



**Certified Credit Reporting**  
 1180 Olympic Dr. Suite 207  
 Corona, CA 92881  
 Tel: (800) 769-7615  
 Fax: (800) 769-7616

PREQUAL CREDIT REPORT

Report No 773623

Provided For: DEMO COMPANY  
 123 MAIN STREET  
 ANYTOWN, CA 92555  
 Acct #: 0001

Date Received 8/3/2004	Date Issued 8/3/2004	Requested By DEMO CUSTOMER
Loan Type	FNMA #	Charges \$0.00
Sources XP/TU/EF*	Reference #	

GENERAL INFORMATION		
Borrower Name	CONSUMER, JONTHAN	Social Security No 111-22-3333 Age
Co-Borrower Name		Social Security No Age
Current Address	500 MAIN ST, WEST PALM BEACH, FL 33409	Length
Previous Address		Length
Marital Status		
Dependents		

BORROWER		CO-BORROWER	
Employer		Employer	
Position		Position	
Since	Income	Since	Income
Verified By		Verified By	

CREDIT HISTORY												
E C O A	CREDITOR NAME ACCOUNT NUMBER	DATE REPORTED	DATE OPENED	HIGH CREDIT	PRESENT STATUS		HISTORICAL STATUS			PAYMENT TERM	PRESENT STATUS	
		DATE LAST ACTIVITY			BALANCE	PAST DUE AMOUNT	MOS REV	30+	60+			90+
<b>S C O R E M O D E L S</b>												
1	JONATHAN CONSUMER EQUIFAX/BEACON 5.0 M - BEACON NOT AVAILABLE, NO			N/A								
2	JONTHAN CONSUMER TRANSUNION/EMPIRICA SC3 - FILE NOT SCORED BECAUSE SUBJECT DOES NOT HAVE SUFFICIENT CREDIT			N/A								
3	JONATHAN QUINCY CONSUMER - 999999990 EXPERIAN/FAIR, ISAAC (VER. 2) 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			700								
3	JONATHAN QUINCY CONSUMER - 999999990 EXPERIAN/NEW NATIONAL RISK 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			502								
3	JONATHAN QUINCY CONSUMER - 999999990 EXPERIAN/MDS BANKRUPTCY 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			925								
<b>O P E N A C C O U N T S</b>												
J	HOME FINANCIAL 24000098500012	01/98 12/97	05/90	\$400000 MTG	\$234000	\$0	92	0	0	0	\$3128 360	M-1 XP
B	STATE BANK 4271008232	06/96 05/96	01/90	\$10000 REV	\$8628	\$0	85	0	0	0	\$255	R-1 XP
J	EMPLOYEES CREDIT U 525556601	01/98 01/98	02/85	\$10000 REV	\$6029	\$0	99	0	0	0	\$180	R-1 XP
A	HEMLOCKS 8285103111261 INSTALLMENT SALES CONTRACT	06/96	02/95	\$1000 INST	\$1000	\$0	17	0	0	0	- 024	I-1 XP

EOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED

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 & the Farmers Home Administration.



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							30+	60+	90+			
<b>C L O S E D   A C C O U N T S</b>												
J	ISLAND SAVINGS 405855254820 ACCOUNT CLOSED AT CONSUMER'S REQUEST	10/97	05/96	\$7000 REV	\$0	\$0	18	0	0	0	\$0	R-1 XP
B	TRAVEL CHARGE USA 4271008232	12/97	03/95	\$4000 REV	\$0	\$0	34	0	0	0	\$0 001	R-1 XP
<b>D E R O G A T O R Y   A C C O U N T S</b>												
J	MOUNTAIN BK 3562A0197325346R12 Late Dates: 12/96-30	12/96 11/96	03/93 5/96-30	\$43225 INST	\$19330	\$956	39	3	0	0	\$956 060	I-2 XP
B	CENTRAL BANK 23802654388 Late Dates: 6/96-30	06/96 05/96	12/93	\$22350 AUTO	\$11050	\$465	31	1	0	0	\$465 048	I-2 XP
J	CREDIT AND COLLECT 98E543182136 ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: DR. JOHN KILDARE	04/96	09/94	\$500 OTHE	\$250	-	20	0	0	0	- UNK	U-9 XP
J	BAY COMPANY 525556601 Late Dates: 4/96-150+, 3/96-150+, 2/96-120, 1/96-90, 12/95-60, 11/95-30 ACCOUNT PREVIOUSLY IN DISPUTE-NOW RESOLVED-REPORTED BY SUBSCRIBER	05/96	01/68	\$1400 REV	\$0	\$0	99	1	1	4	\$0	BANKRUPTCY XP
<b>T R A D E   S U M M A R Y</b>												
			COUNT	BALANCE	PAYMENT	PAST DUE						
	MORTGAGE		1	234000	3128	0						
	INSTALLMENT		3	31380	1421	1421						
	OPEN		0	0	0	0						
	REVOLVING		5	14657	435	0						
	OTHER		1	250	0	0						
	TOTAL		10	280287	4984	1421						
<b>D E R O G A T O R Y   S U M M A R Y</b>												
	CHARGE OFFS	0	DELINQ	30 DAYS	3				INQUIRIES	5		
	COLLECTIONS	1		60 DAYS	1							
	BANKRUPTCY	1		90 DAYS	1							
	PUBLIC RECORDS	3		OTHER								
<b>P U B L I C   R E C O R D S</b>												
I	SO CALIF DISTRICT COURT COUNTY TAX LN XP3		Ref #:	45078321		File Date:	06/94					
			Amount:	\$12,450		Plaintiff:						
			Status Date:	07/95		Status:	RELEASED					

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I	COUNTY SPR CT SANTA ANA JUDGMENT XP3		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 XP3		Ref #: 35054539906234561 Amount: \$100,000 Status Date: 02/93				File Date: --/-- Plaintiff: Status: FILED				

**SOURCE OF INFORMATION**

1 - EQUIFAX NAME: JONATHAN CONSUMER ADDRESS: 500 MAIN ST, WEST PALM BEACH, FL 33409											
2 - TRANSUNION NAME: JONTHAN CONSUMER ADDRESS: 500 MAIN ST, WEST PALM BEACH, FL 33409					05/04						
3 - EXPERIAN NAME: JONATHAN QUINCY CONSUMER 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 CA 05/91				YOB: 1951							

**INQUIRIES ( ONLY LAST 90 DAYS SHOWN )**

TU	07/02/04	CRTFD	CRDT								
EF	07/02/04	CCR									
TU	06/25/04	CRTFD	CRDT								
TU	05/17/04	CRTFD	CRDT								
EF	05/17/04	CCR									

**F A C S P L U S**

CONSUMER, JONTHAN - 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											
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