

CREDIT TECHNOLOGIES, INC. 40480 Grand River Avenue, Suite H

www.CreditTechnologies.com

CREDIT REPORT

626437 Requested By MORTGAGE ADMINISTRAT

Report No

Date Received Date Issued 1/4/2006 01/05/2006 Loan Type Job # Charges Sources Case # XP/TU/EF 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 NOT DISCLOSED Martial Status Dependents APPLICANT **SPOUSE** Employer Employer Address Address Position Position Since Income Since Verified By Date Verified By Date CREDIT HISTORY HIGH CREDIT PRESENT STATUS HISTORICAL STATUS ACCT TYPE CREDITOR REPORTING DATE REMARKS TERMS (Manner of BALANCE PAST DUE MOS ACCOUNT NUMBER OPENED DATE CREDIT LIMIT Payment) OWING AMOUNT 30+ 60+ 90+ SCORE MODELS 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 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 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 - NUMBER OF RECENT INQUIRIES 05 - NUMBER OF ACCOUNTS WITH BALANCES CREDIT HSBC MORTGAGE CORP 12/05M 08/04 \$351000 \$351000 J \$0 16 0 0 0 MTG AS AGREED 360 \$1426 XP/TU/EF CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST J NCB NE ER 12/05M 09/04 \$60000 \$54828 \$0 15 0 0 AS AGREED MIN \$308 XP/TU/EF 4489298 HOME EQUITY LINE OF CREDIT - REVOLVING TERMS JGMAC 12/05M 08/03 \$44618 \$24540 \$0 28 0 0 0 AUTO AS AGREED 0859035 060 \$743 XP/TU/EF B CITIBANK N A 12/05M | 11/04 \$18084 \$17803 \$0 13 0 0 INST AS AGREED 0 616059 180 \$54 XP/TU/EF NOTE LOAN BAY FEDERAL CREDIT 12/05M 08/05 0 AUTO AS AGREED J \$16207 \$15313 \$0 0 0 4 138269 048 \$373 XP/EF

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

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 indomnify that reporting bureau for any damage arising from insures of this information, and this report is furnished in reliance upon that indemnify, it must be held in strict confidence and compiles with the provisions of Public Law 91-508, the Fair Credit Reporting for. Reporting for. Reporting form insure that the provisions of Public Law 91-508, the Fair Credit Reporting for. Reporting for the purpose of the Reports meet the standards prescribed by FNMA. FINMC, FIFA V. 8 the Farmer's home Administration.

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40480 Grand River Avenue, Suite H

Novi, Michigan USA 48375-2874 248.473.7400 Fax 248.473.7405 www.CreditTechnologies.com

Report No 626437

CREDIT REPORT

Date Received Requested By Date Issued MORTGAGE ADMINISTRAT 1/4/2006 01/05/2006 Job # Loan Type Charges Sources VD/TII/EE

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

| | 714-708-6950 | CII JZUZU | , | | | XP/TU/E | F | | | | PISTO | NS2 |
|-----------------------|--|--------------------|----------------|-----------------------------------|-------------------------------|--------------------|------------|-----------------------|-----------------------|--------------|---|-----------------------|
| Prop | perty Address: | | | | | | | | | | | |
| | | | | GENERA | L INFORMATI | ON | | | | | | |
| | Applicant Name ocial Security No Current Address Previous Address Martial Status NOT DISG Dependents | Age CLOSED | | | | pouse Name | | | | | Age Length Length | |
| | | | | CRE | DIT HISTORY | | | | | | | |
| W H O S E | CREDITOR ACCOUNT NUMBER | REPORTING DATE | DATE OPENED | HIGH CREDIT OR CREDIT LIMIT | PRESENT S BALANCE OWING | PAST DUE AMOUNT | MOS REV | ORICAL TIME 30+ | STATU SPAST 60+ | | ACCT TYPE TERMS (Manner of Payment) | REMARKS |
| 5 | TABANK 5060335 TRANSFERRED TO ANOTHE | 04/02M ER LENDE | · | \$6500 | \$6500 | \$0 | 04 | 0 | 0 | 0 | REV \$325* | CLOSED XP/TU/EF |
| | CHASE/CC L5230035 | 12/05M | 04/00 | \$3914 | \$2667 | \$0 | 28 | 0 | 0 | 0 | REV MIN \$67 | AS AGREED XP/TU/EF |
| | DISCOVER FIN SVS L | 12/05M | 12/99 | \$8300 | \$2652 | \$0 | 72 | 0 | 0 | 0 | REV MIN \$30 | AS AGREED XP/TU/EF |
| 4 | CAPITAL 1 BK 1217 Late Dates: 12/05-30 | 12/05M | 07/99 | \$2276 | \$2347 | \$113 | 18 | 1 | 0 | 0 | REV MIN \$70 | DELINQ 30 XP/TU/EF |
| | WELLS FARGO BANK 1465420 | 12/05M | 06/05 | \$8000 | \$2347 | \$0 | 6 | 0 | 0 | 0 | REV MIN \$70 | AS AGREED XP/TU/EF |
| 4 | BAC/FLEET-BKCARD 130550 ACCOUNT CLOSED AT CON | 02/05M ISUMER'S | | \$15000 ST | \$0 | \$0 | 27 | 0 | 0 | 0 | REV | PAID XP |
| 1 | BANK OF AMERICA MO 13364025 SECOND MORTGAGE | 09/04M | 06/03 | \$55800 | \$0 | \$0 | 15 | 0 | 0 | 0 | MTG 360 | PAID XP/TU/EF |
| 1 | BANK OF AMERICA MO 1336189 CONVENTIONAL REAL EST | 09/04M | | \$297600 LUDING PU | \$0 RCHASE MO | \$0 NEY FIRS | 15 ST | 0 | 0 | 0 | MTG 360 | PAID XP/TU/EF |
| 3 | BANK OF STOCKTON 321122 CHECK CREDIT OR LINE | 08/99M OF CRED | | \$500 | \$0 | \$0 | 20 | 0 | 0 | 0 | REV | PAID XP/EF |
| 5 | CAP ONE BK 52910715 ACCOUNT CLOSED AT CON | 04/00M ISUMER'S | | \$569 ST | \$0 | \$0 | 13 | 0 | 0 | 0 | REV | PAID XP/TU/EF |
| 4 | CAP ONE BK 1388641 ACCOUNT CLOSED AT CON | 03/99M ISUMER'S | , | \$8336 ST | \$0 | \$0 | 56 | 0 | 0 | 0 | REV | PAID XP/TU |
| | CBUSASEARS 5049948 | 12/05M | 08/02 | \$2500 | \$0 | \$0 | 40 | 0 | 0 | 0 | REV | AS AGREED XP/TU/EF |
| | CHRYSLER FINANCIAL 101306 | 01/04M | 06/01 | \$17765 | \$0 | \$0 | 33 | 0 | 0 | 0 | AUTO 060 | PAID XP/TU/EF |
| | CITI 5424180 | 12/05M | 09/98 | \$12200 | \$0 | \$0 | 87 | 0 | 0 | 0 | REV | AS AGREED XP/EF |
| 2 | TNB OMAHA 2842555594 CREDIT CARD LOST OR S | 12/05M STOLEN | 09/01 | \$12500 | \$0 | \$0 | 51 | 0 | 0 | 0 | REV | CRCDLOST XP/TU/EF |
| | ECOA KEY: B=BORF | ROWFR: C- | CO-BORI | ROWFR: I= I∩ | INT: S=SHAR | RED: U=UNI | DESIG | NATI | ED: 4 | \= ΔΙ | JTHORI7FD !! | SER |
| _ | | | | | | | | | | | | |

ECOA REY: B=BURROWER; C=CO-BURROWER; J=JOINT; S=STARKED; U=UNDESTGNATED; A=AOTHORIZED USER

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 indemnify. 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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Report No 626437

CREDIT REPORT

Date Received Date Issued Requested By MORTGAGE ADMINISTRAT 1/4/2006 01/05/2006 Job # Charges Loan Type

Provided For: ABC MORTGAGE TEST 1600 SUNFLOWER AVE STE 100

| CODIA MEDA, CA 72020 | | | | | | Sources XP/TU/EF | | | | | Case # PISTC | Case # PISTONS2 | |
|----------------------|--|-----------------------|----------------|-------------------|----------------------|------------------------------------|-----------|----------|-----------|----------|-------------------------------|--------------------|--|
| Pre | operty Address: | | | CENEDA | LINEODMAT | ION | | | | | | | |
| | Applicant Name Social Security No Current Address Previous Address Martial Status NOT DIS Dependents | A ge CLOSED | | GENERA | | ON Spouse Name I Security No | | | | | Age Length Length | | |
| | | | | CRE | DIT HISTORY | | | | | | | | |
| WHOSE | CREDITOR ACCOUNT NUMBER | REPORTING DATE | DATE OPENED | HIGH CREDIT OR | PRESENT S BALANCE | PAST DUE | MOS | | S PAST | DUE | ACCT TYPE TERMS (Manner of | REMARKS | |
| Ė | FNB OMAHA 32622752 ACCOUNT CLOSED AT CON | 11/03M | 09/01 | \$12500 | OWING \$0 | AMOUNT \$0 | REV 3 | 30+ O | 60+ O | 90+ O | Payment) REV | PAID XP/TU/EF | |
| В | GEMB/MERVYNS 6045891 ACCOUNT CLOSED AT CON | 12/05M | 12/01 | \$700 | \$0 | \$0 | 40 | 0 | 0 | 0 | REV | PAID XP/TU/EF | |
| J | HSBC/RS 04-49001 CLOSED | 03/05M | | \$6500 | \$0 | \$0 | 23 | 0 | 0 | 0 | REV | PAID XP/TU/EF | |
| В | MCYGEMB 45020330 ACCOUNT CLOSED AT CON | 12/05M ISUMER'S | | \$800 ST | \$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 | |
| В | UNVL/CITI 5491130 ACCOUNT CLOSED AT CON | 02/03M | | \$6000 | \$0 | \$0 | 13 | 0 | 0 | 0 | REV | CLOSED XP/TU/EF | |
| В | US DEPT OF EDUCATI 616059 | 11/04M | 09/99 | \$10704 | \$0 | \$0 | 1 | 0 | 0 | 0 | EDU 120 | PAID XP/TU/EF | |
| В | WELLS FARGO ED FIN 6160593071 | 12/04M | 11/03 | \$3537 | \$0 | \$0 | 14 | 0 | 0 | 0 | EDU 120 | PAID XP/EF | |
| В | 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 | |
| В | FLEET CC 43055000 | 08/03M | 09/01 | \$12500 | - | \$0 | 23 | 0 | 0 | 0 | | AS AGREED TU/EF | |
| | | | O T. T. | ECTI | ON AC | C O II I | I T S | | | | | | |
| | | | | *** NO RE | | | | | | | | | |
| | | | P | UBLIC | REC | ORDS | | | | | | | |
| | | | | *** NO RE | CORD FOUN | D *** | | | | | | | |
| | | | | I N Q | U I R I E | s | | | | | | | |
| | EF 01/03/06 XP 01/03/06 | BANKAM BAC-MO | | | | | | | | | | | |
| | FCOA KEY: B=BORE | ROWER: C= | CO-BOR | ROWFR: I=IO | INT: S=SHAF | PED: II-IIN | DESIG | NATI | FD+ A | Δ=ΔΙ | I ITHORIZED I | ISFR | |



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CREDIT REPORT

Report No 626437

ABC MORTGAGE TEST 1600 SUNFLOWER AVE STE 100 Date Received Date Issued Requested By MORTGAGE ADMINISTRAT 1/4/2006 01/05/2006 Loan Type Job # Charges Sources Case #

| COSTA MESA, CA 92626 714-708-6950 | | | Sources XP/TU/EF | | Case # PISTON | rs2 |
|---|---|---|--|---|---------------------------------------|-----------|
| Property Address: | | | ,, | | , | |
| Applicant Name Social Security No Age Current Address Previous Address | | | ON ouse Name Security No | | Age Length Length | |
| Martial Status NOT DISCLOSED Dependents | | | | | | |
| Беренцента | CDE | DIT HISTORY | | | | |
| CREDITOR REPORTING | DATE HIGH CREDIT | DIT HISTORY PRESENT STA | | TORICAL STATUS | ACCT TYPE | 051110110 |
| O S ACCOUNT NUMBER DATE | OPENED OR CREDIT LIMIT | BALANCE OWING | PAST DUE MOS AMOUNT REV | 30+ 60+ 90+ | TERMS (Manner of Payment) | REMARKS |
| XP 12/12/05 NATIONATIONATULEF 12/06/05 CHASE PROPERTY 12/06/05 CHASE PROPERTY 12/06/05 CHASE PROPERTY 11/04/05 CREDITED TO SELECT 11/04/05 FAC - 1/04/05/05 FAC - 1/04/05/05 FAC - 1/04/05/05/05/05/05/05/05/05/05/05/05/05/05/ | AL CITY BANK AL CITY BANK DME BANK NA HINC TECHNOLOGIES IN DERAL CREDIT UN TTY FARGO BANK CITY B FRSN ERICA CREDIT SV | I | | | | |
| | | | | | | |
| S O 1 - EQUIFAX NAME: BEN WALLACE SSN: 200-52-2006 ADDRESS: 4 CHAMPIONSHIP DR, 2 - EXPERIAN NAME: BEN WALLACE SSN: 200-52-2006 ADDRESS: 4 CHAMRIONSHIP DR, 3 - TRANSUNION NAME: BEN WALLACE SSN: 200-52-2006 ADDRESS: 4 CHAMPIONSHIP DR, | AUBURN HILLS, M | I 48326 | 07/03 01/04 | ON | | |
| | TRADE | вимм. | ARY | | | |
| MORTGAGE AUTO EDUCATION OTHER INSTALLMENT OPEN REVOLVING OTHER TOTAL | 3 39 4 1 17 | 828 853 0 803 0 513 | CREDIT P 411000 60825 0 18084 0 81890 0 571799 | AYMENT PA 1734 1116 0 54 0 605 0 3509 | O 0 0 0 0 0 0 0 0 0 0 0 0 113 0 0 113 | |
| SECURED DEB UNSECURED DEB | T 445681 T 34316 | OLDEST T DEBT/HIG | | 08/94 85% | | |
| | DEROGATO | RY SU | M M A R Y | | | |
| CHARGE OFF COLLECTION BANKRUPTCY ACCOUNT PUBLIC RECORD | S 0 S 0 | NQ 30 DAYS 60 DAYS 90 DAYS OTHER | S 0 S 0 | INQUIRI | ES 16 | |



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

Report No 626437

CREDIT REPORT

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

Provided For:

| | 714-708-6950 | | | | | XP/TU/E | r | | | IPISTO | NS2 |
|----|--|---------------|------------------|-------------------|--------------------------|--------------|-------|-----|----------------------|-------------------------------|--------------|
| rc | operty Address: | | | | | | | | | | |
| | | | | GENER <i>i</i> | AL INFORMAT | ION | | | | | |
| | | | | | | | | | | | |
| | Applicant Name | | | | | Spouse Nam | | | | | |
| | Social Security No | Age | | | Socia | I Security N | 0 | | | Age | |
| | Current Address | | | | | | | | | Length | |
| | Previous Address | | | | | | | | | Length | |
| | Martial Status NOT DIS | CLOSED | | | | | | | | | |
| | Dependents | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | DIT HISTORY | | | | | | |
| H | CREDITOR | REPORTING | DATE | HIGH CREDIT OR | PRESENT S BALANCE | PAST DUE | MOS | | STATUS S PAST DUE | ACCT TYPE TERMS (Manner of | REMARKS |
| Š | ACCOUNT NUMBER | DATE | OPENED | CREDIT LIMIT | OWING | AMOUNT | REV | 30+ | 60+ 90+ | Payment) | KEWAKKO |
| | | | | | | | | | | | |
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| | | | | | | | | | | | |
| | | | | CRE | DITOR | S | | | | | |
| | DANK OF AMEDICA MODE | TA DVMA | TT ONT W | 1425 1 | RIVER PARI | | | | CACDA | MENTEO CA | 05015 |
| | BANK OF AMERICA MORTO BANK OF AMERICA MORTO | | | | | C DR | | | | MENTO, CA VILLE, KY | |
| | BANK OF AMERICA MORIO | 27.7010000- | 111.43 | | RIVER PARI | CDRIVE | #41 | | | MENTO CA | |
| | BANK OF AMERICA MIG | 209-4 | 164-87 | | MINER AV | V 11 | " | | | TON CA 95 | |
| | BANK OF STOCKTON | | 941-12 | | MAIN ST | | | | | TON, CA 9 | |
| | BANKOFAMERIC/BANKAMER | | | | | CK R MC- | CA3- | 701 | | CORDOVA, | |
| | BAY FEDERAL CREDIT U | | 179-60 | | COTTS VA | | | | | | CA 95066-420 |
| | BAY FEDERAL CREDIT UN | VI (831 | 479- | 60003333 (| CLARES ST | | | | CAPIT | OLA, CA 9 | 5010 |
| | CAP 1 BANK | | 258-93 | | X 85015 | | | | | OND VA 23 | |
| | CAPITAL 1 BK ***** | , | 955-70 | | W BROAD S | ST | | | | ALLEN, VA | |
| | CAPITAL ONE BANK | 888-2 | 298-29 | | X 85064 | | | | | ALLEN VA | |
| | CBUSASEARS | | | | SMITH RI | | L | | | LAND OH 4 | |
| | CHASE BANK NA | | 179-25 | | HURON MK | | | | | LAND, OH | |
| | CHASE/CC CHEMICAL BAN | | 177-67 258-62 | | HASTAIN MI SE SQUARE | | т. | | | SAW GA 30: STER, NY | |
| | CHRYS CRED | | LLONLY | | X 1509 | MC-4 | | | | ANTON, CA | |
| | CHRYSLER | | 251-94 | | X 551080 | | | | | ONVILLE, | |
| | CITI | | ILONLY | | BOX 6500 | | | | | FALLS SD | |
| | CITIBANK | | 967-24 | | . 60TH ST | NORTH | | | | FALLS SD | |
| | CITIBANK N A | 800- | 967-24 | 00 701 E | 60TH ST 1 | 1 | | | sioux | FALLS, S | D 57104 |
| | CITIBANK STU | | 967-24 | | AST 60TH S | STRE | | | sioux | FALLS SD | 57104 |
| | CREDIT TECH | | 145-49 | | GRAND RIV | | | | NOVI, | | |
| | CREDIT TECHNOLOGIES | | 173-74 | | GRAND RIV | /ER AVE | ST | | | MI 48375 | |
| | DISCOVER FIN DISCOVER FINANCIAL SV | | 347-26 | | | | | | | NGTON, DE | |
| | DISCOVER FINANCIAL SV | /C 800/. | 347-26 | | X 15316 X15316 | | | | | NGTON, DE NGTON DE | |
| | FLEET CC | 302- | 791-44 | | LAIR MILL | D V V D | | | | AM, PA 19 | |
| | FNB OMAHA | | 588-70 | | DODGE STRI | | | | | NE 68197 | 011 |
| | G M A C | | LONLY | | X 12699 | | | | | ALE, AZ 8 | 5318 |
| | GEMB/MERV | | ILONLY | | X 981400 | | | | | SO TX 799 | |
| | GMAC | | 200-46 | | X 1994 | | | | | HANOVER N | |
| | HHLD BANK | | 595-69 | | | | | | | DALE IL 6 | |
| | HRS/RECOVERY | | | | RISTIANA H | | | | | ASTLE, DE | |
| | HSBC MORTGAGE CORP US | | | | WALDEN AVI | | | | | NY 1404 | |
| | HSBC MORTGAGE CORP US | A *8*0*0*-1 | 338-46 | | MER DISPU' WALDEN AVI | | 4604 | | | LO, NY 14: NY 14043 | Z4U |
| | HSBCMTG LANDAMERICA CREDIT SV | 7C 559-1 | 77-69 | | | | 1 | | | ASAS, CA | 91302 |
| | M E/GECCCC | | | 52 PO BOX | | 011 |] | | | OH 45040 | |
| | MACYS | | | | X 52186 | | | | | IX, AZ 85 | |
| | MCYGEMB | 800- | 243-65 | 52 9111 I | | | | | | OH 4504 | |
| | NATIONAL CITY BANK | | ILONLY | | 9TH ST 1 | | #2 | | | LAND, OH | |
| | NAT'L CITY B | 216- | 575-21 | | EAST 9TH S | | | | | LAND, OH | |
| | NATL CTY CRD | /000 | | | EAST MAIN | ST | | | | BUS OH 43: | |
| | NCB NE ER | (800 | 562- | 00554661 I | | | | | | BUS, OH 4 | |
| | NTL CITY OPTIONONEMOR/LENDERSO | י 10 מידים מי | 226-27 | | CADE PLAZA | | TE O | N 3 | | OH 44305 | , CA 91364 |
| | SEARS | | ZZ6-37 ILONLY | | SMITH RD | DOT האחים | 1 5 2 | د پ | | LAND, OH | 1 |
| | TA BANK | | | 33 P O B | | | | | | NGTON DE | |
| | TABANK***** | | | | DRPORATE (| COMM STF | 400 | | | ASTLE, DE | |
| | THD/CBUSA | | LONLY | | X 6003 | | | | | STOWN, MD | |
| | TRANSAMERICA BANK | | ILONLY | | LAKEVIEW | AVE | | | | A, KS 662 | |
| | UCS/UNIVERSAL CARD SE | | | | | | | | | ONVILLE, | |
| | UNVL/CITI | 904- | 954-75 | 00 8787 I | BAYPINES | | | | JA¢KS | ONVILLE F | L 32201 |
| | | | | | | | | | | | |



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Novi, Michigan USA 48375-2874 248.473.7400 Fax 248.473.7405 www.CreditTechnologies.com

ABC MORTGAGE TEST 1600 SUNFLOWER AVE STE 100 **CREDIT REPORT**

Report No 626437 LAT.

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

Provided For:

| COSTA MESA, | | Sources XP/TU/E | F | Case # | Case # PISTONS2 | | | |
|--|--|--|--------------------------------|---------------------------|--|-----------------------------------|--|---------------|
| 714-708-6950 operty Address: | | | L | MI / 10/ E | | | ŢIIDIO. | NO2 |
| operty Address. | | GENERAL | . INFORMATI | ON | | | | |
| Applicant Name Social Security No Current Address Previous Address Martial Status NOT DIS Dependents | Age CLOSED | | | pouse Name Security No | | | Age Length Length | |
| | | CRED | IT HISTORY | | | | | |
| CREDITOR ACCOUNT NUMBER | REPORTING DATE OPENED | HIGH CREDIT OR CREDIT LIMIT | PRESENT S BALANCE OWING | PAST DUE AMOUNT | MOS REV 30+ | | ACCT TYPE TERMS (Manner of Payment) | REMARKS |
| US DEP ED US DEPT ED US DEPT OF EDUCATION WELLS FARGO BANK WELLSFARGO WFB CD SVC | 800/848-09 877-778-56 800-658-35 | 779 501 BLI 15 PO BOX 779 501 BLI 597 PO BOX 567 301 E ! | EECKER ST 5445 58TH ST N | , | | UTICA UTICA PORTLA SIOUX | NY 13502 NY 13504 NY 13501 AND, OR 9° FALLS SD AND OR 972 | 7228 57104 |
| | | | ARKS | | | | | |
| EXPERIAN OFAC NAME MA | | CE: SPELLI | NG OF NAI | ME USED | TO ACCE | SS REP | ORT DOES | NOT MATCH |
| | MISCELI | LANEOU | SIN | FORM | ATI | O N | | |
| Instant View Password | 1: AR-D75715 | | | | | | | |
| To verify the authent https://credit.credit number 626437 and pas report or services pa | technologies sword AR-D75 | .com and cl 715 to view | ick on the the | ne Insta ort. Fo | nt View or any i | nquiri | es regard | ing this |
| | | DISC | LAIM | | | | | |
| An asterisk (*) follodata and that the amobalance. | | | | | | | | |
| This is a report cont merge process is auto Inquiries regarding a item, or to the appro | omated and the any disputed : | e report ma items shoul | y include d be dire | e some d ected to | luplicat the cr | ions a editor | nd/or omi | ssions. |
| EXPERIAN PO BOX 2002 ALLEN, TX 75013 888-397-3742 www.experian.com/repo | 1 | PRANSUNION PO BOX 1000 CHESTER, PA 800-888-421 www.transun | . 19022 3 | | EQUIFAX PO BOX ATLANTA 800-685 www.equ | 740241 , GA 3 -1111 | 0374 | |
| CREDIT AND PUBLIC REGINFORMATION PROVIDED CREDIT TECHNOLOGIES, | BY THE REQUES | STING PARTY NOT A CONS | . THIS II UMER DIS | NFORMATI CLOSURE. | ON HAS | NOT BE | EN VERIFI | |
| THIS MERGED CREDIT IN REPORT (RMCR). | VFILE DOES NOT | MEET THE | REQUIREM | ENTS OF | A RESID | ENTIAL | MORTGAGE | CREDIT |
| CRI | EDIT TECHNOLOG | GIES, INC. | TOMORR | ow's soi | UTIONS, | TODAY | | |

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40480 Grand River Avenue, Suite H

Novi, Michigan USA 48375-2874 $248.473.7400\;Fax\;248.473.7405$

CREDIT REPORT

Report No 626437

Date Received Date Is

| operty Addres | s: | | | | |
|---------------|---|------------------|--------------|--------------------|------------|
| | COSTA MESA, CA 92626 714-708-6950 | Sources XP/TU/EF | | Case # PISTONS2 | |
| ovided For: | ABC MORTGAGE TEST 1600 SUNFLOWER AVE STE 100 | Loan Type | | Charges | |
| | www.creditTeelilologics.com | 1/4/2006 | | | ADMINISTR. |
| | www.CreditTechnologies.com | i Date Received | IDate issued | rreduested by | |

| Applicant Name Social Security No Current Address Previous Address Martial Status Dependents | Age CLOSED | | Spouse Na Social Security | | Age Length Length | |
|--|-----------------------|-----------------------------------|---|-----------------------------------|-------------------------|---------|
| · | | CRED | IT HISTORY | | | |
| CREDITOR O ACCOUNT NUMBER | REPORTING DATE OPENED | HIGH CREDIT OR CREDIT LIMIT | PRESENT STATUS BALANCE PAST DUE OWING AMOUNT | MOS TIMES PAST DUE REV 30+ 60+ 90 | | REMARKS |
| H CREDITOR ACCOUNT NUMBER | DATE OPENED | OR CREDIT LIMIT | BALANCE PAST DUE | MOS REV 30+ 60+ 90 | TERMS (Manner of | REMARKS |
| | | | NT; S=SHARED; U=U | | | |

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

NOTICE TO THE HOME LOAN APPLICANT CREDIT SCORE INFORMATION DISCLOSURE

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

In connection with your application for a home loan, the lender must disclose to you

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.

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

TRANS UNION EXPERIAN EQUIFAX CREDIT PO BOX 2002 PO BOX 740241 PO BOX 4000 CHESTER, PA 19022 ALLEN, TX 75013 ATLANTA, GA 30374 866-887-2673 888-397-3742 800-685-1111

www.experian.com/reportaccess www.equifax.com

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

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

Applicant EQUIFAX/FACTA BEACON 5.0 Name of Score:

www.transunion.com

- 679 Credit Score : 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

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

Applicant