

# INNOVATIVE CREDIT SERVICES, INC.

1720 S. San Gabriel Blvd. Suite #211  
 San Gabriel, CA 91776  
 (626) 280-5382 Fax (626) 280-5698

CREDIT REPORT

Report No	100253
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Provided For: INNOVATIVE CREDIT SERVICES  
 1720 S. SAN GABRIEL BLVD.  
 SAN GABRIEL, CA 91776

Date Received 4/26/2002	Date Issued 4/26/2002	Requested By INNOVATIVE
Loan Type	Job #	Charges \$0.00
Sources XP*	Reference #	

Property Address:

GENERAL INFORMATION			
Borrower Name	CONSUMER, JONATHON	Social Security No	548-60-3388
Co-Borrower Name		Social Security No	
Current Address	10655 BIRCH ST, BURBANK, CA 91502		Length
Previous Address			Length
Marital Status			
Dependents			

BORROWER		CO-BORROWER	
Employer		Employer	
Position		Position	
Since	Income	Since	Income
Verified By		Verified By	

CREDIT HISTORY											
E C O A	CREDITOR NAME ACCOUNT NUMBER	DATE REPORTED	DATE OPENED	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS	
		DATE LAST ACTIVITY					MOS REV	30+	60+		90+
S C O R E M O D E L S											
1	JONATHAN QUINCY CONSUMER - EXPERIAN/FAIR, ISAAC (VER. 2)	999999990		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										
1	JONATHAN QUINCY CONSUMER - EXPERIAN/NEW NATIONAL RISK	999999990		502							
	19 - TOO FEW ACCOUNTS RATED "CURRENT"										
	01 - CURRENT BALANCES ON ACCOUNTS										
	08 - NUMBER OF RECENT INQUIRIES										
1	JONATHAN QUINCY CONSUMER - EXPERIAN/MDS BANKRUPTCY	999999990		925							
O P E N A C C O U N T S											
J	HOME FINANCIAL 24000098500012	01/98 12/97	05/90	\$400000 MTG	\$234000 360 \$3128	\$0	92	0	0	0	AS AGREED XP
B	STATE BANK 4271008232	06/96 05/96	01/90	\$10000 REV	\$8628 \$255	\$0	85	0	0	0	AS AGREED XP
J	EMPLOYEES CREDIT U 525556601	01/98 01/98	02/85	\$10000 REV	\$6029 \$180	\$0	99	0	0	0	AS AGREED XP
A	HEMLOCKS 8285103111261 INSTALLMENT SALES CONTRACT	06/96	02/95	\$1000 INST	\$1000 024 -	\$0	17	0	0	0	AS AGREED XP
C L O S E D A C C O U N T S											
J	ISLAND SAVINGS 405855254820 CREDIT LINE CLOSED-CONSUMER	10/97	05/96	\$7000 REV	\$0 \$0	\$0	18	0	0	0	PAID XP
	REQUEST-REPORTED BY SUBSCRIBER										
B	TRAVEL CHARGE USA 4271008232	12/97	03/95	\$4000 REV	\$0 001 \$0	\$0	34	0	0	0	PAID XP

ECOA KEY: B=BORROWER; C=CO-BORROWER; S=SHARED; J=JOINT; 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 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 & the Farmers Home Administration.

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D E R O G A T O R Y   A C C O U N T S											
J	MOUNTAIN BK 3562A0197325346R12 Late Dates: 12/96-30, 5/96-30	12/96 11/96	03/93	\$43225 INST	\$19330 060 \$956	\$956	39	3	0	0	DELINQ 30 XP
B	CENTRAL BANK 23802654388 Late Dates: 6/96-30	06/96 05/96	12/93	\$22350 AUTO	\$11050 048 \$465	\$465	31	1	0	0	DELINQ 30 XP
J	CREDIT AND COLLECT 98E543182136 CUSTOMER DISPUTED ACCOUNT-REPORTED BY SUBSCRIBER; UNKNOWN - REVIEW, OR COLLECTION; ORIGINAL CREDITOR: DR. JOHN KILDARE	04/96	09/94	\$500 OTHE UNK	\$250 -		20	0	0	0	COLLECTION XP
J	BAY COMPANY 525556601 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	05/96	01/68	\$1400 REV	\$0 \$0	\$0	99	1	1	4	BANKRUPTCY XP
P U B L I C   R E C O R D S											
I	SO CALIF DISTRICT COURT COUNTY TAX LN XP			Ref #: 45078321 Amount: \$12,450 Status Date: 07/95		File Date: 06/94 Plaintiff: Status: RELEASED					
I	COUNTY SPR CT SANTA ANA JUDGMENT XP			Ref #: 7505853 Amount: \$1,200 Status Date: 09/93		File Date: --/-- Plaintiff: ALLIED COMPANY Status: NOT SATISFIED					
I	U S BANKRUPTCY COURT CHAPTER 13 BANKRUPTCY XP			Ref #: 35054539906234561 Amount: \$100,000 Status Date: 02/93		File Date: --/-- Plaintiff: Status: FILED					
I N Q U I R I E S   (   O N L Y   L A S T   9 0   D A Y S   S H O W N )											
*** NO RECORD FOUND ***											
F A C S   P L U S											
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											

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<b>R E M A R K S</b>											
	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										
<b>T R A D E S U M M A R Y</b>											
			COUNT	BALANCE	PAYMENT	PAST DUE					
	MORTGAGE		1	234000	3128	0					
	INSTALLMENT		3	31380	1421	1421					
	OPEN		0	0	0	0					
	REVOLVING		5	14657	435	0					
	OTHER		1	250	0	0					
	TOTAL		10	280287	4984	1421					
<b>D E R O G A T O R Y S U M M A R Y</b>											
	CHARGE OFFS	0	DELINQ	30 DAYS	3	INQUIRIES	0				
	COLLECTIONS	1		60 DAYS	1						
	BANKRUPTCY ACCOUNTS	1		90 DAYS	1						
	PUBLIC RECORDS	3		OTHER							
<b>S O U R C E O F I N F O R M A T I O N</b>											
1	- EXPERIAN 03/30/02 NAME: JONATHAN QUINCY CONSUMER YOB: 1951 NAME: JACK CONSUMER NAME: JOHN SMITH NAME: JONATHAN SMITH JONES JR SSN: 999-99-9990 SSN: 234-56-7891 SSN: 123-45-6789 ADDRESS: BURBANK CA 91502-1234, , 06/95 ADDRESS: SANTA ANA CA 92708-5678, , ADDRESS: LOS ANGELES CA 90017-9876, , EMPLOYER: AJAX HARDWARE//2035 BROADWAY SUITE 300 LOS ANGELES CA EMPLOYER: BELL AUTOMOTIVE//111 MAIN STREET BURBANK CA 05/91										
<b>C R E D I T O R S</b>											
	BOSTONS/CARSONS	140	INDUSTRIAL DR, ELMHURST, IL 60126				800-628-0679				
	SEARS		PO BOX 1990, TEMPE, AZ 85280				BYMAILONLY				

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**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: 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.

**D I S C L A I M E R**

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)  
 P.O. Box 2104  
 Allen, TX 75013  
 888-397-3742  
 www.experian.com

TRANS UNION (TU)  
 P.O. Box 2000  
 Chester, PA 19022  
 800-916-8800  
 www.transunion.com

EQUIFAX (EF)  
 P.O. Box 740256  
 Atlanta, GA 30374  
 800-685-1111  
 www.equifax.com

\*\*\* END OF REPORT 12/26/2003 2:09:04 PM \*\*\*

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