

INFILE 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: 10/19/2001
 WHEATON, IL 60187 LOAN #: PRICE: \$0.00

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: EMPLOYER:
 POSITION: POSITION:
 SINCE: INCOME: SINCE: INCOME:
 VERIFIED BY: 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			
							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**

P U B L I C R E C O R D S

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

C U R R E N T

*** NO RECORD FOUND ***

D E R O G A T O R Y A C C O U N T S

STATE BANK	B	01/90	06/96	\$10000	\$8628	REV \$255	0	0	0	R1
4271008232			05/96			XP				85
EMPLOYEES CREDIT UN	J	02/85	01/98	\$10000	\$6029	REV \$180	0	0	0	R1
525556601			01/98			XP				99
HOME FINANCIAL	J	05/90	01/98	\$400000	\$234000	360 \$3128	0	0	0	M1
24000098500012			12/97			XP				92

INFILE 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: 10/19/2001
 WHEATON, IL 60187 LOAN #: PRICE: \$0.00

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.:

CREDITOR ACCT NO.	E C O A	DATE OPENED	STATUS DATE		HIGHEST CREDIT OR LIMIT	APPROX. BALANCE		TERMS	HISTORICAL STATUS			CURRENT STATUS/ MONTHS REPORTED
			LAST ACTIVE	OR LIMIT		AMT PAST DUE	TIME PAST DUE			DATE LAST PAST DUE		
							30		60		90	
MOUNTAIN BK 3562A0197325346R1234 Late Dates: 12/96-30, 5/96-30	J	03/93	12/96	11/96	\$43225	\$19330 \$956	060 \$956 XP	3 0 0	09/94	I2 39		
CENTRAL BANK 23802654388 Late Dates: 6/96-30	B	12/93	06/96	05/96	\$22350	\$11050 \$465	048 \$465 XP	1 0 0		I2 31		
HEMLOCKS 8285103111261	A	02/95	06/96		\$1000	\$1000	024 \$- XP	0 0 0		I1 17		
ISLAND SAVINGS 405855254820 CREDIT LINE CLOSED-CONSUMER REQUEST-REPORTED BY SUBSCRIBER	J	05/96	10/97		\$7000	\$0	PAID XP	0 0 0		R1 18		
TRAVEL CHARGE USA 4271008232	B	03/95	12/97		\$4000	\$0	PAID XP	0 0 0		R1 34		

C O L L E C T I O N / C H A R G E O F F

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

BAY COMPANY J 01/68 05/96 \$1400 \$0 BANKRUPTCY R7
 525556601 XP 99
 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

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

C R E D I T O R S

BOSTONS/CARSONS 140 INDUSTRIAL DR, ELMHURST, IL 60126 800-628-0679
SEARS PO BOX 1990, TEMPE, AZ 85280 BYMAILONLY

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

INFILE 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: 10/19/2001
 WHEATON, IL 60187 LOAN #: PRICE: \$0.00

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.:

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

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

Instant View Password: 61420FB

Dear Homebuyer,

This In-file Credit Report contains credit and public records information that has been obtained from the credit repositories listed above. Duplicate information may exist. Payoffs, update tradelines, and verification of information may not be included in this report.

While this report may be used for real estate lending purpose, it is not considered a Residential Mortgage Credit Report as defined by FNMA, FHLMC, and FHA/VA guidelines.

If further verification by Credit Link is required, investigation fees may apply. This in-file credit report may be converted, by the mortgage lender, to a Residential Mortgage Credit Report within 30 days.

*** END OF REPORT 4/12/2002 10:13:17 AM ***