



15 West Strong Street
Suite 20A
Pensacola, FL 32501
Phone: 850-470-9336
Fax: 850-470-0540

Report Number: **F3332** Reference Number / **/REQUESTOR**
Customer ID: **1100** Account Name: **XYZ MORTGAGE**
Report Date: **03-02-04** Date Ordered: **3/2/2004**
Report Type: **INDIVIDUAL** Price: **\$0.00**

RMCR
 Business Report
 Supplemental Report
Type of Loan: **FMAC**

1. Name(s): JONATHAN CONSUMER	Borrower Interview:	<input type="checkbox"/> Completed <input type="checkbox"/> Not Completed
2. Present Address: 15 W STRONG ST		
3. City, State, Zip: PENSACOLA, FL 32501		
4. Length of Time at Above Address: 4.	<input type="checkbox"/> Renting	<input type="checkbox"/> Buying/Owns
5. Former Address: Length of Time: 5.		
6. Social Security Number(s):	6. Borrower: 123-45-6789	Co-Borrower:
7. Age(s)/DOB:	7. Borrower: 51 years	Co-Borrower:
8. Marital Status: Dependents: 8.		Dependents:
9. Borrower Present Employer: 9.	<input type="checkbox"/> Verified	<input type="checkbox"/> Not Verified
10. Position: Date First Employed: 10. /		
11. Employment Verified By: 11.	Date Verif:	
12. Income: 12.	<input type="checkbox"/> Verified	<input type="checkbox"/> Not Verified
13. Former Employer: Position: 13.		
14. Duration of Former Verified By: 14.	Date Verif:	
15. Co-Borrower Present Employer: 15.	<input type="checkbox"/> Verified	<input type="checkbox"/> Not Verified
16. Position: Date First Employed: 16. /		
17. Employment Verified By: 17.	Date Verif:	
18. Income: 18.	<input type="checkbox"/> Verified	<input type="checkbox"/> Not Verified
19. Former Employer: Position: 19.		
20. Duration of Former Verified By: 20.	Date Verif:	

FOR PRELIMINARY EVALUATION. FREDDIEMAC TRI-MERGED CREDIT REPORT.
Report Summary

Name / SSN / FICO score Jonathan Consumer 123-45-6789	Experian 717	Equifax 704	TrUnion 707	Recent Inquiries: 6	Public Records: 1	Collection Accounts: NO UNPAID COLLECTION ACCTS
Account Type	Current Balance	Minimum Payment	Open	Current Status	Past Due	Past Lates
				Closed	Derogatory	30 60 90+
Real Estate	\$0	\$0	0	0	0	\$0 0 0 0
Installment	\$0	\$491	1	0	1	\$0 0 0 0
Revolving	\$0	\$0	0	2	0	\$0 0 0 0
Total	\$0	\$491	1	2	1	\$0 0 0 0

Creditor Grantor Account Number	Open Date	Report Date	High Credit	Loan Type	Min Payment	Present Status		Time Past Due			M O R E S D	R A A C T I O N S	Credit Bureau Pres Status	E W C H O O A S E
						Balance Owing	Amount Past Due	30	60	90+				

OPEN ACCOUNTS

TAYLOR BEAN 06/01A 05/02A \$136,400 IN \$491 \$0 --- 0 0 0 17 U1 TrUnion 1 B
567894546 DLA 2004/01/31
PersonalLoan
CURRENT OR ACCOUNT PAID ACCORDING TO TERMS
Rptd by EXP,EQU,TRU

CLOSED ACCOUNTS

COUNTRYWIDE HOME 02-02 07-02 \$50,000 MO --- \$0 --- 0 0 0 3 U1 Experian 1 B
LOANS 1234567890564789 DLA 2002/07/01
CLOSED TO FURTHER PURCHASES
HOME EQUITY
HomeEquityLineOfCredit
CURRENT OR ACCOUNT PAID ACCORDING TO TERMS
Closed account
Rptd by EQU,TRU



15 West Strong Street
 Suite 20A
 Pensacola, FL 32501
 Phone: 850-470-9336
 Fax: 850-470-0540

Report Number: **F3332** Reference Number / **/REQUESTOR**
 Customer ID: **1100** Account Name: **XYZ MORTGAGE**
 Report Date: **03-02-04** Date Ordered: **3/2/2004**
 Report Type: **INDIVIDUAL** Price: **\$0.00**

RMCR
 Business Report
 Supplemental Report
 Type of Loan: **FMAC**

1. Name(s): **JONATHAN CONSUMER** Borrower Interview: Completed Not Completed
 2. Present Address: **15 W STRONG ST**
 3. City, State, Zip: **PENSACOLA, FL 32501**

Creditor Grantor Account Number	Open Date	Report Date	High Credit	Loan Type	Min Payment	Present Status		Time Past Due			M O R E S D	R A A C T I O N S	Credit Bureau Pres Status	E W C H O O A S E
						Balance Owing	Amount Past Due	30	60	90+				

TB&W 1234567	06/01	05/02	\$136,000	MO	---	\$0	---	0	0	0	3	U1	Equifax	1 B
DLA 2002/07/01 CLOSED TO FURTHER PURCHASES HOME EQUITY HomeEquityLineOfCredit CURRENT OR ACCOUNT PAID ACCORDING TO TERMS Closed account Rptd by EQU,TRU														

DEROGATORY ACCOUNTS

GMAC FINANCE 032165	02-02	07-02	\$50,000	IN	---	\$0	---	0	0	0	12	19	Experian	1 B
DLA 1999/10/22 PREVIOUSLY IN COLLECTION COLLECTION BAD DEBT CHARGEOFF PLACED FOR COLLECTION OR SKIP Rptd by EXP														

Revolving Totals: **\$0**
 Installment Totals: **\$0**
 Miscellaneous Totals: **\$0**
 Grand Totals: **\$0**

Repositories scanned: **EXPERIAN EQUIFAX TRANSUNION**



15 West Strong Street
Suite 20A
Pensacola, FL 32501
Phone: 850-470-9336
Fax: 850-470-0540

Report Number: **F3332** Reference Number / Account Name: **/REQUESTOR XYZ MORTGAGE**
 Customer ID: **1100** Date Ordered: **3/2/2004**
 Report Date: **03-02-04** Price: **\$0.00**
 Report Type: **INDIVIDUAL**

RMCR
 Business Report
 Supplemental Report
 Type of Loan: **FMAC**

1. Name(s): **JONATHAN CONSUMER** Borrower Interview: Completed Not Completed
 2. Present Address: **15 W STRONG ST**
 3. City, State, Zip: **PENSACOLA, FL 32501**

Creditor Grantor Account Number	Open Date	Report Date	High Credit	Loan Type	Min Payment	Present Status		Time Past Due			M O R E S D	R A A C T I O N S D	Credit Bureau Pres Status	E W C H O O A S E
						Balance Owing	Amount Past Due	30	60	90+				

Footnotes: **FOR PRELIMINARY EVALUATION. FREDDIEMAC TRI-MERGED CREDIT REPORT.**
 Equifax - JONATHAN CONSUMER
 TransUnion - JONATHAN CONSUMER
 Experian - JONATHAN CONSUMER, JONATHAN, CONSUMER
 JONATHAN CONSUMER ExperianFairIsaac: 717
 Factors:
 >40 Derogatory public record or collection filed
 >14 Length of time accounts have been established
 >33 Proportion of current loan balance to original loan amount
 >13 Length of time (or unknown time) since account delinquent
 JONATHAN CONSUMER TransUnionEmpirica: 707
 Factors:
 >040 Derogatory public record or collection filed
 >014 Length of time accounts have been established
 >002 Level of delinquency on accounts
 >003 Proportion of loan balances to loan amounts is too high
 JONATHAN CONSUMER EquifaxBeacon: 704
 Factors:
 >00008 Too many inquiries last 12 months
 >00002 Level of delinquency on accounts
 >00014 Length of time accounts have been established
 >00001 Amount owed on accounts is too high
 Fraud Detect(s) Reported by Bureau
 JONATHAN CONSUMER - Equifax
 SAFESCANNED *** (S) Clear
 JONATHAN CONSUMER - TransUnion
 HAWK *** (H01) Available and Clear
 JON CONSUMER - Experian
 FACS+: CKPT: EDUCATION-SOCIAL SERVICE ON FACS+ FILE/TELEFUNDS INC./1020 N 16TH ST/NASHVILLE TN
 37206
 FACS+: SSN ISSUED BETWEEN 1967-1969
 FACS+: (17) Onfile Address: Non-Residential
 No OFAC information was reported.

Inquiries: **GN MTG CORP/FHLMC 2/2/2004**
XYZ MORTGAGEofTennes/ADVANTAGECR 3/2/2004
GN MORTGAGE 2/2/2004
UNION PLTR 2/10/2004
GN MTG 2/2/2004
GECCCC 1/15/2004

Public records: **Type: TaxLienFederal Court/Decode: Z05099415 Filed: 1991/08/01 Docket: 8427673 Plaintiff: U S A I R S**
Reported: 1991/08/01 Amount: \$2131 Notes: TaxLienFederal Paid 1997/11/01 Reported on JONATHAN
CONSUMER by TRU

This credit report is issued only to permissible users as defined by the FCRA and is done so in strict confidence. This report is furnished at the joint request of the user and the subject of the report, who both agree to indemnify Advantage Credit for incorrect information or misuse of this report. A good faith effort has been made to obtain all information from sources Advantage Credit deems reliable, but Advantage Credit cannot guarantee the accuracy of this information.

THIS CONSUMER REPORT COMPLIES WITH ALL LENDING AND UNDERWRITING REQUIREMENTS AS PUBLISHED BY FNMA, FMAC, FHLMC, VA, FHA AND FHMA

END OF CREDIT REPORT