



600 W. Broadway, Suite 265, Glendale, CA 91204
 (818) 241-9553 | Fax (818) 241-1916

CREDIT REPORT

Reporting Bureau certifies compliance contractual requirements governing check of public records with these results.

Public Records Found For: Applicant Spouse

SEND TO	ABC MORTGAGE TEST	TESTML	REPORT #	2	JOB #	
	1124 BRISTOL ST.		LOAN TYPE		REF. #	
	COSTA MESA, CA 92626		REPOSITORIES	XP/TU/EF		
			ORDERED	8/4/2008	BY	ML TEST
			COMPLETED	11/10/2008	PRICE	
	PROPERTY ADDRESS					

BORROWER			CO-BORROWER		
BORROWER	TESTCASE, JOHN		CO-BORROWER	TESTCASE, MARY	
SOC SEC #	000-00-0005	DOB	SOC SEC #	000-00-0004	DOB
MARITAL STATUS			DEPENDENTS		
CURRENT ADDRESS	123 BIRCH, ORLANDO, FL 32897			LENGTH	
PREVIOUS ADDRESS				LENGTH	

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

E C O A	W H O S E	CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	HISTORICAL STATUS			AMOUNT PAST DUE
									TIME PAST DUE			
									30+	60+	90+	

EMPLOYMENT VARIATIONS

EMPLOYER: LENDERS INSURANCE INC//03/01
 EMPLOYER: ANTHILL CITY DEPT PRKS REC//03/05
 EMPLOYER: ZAIBATSU PHARMACEUTIC//07/07
 EMPLOYER: LENDERS INSURANCE//
 EMPLOYER: UNKNOWN//
 EMPLOYER: MYRMEYCOSCHOOLS//
 EMPLOYER: 07//
 EMPLOYER: /ZAIBATSUINDUSTR/
 EMPLOYER: LENDERS INSURANCE CORP//
 EMPLOYER: PETER ELEM//
 EMPLOYER: ZAIBATSU PHARMACEUTICALS//

SCORE MODELS

- 3 MARIA A GREEN - 000000005
 EQUIFAX/FACTA BEACON 5.0 **524**
 00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY
-
- 1 MARIA TESTCASE - 000000005
 EXPERIAN/FAIR, ISAAC (VER. 2) **566**
 38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
 18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 08 - TOO MANY INQUIRIES LAST 12 MONTHS
-
- 2 MARIA A MORRIS - 000000005
 TRANSUNION/FICO CLASSIC (98) **567**
 038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
 020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 FA - DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE
-
- 4 JOSEPH M TESTCASE - 000000004
 EQUIFAX/FACTA BEACON 5.0 **614**
 00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

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			ORDERED	8/4/2008	BY	ML TEST
			COMPLETED	11/10/2008	PRICE	
	PROPERTY ADDRESS					

BORROWER				CO-BORROWER			
BORROWER	TESTCASE, JOHN			CO-BORROWER	TESTCASE, MARY		
SOC SEC #	000-00-0005	DOB		SOC SEC #	000-00-0004	DOB	
MARITAL STATUS				DEPENDENTS			
CURRENT ADDRESS	123 BIRCH, ORLANDO, FL 32897			LENGTH			
PREVIOUS ADDRESS				LENGTH			

E C C O A	W H O S E	CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	HISTORICAL STATUS				AMOUNT PAST DUE
									TIME PAST DUE			MOS REV	
									30+	60+	90+		

5 JOSEPH M TESTCASE - 000000004
 EXPERIAN/FAIR, ISAAC (VER. 2) **622**
 40 - DEROGATORY 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
 20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

6 JOSEPH M TESTCASE - 000000004
 TRANSUNION/FICO CLASSIC (98) **627**
 040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER
 REVOLVING ACCOUNTS
 020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

C R E D I T

B B	SM SERVICING	07/08	03/06	\$4000	\$4282	\$-	AS AGREED	0	0	0	29	\$0
	ACCT000025		07/07		EDU	UNK	XP/TU/EF					
	PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 12182009											
B B	SM SERVICING	07/08	03/07	\$4000	\$2789	\$-	AS AGREED	0	0	0	16	\$0
	ACCT000037		07/07		EDU	UNK	XP/TU/EF					
	PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 12182009											
B B	SM SERVICING	07/08	05/08	\$2667	\$2685	\$-	AS AGREED	0	0	0	01	\$0
	ACCT000052		05/08		EDU	UNK	XP/TU/EF					
	PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 11162009											
B B	SM SERVICING	07/08	03/06	\$2625	\$2625	\$-	AS AGREED	0	0	0	29	\$0
	ACCT000026		07/07		EDU	UNK	XP/TU/EF					
	PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 12182009											
B B	SM SERVICING	07/08	05/08	\$2334	\$2334	\$-	AS AGREED	0	0	0	01	\$0
	ACCT000051		05/08		EDU	UNK	XP/TU/EF					
	PAYMENT DEFERRED; COLLATERAL: DEFERRED TO 11162009											
C C	DISCOVER FIN SVS L	08/08	09/04	\$3500	\$2129	\$48	AS AGREED	0	0	0	47	\$0
	ACCT000004		08/08		REV	MIN	XP/TU/EF					
C C	AMEX	07/08	10/06	\$2673	\$1814	\$1814	AS AGREED	0	0	0	1	\$0
	ACCT000009		07/08		OPEN	001	XP/TU/EF					

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			ORDERED	8/4/2008	BY	ML TEST
			COMPLETED	11/10/2008	PRICE	

PROPERTY ADDRESS

BORROWER

CO-BORROWER

BORROWER	TESTCASE, JOHN	CO-BORROWER	TESTCASE, MARY
SOC SEC #	000-00-0005	DOB	
SOC SEC #		DOB	000-00-0004
MARITAL STATUS		DEPENDENTS	
CURRENT ADDRESS	123 BIRCH, ORLANDO, FL 32897	LENGTH	
PREVIOUS ADDRESS		LENGTH	

E	C	O	A	W	H	O	S	E	CREDITOR	ACCOUNT NUMBER	DATE REPORTED	DATE OPENED	DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	HISTORICAL STATUS				AMOUNT PAST DUE
																		TIME PAST DUE			MOS REV	
																		30+	60+	90+		
B	B								SM SERVICING	ACCT000038	07/08	03/07	07/07	\$2625	\$1750	\$-	AS AGREED	0	0	0	16	\$0
									PAYMENT DEFERRED;					EDU	12182009	UNK	XP/TU/EF					
B	B								SM SERVICING	ACCT000043	07/08	10/07	10/07	\$1333	\$1377	\$-	AS AGREED	0	0	0	07	\$0
									PAYMENT DEFERRED;					EDU	12182009	UNK	XP/TU/EF					
B	B								SM SERVICING	ACCT000055	07/08	06/08		\$1000	\$1000	\$-	AS AGREED	0	0	0	01	\$0
									PAYMENT DEFERRED;					EDU	11162009	TU/EF						
C	C								CBUSASEARS	ACCT000003	08/08	09/04	08/08	\$1100	\$964	\$10	AS AGREED	0	0	0	48	\$0
														REV		MIN	XP/TU/EF					
B	B								SM SERVICING	ACCT000042	07/08	10/07	10/07	\$875	\$875	\$-	AS AGREED	0	0	0	07	\$0
									PAYMENT DEFERRED;					EDU	12182009	UNK	XP/TU/EF					
C	C								CHASE	ACCT000006	08/08	05/05	08/08	\$1000	\$545	\$18	AS AGREED	0	0	0	40	\$0
														REV		MIN	XP/TU/EF					
B	B								SM SERVICING	ACCT000054	07/08	06/08		\$500	\$502	\$-	AS AGREED	0	0	0	01	\$0
									PAYMENT DEFERRED;					EDU	11162009	TU/EF						
C	C								HSBC/BSBUY	ACCT000002	08/08	08/04	07/08	\$600	\$322	\$10	AS AGREED	0	0	0	49	\$0
														REV		MIN	XP/TU/EF					
J	B								AMER GEN FIN	ACCT000001	02/99	11/97	02/99	\$1222	\$0	\$0	PAID	-	-	-		\$0
														INST		18	TU					
C	C								CAP ONE BK	ACCT000008	08/08	08/06		\$0	\$0	\$0	AS AGREED	0	0	0	25	\$0
														REV			XP/TU/EF					
B	B								HSBC NV	ACCT000020	04/05	03/05		\$80	\$0	\$0	CRCDLOST	0	0	0	01	\$0
									CREDIT CARD STOLEN OR LOST					REV		TU						
J	C								INSIGHT CU	ACCT000005	08/07	03/05	07/07	\$5500	\$0	\$0	PAID	0	0	0	30	\$0
									CLOSED					AUTO		31	XP/TU/EF					
C	C								KAY JEWELERS	ACCT000001	07/08	02/03		\$0	\$0	\$0	AS AGREED	0	0	0	66	\$0
														REV			XP/TU/EF					

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BORROWER	TESTCASE, JOHN			CO-BORROWER	TESTCASE, MARY		
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MARITAL STATUS				DEPENDENTS			
CURRENT ADDRESS	123 BIRCH, ORLANDO, FL 32897			LENGTH			
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E C C O A	W H O S E	CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	HISTORICAL STATUS				AMOUNT PAST DUE
									TIME PAST DUE			MOS REV	
									30+	60+	90+		
B	B	SUNCOAST SCHOOLS F ACCT000006	07/03	03/01 05/03	\$1258	\$0	\$0	PD WAS 120 INST 029 XP/TU/EF	4	3	3	28	\$0
Late Dates: 5/03-30, 1/03-30, 12/02-90, 11/02-120, 10/02-60, 8/02-30, 7/02-90, 5/02-30													
M	B	SUNCOAST SCHOOLS F ACCT000002	05/00	11/99 05/00	\$500	\$0	\$0	PAID INST 014 XP/TU	0	0	0	7	\$0
M	B	SUNCOASTCU ACCT000004	08/08	05/00 07/03	\$2554	\$0	\$0	PD WAS 120 INST 060 XP/TU/EF	2	5	6	37	\$0
Late Dates: 1/03-60, 12/02-90, 11/02-120, 10/02-90, 9/02-60, 8/02-120, 7/02-90, 6/02-90, 5/02-60, 4/02-30, 1/02-60, 12/01-60, 11/01-30 UNSECURED													
C	C	SUNTRUST BK CENTRA ACCT000011	07/08	08/07 06/08	\$19068	\$0	\$365	AS AGREED AUTO 066 XP/TU/EF	0	0	0	12	\$0
VERIFIED EXAMPLE													

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C O L L E C T I O N A C C O U N T S

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B	B	SUNCOAST CU ACCT000011	09/06	06/03 08/04	\$9828	\$7498	\$258	CHARGE OFF AUTO 60 XP/TU/EF	-	-	-		\$0
CLOSED													
B	B	STRLNG KING ACCT000014	09/07	08/03 12/01	\$4267	\$4267	\$-	COLLECTION COLL TU/EF	-	-	-		\$4267
PLACED FOR COLLECTION; ORIGINAL CREDITOR: ROOMS TO GO BRONZE LK													
B	B	FAS ADJ BUR ACCT000017	05/04	03/04 12/03	\$1813	\$1813	\$-	COLLECTION COLL TU/EF	-	-	-		\$1813
PLACED FOR COLLECTION; ORIGINAL CREDITOR: FLORIDA METROPOLITAN UNIV													
B	B	FLORIDA FIRST FINA ACCT000016	03/04	01/04 07/03	\$1255	\$1255	\$-	COLLECTION COLL UNK XP/TU/EF	0	0	0	10	\$1255
ORIGINAL CREDITOR: RIVERTREE LANDING APTS													
B	B	ALLTEL COMMUNICATI ACCT000024	08/08	11/05 04/06	\$975	\$975	\$975	CHARGE OFF OPEN XP/TU/EF	0	0	0	29	\$0
TRANSFERRED TO RECOVERY; TELECOMMUNICATIONS/CELLULAR													
B	B	FINANCIAL CREDIT S ACCT000050	06/08	04/08 11/07	\$815	\$815	\$-	COLLECTION COLL 001 XP/EF	0	0	0	8	\$815
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA													
B	B	PCA INTERNATIONAL ACCT000018	03/06	06/04 12/01	\$449	\$670	\$-	COLLECTION COLL EF	-	-	-		\$670
ORIGINAL CREDITOR: ADVANCE TIL PAY, ASSIGNED ON 06/04													

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PROPERTY ADDRESS

BORROWER

CO-BORROWER

BORROWER	TESTCASE, JOHN	CO-BORROWER	TESTCASE, MARY
SOC SEC #	000-00-0005 DOB	SOC SEC #	000-00-0004 DOB
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E	C	C	C	C	C	C	C	C	C	C	HISTORICAL STATUS				AMOUNT PAST DUE
											30+	60+	90+	MOS REV	
B	B	JEFFERSON CAPITAL ACCT000035	07/08	02/07	\$497	\$517	\$517	COLLECTION	0	0	0	12	\$517		
FACTORIZING COMPANY; ORIGINAL CREDITOR: FIRST AMERICANCASHADVANCE															
B	B	ASSET ACCEPTANCE L ACCT000039	08/08	07/07	\$460	\$478	\$478	COLLECTION	0	0	0	12	\$478		
FACTORIZING COMPANY; ORIGINAL CREDITOR: SPRINT PCS															
B	B	NCO FIN/33 ACCT000047	06/08	03/08	\$475	\$475	\$-	COLLECTION	0	0	0	8	\$475		
ORIGINAL CREDITOR: WEST FLORIDA-AMR															
B	B	MAF COLL SVC ACCT000008	07/02	05/02	\$458	\$458	\$-	COLLECTION	-	-	-		\$458		
PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL															
B	B	CRED PROTECTIONS A ACCT000045	08/08	02/08	\$410	\$410	\$-	COLLECTION	0	0	0	10	\$410		
ACCOUNT IN DISPUTE-REPORTED BY SUBSCRIBER (FCBA); ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: BRIGHT HOUSE NETWORKS															
B	B	MAF COLLECTION SER ACCT000034	04/07	01/07	\$377	\$377	\$-	COLLECTION	0	0	0	2	\$377		
ORIGINAL CREDITOR: TAMPA UTILITIES															
B	B	PENNCRO ASSOCIATES ACCT000041	12/07	10/07	\$355	\$355	\$-	COLLECTION	0	0	0	1	\$355		
ORIGINAL CREDITOR: BANK OF AMERICA; CREDIT GRANTOR CANNOT LOCATE CONSUMER															
B	B	AR RESOURCES INC ACCT000032	08/08	09/06	\$305	\$305	\$-	COLLECTION	0	0	0	21	\$305		
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA															
C	C	ACCT000010	04/07	12/06	\$261	\$261	\$-	COLLECTION	-	-	-		\$261		
MEDICAL; ORIGINAL CREDITOR: MEDICAL PAYMENT DATA, ASSIGNED ON 12/06															
B	B	ACCT000053	08/08	06/08	\$242	\$242	\$-	COLLECTION	-	-	-		\$242		
CONSUMER DISPUTES THIS ACCOUNT INFORMATION; CUSTOMER HAS NOW LOCATED CONSUMER; ORIGINAL CREDITOR: DIRECTV INC, ASSIGNED ON 06/08															
B	B	ALLIED INT ACCT000029	08/06	06/06	\$242	\$242	\$-	COLLECTION	-	-	-		\$242		
PLACED FOR COLLECTION; ORIGINAL CREDITOR: 11 DIRECTV															

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			COMPLETED	11/10/2008	PRICE	

PROPERTY ADDRESS

BORROWER

CO-BORROWER

BORROWER	TESTCASE, JOHN	CO-BORROWER	TESTCASE, MARY
SOC SEC #	000-00-0005 DOB	SOC SEC #	000-00-0004 DOB
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CURRENT ADDRESS	123 BIRCH, ORLANDO, FL 32897	LENGTH	
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E	C	C	C	C	C	C	C	C	C	C	HISTORICAL STATUS				AMOUNT PAST DUE								
											CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED	DATE LAST ACTIVITY		HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	TIME PAST DUE			MOS REV
																				30+	60+	90+	
B	B	NATIONCOLL	05/07	03/07	\$242	\$242	\$-	COLLECTION	-	-	-				\$242								
		ACCT000036		05/06		COLL		TU/EF															
		PLACED FOR COLLECTION; ORIGINAL CREDITOR: DIRECTV																					
B	B	CRED PROTECTIONS A	08/08	07/03	\$824	\$194	\$-	COLLECTION	0	0	0	47		\$194									
		ACCT000012		04/03		COLL		UNK XP/TU/EF															
		ACCOUNT IN DISPUTE-REPORTED BY SUBSCRIBER (FCBA); ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: BRIGHT HOUSE NETWORKS																					
B	J	MEDICAL PAYMENT DA	07/08	08/03	\$175	\$175	\$-	COLLECTION	-	-	-			\$175									
		ACCT000013		10/06		OPEN		UNK XP/TU/EF															
		MEDICAL; COLLECTION ACCOUNT																					
C	C	NCO- MEDCLR	08/08	04/08	\$175	\$175	\$-	COLLECTION	-	-	-			\$175									
		ACCT000013				COLL		001 XP/TU															
		PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL																					
B	B	CRED PROTECTIONS A	08/08	08/06	\$160	\$160	\$-	COLLECTION	0	0	0	28		\$160									
		ACCT000030				COLL		UNK XP/TU															
		ACCOUNT IN DISPUTE-REPORTED BY SUBSCRIBER (FCBA); ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: HOLLYWOOD VIDEO																					
B	B	RISK MANAGEMENT AL	10/07	11/06	\$138	\$138	\$-	COLLECTION	-	-	-			\$138									
		ACCT000033		09/02		COLL		EF															
		ORIGINAL CREDITOR: WACHOVIA, ASSIGNED ON 11/06																					
B	B	CRED PROTECTIONS A	08/08	03/03	\$105	\$105	\$-	COLLECTION	0	0	0	47		\$105									
		ACCT000010				COLL		UNK XP/TU															
		ACCOUNT IN DISPUTE-REPORTED BY SUBSCRIBER (FCBA); ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: HOLLYWOOD VIDEO																					
C	C	WEST ASSET MANAGEM	01/08	11/07	\$100	\$100	\$-	COLLECTION	0	0	0	1		\$100									
		ACCT000012		10/06		COLL		001 XP/TU/EF															
		ORIGINAL CREDITOR: MEDICAL PAYMENT DATA																					
B	B	PREFERRED COLLECTI	08/05	05/05	\$90	\$90	\$-	COLLECTION	0	0	0	1		\$90									
		ACCT000021				COLL		001 XP															
		ORIGINAL CREDITOR: MEDICAL PAYMENT DATA																					
B	B	PREFERRED COLLECTI	08/05	05/05	\$90	\$90	\$-	COLLECTION	0	0	0	1		\$90									
		ACCT000022				COLL		001 XP															
		ORIGINAL CREDITOR: MEDICAL PAYMENT DATA																					
B	B	MAF COLL SVC	12/02	10/02	\$54	\$54	\$-	COLLECTION	-	-	-			\$54									
		ACCT000009		01/02		COLL		TU/EF															
		PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL																					

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CREDIT REPORT

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Public Records Found For: Applicant Spouse

SEND TO	ABC MORTGAGE TEST	TESTML	REPORT #	2	JOB #	
	1124 BRISTOL ST.		LOAN TYPE		REF. #	
	COSTA MESA, CA 92626		REPOSITORIES	XP/TU/EF		
			ORDERED	8/4/2008	BY	ML TEST
			COMPLETED	11/10/2008	PRICE	

PROPERTY ADDRESS

BORROWER

CO-BORROWER

BORROWER	TESTCASE, JOHN	CO-BORROWER	TESTCASE, MARY		
SOC SEC #	000-00-0005	DOB	SOC SEC #	000-00-0004	DOB
MARITAL STATUS		DEPENDENTS			
CURRENT ADDRESS	123 BIRCH, ORLANDO, FL 32897	LENGTH			
PREVIOUS ADDRESS		LENGTH			

E	C	C	C	C	C	C	C	C	C	C	C	HISTORICAL STATUS			AMOUNT PAST DUE
												30+	60+	90+	
B	B	MAF COLL SVC	04/08	02/08	\$53	\$53	\$-	COLLECTION	-	-	-				\$53
		ACCT000046		07/07			COLL	001	XP/TU/EF						
		PLACED FOR COLLECTION; ORIGINAL CREDITOR: 03 TECO PEOPLES GAS TAMPA													
B	B	FINANCIAL CREDIT S	11/06	05/06	\$50	\$50	\$-	COLLECTION	-	-	-				\$50
		ACCT000028		07/05			COLL	UNK	XP/EF						
		MEDICAL; ORIGINAL CREDITOR: MEDICAL PAYMENT DATA, ASSIGNED ON 05/06													
B	B	WEST ASSET MANAGEM	05/06	09/05	\$50	\$50	\$-	COLLECTION	0	0	0	12			\$50
		ACCT000023		05/05			COLL	UNK	XP/TU/EF						
		ORIGINAL CREDITOR: MEDICAL PAYMENT DATA													
C	C	WEST ASSET MANAGEM	11/06	04/06	\$50	\$50	\$-	COLLECTION	0	0	0	12			\$50
		ACCT000007		12/05			COLL	UNK	XP/TU/EF						
		ORIGINAL CREDITOR: MEDICAL PAYMENT DATA													
B	B	AR RESOURCES INC	08/08	09/06	\$43	\$43	\$-	COLLECTION	0	0	0	21			\$43
		ACCT000031		09/05			COLL	001	XP/EF						
		ORIGINAL CREDITOR: MEDICAL PAYMENT DATA													
B	B	MBC	02/08	09/07	\$35	\$35	\$-	COLLECTION	0	0	0	1			\$35
		ACCT000040					COLL	001	XP						
		ORIGINAL CREDITOR: MEDICAL PAYMENT DATA													
B	B	MAF COLLECTION SER	05/06	04/06	\$27	\$27	\$-	CURWAS COL	0	0	0	1			\$27
		ACCT000027					COLL	001	XP						
		ORIGINAL CREDITOR: TAMPA TRIBUNE; CREDIT GRANTOR COULD NOT LOCATE CONSUMER / CONSUMER NOW LOCATED													
B	B	MBC	02/08	12/03	\$24	\$24	\$-	COLLECTION	0	0	0	5			\$24
		ACCT000015					COLL	001	XP						
		ORIGINAL CREDITOR: MEDICAL PAYMENT DATA													
B	B	HSBC NV	10/07	03/05	\$785	\$0	\$0	CHARGE OFF	-	-	-				\$0
		ACCT000019		08/05			REV		XP/TU/EF						
		PURCHASED BY ANOTHER LENDER													
B	B	HSBC/RS	07/03	12/01	\$4266	\$0	\$0	COLLECTION	1	1	5	33			\$0
		ACCT000007		08/02			REV		XP/TU/EF						
		Late Dates: 2/03-150+, 1/03-150+, 12/02-150+, 11/02-120, 10/02-90, 9/02-60, 8/02-30 TRANSFERRED TO ANOTHER LENDER													
M	B	SUNCOAST CU	07/08	03/00	\$11728	\$0	\$0	CHARGE OFF	7	2	9				\$0
		ACCT000003		10/06			AUTO	64	XP/TU/EF						
		PAID PROFIT AND LOSS													

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Public Records Found For: Applicant Spouse

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	1124 BRISTOL ST.		LOAN TYPE		REF. #	
	COSTA MESA, CA 92626		REPOSITORIES	XP/TU/EF		
			ORDERED	8/4/2008	BY	ML TEST
			COMPLETED	11/10/2008	PRICE	
	PROPERTY ADDRESS					

BORROWER				CO-BORROWER			
BORROWER	TESTCASE, JOHN			CO-BORROWER	TESTCASE, MARY		
SOC SEC #	000-00-0005	DOB		SOC SEC #	000-00-0004	DOB	
MARITAL STATUS				DEPENDENTS			
CURRENT ADDRESS	123 BIRCH, ORLANDO, FL 32897			LENGTH			
PREVIOUS ADDRESS				LENGTH			

E C C O A	W H O S E	CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	HISTORICAL STATUS				AMOUNT PAST DUE
									TIME PAST DUE			MOS REV	
									30+	60+	90+		
J B	SUNCOASTCU	08/08	02/01	\$12615	\$0	\$0	REPOSESS	3	1	7	07	\$0	
	ACCT000005		06/02			AUTO	066	XP/TU/EF					
Late Dates: 5/03-150+, 4/03-150+, 3/03-150+, 2/03-150+, 1/03-150+, 11/02-90, 10/02-60, 9/02-30, 1/02-30, 12/01-30													
INVOLUNTARY REPOSSESSION													

OTHER CREDIT HISTORY

*** NO RECORD FOUND ***

PUBLIC RECORDS

J B	HILLSBOROUGH	File Date: 03/05	Ref #: P000001
	JUDGMENT	Amount: \$16,145	Plaintiff: SUNCOAST SCHOOLS FCU
	TU/EF	Status Date: --/--	Status: JUDGMENT
J B	HILLSBOROUGH	File Date: 03/05	Ref #: P000002
	JUDGMENT	Amount: \$7,498	Plaintiff: SUNCOAST SCHOOLS FEDE
	XP/TU	Status Date: 11/06	Status: PAID

TRADE SUMMARY

	COUNT	BALANCE	HIGH CREDIT	PAYMENT	PAST DUE
MORTGAGE	0	0	0	0	0
AUTO	5	7498	9828	258	0
EDUCATION	10	20219	21959	0	0
OTHER INSTALLMENT	4	0	0	0	0
OPEN	5	3959	4780	3784	1170
REVOLVING	9	3960	6200	86	0
OTHER	32	13625	14034	0	13625
TOTAL	65	49261	56801	4128	14795

SECURED DEBT	7498	OLDEST TRADELINE	11/97
UNSECURED DEBT	41763	DEBT/HIGH CREDIT	99%

DEROGATORY SUMMARY

CHARGE OFFS	4	DELINQ 30 DAYS	5	INQUIRIES	6
COLLECTIONS	35	60 DAYS	5		
BANKRUPTCY ACCOUNTS	0	90 DAYS	5		
PUBLIC RECORDS	2	OTHER	0		

FRAUD SHIELD

TESTCASE, JOHN
 * FROM 05/01/08 INQ COUNT FOR SSN - 4
 * FROM 05/01/08 INQ COUNT FOR ADDRESS - 3
 * INPUT SSN ISSUED 1976 - 1978

TESTCASE, MARY
 * INPUT SSN ISSUED 1997 - 1999



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	COSTA MESA, CA 92626		REPOSITORIES	XP/TU/EF		
			ORDERED	8/4/2008	BY	ML TEST
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	PROPERTY ADDRESS					

BORROWER			CO-BORROWER		
BORROWER	TESTCASE, JOHN		CO-BORROWER	TESTCASE, MARY	
SOC SEC #	000-00-0005	DOB	SOC SEC #	000-00-0004	DOB
MARITAL STATUS			DEPENDENTS		
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PREVIOUS ADDRESS				LENGTH	

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									TIME PAST DUE	MOS REV		
									30+	60+	90+	

H I G H R I S K F R A U D A L E R T

TESTCASE, MARY
 AVAILABLE AND CLEAR

R E M A R K S

EXPERIAN MESSAGE: ** SUBSCRIBER CAN NOT LOCATE (SCNL) ON THE ABOVE REPORT **

I N Q U I R I E S (L A S T 9 0 D A Y S)

EF	07/17/08	ACSEDSERV
XP/EF	06/18/08	CREDIT DATA SERVICES
TU	06/18/08	CRED DTA SVC
XP/EF	05/27/08	ERNIE HAIRE FORD INC
EF	05/20/08	WOL&ABRAM
XP	05/14/08	PACIFIC CAPITAL BANK N

S O U R C E O F I N F O R M A T I O N

1 - EXPERIAN 08/04/08
 NAME: MARIA A GREEN YOB: 1969 DOB: 07/10/69
 NAME: GREEN A MARIA
 NAME: MARIA MORRIS
 NAME: MARIA A GREEN
 NAME: GREEN KAY MARIA
 NAME: MARIA TESTCASE
 SSN: 000-00-0005
 ADDRESS: 5524 EASTBOURNE DR, ANTHILL, MO 654880001 - SINCE 05/08
 ADDRESS: 3613 BRIGHTON DR, ANTHILL, MO 65488 - SINCE 10/00
 ADDRESS: 17511 E 180TH ST, ANTHILL, MO 65488 - SINCE 06/95
 EMPLOYER: ANTHILL CITY DEPT PRKS REC//03/05
 EMPLOYER: LENDERS INSURANCE INC//03/01

2 - TRANSUNION 08/04/08
 NAME: MARIA A MORRIS
 NAME: GREEN, MARIA, A
 NAME: TESTCASE, MARIA
 NAME: DOB: 07/10/69
 SSN: 000-00-0005
 ADDRESS: 5524 EASTBOURNE DR, ANTHILL, MO 65488 - SINCE 07/08
 ADDRESS: 3613 BRIGHTON DR, ANTHILL, MO 65488 - SINCE 07/08
 ADDRESS: 2003 SANDALWOOD LN, ANTHILL, MO 65488
 EMPLOYER: LENDERS INSURANCE CORP//
 EMPLOYER: PETER ELEM//
 PHONE: 555-0185 - RESIDENCE

3 - EQUIFAX 08/04/08
 NAME: MARIA A GREEN DOB: 07/10/69
 NAME: MARIA A MORRIS
 NAME: GREEN KAY MARIA
 SSN: 000-00-0005
 ADDRESS: 5524 EASTBOURNE DR, ANTHILL, MO 654880001

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BORROWER	TESTCASE, JOHN			CO-BORROWER	TESTCASE, MARY		
SOC SEC #	000-00-0005	DOB		SOC SEC #	000-00-0004	DOB	
MARITAL STATUS				DEPENDENTS			
CURRENT ADDRESS	123 BIRCH, ORLANDO, FL 32897			LENGTH			
PREVIOUS ADDRESS				LENGTH			

E	C	C	C	C	C	C	C	C	HISTORICAL STATUS			AMOUNT PAST DUE								
									CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED		DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	TIME PAST DUE		
																		30+	60+	90+

ADDRESS: 3613 BRIGHTON DR, ANTHILL, MO 654880001
 ADDRESS: 17518 E 183RD ST, ANTHILL, MO 65488
 EMPLOYER: LENDERS INSURANCE//
 EMPLOYER: UNKNOWN//
 EMPLOYER: MYRMEYCOSCHOOLS//

4 - EQUIFAX 08/04/08
 NAME: JOSEPH M TESTCASE
 SSN: 000-00-0004
 ADDRESS: 13743 BLUEWATER CIR, ANTHILL, MO 654880001
 ADDRESS: 1782 SE GASKINS CIR, ANTHILL, MO 654880001
 EMPLOYER: 07//
 EMPLOYER: /ZAIBATSUINDUSTR/

5 - EXPERIAN 08/04/08
 NAME: JOSEPH M TESTCASE YOB: 1978 DOB: 08/18/78
 NAME: JOSEPH M TESTCASE SR
 NAME: JOSEPH N TESTCASE
 SSN: 000-00-0004
 ADDRESS: 13743 BLUEWATER CIR, ANTHILL, MO 654880001 - SINCE 08/04
 ADDRESS: 2924 MAPLE GROVE PL, ANTHILL, MO 65488 - SINCE 08/07
 ADDRESS: 2924 MAPLE GROVE BL, ANTHILL, MO 65488 - SINCE 09/07
 EMPLOYER: ZAIBATSU PHARMACEUTIC//07/07

6 - TRANSUNION 08/04/08
 NAME: JOSEPH M TESTCASE
 NAME: DOB: 08/18/78
 SSN: 000-00-0004
 ADDRESS: 13743 BLUEWATER CI, ANTHILL, MO 65488 - SINCE 09/07
 ADDRESS: 2924 MAPLE GROVE PL, ANTHILL, MO 65488 - SINCE 09/04
 ADDRESS: 1782 SE GASKINS CI, ANTHILL, MO 65488
 EMPLOYER: ZAIBATSU PHARMACEUTICALS//
 PHONE: 555-0192 - RESIDENCE

CREDITORS

AGGENION LLC	2250 SATELITE BLVD STE 225, DULUTH GA 30097	(877) 370-8739
ALLTEL COMMUNICATIONS	2880 ZELDA RD, MONTGOMERY, AL 36106	800-255-8351
AMER GEN FIN	5035 E. BUSCH BLVD, TAMPA FL 33617	(813) 988-7383
AMERICAN EXPRESS	P O BOX 7871, FORT LAUDERDAL, FL 33329	800-874-2717
ASSET ACCEPTANCE COR	,	800-614-4730
ASSET ACCEPTANCE LLC	PO BOX 2036, WARREN, MI 48090	800-614-4730
ASSETCARE INC	4553 WINTERS CHAPEL ROAD, ATLANTA GA 30360	(770) 242-0600
ATTENTION LLC	220 SUNSET BLVD STE A, SHERMAN, TX 75092	877-370-8739
ATTN L.L.C.	220 A NORTH SUNSET, SHERMAN, TX 75092	903-891-8407
BELL TEL FED CR UN I/L	206 E. HILLCREST, ORLANDO, FL 32801	407-843-8055
BELL-TEL FCU	206 E HILLCREST STREET, ORLANDO, FL 32801	407-426-6000
BENEFICIAL BEST BUY	200 BENEFICIAL CTR, PEAPACK, NJ 07977	302-425-3500
CAP ONE BK	PO BOX 85520, RICHMOND, VA 23285	BYMAILONLY
CAPITAL ONE	PO BOX 85015, RICHMOND VA 23285-5075	
CHASE	800 BROOKSEGE BLVD, WESTERVILLE, OH 43081	800-955-9900
CHASE BANK USA, NA	,	800-955-9900
COURTHOUSE	419 PIERCE ST, TAMPA, FL 33602-4022	813-276-8100
CRED PROTECTIONS ASSOC	1355 NOEL RD SUITE 2100, DALLAS, TX 75240	972-233-9614
CREDIT PROTECTION	13355 NOEL ROAD#, DALLAS, TX 75240	972-991-3171
DISCOVER FIN SVS LLC	PO BOX 15316, WILMINGTON, DE 19850	BYMAILONLY
DISCOVER FINANCIAL S	PO BOX15316 ATT:CMS/PROD DEVELOP, WILMINGTON DE 19	
DISCOVER FINANCIAL SERVI	POB 15316, WILMINGTON, DE 19850	

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BORROWER	TESTCASE, JOHN		CO-BORROWER	TESTCASE, MARY	
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PREVIOUS ADDRESS				LENGTH	

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									TIME PAST DUE	MOS	REV	
									30+	60+	90+	

ERNIE HAIRE FORD	9545 NORTH FLORIDA AVENUE, TAMPA FL 33612-7989	(813) 933-6571
ERNIE HAIRE FORD INC	9545 N FLORIDA AVE, TAMPA FL 336127909	(813) 935-5177
FAS ADJ BUR	1543 KINGSLEY AVE, ORANGE PARK, FL 32067	904-269-0137
FINANCIAL ACCOMODATI	1543 KINGSLEY AVE., BLDG, ORANGE PARK FL 32073	904-269-0137
FINANCIAL CREDIT SVCS	PO BOX 90, CLEARWATER, FL 33757	813-446-0018
FLORIDA FIRST FINANC	1718 E GIDDENS AVENUE SUI, TAMPA, FL 33610-4957	813-237-1114
FLORIDA FIRST FINANCIA	1718 E GIDDENS AVE, TAMPA, FL 33610	813-237-1114
HH BANK	POB 98706, LAS VEGAS NV 89193	
HILLSBOROUGH	419 PIERCE ST #114, TAMPA, FL 33602	813-276-8100
HILLSBOROUGH CO CIR CT	611 N FLORIDA AVE, TAMPA, FL 33602	BYMAILONLY
HOUSEHOLD BANK	POB 15524, WILMINGTON, DE 19850	
HOUSEHOLD BANK NA IL	POB 978 WOOD, DALE IL 60191	
HOUSEHOLD CREDIT SER	1441 SCHILLING PLACE, SALINAS, CA 93901	
HSBC BEST BUY	,	302-327-2000
HSBC NV	1441 SCHILLING PL, SALINAS, CA 93901	BYMAILONLY
HSBC/BSBUY	PO BOX 15519, WILMINGTON, DE 19850	BYMAILONLY
HSBC/RS	90 CHRISTIANA RD, NEW CASTLE, DE 19720	
I C SYSTEM INC	PO BOX 64378, SAINT PAUL, MN 55164	651-481-6333
I.C. SYSTEMS, INC.	P.O. BOX 64378, ST PAUL, MN 55164	651-481-6333
KAY JEWELERS	375 GHENT RD., AKRON, OH 44333-2668	330-668-5927
MERCHANTS ASSN COLL-	134 S. TAMPA STREET, TAMPA, FL 33602	813-273-7811
MERCHANTS ASSN COLL-TAMP	134 S. TAMPA ST., TAMPA, FL 33602	813-273-7811
MERCHANTS ASSOC COLL	1008 GOODLETTE RD N, NAPLES, FL 34102	941-892-3300
NATIONWIDE CREDIT	2015 VAUGHN RD, KENNESAW GA 30144	(800) 456-4729
NATIONWIDE CREDIT,IN	6190 POWERS FERRY ROAD, ATLANTA, GA 30339	800-767-5972
NCO FINANCIAL	PO BOX 585, RAMSEY NJ 074460585	(BYM) AIL-ONLY
NCOFINSYS	3091 GOVERNORS LAK, NORCROSS GA 30071	(770) 449-1520
NCO-MEDCLR	PO BOX 8547, PHILADELPHIA, PA 19101	866-846-5106
PCA INTERNATIONAL IN	PO BOX 66430, SEATTLE, WA 98166-0430	206-241-4567
PENNCRO ASSOCIATES INC	95 JAMES WAY, SOUTHAMPTON, PA 18966	215-322-2438
PREFERRED COLLECTION &	1 DAVIS BLVD STE 205, TAMPA, FL 33606	813-251-0802
RISK MANAGEMENT ALTERNATIVES	802 E MARTINTOWN RD STE 201 NORTH, AUGUSTA SC 2984	(800) 477-1827
SALLIE MAE 3RD PTY LSC	1002 ARTHUR DR, LYNN HAVEN, FL 32444	850-767-7000
SALLIE MAE-FFELP	,	888-272-5543
SANTA BARBARA BANK & T	PO BOX 1390, SOLANA BEACH, CA 92075	BYMAILONLY
SEARS	2626 S HARDY, TEMPE AZ 85082	(BYM) AIL-ONLY
SEARS MASTERCARD	13200 SMITH ROAD, CLEVELAND, OH 44130	
STERLING & KING	1015 SEMORAN BLVD #1455, CASSELBERRY FL 32707	407-339-9033
SUNCOAST SCHOOLS FCU	PO BOX 11904, TAMPA, FL 33680	813-621-7511
SUNCOASTCU	6801 E HILLSBOROUGH AVE, TAMPA, FL 33610	813-621-7511
SUNTRUST BANKS OF FL	200 S. ORANGE AVENUE, ORLANDO, FL 32801	407-237-4141
SUNTRUST BK	6101 CHANCELLOR DR, ORLANDO, FL 32809	407-859-4115
SUNTRUST BK CENTRAL FL	PO BOX 4986, ORLANDO, FL 32802	407-858-7250
WOL&ABRAM	7272 WISCONSIN AVE 4TH FL, BETHESDA, MD 20814-4838	BYMAILONLY

M I S C E L L A N E O U S I N F O R M A T I O N

Instant View Password: F2-805880

To verify the authenticity of this credit report, please visit <https://rcr.meridianlink.com> and click on the Instant View link. Enter report number 2 and password F2-805880 to view the report. For any inquiries regarding this report or services provided by RAPID CREDIT REPORTS, INC. please contact us at 818-241-9553.

*** END OF REPORT 12/18/2008 6:55:37 PM ***

ABC MORTGAGE TEST
1124 BRISTOL ST.
COSTA MESA, CA 92626
714-708-6950

**NOTICE TO THE HOME LOAN APPLICANT
CREDIT SCORE INFORMATION DISCLOSURE**

TESTCASE, JOHN
123 BIRCH
ORLANDO, FL 32897

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	EQUIFAX CREDIT	EXPERIAN
PO BOX 4000	PO BOX 740241	PO BOX 2002
CHESTER, PA 19016	ATLANTA, GA 30374	ALLEN, TX 75013
866-887-2673	800-685-1111	888-397-3742
www.transunion.com	www.equifax.com	www.experian.com/reportaccess

The following information about your credit scores was created on 8/4/2008.

Applicant : TESTCASE, JOHN
Name of Score: EQUIFAX/FACTA BEACON 5.0
Credit Score : 524 **Range:** 300-850

Key Factors affecting the score:

- SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- NUMBER OF ACCOUNTS WITH DELINQUENCY
- LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

Applicant : TESTCASE, JOHN
Name of Score: TRANSUNION/FICO CLASSIC (98)
Credit Score : 567 **Range:** 300-850

Key Factors affecting the score:

- SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
- LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- NUMBER OF ACCOUNTS WITH DELINQUENCY
- DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE

Applicant : TESTCASE, JOHN
Name of Score: EXPERIAN/FAIR, ISAAC (VER. 2)
Credit Score : 566 **Range:** 300-850

Key Factors affecting the score:

- SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
- NUMBER OF ACCOUNTS WITH DELINQUENCY
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
- TOO MANY INQUIRIES LAST 12 MONTHS

ABC MORTGAGE TEST
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**NOTICE TO THE HOME LOAN APPLICANT
CREDIT SCORE INFORMATION DISCLOSURE**

TESTCASE, MARY
123 BIRCH
ORLANDO, FL 32897

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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 PO BOX 4000 CHESTER, PA 19016 866-887-2673 www.transunion.com	EQUIFAX CREDIT PO BOX 740241 ATLANTA, GA 30374 800-685-1111 www.equifax.com	EXPERIAN PO BOX 2002 ALLEN, TX 75013 888-397-3742 www.experian.com/reportaccess
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The following information about your credit scores was created on 8/4/2008.

Applicant : TESTCASE, MARY
Name of Score: EQUIFAX/FACTA BEACON 5.0
Credit Score : 614 **Range:** 300-850

Key Factors affecting the score:

- SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

Applicant : TESTCASE, MARY
Name of Score: TRANSUNION/FICO CLASSIC (98)
Credit Score : 627 **Range:** 300-850

Key Factors affecting the score:

- DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

Applicant : TESTCASE, MARY
Name of Score: EXPERIAN/FAIR, ISAAC (VER. 2)
Credit Score : 622 **Range:** 300-850

Key Factors affecting the score:

- DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
- TOO MANY INQUIRIES LAST 12 MONTHS

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**NOTICE TO THE HOME LOAN APPLICANT
CREDIT SCORE INFORMATION DISCLOSURE**

TESTCASE, JOHN
123 BIRCH
ORLANDO, FL 32897

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PO BOX 4000	PO BOX 740241	PO BOX 2002
CHESTER, PA 19016	ATLANTA, GA 30374	ALLEN, TX 75013
866-887-2673	800-685-1111	888-397-3742
www.transunion.com	www.equifax.com	www.experian.com/reportaccess

The following information about your credit scores was created on 8/4/2008.

Applicant : TESTCASE, JOHN
Name of Score: EQUIFAX/FACTA BEACON 5.0
Credit Score : 524 **Range:** 300-850

Key Factors affecting the score:

- SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- NUMBER OF ACCOUNTS WITH DELINQUENCY
- LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

Applicant : TESTCASE, JOHN
Name of Score: TRANSUNION/FICO CLASSIC (98)
Credit Score : 567 **Range:** 300-850

Key Factors affecting the score:

- SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
- LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- NUMBER OF ACCOUNTS WITH DELINQUENCY
- DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE

Applicant : TESTCASE, JOHN
Name of Score: EXPERIAN/FAIR, ISAAC (VER. 2)
Credit Score : 566 **Range:** 300-850

Key Factors affecting the score:

- SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
- NUMBER OF ACCOUNTS WITH DELINQUENCY
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
- TOO MANY INQUIRIES LAST 12 MONTHS

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TESTCASE, MARY
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The following information about your credit scores was created on 8/4/2008.

Applicant : TESTCASE, MARY
Name of Score: EQUIFAX/FACTA BEACON 5.0
Credit Score : 614 **Range:** 300-850

Key Factors affecting the score:

- SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

Applicant : TESTCASE, MARY
Name of Score: TRANSUNION/FICO CLASSIC (98)
Credit Score : 627 **Range:** 300-850

Key Factors affecting the score:

- DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

Applicant : TESTCASE, MARY
Name of Score: EXPERIAN/FAIR, ISAAC (VER. 2)
Credit Score : 622 **Range:** 300-850

Key Factors affecting the score:

- DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
- TOO MANY INQUIRIES LAST 12 MONTHS