGH CREDIT	BALANCE	PAST	MO	30	60	90+	STATUS
					ACCT TYPE	TERMS						
J	B	HOME FINANCIAL 2400009850####	01/98	05/90 12/97								
B	B	STATE BANK 427100####	06/96	01/90 05/96								
J	B	EMPLOYEES CREDIT UNI 52555####	01/98	02/85 01/98								
A	B	HEMLOCKS 828510311####	06/96	02/95 01/95								

Tradelines
 Each account level is divided into four sections.
Open Accounts
 Lists all accounts currently active.
Closed Accounts
 Lists all accounts currently closed/inactive.
Derogatory Accounts
 Lists all accounts that are currently in a delinquent, collection, or charge-off status.
Public Records
 Lists all known public record(s) and provides current status.

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED DLA	HIGH CREDIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
					ACCT TYPE	TERMS						

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 MARITAL STATUS DEPENDENTS

J B [BAY COMPANY](#) 05/96 01/68 \$1400 \$0 \$0 99 1 1 4 PD WAS 120
 52555#### 05/96 REV \$0 [XP](#)
Late Dates: 4/96-120, 3/96-120, 2/96-120, 1/96-90, 12/95-60, 11/95-30
 ACCOUNT PREVIOUSLY IN DISPUTE - NOW RESOLVED - REPORTED BY SUBSCRIBER.;

J B [ISLAND SAVINGS](#) 10/97 05/96 \$7000 \$0 \$0 18 0 0 0 PAID
 40585525#### 10/97 REV \$0 [XP](#)
 CREDIT LINE CLOSED - CONSUMER'S REQUEST - REPORTED BY SUBSCRIBER.;

B B [TRAVEL CHARGE USA](#) 12/97 03/95 \$4000 \$0 \$0 34 0 0 0 PAID
 427100#### 12/97 REV \$0 [XP](#)

DEROGATORY ACCOUNTS

E C O S E	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						
J	B	MOUNTAIN BK	12/96	03/93 11/96	\$43225 INST	\$19330 060\$956	\$956	39	3	0	0	DELINQ 30 XP
Late Dates: 12/96-30, 5/96-30												
B	B	CENTRAL BANK	06/96	12/93 05/96	\$22350 INST	\$11050 048\$465	\$465	31	1	0	0	DELINQ 30 XP
Late Dates: 6/96-30												
J	B	CREDIT AND COLLECTIO	04/96	09/94 04/96	\$500 OTHER	\$250	\$0	20	0	0	20	COLLECTION XP
Late Dates: LAST LATE DATE 09/94 ; CLIENT NAME: JOHN KILDARE;												

Past Due
 The number of times the account has been 30, 60 or 90+ days past due.

PUBLIC RECORDS

J B [U S BANKRUPTCY COURT](#) File Date: 02/93 Plaintiff:
 Docket #: 3505453990623#### Amount: \$100,000 Action Type: CHAPTER 13 BANKRUPTCY
 Source: [XP](#) Status Date: --/-- Status: BK 13-FILE

B B [SO CALIF DISTRICT COURT](#) File Date: Amount: Status Date: **Public Records**
 Lists publicly available information about legal matters affecting your credit, which may include judgments against you in civil/small claims actions, state or federal tax liens, and/or bankruptcies.

B B [COUNTY SPR CT SANTA ANA](#) File Date: 09/93 Plaintiff: ALLIED COMPANY
 Docket #: 750#### Amount: \$1,200 Action Type: JUDGMENT
 Source: [XP](#) Status Date: --/-- Status: JUDGMENT

INQUIRIES (ONLY LAST 90 DAYS SHOWN)

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MARITAL STATUS **DEPENDENTS**

TU 02/21/03 MORTGAGELoAN/CREDITDATA.
 TU 02/14/03 RESIDENTIALW/CREDITDATA
 EF 02/14/03 CRDTDTNT
 EF 02/07/03 CIT BANK
 EF 02/03/03 CIT BANK
 TU 01/29/03 OLDARBORMORT/CREDITDATA
 EF 01/29/03 CRDTDTNT

Inquiries
 Lists details about each inquiry made into your credit history. Details include the name of the creditor who made the inquiry and the date the inquiry was made. Our reports list the past 90 days only.

SOURCE OF INFORMATION

- EQUIFAX - PULLED ON: 2/21/2003
 NM: JONATHAN CONSUMER
 AD: 11 SMOKE RD, VALPARAISO, IN 46385
- TRANSUNION - PULLED ON: 2/21/2003
 NM: JONATHAN CONSUMER
 AD: 11 SMOKE, VALPARAISO, IN 46385 - REPORTED 08/02
 AD: 100655 N BIRCH, BURBANK, CA 91502 - REPORTED 07/02
- EXPERIAN - PULLED ON: 2/21/2003
 NM: JONATHAN QUINCY CONS 999999990 DOB: 1951
 NM: JACK CONSUMER
 NM: JOHN SMITH
 NM: JONATHAN SMITH JONES JR
 SS: 234567891
 SS: 123456789
 AD: 10655 N BIRCH ST, BURBANK, CA 91502-123 - REPORTED 06/95
 AD: 1314 SOPHIA LN 3, SANTA, AN 92708-567
 AD: 2600 BOWSER ST 312, LOS, AN 90017-987
 EM: AJAX HARDWARE//2035 BROADWAY SUITE 300 LOS ANGELES CA,, 90019
 EM: BELL AUTOMOTIVE//111 MAIN STREET BURBANK CA,, 91503 - REPORTED 05/91

Source Of Information
 Here you will find any information appearing on the credit report, which may or may not pertain to the applicant.

TRADE SUMMARY

	#	BALANCE	PAYMENTS	PAST DUE
MORTGAGE	1	234000	3128	0
AUTO				
EDUCATION				
OTHER INSTALLMENT				
OPEN	0	0	0	0
REVOLVING	5	14657	435	0
OTHER	1	250	0	0
TOTAL	10	280287	4984	1421

Summary Information
 Contains a list of your payment history broken down by account type.

SECURED DEBT 234000 **HIGH CREDIT** 486575
UNSECURED DEBT 46287 **DEBT/HIGH CREDIT** 58%

DEROGATORY SUMMARY

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CHARGE OFFS:	0	30 DAYS:	3	INQUIRIES:	7
COLLECTIONS:	1	60 DAYS:	1		
BANKRUPTCY:	0	90 DAYS:	2		
PUBLIC RECORDS:	3	OTHER:			

REMARKS

CONSUMER STATEMENT: **HK# ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING A CONSUMER STATEMENT: L APPLICANT INFORMATION. THIS SECURITY ALERT WILL BE MAIN BEGINNING 05-01-02.

Remarks
 Contains a personal comment submitted to the credit bureau for inclusion in the credit report.

CREDITORS

BOSTONS/CARSONS	140 W INDUSTRIAL DR, ELMHURST IL 60126	800-628-####
SEARS	PO BOX 1990, TEMPE, AZ 85280	BYMAILONLY

MISCELLANEOUS INFORMATION

Instant View Password: 99DD9A
 Fannie User ID: *****

To verify the authenticity of this credit report, please visit <https://credit.financialresearch.com> and click on the Instant View link. Enter report number 209656 and password 21####A to view the report. For any inquiries regarding this report or services provided by 1 SOURCE DATA please contact us at 1-800-922-1301.

*** END OF REPORT 2/21/2003 11:15:31 AM ***

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER

1 SOURCE DATA: 2120 LAS PALMAS DR., SUITE E, CARLSBAD, CA 92009 (P) 1-800-922-1301 (F) 760-602-1221

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.