

RESIDENTIAL MORTGAGE CREDIT REPORT

FILE #: 15686 REISSUE #: REQUESTED BY: CHRIS MRAZ
 PREPARED FOR: XYZ MORTGAGE LOAN TYPE: DATE ORDERED: 10/19/2001
 111 MAIN REPOSITORIES: XP REPORT DATE: 4/25/2002
 WHEATON, IL 60187 LOAN #: PRICE:

APPLICANT

CO-APPLICANT

APPLICANT: CONSUMER, JONATHAN CO-APPLICANT:
 SOC SEC #: 548-60-3388 AGE: SOC SEC #: AGE:
 STREET: 10655 BIRCH ST 3 YEARS AT ADDR.:
 CITY, STATE, ZIP: BURBANK, CA 91502 MARITAL STATUS: # OF DEP.:

EMPLOYMENT INFORMATION

EMPLOYER: ABC SURFING CO. EMPLOYER:
 POSITION: PRO SURFER POSITION:
 SINCE: 1990 INCOME: 35,000 SINCE: INCOME:
 VERIFIED BY: 04/25/2002 - MC VERIFIED BY: -

CREDITOR ACCT NO.	E C O A	DATE OPENED	STATUS DATE LAST ACTIVE	HIGHEST CREDIT OR LIMIT	APPROX. BALANCE AMT PAST DUE	TERMS	HISTORICAL STATUS			CURRENT STATUS/ MONTHS REPORTED
							TIME PAST DUE	DATE LAST PAST DUE		
							30	60	90	

S C O R E M O D E L S

1 JONATHAN QUINCY CONSUMER - 999999990
 EXPERIAN/FAIR, ISAAC (VER. 2) 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
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS

1 JONATHAN QUINCY CONSUMER - 999999990
 EXPERIAN/NEW NATIONAL RISK 502
 19 - TOO FEW ACCOUNTS RATED "CURRENT"
 01 - CURRENT BALANCES ON ACCOUNTS
 08 - NUMBER OF RECENT INQUIRIES

1 JONATHAN QUINCY CONSUMER - 999999990
 EXPERIAN/MDS BANKRUPTCY 925

C R E D I T

HOME FINANCIAL 24000098500012 XP1	J	05/90	01/98 12/97	\$400000	\$234000	360 \$3128	0 0 0	M1 92
MOUNTAIN BK 3562A0197325346R1234 XP1 Late Dates: 12/96-30, 5/96-30	J	03/93	12/96 11/96	\$43225	\$19330 \$956	060 \$956	3 0 0 09/94	I2 39
CENTRAL BANK 23802654388 XP1 Late Dates: 6/96-30	B	12/93	06/96 05/96	\$22350	\$11050 \$465	048 \$465	1 0 0	I2 31
STATE BANK 4271008232 XP1	B	01/90	06/96 05/96	\$10000	\$8628	REV \$255	0 0 0	R1 85
EMPLOYEES CREDIT UN 525556601 XP1	J	02/85	01/98 01/98	\$10000	\$6029	REV \$180	0 0 0	R1 99
HEMLOCKS 8285103111261 XP1	A	02/95	06/96	\$1000	\$1000	024 \$-	0 0 0	I1 17

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

The reporting bureau certifies that the information in all Residential Mortgage Credit Reports complies with the requirements of FNMA, Freddie Mac, FHA, VA, and HLMC. The information is confidential and not to be divulged except as required by PUBLIC LAW 91-508, 93-579, 94-239.

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ISLAND SAVINGS J 05/96 10/97 \$7000 \$0 REV \$- PAID 0 0 0 R1 18
 405855254820
 XP1
 CREDIT LINE CLOSED-CONSUMER REQUEST-REPORTED BY SUBSCRIBER

TRAVEL CHARGE USA B 03/95 12/97 \$4000 \$0 001 \$- PAID 0 0 0 R1 34
 4271008232
 XP1

COLLECTION ACCOUNTS

CREDIT AND COLLECTI J 09/94 04/96 \$500 \$250 UNK \$- COLLECTION U9 20
 98E543182136
 XP1
 CUSTOMER DISPUTED ACCOUNT-REPORTED BY SUBSCRIBER; ORIGINAL CREDITOR: DR. JOHN KILDARE

BAY COMPANY J 01/68 05/96 \$1400 \$0 REV \$- BANKRUPTCY R7 99
 525556601
 XP1
 Late Dates: 4/96-150+, 3/96-150+, 2/96-120, 1/96-90, 12/95-60, 11/95-30
 ACCOUNT WAS IN DISPUTE-NOW RESOLVED-REPORTED BY SUBSCRIBER

TRADE SUMMARY

	COUNT	BALANCE	PAYMENT	PAST DUE
MORTGAGE	1	234000	3128	0
INSTALLMENT	3	31380	1421	1421
OPEN	0	0	0	0
REVOLVING	5	14657	435	0
OTHER	1	250	0	0
TOTAL	10	280287	4984	1421

DEROGATORY SUMMARY

	COUNT	OTHER
CHARGE OFFS	0	DELINQ 30 DAYS 3
COLLECTIONS	1	60 DAYS 1
BANKRUPTCY ACCOUNTS	1	90 DAYS 1
PUBLIC RECORDS	3	OTHER

PUBLIC RECORDS

B SO CALIF DISTRICT COURT Ref #: 45078321 File Date: 06/94
 TAX LIEN Amount: \$12,450 Plaintiff:
 XP Status Date: 07/95 Status: RELEASED
 B COUNTY SPR CT SANTA ANA Ref #: 7505853 File Date: --/--
 JUDGMENT Amount: \$1,200 Plaintiff: ALLIED COMPANY
 XP Status Date: 09/93 Status: NOT SATISFIED
 J U S BANKRUPTCY COURT Ref #: 35054539906234561 File Date: --/--
 CHAPTER 13 BANKRUPTCY Amount: \$100,000 Plaintiff:
 XP Status Date: 02/93 Status: FILED

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I N Q U I R I E S

*** NO RECORD FOUND ***

F A C S P L U S

CONSUMER, JONATHAN
 - INQ: PHONE ANSWERING SERVICE:/ABC ANSWER-ALL/10655 N BIRCH ST/BURBANK CA 91502/818.555.1212
 - FROM 03/01/96 INQ COUNT FOR SSN-8
 - FROM 03/01/96 INQ COUNT FOR ADDRESS-15
 - INPUT SSN ISSUED 1965 - 1966
 - FILE: COMMERCIAL BUSINESS ADDRESS:/J&J INVESTMENTS/2600 BOWSER ST #312/LOS ANGELES CA 90017/213.111.2222
 CKPT: INPUT SSN RECORDED AS DECEASED
 - DOB: 01/10/51 DOD: 03/30/96

S O U R C E O F I N F O R M A T I O N

1 - EXPERIAN05/15/99
 NAME: JONATHAN QUINCY CONSUMER YOB: 1951
 NAME: JACK CONSUMER
 NAME: JOHN SMITH
 NAME: JONATHAN SMITH JONES JR
 SSN: 999-99-9990
 SSN: 234-56-7891
 SSN: 123-45-6789
 ADDRESS: BURBANK CA 91502-1234, ,06/95
 ADDRESS: SANTA ANA CA 92708-5678, ,
 ADDRESS: LOS ANGELES CA 90017-9876, ,
 EMPLOYER: AJAX HARDWARE//2035 BROADWAY SUITE 300LOS ANGELES CA
 EMPLOYER: BELL AUTOMOTIVE//111 MAIN STREETBURBANK CA05/91

C R E D I T O R S

*** NO RECORD FOUND ***

*** END OF REPORT 8/27/2003 11:49:02 AM ***