

FACTUAL DATA – NATIONAL, 5200 HAHNS PEAK DRIVE, LOVELAND CO 80538 (970)663-5700 (800)929-3400

FACTUAL DATA TEST 123 MAIN STREET ANYWHERE, CO 80555 (800)555-5555 (800)444-4444	Client Tracking LOAN #10	Requested by OPERATOR	Report ID 30610 BX 0000 1118
	FD client code 0610-TEST	BX Date requested 03/24/2003 13:00:37	Charges 21.00

Identification (as requested)

Applicant's last name TESTCASE	First name ANDREW	Middle	Suffix	DOB	Social Security 400-40-4000
Co-applicant's last name TESTCASE	First name KITTY	Middle	Suffix	DOB	Social Security 300-30-3000

Residence Information (as requested)

Present	111 W ANYWHERE ST	FANTASY ISLAND	IL	60750
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File Variations

Trans Union	BU1	400-40-4000	TESTCASE, ANDREW D	03/24/03 13:00
Trans Union	CU1	300-30-3000	TESTCASE, KITTY A	03/24/03 13:00
Equifax	BQ1	400-40-4000	TESTCASE, ANDREW D	03/24/03 13:00
Equifax	CQ1	300-30-3000	TESTCASE, KITTY A	03/24/03 13:00
Experian	BX1	400-40-4000	TESTCASE, ANDREW D	03/24/03 13:00
Experian	CX1	300-30-3000	TESTCASE, KITTY A	03/24/03 13:00

Credit Score Information

801	Repository TransUnion	Brand Empirica	Type FICO	Name B 400-40-4000 TESTCASE, ANDREW D	BU1
	Insufficient length of revolving credit history Too many accounts Excessive amount owed on revolving accounts Too many recent credit checks				
800	Repository Experian	Brand Fair Isaac	Type FICO	Name B 400-40-4000 TESTCASE, ANDREW D	BX1
	Number of recent inquiries Number of accounts opened within the last 12 months Number of accounts with balances Length of time accounts have been established				
773	Repository Equifax	Brand BEACON	Type FICO	Name B 400-40-4000 TESTCASE, ANDREW D	BQ1
	Too many bank or national revolving accounts Proportion of balances to credit limits is too high on bank revolving or other revolving accounts Lack of recent information loan information Too many accounts with balances				
817	Repository Experian	Brand Fair Isaac	Type FICO	Name C 300-30-3000 TESTCASE, KITTY A	CX1
	Number of recent inquiries Number of accounts opened within the last 12 months Number of accounts with balances Length of time accounts have been established				
805	Repository TransUnion	Brand Empirica	Type FICO	Name C 300-30-3000 TESTCASE, KITTY A	CU1
	Too many recent credit checks Insufficient length of revolving credit history Too many accounts with balances No adverse factors				
782	Repository Equifax	Brand BEACON	Type FICO	Name C 300-30-3000 TESTCASE, KITTY A	CQ1
	Too many bank or national revolving accounts Lack of recent information loan information Too many accounts with balances Too many inquiries last 12 months				

Credit History									Payment	Balance
CITY CU 1380000055555555	Opened 05/00	Reported 02/03	High balance 28,999	Reviewed 17 mos	30 0	60 0	90+ 0	Pastdue -0-	Payment Paid	Balance -0-
	Last active 10/02	BU1 BX1 CX1 [Signer]	High credit 28,999	Install (I1) Auto						
	Account closed; Dodge Duran									
CREDIT CARD CO 4444444444	Opened 05/90	Reported 02/03	High balance 330	Reviewed 99 mos	30 2 02/03 01/03	60 0	90+ 0	Pastdue -10-	Payment \$10	Balance 114
	Last active 02/03	BU1 CU1 BX1 CX1 BQ1 CQ1 [Joint]	High credit 2,000	Revol (R1) Credit card						
FLINTSTONES 181818181818	Opened 12/90	Reported 03/03	High balance 1,000	Reviewed 34 mos	30 0	60 0	90+ 0	Pastdue -0-	Payment Collection Paid	Balance -0-
	Last active 03/03	BQ1 [Joint]	High credit 5,000	Revol (R1) Unknown						
ACME MORTGAGE 111111111	Opened 04/94	Reported 03/03	High balance 86,000	Reviewed 59 mos	30 0	60 0	90+ 0	Pastdue -0-	Payment 360X \$775	Balance 78,807
	Last active 03/03	BU1 CU1 BX1 CX1 BQ1 CQ1 [Joint]	High credit Unknown	Install (I1) Mortgage (FHA)						
HOUSE BANK 4444422222	Opened 07/94	Reported 03/00	High balance 7,500	Reviewed 42 mos	30 0	60 0	90+ 0	Pastdue -0-	Payment Paid	Balance -0-
	Last active 11/96	BQ1 [Joint]	High credit 10,000	Revol (R1) Unknown						
OUR TOWN BANK 2323232323	Opened 03/90	Reported 12/99	High balance ---	Reviewed 54 mos	30 0	60 0	90+ 0	Pastdue -0-	Payment Paid	Balance -0-
	Last active 12/99	BX1 CX1 [Joint]	High credit 1,000	Revol (R1) Credit card						
	Account closed by credit grantor									
TOMBSTONE MTG 2828282828	Opened 04/94	Reported 12/01	High balance 86,000	Reviewed 21 mos	30 0	60 0	90+ 0	Pastdue -0-	Payment Paid	Balance -0-
	Last active 12/01	BU1 CU1 BQ1 CQ1 [Joint]	High credit 86,000	Install (I1) Mortgage (FHA)						
	Account transferred or sold									
ZEPHER COMPANY 32323232323232	Opened 11/90	Reported 12/99	High balance 2,500	Reviewed 99 mos	30 0	60 0	90+ 0	Pastdue -0-	Payment Paid	Balance -0-
	Last active 12/99	BU1 CU1 BX1 CX1 BQ1 CQ1 [Joint]	High credit 2,500	Revol (R1) Credit card						
	Account closed by consumer									
TOTALS	High credit		High balance					Pastdue	Payment	Balance
	135,499		212,329					10	785	78,921

Creditor Information	
CITY CU (111)111-1111 123 MAIN STREETSSOUTH, ANYTOWN, CO 80555	HOUSE BANK PO BOX 9898, CREDITVILLE, NV 88888
CREDIT CARD CO PO BOX 9876, SOMEWHERE, CA 44444	OUR TOWN BANK 333 MAPLE DR, SOUTH TOWN, MN 33333
ZEPHER COMPANY (800) 888-8888	TOMBSTONE MTG (555)777-7777
FLINTSTONES	ACME MORTGAGE (800)222-1111
STATE BANK (333)444-4400 PO BOX 777, SMALLVILLE, IA 55555	

Summary Information					
General summations	03/90	Oldest tradeline date	Payment summaries	10	Open revolving payments
	1	Public records		775	Open installment payments
	2	Number of inquiries 90 days		785	Total open payments
Late payments	2	Payments 30 to 59 days late	Balance owed	0	Balance monthly owed
	0	Payments 60 to 89 days late		114	Revolving balance owed
	0	Payments 90 and over days late		78,807	Installment balance owed
			78,921	Total balance owed	
Trades numbers	3	Number of open revolving trades	Amount past due	10	Revolving amount past due
	1	Number of open installment trades		0	Installment amount past due
	0	Number of balance monthly trades		0	Balance monthly amount past due
	4	Total number of trades		10	Total amount past due
Adverse trade lines	1	Number of collection trade lines	High credit /balance	20,500	Revolving credit limit
	0	Number of bankruptcy trade lines		11,330	Revolving high balance
	0	Number of foreclosed trade lines		200,999	Installment high balance
	0	Number of profit and loss trade lines		0	Balance monthly high balance
	0	Number of repossession trade lines			
	1	Total number of trade lines			

Public Records					
Tax Lien	BU1 BX1	State Tax Lien	Docket # 960999666	Amount	Status Released
		Court name Los Angeles County Rec	Reported 09/01/1996	\$525	Status date 09/97

Inquiry Information	
03/02/2003	MONEY MORTGAGE (BQ1)
02/27/2003	HAPPYTOWN CREDIT CARD (BX1)

Database Residence Information				First	Last	
111 W ANYWHERE ST	FANTASY ISLAND	IL	60750	---	02/02	BU1 CU1 BX1 CX1
112 W ANYWHERE ST	FANTASY ISLAND	IL	60750-9301	---	09/95	BU1 CU1
113 N ANYWHERE RD	FANTASY ISLAND	IL	60750	---	01/92	BU1 CU1

Database Employment Information		First	Last	
MICKY DEES	SALES	07/96	07/96	BQ1
WAYCOOL MARKETING		11/94	11/94	CQ1
XYZ EMPLOYMENT	ASSISTANT	10/89	10/89	CQ1

AKA

FORMER NAME: CAT, KITTY A
 CQ1
 0044 AKA: CAT
 CX1

CreditScan

SSNID SEARCH: SS# 400-40-4000 ISSUED 1986-1988 ; STATE: Arizona

Research Results:

THE APPLICANT'S INPUT SOCIAL SECURITY NUMBER LISTS MULTIPLE IDENTITIES. PLEASE REVIEW THE TRACE REPORT AND VERIFY THAT ALL OF THE IDENTITIES BELONG TO YOUR APPLICANT. IF THE IDENTITIES DO BELONG TO YOUR APPLICANT, REVIEW THE FILE SEGMENTS TO DETERMINE WHICH IDS ARE NOT INCLUDED AND RESUBMIT A CORRECTED REQUEST TO ENSURE AN ACCURATE SEARCH OF THE REPOSITORIES DATABASES.

EXPERIAN RETURNED MULTIPLE CREDIT FILES FOR THE APPLICANT WITH THE SAME SS#. ALSO, UNDER THE SAME SS#, TRANS UNION SOCIAL SECURITY NUMBER SEARCH (TRACE) RETURNED MULTIPLE IDENTITIES. VERIFY ALL OF THE IDENTITIES BELONG TO THE APPLICANT AND THAT ALL IDENTITIES LISTED IN THE TRACE REPORT ARE INCLUDED IN THE FILE SEGMENTS. IF THEY ARE NOT, RESUBMIT A CORRECTED REQUEST TO ENSURE AN ACCURATE SEARCH OF THE REPOSITORIES DATABASES

CreditScan Social Security Search

400-40-4000	KITTY A TESTCASE	PO BOX 4037, LOS ANGELES, CA 90226-4037	06/02
300-30-3000	KITTY TESTCASE	111 W. ANYWHERE ST., FANTASY ISLAND, IL 60750	01/03
400-40-4000	ANDREW TESTCASE	111 W. ANYWHERE ST., FANTASY ISLAND, IL 60750	03/03
400-40-4000	ANDY TESTCASE	1090 W. MAIN ST., LOS ANGELES, CA 90277	03/02
400-40-4000	ANDREW D TESTCASE	5000 S. 4 TH STREET, NEW YORK, NY 20579	05/00
300-30-3000	KAT TESTCASE	5000 S. 4 TH STREET, NEW YORK, NY 20579	06/00

Fraud Search

TransUnion Hawk Alert was completed on applicant by searching applicant s name, social security number and address. No fraudulent activity was found.
 BU1 CU1

Comments

Applicant input name checked, no exact match found on OFAC listing.
 Spouse input name checked, no exact match found on OFAC listing.

Information sources

This report includes information retrieved from the following repository(ies):

TransUnion Consumer Relations	Equifax Consumer Relations	Experian Consumer Relations
PO BOX 1000 Chester, PA 19022 800-888-4213 www.transunion.com	PO Box 105873 Atlanta, GA 30348 800-685-1111 www.equifax.com	PO Box 2002 Allen, TX 75013 888-397-3742 www.experian.com

This Residential Merged Credit Report is furnished in response to a consumer or business application. The information contained herein meets the standards set forth by FNMA, FHLMC, FHA/VA and the Rural Housing Service. The information contained herein meets all guidelines set forth by the Fair Credit Reporting Act; it is to be held in strict confidence and may be revealed only to those whose official duties require the information in relation to which this report was ordered, except that which is required by law. The information has been obtained from sources deemed reliable, the accuracy of which Factual Data does not guarantee.

* denotes source(s) of adverse information