



CERTIFIED CREDIT REPORTING
 "A Nationwide Credit Reporting Firm"

MERGED INFILE CREDIT REPORT

FILE # _____ FNMA # _____ DATE COMPLETED 7/21/2003 RQD' BY _____
 PREPARED FOR _____ DATE ORDERED 7/21/2003 _____
 REPOSITORIES XP/TU/EF PRPD' BY _____
 PRICE _____ LOAN TYPE _____
 REF. # _____

PROPERTY ADDRESS

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: 701
 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: 642
 038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 002 - LEVEL OF DELINQUENCY ON ACCOUNTS
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS



EXPERIAN/FAIR, ISAAC (VER. 2) -
 SCORE: 688
 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	07/03	01/02 06/03	\$28951 LEAS	\$17474 048 \$603	\$0	16	0	0	0	AS AGREED XP/TU/EF
B	B	CB ASSOCIATES COLL D	04/03	08/99 03/99	\$4746 COLL	\$5170 -	\$5170	-	-	-	-	BANKRUPTCY EF
IN BANKRUPTCY; ORIGINAL CREDITOR: TRAVIS CU BANKR ASSIGNED ON 08/99												

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