



AMERICAN REPORTING COMPANY

MERGED INFILE CREDIT REPORT

FILE #	16400	FNMA # TRANSFERRED	DATE COMPLETED	9/8/2003	RQD' BY	ARC TEST
PREPARED FOR	TEST1 - TEST TEST, CA 12345		DATE ORDERED	07/02/2003	PRPD' BY	
			REPOSITORIES	XP/TU/EF	LOAN TYPE	
			PRICE	\$0.00		
			REF. #	SAMPLE TEST FILE		

PROPERTY ADDRESS

	APPLICANT	CO-APPLICANT	
APPLICANT	CONSUMER, JONATHON	CONSUMER, BETTY	
SOC SEC #	123-45-6789 DOB	987-65-4321 DOB	
MARITAL STATUS	MARRIED	DEPENDENTS	
CURRENT ADDRESS	9999 MAKE BELIEVE STREET, VANCOUVER, WA 98668		LENGTH
PREVIOUS ADDRESS			LENGTH

SCORE MODELS

EQUIFAX/BEACON '96 - JONATHON CONSUMER - 987654321

SCORE: **591**

- 00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- 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
- 00034 - AMOUNT OWED ON DELINQUENT ACCOUNTS

TRANSUNION/EMPIRICA - JONATHON CONSUMER - 123456789

SCORE: **557**

- 038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
- 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
- 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

EXPERIAN/FAIR, ISAAC (VER. 2) - - 123456789

SCORE: **579**

- 38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
- 13 - LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT
- 18 - NUMBER OF ACCOUNTS DELINQUENT
- 21 - AMOUNT PAST DUE ON ACCOUNTS

EQUIFAX/BEACON '96 - BETTY CONSUMER - 987654321

SCORE: **670**

- 00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- 00015 - LACK OF RECENT BANK REVOLVING INFORMATION
- 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY

TRANSUNION/EMPIRICA - BETTY CONSUMER - 987654321

SCORE: **638**

- 038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
- 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- 002 - LEVEL OF DELINQUENCY ON ACCOUNTS
- 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR

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APPLICANT	CONSUMER, JONATHON			CO-APPLICANT	CONSUMER, BETTY		
SOC SEC #	123-45-6789	DOB		SOC SEC #	987-65-4321	DOB	
MARITAL STATUS	MARRIED			DEPENDENTS			
OTHER REVOLVING ACCOUNTS							

EXPERIAN/FAIR, ISAAC (VER. 2) - BETTY CONSUMER - 987654321
SCORE: **605**

38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
13 - LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT
14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
18 - NUMBER OF ACCOUNTS DELINQUENT

CREDIT

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

P J [PRINCIPAL RESIDENTL](#) 06/03 11/98 \$142800 \$135118 \$0 47 7 1 0 CUR WAS 60
[99999999](#) 05/03 MTG 360 [XP/TU/EF](#)
 \$1093
 Late Dates: 7/02-30, 6/02-30, 5/02-30, 4/02-30
 VA REAL ESTATE LOAN

C C [PCTLO RR FCU](#) 05/03 09/00 \$7837 \$5982 \$0 33 0 0 0 AS AGREED
[1CS0001](#) 05/03 AUTO 60 \$156 [TU/EF](#)

B B [CAPITAL ONE BANK](#) 06/03 10/02 \$207 \$236 \$30 9 1 0 0 DELINQ 30
[517805225503](#) 05/03 REV MIN \$15 [XP/TU/EF](#)
 Late Dates: 6/03-30

C C [MCCBG/OLDNAVY](#) 06/03 12/01 \$500 \$219 \$20 19 1 0 0 DELINQ 30
[C11A9605-1422446](#) 11/02 REV MIN \$11 [XP/TU/EF](#)
 Late Dates: 6/03-30

C C [BENFCL/HFC](#) 06/00 01/99 \$1000 \$0 \$0 06 0 0 0 PAID
[910170550127](#) 03/00 INST 24 \$0 [XP/TU/EF](#)
 CLOSED

C C [BON MARCHE/FDSB](#) 06/03 06/92 \$259 \$0 \$0 99 0 0 0 AS AGREED
[6823262802](#) 08/00 REV \$0 [XP/TU/EF](#)

B B [CAPITAL ONE BANK](#) 09/01 03/00 \$174 \$0 \$0 19 1 1 0 PD WAS 60
[529107166770](#) 06/01 REV \$0 [XP/TU/EF](#)
 Late Dates: 6/01-60, 5/01-30
 ACCOUNT CLOSED AT CONSUMER'S REQUEST

B B [CITIFINANCIAL](#) 06/99 06/97 \$2650 \$0 \$0 25 0 0 0 PAID
[6070926427028308](#) 07/97 INST 001 \$0 [XP/TU/EF](#)
 INSTALLMENT SALES CONTRACT

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				REPOSITORIES	XP/TU/EF	LOAN TYPE	
				PRICE	\$0.00		
				REF. #	SAMPLE TEST FILE		

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APPLICANT				CO-APPLICANT			
APPLICANT	CONSUMER, JONATHON			CO-APPLICANT	CONSUMER, BETTY		
SOC SEC #	123-45-6789	DOB		SOC SEC #	987-65-4321	DOB	
MARITAL STATUS	MARRIED			DEPENDENTS			

J C	FIRST SECURITY BANK	06/96	10/95	\$7890	\$0	\$0	9	0	0	0	PAID
	-00455600000658217		06/96	AUTO	060 \$0						XP/TU/EF

B B	FIRST USA	02/99	10/96	\$1500	\$0	\$0	27	2	0	0	PD WAS 30
	10752176951096		10/98	REV	\$0						TU/EF
	Late Dates: 1/99-30, 12/98-30										
	ACCOUNT TRANSFERRED OR SOLD										

B B	FSB BANKCARD	07/00	04/97	\$3587	\$0	\$0	40	0	0	0	PAID
	5053912270045884		12/98	REV	\$0						XP/TU/EF
	ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST										

B B	FST BANKCARD	06/96	06/93	\$300	\$0	\$0	-	-	-	-	PAID
	150280098476		03/95	REV	\$0						TU/EF
	ACCOUNT CLOSED BY CONSUMER										

J C	FUSA NA	01/02	08/94	\$1784	\$0	\$0	89	5	3	5	PD WAS 90
	444363090		10/98	REV	\$0						TU/EF
	Late Dates: NO LATES IN PAST 24 MONTHS										
	ACCOUNTS CLOSED BY CREDIT GRANTOR										

B B	HEILIG MEYERS	06/97	05/94	\$800	\$0	\$0	39	0	0	0	INACTIVE
	40003006927		--/--	REV	\$0						XP/TU/EF

C C	JCP--MCCBG	04/94	03/93	\$0	\$0	\$0	-	-	-	-	CRCDLOST
	8271079801020		03/94	REV	\$0						TU
	CREDIT CARD STOLEN OR LOST										

C C	MBGA/JC PENNEY	06/03	12/01	\$500	\$0	\$0	18	0	0	0	AS AGREED
	-2460252071		03/02	REV	\$0						XP/TU/EF

C C	MBNA AMERICA	06/02	01/00	\$3500	\$0	\$0	09	0	0	0	PAID
	7498		10/00	REV	\$0						TU/EF
	ACCOUNT CLOSED BY CREDIT GRANTOR										

C C	MBNA AMERICA BANK NA	06/02	01/00	\$3500	\$0	\$0	30	0	0	0	AS AGREED
	749		10/00	REV	\$0						XP
	ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST; CHECK CREDIT OR LINE OF CREDIT										

B B	MCDP/CBUSA	01/99	07/96	\$2000	\$0	\$0	25	0	0	0	PAID
	7738927639805		03/98	REV	\$0						XP/TU/EF
	CLOSED; COMBINED CREDIT PLAN										

COLLECTION ACCOUNTS

FILE #	16400	FNMA #	DATE	9/8/2003	RQD' BY	ARC
		TRANSFERRED	COMPLETED			TEST
PREPARED FOR	TEST1 -		DATE ORDERED	07/02/2003		
	TEST		REPOSITORIES	XP/TU/EF	PRPD' BY	
	TEST, CA 12345		PRICE	\$0.00	LOAN TYPE	
			REF. #	SAMPLE TEST FILE		

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	CONSUMER, JONATHON		CO-APPLICANT	CONSUMER, BETTY	
SOC SEC #	123-45-6789	DOB	SOC SEC #	987-65-4321	DOB
MARITAL STATUS	MARRIED		DEPENDENTS		

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

C C [AFS](#) 06/98 10/97 \$4808 \$4808 \$4808 - - - CHARGE OFF
 45454545 12/96 COLL UNK
 \$4808 [XP/TU/EF](#)

NO FORWARDING ADDRESS; ORIGINAL CREDITOR: FIRST SECURITY NEW LOANS

C C [1ST SEC BK](#) 11/00 03/95 \$10030 \$1003 \$9718 1 1 0 CHARGE OFF
 -004501 11/96 AUTO 060 \$381 [XP/TU/EF](#)
 Late Dates: NO LATES IN PAST 24 MONTHS
 CHARGED OFF ACCOUNT

B B [PALISADE](#) 04/03 01/02 \$283 \$283 \$283 12 0 0 0 COLLECTION
[COLLECTIONS](#) 04/98 OPEN 001 \$7* [XP/EF](#)
 AT T-999999999
 ORIGINAL CREDITOR: AT T

B B [AAFES](#) 07/01 06/93 \$2200 \$0 \$0 48 1 0 0 BANKRUPTCY
 6019441200275925 03/01 REV \$0 [XP/TU/EF](#)
 Late Dates: 9/99-30
 INCLUDED IN BANKRUPTCY

B B [ATTWSSEPCS](#) 05/99 06/97 \$0 \$0 \$0 0 1 0 0 PAID CHGOFF
 17500000083236620 01/98 OPEN \$0 [TU/EF](#)
 Late Dates: 4/98-60
 PAID CHARGE OFF

B B [FST BANKCARD](#) 08/99 10/96 \$1614 \$0 \$0 - - - BANKRUPTCY
 542807115008 04/99 REV \$0 [XP/TU/EF](#)
 INCLUDED IN BANKRUPTCY

B B [FST USA BK B](#) 08/99 05/94 \$5500 \$0 \$0 2 1 0 0 BANKRUPTCY
 441716010056 03/99 REV \$0 [XP/TU/EF](#)
 Late Dates: 2/99-30, 1/99-60, 12/98-30
 INCLUDED IN BANKRUPTCY

B B [KEYBANK NA](#) 05/03 05/98 \$9223 \$0 \$0 1 0 0 0 BANKRUPTCY
 44000069339 04/00 AUTO UNK \$0 [XP/TU/EF](#)

OTHER CREDIT HISTORY

*** NONE ***

PUBLIC RECORDS

I C [SLC COUNTY](#)

File Date: 06/98

Plaintiff: AFS INC

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				PRICE	\$0.00		
				REF. #	SAMPLE TEST FILE		

PROPERTY ADDRESS

APPLICANT		CO-APPLICANT	
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APPLICANT	CONSUMER, JONATHON	CO-APPLICANT	CONSUMER, BETTY
SOC SEC #	123-45-6789 DOB	SOC SEC #	987-65-4321 DOB
MARITAL STATUS	MARRIED	DEPENDENTS	

Docket #: 980104696	Amount: \$4,808	Action Type: JUDGMENT
Source: XP/TU	Status Date: 10/98	Status: RELEASED

I B US BKPT CT UT SALT LAK	File Date: 04/99	Plaintiff:
Docket #: 9923963GEC	Amount: -	Action Type: CHAPTER 7 BANKRUPTCY
Source: XP	Status Date: 07/99	Status: DISCHARGED

INQUIRIES (LAST 90 DAYS)

XP	06/30/03	THE CREDIT NETWORK
EF	06/30/03	PRCPLE RED
XP	06/03/03	NORWEST MORTG/FHLMC

SOURCE OF INFORMATION

- 1 EXPERIAN - PULLED ON: 07/02/03
NM: BETTY CONSUMER - 987654321
AD: 9999 MAKE BELIEVE ST, VANCOUVER, WA 98668 - REPORTED 05/02
- 2 TRANSUNION - PULLED ON: - INFILE DATE: 07/01/92
NM: BETTY CONSUMER
SS: 987654321
AD: 9999 MAKE BELIEVE ST, VANCOUVER, WA 98668 - REPORTED 04/02
- 3 TRANSUNION - PULLED ON: 07/02/03 - INFILE DATE: 04/01/93
NM: JONATHON CONSUMER
SS: 123456789
AD: 9999 MAKE BELIEVE, VANCOUVER, WA 98668 - REPORTED 03/03
- 4 EXPERIAN - PULLED ON: 07/02/03
NM: JONATHON CONSUMER - 123456789
AD: 9999 MAKE BELIEVE ST, VANCOUVER, WA 98668 - REPORTED 04/02
- 5 EQUIFAX - PULLED ON: 07/02/03 - INFILE DATE: 07/19/92
NM: BETTY CONSUMER
SS: 987654321
AD: 9999 MAKE BELIEVE ST, VANCOUVER, WA 98668
- 6 EQUIFAX - PULLED ON: 07/02/03 - INFILE DATE: 02/26/93
NM: JONATHON CONSUMER
SS: 123456789
AD: 9999 MAKE BELIEVE ST, VANCOUVER, WA 98668

CREDITORS

1ST NATIONWIDE AUTO	13001 AURORA AVE N, SEATTLE WA 98133-7506	
ASSOCIATED FINANCIAL	3839 S WEST TEMPLE, SALT LAKE CITY, UT 84165	801-262-9999
AT& T WIRELESS SERVI	151 WYMORE ROAD, ALTAMONTE SPRINGS, FL 32714	407-833-1111
BENFCL/HFC	961 WEIGEL DRIVE, ELMHURST IL 60126	MAIL ONLY

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				REF. #	SAMPLE TEST FILE		

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APPLICANT	CONSUMER, JONATHON	CO-APPLICANT	CONSUMER, BETTY
SOC SEC #	123-45-6789 DOB	SOC SEC #	987-65-4321 DOB
MARITAL STATUS	MARRIED	DEPENDENTS	
CAP 1 BANK	,		MAIL ONLY
FIRST USA	201 N WALNUT ST, WILMINGTON DE 19801		MAIL ONLY
FIRST USA BANK, N.A.	201 N. WALNUT ST., WILMINGTON, DE 19801		BYMAILONLY
FUSA NA	900 N MARKET ST, WILMINGTON DE 19801-3030		MAIL ONLY
HEILIG MEYERS	P O BOX C-90309, RICHMOND, VA 23230		800-669-6963
HEILIG-MEYERS COMPAN	2235 STAPLES MILL RD, RICHMOND, VA 23230-2946		800-659-8760
LANDSAFE	6400 LEGACY DR PTX-87, PLANO, TX 75024		972-608-2374
MBNA AMER	P.O. BOX 15026 CHECKMATE P O BOX 16527, WILMINGTON DE 19850		MAIL ONLY
MCCBG/ONAV	,		MAIL ONLY
MCDUFF/HBS	PO BOX 7038, SIOUX FALLS SD 57117		MAIL ONLY
MERCURY	745 N NELLIS #E5, LAS VEGAS, NV 89110-2223		702-438-4446
MONTWARD	P.O. BOX 29116 CP9-CS1 SHAWNEE, MISSION KS 66201		800-950-0345
MOUNTAINLAND COLLECT	483 W 50 NORTH, AMERICAN FORK, UT 84003		801-492-1596
NORWEST MORTG/FHLMC	405 SW 5TH ST, DES MOINES, IA 50309		515-221-7520
NORWEST-RELS	12395 FIRST AMERICAN WAY, POWAY, CA 92064		619-938-6906
OUTSOURCE RECEIVABLE	3017 TAYLOR, OGDEN, UT 84401		801-399-3743
P1NB/PIER1	,		800-782-7751
PBC	,		MAIL ONLY
PRINCIPAL RESIDENTIA	711 HIGH, DES MOINES, IA 50309		515-247-5513
RBMG INC.	3600 FOREST DRIVE, COLUMBIA, SC 29204-4033		
RC WILLEY	2301 SOUTH 300 WEST, SALT LAKE CITY, UT 84115-2516		801-461-3940
STERLNGBK	ONE TOWNE SQUARE 17TH FLO, SOUTHFIELD, MI 48034		

DISCLAIMER

An asterisk (*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

EXPERIAN	TRANSUNION	EQUIFAX
PO BOX 2002	PO BOX 2000	PO BOX 740256
ALLEN, TX 75013	CHESTER, PA 19016	ATLANTA, GA 30374
888-397-3742	800-916-8800	800-685-1111

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				REF. #	SAMPLE TEST FILE		

PROPERTY ADDRESS

	APPLICANT		CO-APPLICANT	
APPLICANT	CONSUMER, JONATHON		CO-APPLICANT	CONSUMER, BETTY
SOC SEC #	123-45-6789	DOB	SOC SEC #	987-65-4321
MARITAL STATUS	MARRIED		DEPENDENTS	
	www.experian.com/reportaccess	www.transunion.com	www.equifax.com	

MISCELLANEOUS INFORMATION

Instant View Password: CE-6E0ACE

To verify the authenticity of this credit report, please visit <https://arc.meridianlink.com> and click on the Instant View link. Enter report number 16400 and password CE-6E0ACE to view the report. For any inquiries regarding this report or services provided by AMERICAN REPORTING please contact us at 800-992-1058.

TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	1	135118	142800	1093	0
AUTO	4	6985	17867	537	9718
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	2	0	0	0	0
OPEN	2	283	283	7	283
REVOLVING	17	455	4966	26	50
OTHER	1	4808	4808	4808	4808
TOTAL	27	147649	170724	6471	14859

SECURED DEBT	142103	OLDEST TRADELINE	06/92
UNSECURED DEBT	5546	DEBT/HIGH CREDIT	<u>95%</u>

*** END OF REPORT 5/21/2008 2:54:45 PM ***

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

AMERICAN REPORTING: 4020 LAKE WASHINGTON BLVD NE. SUITE 205, KIRKLAND, WA 98033 (P) 800-992-1058 (F) 425-644-0920

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.

TEST1
TEST
TEST, CA 12345
TEST

NOTICE TO THE HOME LOAN APPLICANT **CREDIT SCORE INFORMATION DISCLOSURE**

CONSUMER, JONATHON & CONSUMER, BETTY
9999 MAKE BELIEVE STREET
VANCOUVER, WA 98668

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions regarding the terms of the loan, contact the lender.

Your credit scores were provided by the following credit reporting agencies:

TRANS UNION	EQUIFAX CREDIT	EXPERIAN
PO BOX 4000	PO BOX 740256	PO BOX 2002
CHESTER, PA 19016	ATLANTA, GA 30374	ALLEN, TX 75013
866-887-2673	800-685-1111	888-397-3742
www.transunion.com	www.equifax.com	www.experian.com/reportaccess

The following information about your credit scores was created on 07/02/2003.

Applicant:CONSUMER, JONATHON
Name of Score:EQUIFAX/BEACON '96
Credit Score:591 **Range:**300-850

Key Factors affecting the score

- SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- AMOUNT OWED ON DELINQUENT ACCOUNTS

Applicant:CONSUMER, JONATHON
Name of Score:TRANSUNION/EMPIRICA
Credit Score:557 **Range:**300-850
Key Factors affecting the score

- SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- NUMBER OF ACCOUNTS WITH DELINQUENCY
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

Applicant:CONSUMER, JONATHON
Name of Score:EXPERIAN/FAIR, ISAAC (VER. 2)
Credit Score:579 **Range:**300-850
Key Factors affecting the score

- SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
- LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT
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Name of Score:EQUIFAX/BEACON '96
Credit Score:670 **Range:**300-850
Key Factors affecting the score

- SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- LACK OF RECENT BANK REVOLVING INFORMATION
- NUMBER OF ACCOUNTS WITH DELINQUENCY

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Name of Score:TRANSUNION/EMPIRICA
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Name of Score:EXPERIAN/FAIR, ISAAC (VER. 2)
Credit Score:605 **Range:**300-850
Key Factors affecting the score

- SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
- LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- NUMBER OF ACCOUNTS DELINQUENT

Borrower Signature _____ Date _____

Co-Borrower Signature _____ Date _____

TEST1
TEST
TEST, CA 12345
TEST

NOTICE TO THE HOME LOAN APPLICANT

CREDIT SCORE INFORMATION DISCLOSURE

CONSUMER, JONATHON & CONSUMER, BETTY
9999 MAKE BELIEVE STREET
VANCOUVER, WA 98668

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions regarding the terms of the loan, contact the lender.

Your credit scores were provided by the following credit reporting agencies:

TRANS UNION	EQUIFAX CREDIT	EXPERIAN
PO BOX 4000	PO BOX 740256	PO BOX 2002
CHESTER, PA 19016	ATLANTA, GA 30374	ALLEN, TX 75013
866-887-2673	800-685-1111	888-397-3742
www.transunion.com	www.equifax.com	www.experian.com/reportaccess

The following information about your credit scores was created on 07/02/2003.

Applicant:CONSUMER, JONATHON
Name of Score:EQUIFAX/BEACON '96
Credit Score:591 **Range:**300-850
Key Factors affecting the score

- SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- AMOUNT OWED ON DELINQUENT ACCOUNTS

Applicant:CONSUMER, JONATHON
Name of Score:TRANSUNION/EMPIRICA
Credit Score:557 **Range:**300-850

Key Factors affecting the score

- SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- NUMBER OF ACCOUNTS WITH DELINQUENCY
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

Applicant:CONSUMER, JONATHON
Name of Score:EXPERIAN/FAIR, ISAAC (VER. 2)
Credit Score:579 **Range:**300-850

Key Factors affecting the score

- SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
- LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT
- NUMBER OF ACCOUNTS DELINQUENT
- AMOUNT PAST DUE ON ACCOUNTS

Applicant:CONSUMER, BETTY
Name of Score:EQUIFAX/BEACON '96
Credit Score:670 **Range:**300-850

Key Factors affecting the score

- SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- LACK OF RECENT BANK REVOLVING INFORMATION
- NUMBER OF ACCOUNTS WITH DELINQUENCY

Applicant:CONSUMER, BETTY
Name of Score:TRANSUNION/EMPIRICA
Credit Score:638 **Range:**300-850

Key Factors affecting the score

- SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- LEVEL OF DELINQUENCY ON ACCOUNTS
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

Applicant:CONSUMER, BETTY
Name of Score:EXPERIAN/FAIR, ISAAC (VER. 2)
Credit Score:605 **Range:**300-850

Key Factors affecting the score

- SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
- LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- NUMBER OF ACCOUNTS DELINQUENT