

# Credit America

1160 N. Central Ave # 212  
 Glendale, Ca 91202  
 Voice: (866) 820-3030  
 Fax: (866) 720-3030

## 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		
<input type="checkbox"/> NO PUBLIC RECORD APPLICANT <input type="checkbox"/> CO-APPLICANT		<input checked="" type="checkbox"/> (YES) PUBLIC RECORDS AS SHOWN 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
<b>TOTAL</b>	<b>10</b>	<b>280287</b>	<b>487075</b>	<b>4984</b>	<b>1421</b>

  

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

This 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 the reporting bureau for any damage arising from the misuse of this information, and this report is furnished in reliance upon the indemnity. It must be held in strict confidence and must not be revealed to the subject reported on except to the extent that disclosure is required by law. Reporting bureau certifies compliance with all known FHA, VA, HUD, Fannie Mae and Freddie Mac requirements and standards prescribed for 'Residential Mortgage Report'.

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					BALANCE OWING	TERMS	PAST DUE AMOUNT	MOS REV	TIME PAST DUE		

### SOURCE OF INFORMATION

1 - EXPERIAN  
 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: 10655 N BIRCH ST/BURBANK CA 91502-1234, ,06/95  
 ADDRESS: 1314 SOPHIA LN APT 3/SANTA ANA CA 92708-5678, ,  
 ADDRESS: 2600 BOWSER ST #312/LOS ANGELES CA 90017-9876, ,  
 EMPLOYER: AJAX HARDWARE//2035 BROADWAY SUITE 300 LOS ANGELES CA  
 EMPLOYER: BELL AUTOMOTIVE//111 MAIN STREET BURBANK CA05/91

### CREDIT

HOME FINANCIAL 24000098500012	J XP	01/98 12/97	05/90 12/97	\$400000	\$234000	\$3128	\$0	92	0	0	0	0	M-1 AS AGREED
MOUNTAIN BK 3562A0197325346R12 Late Dates: 12/96-30, 5/96-30	J XP	12/96	03/93 11/96	\$43225	\$19330	\$956	\$956	39	3	0	0	0	I-2 DELINQ 30
CENTRAL BANK 23802654388 Late Dates: 6/96-30	B XP	06/96	12/93 05/96	\$22350	\$11050	\$465	\$465	31	1	0	0	0	I-2 DELINQ 30
STATE BANK 4271008232	B XP	06/96	01/90 05/96	\$10000	\$8628	\$255	\$0	85	0	0	0	0	R-1 AS AGREED
EMPLOYEES CREDIT U 525556601	J XP	01/98	02/85 01/98	\$10000	\$6029	\$180	\$0	99	0	0	0	0	R-1 AS AGREED
HEMLOCKS 8285103111261 REMARK: INSTALLMENT SALES CONTRACT	A XP	06/96	02/95 --/--	\$1000	\$1000	\$-	\$0	17	0	0	0	0	I-1 AS AGREED
ISLAND SAVINGS 405855254820 REMARK: ACCOUNT CLOSED AT CONSUMER'S REQUEST	J XP	10/97	05/96 --/--	\$7000	\$0	\$0	\$0	18	0	0	0	0	R-1 CLOSED
TRAVEL CHARGE USA 4271008232	B XP	12/97	03/95 --/--	\$4000	\$0	\$0	\$0	34	0	0	0	0	R-1 PAID

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#### COLLECTION ACCOUNTS

=====

CREDIT AND COLLECT	J	04/96	09/94	\$500	\$250	\$-	-	20	0	0	0	U-9
98E543182136	XP		--/--									COLLECTION

REMARK: ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: DR. JOHN KILDARE

BAY COMPANY J 05/96 01/68 \$1400 \$0 \$0 \$0 99 1 1 4 R-7  
 525556601 XP --/-- BANKRUPTCY  
 Late Dates: 4/96-150+, 3/96-150+, 2/96-120, 1/96-90, 12/95-60, 11/95-30  
 REMARK: ACCOUNT PREVIOUSLY IN DISPUTE-NOW RESOLVED-REPORTED BY SUBSCRIBER

#### OTHER CREDIT HISTORY

\*\*\* NO RECORD FOUND \*\*\*

#### PUBLIC RECORDS

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

#### FRAUD SHIELD

CONSUMER, JON  
 - 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  
 CKPT: INPUT SSN RECORDED AS DECEASED  
 - DOB: 01/10/51 - DOD: 03/30/96  
 - FILE: COMMERCIAL BUSINESS ADDRESS:/J&J INVESTMENTS/2600 BOWSER ST #312/LOS ANGELES CA  
 90017/213.111.2222

#### ALERT

EXPERIAN ID FRAUD VICTIM ALERT ON FILE. DO NOT EXTEND CREDIT WITHOUT VERIFYING CONSUMER INFORMATION.

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### REMARKS

CONSUMER STATEMENT: \*\*#HK# ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICANT INFORMATION. THIS SECURITY ALERT WILL BE MAINTAINED FOR 90 DAYS BEGINNING 05-01-02.

JONATHAN QUINCY CONSUMER YOB: 1951  
EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

### INQUIRIES (LAST 90 DAYS)

\*\*\* NO RECORD FOUND \*\*\*

### CREDITORS

\*\*\* NO RECORD FOUND \*\*\*

### 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 PO BOX 949 ALLEN, TX 75013 800-682-7654 www.experian.com/reportaccess	TRANSUNION PO BOX 2000 CHESTER, PA 19022 800-916-8800 www.transunion.com	EQUIFAX PO BOX 740256 ATLANTA, GA 30374 800-685-1111 www.equifax.com
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### MISCELLANEOUS INFORMATION

Instant View Password: B8-3583C9F

To verify the authenticity of this credit report, please visit <https://credit.credamerica.net> and click on the Instant View link. Enter report number 137458 and password B8-3583C9F to view the report. For any inquiries regarding this report or services provided by CREDIT AMERICA please contact us at (866) 820-3030.

\*\*\* END OF REPORT 1/26/2007 2:55:46 PM \*\*\*

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