



CERTIFIED CREDIT REPORTING
 "A Nationwide Credit Reporting Firm"

MERGED INFILE CREDIT REPORT

FILE #
 PREPARED FOR

FNMA #

DATE COMPLETED 4/8/2003
 DATE ORDERED 4/8/2003
 REPOSITORIES XP/TU/EF
 PRICE --
 REF. #

RQD' BY
 PRPD' BY
 LOAN TYPE

PROPERTY ADDRESS

APPLICANT

CO-APPLICANT

APPLICANT

CO-APPLICANT

SOC SEC #

DOB

SOC SEC #

DOB

MARITAL STATUS

DEPENDENTS

CURRENT ADDRESS

LENGTH

PREVIOUS ADDRESS

LENGTH

EMPLOYMENT

EMPLOYER

EMPLOYER

POSITION

POSITION

SINCE

SINCE

INCOME

INCOME

VERIFIED BY

VERIFIED BY

SCORE MODELS

EQUIFAX/BEACON '96 -

SCORE: 653

00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED

00008 - TOO MANY INQUIRIES LAST 12 MONTHS

00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

00002 - LEVEL OF DELINQUENCY ON ACCOUNTS

TRANSUNION/EMPIRICA -

SCORE: 592

038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED

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

002 - LEVEL OF DELINQUENCY ON ACCOUNTS

EXPERIAN/FAIR, ISAAC (VER. 2) -

SCORE: 668

38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED

10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS

14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

08 - NUMBER OF RECENT INQUIRIES

TRADELINES

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	G.M.A.C	03/03	01/02 02/03		\$28951 \$19729 LEAS 048 \$603	\$0	11	0	0	0	AS AGREED XP/TU/EF
B	B	FST USA BK B	02/03	09/95 01/99		\$5360 REV -	\$0	1	1	4		CHARGE OFF TU/EF
Late Dates: 8/99-120, 7/99-120, 6/99-120, 5/99-90, 4/99-60, 3/99-30 *** ACCOUNT INFORMATION DISPUTED BY CONSUMER												
B	B	CB ASSOCIATES COLL D	02/00	08/99		\$4746 \$5170	\$5170	-	-	-	-	BANKRUPTCY