

NATIONWIDE  
COMMERCIAL  
SERVICES

INFILE CREDIT REPORT

FILE # 3969 FNMA # AFL82726 DATE COMPLETED 10/24/2002 RQD' BY TEST/TINA  
 PREPARED FOR ABC MORTGAGE COMPA - 708-555-1212 DATE ORDERED 10/24/2002  
 325 QUEEN STREET REPOSITORIES XP PRPD' BY  
 ST PETERSBURG, FL 33701 PRICE LOAN TYPE  
 REF. # 99-0109

PROPERTY ADDRESS

APPLICANT		CO-APPLICANT	
APPLICANT	CONSUMER, JONATHAN	CO-APPLICANT	
SOC SEC #	111-22-3333 DOB	SOC SEC #	DOB
MARITAL STATUS		DEPENDENTS	
CURRENT ADDRESS	11 SMOKE ROAD, VALPARAISO, IN 46385	LENGTH	
PREVIOUS ADDRESS		LENGTH	

EMPLOYMENT

EMPLOYER	EMPLOYER
POSITION	POSITION
SINCE	SINCE
INCOME	INCOME
VERIFIED BY	VERIFIED BY

SCORE MODELS

EXPERIAN/FAIR ISAAC - JONATHAN QUINCY CON - 999999990  
 SCORE: 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.  
 FACTOR: 34

REAL ESTATE ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
J	B	<a href="#">HOME FINANCIAL</a> 24000098500012	01/98	05/90 12/97	\$400000	\$234000 MTG 360 \$3128	\$0	92	0	0	0	AS AGREED <a href="#">XP</a>

NON-DEROGATORY ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
B	B	<a href="#">STATE BANK</a> 4271008232	06/96	01/90 05/96	\$10000	\$8628 REV \$255	\$0	85	0	0	0	AS AGREED <a href="#">XP</a>
J	B	<a href="#">EMPLOYEES CREDIT UNI</a> 525556601	01/98	02/85 01/98	\$10000	\$6029 REV \$180	\$0	99	0	0	0	AS AGREED <a href="#">XP</a>
B	B	<a href="#">HEMLOCKS</a> 8285103111261	06/96	02/95 01/95	\$1000	\$1000 INST 024 -	\$0	17	0	0	0	AS AGREED <a href="#">XP</a>
J	B	<a href="#">ISLAND SAVINGS</a> 405855254820	10/97	05/96 10/97	\$7000	\$0 REV \$0	\$0	18	0	0	0	PAID <a href="#">XP</a>
CREDIT LINE CLOSED - CONSUMER'S REQUEST - REPORTED BY SUBSCRIBER.;												
B	B	<a href="#">TRAVEL CHARGE USA</a>	12/97	03/95	\$4000	\$0	\$0	34	0	0	0	PAID

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

NATIONWIDE COMMERCIAL SERVICES: 2024 HICKORY DR., SUITE 200, HOMEWOOD, IL 60430 (P) 708-249-7300 (F) 708-249-7400

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.

FILE # 3969 FNMA # AFL82726 DATE COMPLETED 10/24/2002 RQD' BY TEST/TINA  
 PREPARED FOR ABC MORTGAGE COMPA - 708-555-1212 DATE ORDERED 10/24/2002  
 325 QUEEN STREET REPOSITORIES XP PRPD' BY  
 ST PETERSBURG, FL 33701 PRICE LOAN TYPE  
 REF. # 99-0109

PROPERTY ADDRESS

APPLICANT			CO-APPLICANT		
APPLICANT	CONSUMER, JONATHAN		CO-APPLICANT		
SOC SEC #	111-22-3333	DOB	SOC SEC #	DOB	
MARITAL STATUS			DEPENDENTS		

NON-DEROGATORY ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
		4271008232		12/97	REV	\$0						XP

DEROGATORY ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
J	B	<a href="#">MOUNTAIN BK</a> 3562A0197325346R12345 Late Dates: 12/96-30, 5/96-30	12/96	03/93 11/96	\$43225 INST	\$19330 060 \$956	\$956	39	3	0	0	DELINQ 30 XP
B	B	<a href="#">CENTRAL BANK</a> 23802654388 Late Dates: 6/96-30	06/96	12/93 05/96	\$22350 INST	\$11050 048 \$465	\$465	31	1	0	0	DELINQ 30 XP
J	B	<a href="#">CREDIT AND COLLECTIO</a> 98E543182136 Late Dates: LAST LATE DATE 09/94 ; CLIENT NAME: DR. JOHN KILDARE;	04/96	09/94 04/96	\$500 OTHE	\$250 -	\$0	20	0	0	20	COLLECTION XP
J	B	<a href="#">BAY COMPANY</a> 525556601 Late Dates: 4/96-120, 3/96-120, 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 05/96	\$1400 REV	\$0 \$0	\$0	99	1	1	4	PD WAS 120 XP

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 AL  
 CONSUMER STATEMENT: L APPLICANT INFORMATION. THIS SECURITY ALERT WILL BE MAINTAINED FOR 90 DAYS BEGINNING 05-01-02.

EMPLOYMENT VARIATIONS

EM: AJAX HARDWARE//2035 BROADWAY SUITE 300 LOS ANGELES CA,, 90019  
 EM: BELL AUTOMOTIVE//111 MAIN STREET BURBANK CA,, 91503 - REPORTED 05/91

PUBLIC RECORDS

J	B	<a href="#">U S BANKRUPTCY COURT</a> Docket #: 35054539906234561 Source: XP	File Date: 02/93 Amount: \$100,000 Status Date: --/--	Plaintiff: Action Type: CHAPTER 13 BANKRUPTCY Status: BK 13-FILE
B	B	<a href="#">SO CALIF DISTRICT COURT</a> Docket #: 45078321 Source: XP	File Date: 06/94 Amount: \$12,450 Status Date: 07/95	Plaintiff: Action Type: COUNTY TAX LN Status: CO LN REL

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

NATIONWIDE COMMERCIAL SERVICES: 2024 HICKORY DR., SUITE 200, HOMEWOOD, IL 60430 (P) 708-249-7300 (F) 708-249-7400

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.

<b>FILE #</b>	3969	<b>FNMA #</b> AFL82726	<b>DATE COMPLETED</b> 10/24/2002	<b>RQD' BY</b>	TEST/TINA
<b>PREPARED FOR</b>	ABC MORTGAGE COMPA - 708-555-1212 325 QUEEN STREET ST PETERSBURG, FL 33701		<b>DATE ORDERED</b> 10/24/2002	<b>REPOSITORIES</b>	XP
			<b>PRICE</b>	<b>PRPD' BY</b>	LOAN TYPE
			<b>REF. #</b>	99-0109	

APPLICANT			CO-APPLICANT		
<b>APPLICANT</b>	CONSUMER, JONATHAN		<b>CO-APPLICANT</b>		
<b>SOC SEC #</b>	111-22-3333	<b>DOB</b>	<b>SOC SEC #</b>	<b>DOB</b>	
<b>MARITAL STATUS</b>			<b>DEPENDENTS</b>		

PUBLIC RECORDS		
<b>B B COUNTY SPR CT SANTA ANA</b>	<b>File Date:</b> 09/93	<b>Plaintiff:</b> ALLIED COMPANY
<b>Docket #:</b> 7505853	<b>Amount:</b> \$1,200	<b>Action Type:</b> JUDGMENT
<b>Source:</b> XP	<b>Status Date:</b> --/--	<b>Status:</b> JUDGMENT

TRADE SUMMARY						
	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE	
MORTGAGE	1	234000	400000	3128	0	
AUTO	0	0	0	0	0	
EDUCATION	0	0	0	0	0	
OTHER INSTALLMENT	3	31380	66575	1421	1421	
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>	

<b>SECURED DEBT</b>	234000	<b>OLDEST TRADELINE</b>	01/68
<b>UNSECURED DEBT</b>	46287	<b>DEBT/HIGH CREDIT</b>	58%

DEROGATORY SUMMARY				
<b>CHARGE OFFS:</b>	0	<b>30 DAYS:</b>	3	<b>INQUIRIES:</b> 0
<b>COLLECTIONS:</b>	1	<b>60 DAYS:</b>	1	
<b>BANKRUPTCY:</b>	0	<b>90 DAYS:</b>	2	
<b>PUBLIC RECORDS:</b>	3	<b>OTHER:</b>	0	

**INQUIRIES (ONLY LAST 90 DAYS SHOWN)**  
\*\*\* NONE \*\*\*

**FACS PLUS**

\*\*\* FACS+ \*\*\*  
 CONSUMER, JONATHAN  
 EXPERIAN FACS+: FROM 03-01-2003 # OF INQS WITH THIS SSN = 08

\*\*\* FACS+ \*\*\*  
 CONSUMER, JONATHAN  
 EXPERIAN FACS+: FROM 03-01-1996 # OF INQS WITH THIS ADDR = 15

\*\*\* FACS+ \*\*\*  
 CONSUMER, JONATHAN  
 FACS+ ALERT: FIRST YEAR POSSIBLE FOR SSN ISSUANCE: 1965

\*\*\* FACS+ \*\*\*  
 CONSUMER, JONATHAN  
 FACS+ ALERT: LAST YEAR POSSIBLE FOR SSN ISSUANCE: 1966

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

**NATIONWIDE COMMERCIAL SERVICES: 2024 HICKORY DR., SUITE 200, HOMEWOOD, IL 60430 (P) 708-249-7300 (F) 708-249-7400**  
 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.

<b>FILE #</b>	3969	<b>FNMA #</b> AFL82726	<b>DATE COMPLETED</b> 10/24/2002	<b>RQD' BY</b>	TEST/TINA
<b>PREPARED FOR</b>	ABC MORTGAGE COMPA - 708-555-1212		<b>DATE ORDERED</b> 10/24/2002		
	325 QUEEN STREET		<b>REPOSITORIES</b> XP	<b>PRPD' BY</b>	
	ST PETERSBURG, FL 33701		<b>PRICE</b>	<b>LOAN TYPE</b>	
			<b>REF. #</b> 99-0109		

**PROPERTY ADDRESS**

APPLICANT		CO-APPLICANT	
<b>APPLICANT</b>	CONSUMER, JONATHAN	<b>CO-APPLICANT</b>	
<b>SOC SEC #</b>	111-22-3333 <b>DOB</b>	<b>SOC SEC #</b>	<b>DOB</b>
<b>MARITAL STATUS</b>		<b>DEPENDENTS</b>	

**FACS PLUS**

\*\*\* FACS+ \*\*\*  
 CONSUMER, JONATHAN  
 FACS+ ALERT: PHONE ANSWERING SERVICE:/ABC ANSWER-ALL/10655 N BIRCH ST/BURBANK CA 91502/818.555.1212

\*\*\* FACS+ \*\*\*  
 CONSUMER, JONATHAN  
 FACS+ ALERT: COMMERCIAL BUSINESS ADDRESS:/J&J INVESTMENTS/2600 BOWSER ST #312/LOS ANGELES CA 90017/213.111.2222

\*\*\* FACS+ \*\*\*  
 CONSUMER, JONATHAN  
 FACS+ ALERT: DOB: 01/10/1951 DOD: 03/30/1996

\*\*\* FACS+ \*\*\*  
 CONSUMER, JONATHAN  
 FACS+ ALERT: CKPT: INPUT SSN RECORDED AS DECEASED

**SOURCE OF INFORMATION**

1 EXPERIAN - PULLED ON: 10/24/2002  
 NM: JONATHAN QUINCY CON 999999990 DOB: 1951  
 NM: JACK CONSUMER  
 NM: JOHN SMITH  
 NM: JONATHAN SMITH JONE  
 SS: 234567891  
 SS: 123456789  
 AD: 10655 N BIRCH ST, BURBANK, CA 91502-123 - REPORTED 06/95  
 AD: 1314 SOPHIA LN 3, SANTA, AN 92708-567  
 AD: 2600 BOWSER ST 312, LOS, AN 90017-987  
 EM: AJAX HARDWARE//2035 BROADWAY SUITE 300 LOS ANGELES CA,, 90019  
 EM: BELL AUTOMOTIVE//111 MAIN STREET BURBANK CA,, 91503 - REPORTED 05/91

**CREDITORS**

BOSTONS/CARSONS	140 INDUSTRIAL DR, ELMHURST, IL 60126	800-628-0679
SEARS	PO BOX 1990, TEMPE, AZ 85280	BYMAILONLY

**MISCELLANEOUS INFORMATION**

Instant View Password: AH-3D0B35C5  
 Fannie User ID: TE045301  
 To verify the authenticity of this credit report, please visit <https://ncs.meridianlink.com> and click on the Instant View link. Enter report number 3969 and password AH-3D0B35C5 to view the report. For any inquiries regarding this report or services provided by NATIONWIDE COMMERCIAL SERVICES please contact us at 708-249-7300.

**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.

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

**NATIONWIDE COMMERCIAL SERVICES: 2024 HICKORY DR., SUITE 200, HOMEWOOD, IL 60430 (P) 708-249-7300 (F) 708-249-7400**  
 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.

<b>FILE #</b>	3969	<b>FNMA #</b> AFL82726	<b>DATE COMPLETED</b> 10/24/2002	<b>RQD' BY</b>	TEST/TINA
<b>PREPARED FOR</b>	ABC MORTGAGE COMPA - 708-555-1212		<b>DATE ORDERED</b> 10/24/2002		
	325 QUEEN STREET		<b>REPOSITORIES</b> XP	<b>PRPD' BY</b>	
	ST PETERSBURG, FL 33701		<b>PRICE</b>	<b>LOAN TYPE</b>	
<b>PROPERTY ADDRESS</b>			<b>REF. #</b> 99-0109		

APPLICANT			CO-APPLICANT		
<b>APPLICANT</b>	CONSUMER, JONATHAN		<b>CO-APPLICANT</b>		
<b>SOC SEC #</b>	111-22-3333	<b>DOB</b>	<b>SOC SEC #</b>	<b>DOB</b>	
<b>MARITAL STATUS</b>			<b>DEPENDENTS</b>		

**DISCLAIMER**

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 2002 ALLEN, TX 75013-2002 888-397-3742 www.experian.com	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
---	--	--

**TRADE SUMMARY**

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
<b>MORTGAGE</b>	1	234000	400000	3128	0
<b>AUTO</b>	0	0	0	0	0
<b>EDUCATION</b>	0	0	0	0	0
<b>OTHER INSTALLMENT</b>	3	31380	66575	1421	1421
<b>OPEN</b>	0	0	0	0	0
<b>REVOLVING</b>	5	14657	20000	435	0
<b>OTHER</b>	1	250	500	0	0
<b>TOTAL</b>	10	280287	487075	4984	1421

<b>SECURED DEBT</b>	234000	<b>OLDEST TRADELINE</b>	01/68
<b>UNSECURED DEBT</b>	46287	<b>DEBT/HIGH CREDIT</b>	58%

**DEROGATORY SUMMARY**

<b>CHARGE OFFS:</b>	0	<b>30 DAYS:</b>	3	<b>INQUIRIES:</b>	0
<b>COLLECTIONS:</b>	1	<b>60 DAYS:</b>	1		
<b>BANKRUPTCY:</b>	0	<b>90 DAYS:</b>	2		
<b>PUBLIC RECORDS:</b>	3	<b>OTHER:</b>	0		

\*\*\* END OF REPORT 5/13/2005 12:20:49 PM \*\*\*

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

**NATIONWIDE COMMERCIAL SERVICES: 2024 HICKORY DR., SUITE 200, HOMEWOOD, IL 60430 (P) 708-249-7300 (F) 708-249-7400**

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.