



MERGED INFILE CREDIT REPORT

FILE # 100253 FNMA # DATE COMPLETED 4/26/2002 RQD' BY INNOVATIV- E
 PREPARED FOR INNOVATIVE CREDIT - 1100 DATE ORDERED 4/26/2002
 1720 S. SAN GABRIEL BLVD. REPOSITORIES XP* PRPD' BY
 SAN GABRIEL, CA 91776 PRICE \$0.00 LOAN TYPE
 REF. #

PROPERTY ADDRESS

APPLICANT CONSUMER, JONATHON
 SOC SEC # 548-60-3388 DOB
 MARITAL STATUS
 CURRENT ADDRESS 10655 BIRCH ST, BURBANK, CA 91502
 PREVIOUS ADDRESS

CO-APPLICANT

CO-APPLICANT
 SOC SEC # DOB
 DEPENDENTS

LENGTH
 LENGTH

EMPLOYMENT

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

SCORE MODELS

EXPERIAN/FAIR, ISAAC (VER. 2) - JONATHAN QUINCY CONSUMER - 999999990
 SCORE: **700**
 22 - ACCOUNT(S) NOT PAID AS AGREED AND/OR LEGAL ITEM FILED
 13 - LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT
 18 - NUMBER OF ACCOUNTS DELINQUENT
 FACTOR: 34

EXPERIAN/NEW NATIONAL RISK - JONATHAN QUINCY CONSUMER - 999999990
 SCORE: **502**
 19 - TOO FEW ACCOUNTS RATED "CURRENT"
 FACTOR: 35
 01 - CURRENT BALANCES ON ACCOUNTS
 08 - NUMBER OF RECENT INQUIRIES

EXPERIAN/MDS BANKRUPTCY - JONATHAN QUINCY CONSUMER - 999999990
 SCORE: **925**
 FACTOR: K
 FACTOR: C
 FACTOR: H
 FACTOR: B

OPEN ACCOUNTS

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
J	B	HOME FINANCIAL 24000098500012	01/98	05/90 12/97	\$400000 MTG	\$234000 360 \$3128	\$0	92	0	0	0	AS AGREED XP
B	B	STATE BANK 4271008232	06/96	01/90 05/96	\$10000 REV	\$8628 \$255	\$0	85	0	0	0	AS AGREED XP
J	B	EMPLOYEES CREDIT UNI 525556601	01/98	02/85 01/98	\$10000 REV	\$6029 \$180	\$0	99	0	0	0	AS AGREED XP
A	B	HEMLOCKS 8285103111261 INSTALLMENT SALES CONTRACT	06/96	02/95 --/--	\$1000 INST	\$1000 024 -	\$0	17	0	0	0	AS AGREED XP

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 SOC SEC # 548-60-3388 DOB SOC SEC # DOB
 MARITAL STATUS DEPENDENTS

CLOSED ACCOUNTS

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
J B		ISLAND SAVINGS 405855254820	10/97	05/96 --/--	\$7000 REV	\$0 \$0	\$0	18	0	0	0	PAID XP
CREDIT LINE CLOSED-CONSUMER REQUEST-REPORTED BY SUBSCRIBER												
B B		TRAVEL CHARGE USA 4271008232	12/97	03/95 --/--	\$4000 REV	\$0 001 \$0	\$0	34	0	0	0	PAID XP

DEROGATORY ACCOUNTS

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
J B		MOUNTAIN BK 3562A0197325346R12345	12/96	03/93 11/96	\$43225 INST	\$19330 060 \$956	\$956	39	3	0	0	DELINQ 30 XP
Late Dates: 12/96-30, 5/96-30												
B B		CENTRAL BANK 23802654388	06/96	12/93 05/96	\$22350 AUTO	\$11050 048 \$465	\$465	31	1	0	0	DELINQ 30 XP
Late Dates: 6/96-30												
J B		CREDIT AND COLLECTIO 98E543182136	04/96	09/94 --/--	\$500 OTHE	\$250 UNK -	-	20	0	0	0	COLLECTION XP
CUSTOMER DISPUTED ACCOUNT-REPORTED BY SUBSCRIBER; UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION; ORIGINAL CREDITOR: DR. JOHN KILDARE												
J B		BAY COMPANY 525556601	05/96	01/68 --/--	\$1400 REV	\$0 \$0	\$0	99	1	1	4	BANKRUPTCY XP
Late Dates: 4/96-150+, 3/96-150+, 2/96-120, 1/96-90, 12/95-60, 11/95-30 ACCOUNT WAS IN DISPUTE-NOW RESOLVED-REPORTED BY SUBSCRIBER												

PUBLIC RECORDS

I B [SO CALIF DISTRICT COURT](#) File Date: 06/94 Plaintiff:
 Docket #: 45078321 Amount: \$12,450 Action Type: COUNTY TAX LN
 Source: [XP](#) Status Date: 07/95 Status: RELEASED

I B [COUNTY SPR CT SANTA ANA](#) File Date: --/-- Plaintiff: ALLIED COMPANY
 Docket #: 7505853 Amount: \$1,200 Action Type: JUDGMENT
 Source: [XP](#) Status Date: 09/93 Status: NOT SATISFIED

I B [U S BANKRUPTCY COURT](#) File Date: --/-- Plaintiff:
 Docket #: 35054539906234561 Amount: \$100,000 Action Type: CHAPTER 13 BANKRUPTCY
 Source: [XP](#) Status Date: 02/93 Status: FILED

INQUIRIES (ONLY LAST 90 DAYS SHOWN)

*** NONE ***
 FACS PLUS

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

INNOVATIVE CREDIT SERVICES: 1720 S. SAN GABRIEL BLVD., SUITE #211, SAN GABRIEL, CA 91776 (P) 626-280-5382 (F) 626-280-5698

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 indemnity. 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 and the Farmers Home Administration.

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APPLICANT CONSUMER, JONATHON **CO-APPLICANT**
SOC SEC # 548-60-3388 **DOB** **SOC SEC #** **DOB**
MARITAL STATUS **DEPENDENTS**

FACS PLUS

*** FACS+ ALERT ***
 CONSUMER, JONATHON
 - INQ: PHONE ANSWERING SERVICE:/ABC ANSWER-ALL/10655 N BIRCH ST/BURBANK CA 91502/818.555.1212
 - FROM 03/01/96 INQ COUNT FOR SSN-8
 - FROM 03/01/96 INQ COUNT FOR ADDRESS-15
 - INPUT SSN ISSUED 1965 - 1966
 - FILE: COMMERCIAL BUSINESS ADDRESS:/J&J INVESTMENTS/2600 BOWSER ST #312/LOS ANGELES CA 90017/213.111.2222
 CKPT: INPUT SSN RECORDED AS DECEASED
 - DOB: 01/10/51 DOD: 03/30/96

REMARKS

CONSUMER STATEMENT: **HK# ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICANT INFORMATION. THIS SECURITY ALERT WILL BE MAINTAINED FOR 90 DAYS BEGINNING 04-02-02.
 VERIFICATION OF RENT
 1250 SOUTH BEACH STREET, LOS ANGELES, CA 90001
 5 YRS
 \$600
 VERIFIED BY: JOHN DO/LANDLORD 213-123-4667

TRADE SUMMARY

	#	BALANCE	PAYMENTS	PAST DUE
MORTGAGE	1	234000	3128	0
AUTO	1	11050	465	465
EDUCATION	0	0	0	0
OTHER INSTALLMENT	2	20330	956	956
OPEN	0	0	0	0
REVOLVING	5	14657	435	0
OTHER	1	250	0	0
TOTAL	10	280287	4984	1421

SECURED DEBT **HIGH CREDIT** 486575
UNSECURED DEBT **DEBT/HIGH CREDIT** 58%

DEROGATORY SUMMARY

CHARGE OFFS: 0 **30 DAYS:** 3 **INQUIRIES:** 0
COLLECTIONS: 1 **60 DAYS:** 1
BANKRUPTCY: 1 **90 DAYS:** 1
PUBLIC RECORDS: 3 **OTHER:**

SOURCE OF INFORMATION

1 EXPERIAN - PULLED ON: 03/30/02
 NM: JONATHAN QUINCY CONSUMER YOB: 1951
 NM: JACK CONSUMER
 NM: JOHN SMITH
 NM: JONATHAN SMITH JONES JR

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APPLICANT	CONSUMER, JONATHON		CO-APPLICANT	
SOC SEC #	548-60-3388	DOB	SOC SEC #	DOB
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SOURCE OF INFORMATION

SS: 999999990
 SS: 234567891
 SS: 123456789
 AD: BURBANK CA 91502-1234, , - REPORTED 06/95
 AD: SANTA ANA CA 92708-5678, ,
 AD: LOS ANGELES CA 90017-9876, ,
 EM: AJAX HARDWARE//2035 BROADWAY SUITE 300 LOS ANGELES CA
 EM: BELL AUTOMOTIVE//111 MAIN STREET BURBANK CA - REPORTED 05/91

CREDITORS

BOSTONS/CARSONS	140 INDUSTRIAL DR, ELMHURST, IL 60126	800-628-0679
SEARS	PO BOX 1990, TEMPE, AZ 85280	BYMAILONLY

MISCELLANEOUS INFORMATION

Instant View Password: 28A3EBF

To verify the authenticity of this credit report, please visit <https://innovativecredit.meridianlink.com> and click on the Instant View link. Enter report number 100253 and password 28A3EBF to view the report. For any inquiries regarding this report or services provided by INNOVATIVE CREDIT SERVICES please contact us at 626-280-5382.

DISCLAIMER

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 (XP)	TRANS UNION (TU)	EQUIFAX (EF)
P.O. Box 2104	P.O. Box 2000	P.O. Box 740256
Allen, TX 75013	Chester, PA 19022	Atlanta, GA 30374
888-397-3742	800-916-8800	800-685-1111
www.experian.com	www.transunion.com	www.equifax.com

*** END OF REPORT 12/26/2003 2:07:53 PM ***

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