

Credit America

1160 N. Central Ave # 212
 Glendale, Ca 91202
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PREQUAL CREDIT REPORT

FILE NUMBER 137458	DATE RECEIVED 01/15/2007	DATE ISSUED 01/15/2007
SOURCE XP*	FNMA #	CHARGES \$3.50
RETURN ATTENTION		LOAN NUMBER
The reporting bureau certifies that public records have been checked for records involving the subject(s) and were obtained directly through the repositories used, or by direct searches, or a public records search firm other than the repository, or by all methods with the following results		
NO PUBLIC RECORD <input type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT		(YES) PUBLIC RECORDS AS SHOWN <input checked="" type="checkbox"/> APPLICANT <input type="checkbox"/> CO-APPLICANT

CONFIDENTIAL REPORT FOR YOUR MORTGAGE COMPANY NAME
 1160 N. Central Ave # 212
 Glendale, Ca 91202

APPLICANT'S INFORMATION

APPLICANT CONSUMER, JON	SOCIAL SECURITY NO. 909-09-9909	AGE
CO-APPLICANT	SOCIAL SECURITY NO.	AGE
MARITAL STATUS	DEPENDENTS	
CURRENT ADDRESS 123 MAIN, SACRAMENTO, CA 95831	LENGTH	
PREVIOUS ADDRESS	LENGTH	

APPLICANT'S EMPLOYMENT

CO-APPLICANT'S EMPLOYMENT

EMPLOYER	EMPLOYER
ADDRESS	ADDRESS
POSITION	POSITION
SINCE INCOME	SINCE INCOME
VERIFIED	VERIFIED
(IF LESS THAN TWO YEARS, PREVIOUS EMPLOYMENT LISTED BELOW)	(IF LESS THAN TWO YEARS, PREVIOUS EMPLOYMENT LISTED BELOW)

CREDIT HISTORY

CREDITOR ACCOUNT NUMBER	E C O A	DATE REPORTED	DATE OPENED	DATE LAST ACTIVITY	HIGH CREDIT	CURRENT STATUS			HISTORICAL STATUS		
						BALANCE OWING	TERMS	PAST DUE AMOUNT	MOS REV	TIME PAST DUE	STATUS RATING

TRADE SUMMARY

	COUNT	BALANCE	HIGH CREDIT	PAYMENT	PAST DUE
MORTGAGE	1	234000	400000	3128	0
AUTO	1	11050	22350	465	465
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	2	20330	44225	956	956
OPEN	0	0	0	0	0
REVOLVING	5	14657	20000	435	0
OTHER	1	250	500	0	0
TOTAL	10	280287	487075	4984	1421

SECURED DEBT	245050	OLDEST TRADELINE	01/68
UNSECURED DEBT	35237	DEBT/HIGH CREDIT	58%

DEROGATORY SUMMARY

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

SCORE MODELS

- 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
 34 - AMOUNT OWED ON DELINQUENT ACCOUNTS
- 1 JONATHAN QUINCY CONSUMER - 999999990
 EXPERIAN/NATIONAL RISK V2 **502**
 19 - AVERAGE AGE OF ACCOUNTS
 35 - DELINQUENCY ON BANK INSTALLMENT LOANS
 01 - TOO FEW ACCOUNTS NOW CURRENT
 08 - PRESENCE OF NON-SATISFACTORY RATINGS ON ACCOUNTS OR LACK OF OPEN ACCOUNTS
- 1 JONATHAN QUINCY CONSUMER - 999999990
 EXPERIAN/MDS BANKRUPTCY **925**
 K - RATIO OF BANK REVOLVING BALANCES TO CREDIT LIMITS OR LACK OF BANK REVOLVING ACCOUNT INFORMATION
 C - PRESENCE OF DEROGATORY ACCOUNTS
 H - RECENTLY ACTIVE OR LACK OF BANK, RETAIL OR FINANCE ACCOUNTS
 B - PRESENCE OF DELINQUENT ACCOUNTS

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

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