

Date Received 1/4/2006	Date Issued 01/05/2006	Requested By MORTGAGE ADMINISTRATOR
Loan Type	Job #	Charges
Sources XP/TU/FF		Case # PISTONS2

Property Address:

GENERAL INFORMATION

APPLICANT

SPOUSE

Employer		Employer	
Address		Address	
Position		Position	
Since	Income	Since	Income
Verified By	Date	Verified By	Date

CREDIT HISTORY

CREDIT HISTORY	CREDITOR ACCOUNT NUMBER	REPORTING DATE	DATE OPENED	HIGH CREDIT OR CREDIT LIMIT	PRESENT STATUS		HISTORICAL STATUS			ACCT TYPE TERMS (Manner of Payment)	REMARKS	
					BALANCE OWING	PAST DUE AMOUNT	MOS REV	TIMES PAST DUE 30+ 60+ 90+				
				S C O R E M O D E L S								
3	TRANSUNION/FICO CLASSIC (04) 654 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS 030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED											
1	EQUIFAX/FACTA BEACON 5.0 679 00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN 00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED 00002 - LEVEL OF DELINQUENCY ON ACCOUNTS											
2	EXPERIAN/FAIR, ISAAC (VER. 2) 743 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS 08 - NUMBER OF RECENT INQUIRIES 05 - NUMBER OF ACCOUNTS WITH BALANCES											
				C R E D I T								
J	HSBC MORTGAGE CORP 547526	12/05M	08/04	\$351000	\$351000	\$0	16	0	0	0	MTG 360 \$1426	AS AGREED XP/TU/EF
	CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST											
J	NCB NE ER 4489298	12/05M	09/04	\$60000	\$54828	\$0	15	0	0	0	MTG MIN \$308	AS AGREED XP/TU/EF
	HOME EQUITY LINE OF CREDIT - REVOLVING TERMS											
J	G M A C 0859035	12/05M	08/03	\$44618	\$24540	\$0	28	0	0	0	AUTO 060 \$743	AS AGREED XP/TU/EF
B	CITIBANK N A 616059	12/05M	11/04	\$18084	\$17803	\$0	13	0	0	0	INST 180 \$54	AS AGREED XP/TU/EF
	NOTE LOAN											
J	BAY FEDERAL CREDIT 138269	12/05M	08/05	\$16207	\$15313	\$0	4	0	0	0	AUTO 048 \$373	AS AGREED XP/EF
ECOA KEY: B-BORROWER; C-CO-BORROWER; J-JOINT; S-SHARED; U-UNDESIGNATED; A-AUTHORIZED USER												

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

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CREDIT TECHNOLOGIES, INC.®

CREDIT REPORT

40480 Grand River Avenue, Suite H
Novi, Michigan USA 48375-2874
248.473.7400 Fax 248.473.7405
www.CreditTechnologies.com

Report No
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Sources XP/TU/EF	Case # PISTONS2	

Provided For: ABC MORTGAGE TEST
1600 SUNFLOWER AVE STE 100
COSTA MESA, CA 92626
714-708-6950

Property Address:

GENERAL INFORMATION

Applicant Name	Spouse Name
Social Security No	Social Security No
Age	Age
Current Address	Length
Previous Address	Length
Martial Status	NOT DISCLOSED
Dependents	

CREDIT HISTORY

ACTION	CREDITOR ACCOUNT NUMBER	REPORTING DATE	DATE OPENED	HIGH CREDIT OR CREDIT LIMIT	PRESENT STATUS		HISTORICAL STATUS				ACCT TYPE TERMS (Manner of Payment)	REMARKS
					BALANCE OWING	PAST DUE AMOUNT	MOS REV	30+	60+	90+		
S	TABANK 5060335 TRANSFERRED TO ANOTHER LENDER	04/02M	11/01	\$6500	\$6500	\$0	04	0	0	0	REV \$325*	CLOSED XP/TU/EF
J	CHASE/CC 15230035	12/05M	04/00	\$3914	\$2667	\$0	28	0	0	0	REV MIN \$67	AS AGREED XP/TU/EF
A	DISCOVER FIN SVS L 6011000	12/05M	12/99	\$8300	\$2652	\$0	72	0	0	0	REV MIN \$30	AS AGREED XP/TU/EF
A	CAPITAL 1 BK 41217 Late Dates: 12/05-30	12/05M	07/99	\$2276	\$2347	\$113	18	1	0	0	REV MIN \$70	DELINQ 30 XP/TU/EF
B	WELLS FARGO BANK 4465420	12/05M	06/05	\$8000	\$2347	\$0	6	0	0	0	REV MIN \$70	AS AGREED XP/TU/EF
A	BAC/FLEET-BKCARD 430550 ACCOUNT CLOSED AT CONSUMER'S REQUEST	02/05M	11/02	\$15000	\$0	\$0	27	0	0	0	REV	PAID XP
J	BANK OF AMERICA MO 13364025 SECOND MORTGAGE	09/04M	06/03	\$55800	\$0	\$0	15	0	0	0	MTG 360	PAID XP/TU/EF
J	BANK OF AMERICA MO 1336189 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST	09/04M	06/03	\$297600	\$0	\$0	15	0	0	0	MTG 360	PAID XP/TU/EF
B	BANK OF STOCKTON 321122 CHECK CREDIT OR LINE OF CREDIT	08/99M	12/97	\$500	\$0	\$0	20	0	0	0	REV	PAID XP/EF
B	CAP ONE BK 52910715 ACCOUNT CLOSED AT CONSUMER'S REQUEST	04/00M	04/99	\$569	\$0	\$0	13	0	0	0	REV	PAID XP/TU/EF
A	CAP ONE BK 4388641 ACCOUNT CLOSED AT CONSUMER'S REQUEST	03/99M	08/94	\$8336	\$0	\$0	56	0	0	0	REV	PAID XP/TU
A	CBUSASEARS 5049948	12/05M	08/02	\$2500	\$0	\$0	40	0	0	0	REV	AS AGREED XP/TU/EF
J	CHRYSLER FINANCIAL 101306	01/04M	06/01	\$17765	\$0	\$0	33	0	0	0	AUTO 060	PAID XP/TU/EF
A	CITI 5424180	12/05M	09/98	\$12200	\$0	\$0	87	0	0	0	REV	AS AGREED XP/EF
J	FNB OMAHA 2842555594 CREDIT CARD LOST OR STOLEN	12/05M	09/01	\$12500	\$0	\$0	51	0	0	0	REV	CRCDLST XP/TU/EF

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Report No
626437

Date Received 1/4/2006	Date Issued 01/05/2006	Requested By MORTGAGE ADMINISTRATOR
Loan Type	Job #	Charges
Sources XP/TU/EF	Case # PISTONS2	

Provided For: ABC MORTGAGE TEST
1600 SUNFLOWER AVE STE 100
COSTA MESA, CA 92626
714-708-6950

Property Address:

GENERAL INFORMATION											
Applicant Name				Spouse Name							
Social Security No			Age	Social Security No			Age				
Current Address								Length			
Previous Address								Length			
Marital Status		NOT DISCLOSED									
Dependents											

CREDIT HISTORY												
ACCT	CREDITOR ACCOUNT NUMBER	REPORTING DATE	DATE OPENED	HIGH CREDIT OR CREDIT LIMIT	PRESENT STATUS		HISTORICAL STATUS				ACCT TYPE TERMS (Manner of Payment)	REMARKS
					BALANCE OWING	PAST DUE AMOUNT	MOS REV	30+	60+	90+		
J	FNB OMAHA 32622752 ACCOUNT CLOSED AT CONSUMER'S REQUEST	11/03M	09/01	\$12500	\$0	\$0	3	0	0	0	REV	PAID XP/TU/EF
B	GEMB/MERVYNS 6045891 ACCOUNT CLOSED AT CONSUMER'S REQUEST	12/05M	12/01	\$700	\$0	\$0	40	0	0	0	REV	PAID XP/TU/EF
J	HSBC/RS 04-49001 CLOSED	03/05M	11/01	\$6500	\$0	\$0	23	0	0	0	REV	PAID XP/TU/EF
B	MCYGEMB 45020330 ACCOUNT CLOSED AT CONSUMER'S REQUEST	12/05M	02/01	\$800	\$0	\$0	59	0	0	0	REV	CLOSED XP/TU/EF
U	THD/CBUSA 6035320	12/05M	03/04	\$15000	\$0	\$0	22	0	0	0	REV	AS AGREED XP
B	UNVL/CITI 5491130 ACCOUNT CLOSED AT CONSUMER'S REQUEST	02/03M	02/02	\$6000	\$0	\$0	13	0	0	0	REV	CLOSED XP/TU/EF
B	US DEPT OF EDUCATI 616059	11/04M	09/99	\$10704	\$0	\$0	1	0	0	0	EDU 120	PAID XP/TU/EF
B	WELLS FARGO ED FIN 6160593071	12/04M	11/03	\$3537	\$0	\$0	14	0	0	0	EDU 120	PAID XP/EF
B	WELLS FARGO ED FIN 616059307	12/04M	10/02	\$3594	\$0	\$0	27	0	0	0	EDU 120	PAID XP/EF
A	CITI 5424180	02/03M	09/98	\$10700	-	\$0	46	0	0	0	REV	AS AGREED TU
U	CITIBANK 6160593	01/05M	11/04	UNK	-	-	-	-	-	-	EDU	INACTIVE EF
B	FLEET CC 43055000	08/03M	09/01	\$12500	-	\$0	23	0	0	0	REV	AS AGREED TU/EF
----- C O L L E C T I O N A C C O U N T S -----												
*** NO RECORD FOUND ***												
----- P U B L I C R E C O R D S -----												
*** NO RECORD FOUND ***												
----- I N Q U I R I E S -----												
EF	01/03/06	BANKAMERIC										
XP	01/03/06	BAC-MORTGAGE										

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1/4/2006	01/05/2006	MORTGAGE ADMINISTRATOR
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Sources	Case #	
XP/TU/EF	PISTONS2	

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GENERAL INFORMATION

Applicant Name	Spouse Name
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Current Address	Age
Previous Address	Length
Martial Status	Length
Dependents	

Martial Status NOT DISCLOSED

CREDIT HISTORY

CREDIT	CREDITOR ACCOUNT NUMBER	REPORTING DATE	DATE OPENED	HIGH CREDIT OR CREDIT LIMIT	PRESENT STATUS		HISTORICAL STATUS				ACCT TYPE TERMS (Manner of Payment)	REMARKS
					BALANCE OWING	PAST DUE AMOUNT	MOS REV	30+	60+	90+		
	TU	01/03/06	B OF A MORTG									
	XP	12/14/05	NATIONAL CITY BANK									
	XP	12/12/05	NATIONAL CITY BANK									
	TU/EF	12/06/05	CHASEHOME									
	XP	12/06/05	CHASE BANK NA									
	EF	11/04/05	CR TECHINC									
	XP/TU	11/04/05	CREDIT TECHNOLOGIES IN									
	XP	08/12/05	BAY FEDERAL CREDIT UNI									
	XP	08/05/05	FAC - TTY									
	XP	06/24/05	WELLS FARGO BANK									
	TU	09/01/04	NAT'L CITY B									
	EF	07/23/04	INFO1-FRSN									
	XP	07/23/04	LANDAMERICA CREDIT SVC									
	TU	07/23/04	LANDAM CR SV									
----- S O U R C E O F I N F O R M A T I O N -----												
1 - EQUIFAX												
NAME: BEN WALLACE												
SSN: 200-52-2006												
ADDRESS: 4 CHAMPIONSHIP DR, AUBURN HILLS, MI 48326												
2 - EXPERIAN												
NAME: BEN WALLACE												
SSN: 200-52-2006												
ADDRESS: 4 CHAMRIONSHIP DR, AUBURN HILLS, MI 48326												07/03
3 - TRANSUNION												
NAME: BEN WALLACE												
SSN: 200-52-2006												
ADDRESS: 4 CHAMPIONSHIP DR, AUBURN HILLS, MI 48326												01/04
----- T R A D E S U M M A R Y -----												
			COUNT	BALANCE	HIGH CREDIT	PAYMENT	PAST DUE					
	MORTGAGE	4	405828		411000	1734	0					
	AUTO	3	39853		60825	1116	0					
	EDUCATION	4	0		0	0	0					
	OTHER INSTALLMENT	1	17803		18084	54	0					
	OPEN	0	0		0	0	0					
	REVOLVING	20	16513		81890	605	113					
	OTHER	0	0		0	0	0					
	TOTAL	32	479997		571799	3509	113					
----- S E C U R E D D E B T												
UNSECURED DEBT												
		445681		OLDEST TRADELINE		08/94						
		34316		DEBT/HIGH CREDIT		85%						
----- D E R O G A T O R Y S U M M A R Y -----												
	CHARGE OFFS	0	DELINQ 30 DAYS	1		INQUIRIES	16					
	COLLECTIONS	0	60 DAYS	0								
	BANKRUPTCY ACCOUNTS	0	90 DAYS	0								
	PUBLIC RECORDS	0	OTHER	0								

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				BALANCE OWING	PAST DUE AMOUNT	MOS REV	TIMES PAST DUE				
US DEP ED	800-848-0979		501 BLEEKER STREET							UTICA, NY 13502	
US DEPT ED	800/621-3115		PO BOX 7202							UTICA NY 13504	
US DEPT OF EDUCATION	800/848-0979		501 BLEECKER ST							UTICA NY 13501	
WELLS FARGO BANK	877-778-5697		PO BOX 5445							PORTLAND, OR 97228	
WELLSFARGO	800-658-3567		301 E 58TH ST N							SIOUX FALLS SD 57104	
WFB CD SVC	800-642-4720		P.O. BOX 3696							PORTLAND OR 97208	

REMARKS

EXPERIAN OFAC NAME MATCHING SERVICE: SPELLING OF NAME USED TO ACCESS REPORT DOES NOT MATCH OFAC LIST

MISCELLANEOUS INFORMATION

Instant View Password: AR-D75715

To verify the authenticity of this credit report, please visit <https://credit.credittechnologies.com> and click on the Instant View link. Enter report number 626437 and password AR-D75715 to view the report. For any inquiries regarding this report or services provided by CREDIT TECHNOLOGIES please contact us at 248-473-7400.

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 2002 ALLEN, TX 75013 888-397-3742 www.experian.com/reportaccess	TRANSUNION PO BOX 1000 CHESTER, PA 19022 800-888-4213 www.transunion.com	EQUIFAX PO BOX 740241 ATLANTA, GA 30374 800-685-1111 www.equifax.com
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CREDIT AND PUBLIC RECORD DATA IS PROVIDED BY THE REPORTING REPOSITORIES BASED ON INFORMATION PROVIDED BY THE REQUESTING PARTY. THIS INFORMATION HAS NOT BEEN VERIFIED BY CREDIT TECHNOLOGIES, INC. THIS IS NOT A CONSUMER DISCLOSURE.

THIS MERGED CREDIT INFILe DOES NOT MEET THE REQUIREMENTS OF A RESIDENTIAL MORTGAGE CREDIT REPORT (RMCR).

CREDIT TECHNOLOGIES, INC. TOMORROW'S SOLUTIONS, TODAY.

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Social Security No	Age	Social Security No	Age
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Dependents			

CREDIT HISTORY

CREDITOR ACCOUNT NUMBER	REPORTING DATE	DATE OPENED	HIGH CREDIT OR CREDIT LIMIT	PRESENT STATUS		HISTORICAL STATUS			ACCT TYPE TERMS (Manner of Payment)	REMARKS
				BALANCE OWING	PAST DUE AMOUNT	MOS REV	TIMES PAST DUE 30+ 60+ 90+			
*** END OF REPORT 1/6/2006 9:11:00 AM ***										

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NOTICE TO THE HOME LOAN APPLICANT
CREDIT SCORE INFORMATION DISCLOSURE

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions regarding the terms of the loan, contact the lender.

Your credit scores were provided by the following credit reporting agencies:

TRANS UNION	EXPERIAN	EQUIFAX CREDIT
PO BOX 4000	PO BOX 2002	PO BOX 740241
CHESTER, PA 19022	ALLEN, TX 75013	ATLANTA, GA 30374
866-887-2673	888-397-3742	800-685-1111
www.transunion.com	www.experian.com/reportaccess	www.equifax.com

The following information about your credit scores was created on 1/4/2006.

Applicant :
Name of Score: EQUIFAX/FACTA BEACON 5.0
Credit Score : 679 **Range:** 300-850
Key Factors affecting the score:
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- LEVEL OF DELINQUENCY ON ACCOUNTS

Applicant :
Name of Score: TRANSUNION/FICO CLASSIC (04)
Credit Score : 654 **Range:** 300-850
Key Factors affecting the score:
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

Applicant :
Name of Score: EXPERIAN/FAIR, ISAAC (VER. 2)
Credit Score : 743 **Range:** 300-850

Key Factors affecting the score:

- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
- NUMBER OF RECENT INQUIRIES
- NUMBER OF ACCOUNTS WITH BALANCES