



**Cal Coast Credit Reports**  
**3775 Balboa Street**  
**San Francisco, CA 94121**  
**Tel: (415) 831-6900**  
**Fax: (415) 831-6901**

**CREDIT REPORT**

Report No  
 2995

Provided For: CAL COAST CREDIT (MRT)  
 3775 BALBOA ST.  
 SAN FRANCISCO, CA 94121

Date Received 5/15/2002	Date Issued 5/15/2002	Requested By CCCR MORTGAGE
Loan Type	Job #	Charges \$0.00
Sources XP	Reference # TESTFILE	

Property Address:

GENERAL INFORMATION			
Borrower Name	CONSUMER, JON Q	Social Security No	999-99-9990
Co-Borrower Name		Social Security No	
Current Address	10655 BIRCH ST, BURBANK, CA 91502		Age
Previous Address			Age
Marital Status			Length
Dependents			Length

BORROWER		CO-BORROWER	
Employer		Employer	
Position		Position	
Since		Since	
Income		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+
<b>S C O R E M O D E L S</b>											
1	JONATHAN QUINCY CONSUMER - EXPERIAN/FAIR, ISAAC (VER. 2)	999999990									
	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										
<b>C U R R E N T</b>											
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
J	ISLAND SAVINGS 405855254820 CREDIT LINE CLOSED-CONSUMER REQUEST-REPORTED BY SUBSCRIBER	10/97	05/96	\$7000 REV	\$0 \$0	\$0	18	0	0	0	PAID XP
B	TRAVEL CHARGE USA 4271008232	12/97	03/95	\$4000 REV	\$0 001 \$0	\$0	34	0	0	0	PAID XP
<b>D E R O G A T O R Y A C C O U N T S</b>											
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

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.



**Cal Coast Credit Reports**  
 3775 Balboa Street  
 San Francisco, CA 94121  
 Tel: (415) 831-6900  
 Fax: (415) 831-6901

**CREDIT REPORT**

Report No  
 2995

Provided For: CAL COAST CREDIT (MRT)  
 3775 BALBOA ST.  
 SAN FRANCISCO, CA 94121

Date Received 5/15/2002	Date Issued 5/15/2002	Requested By CCCR MORTGAGE
Loan Type	Job #	Charges \$0.00
Sources XP	Reference # TESTFILE	

Property Address:

**GENERAL INFORMATION**

Borrower Name	CONSUMER, JON Q	Social Security No	999-99-9990	Age
Co-Borrower Name		Social Security No		Age
Current Address	10655 BIRCH ST, BURBANK, CA 91502			Length
Previous Address				Length
Marital Status				
Dependents				

**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+													
<b>COLLECTION / CHARGE OFF</b>																							
J	CREDIT AND COLLECT 98E543182136 CUSTOMER DISPUTED ACCOUNT-REPORTED BY SUBSCRIBER; 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												
<b>PUBLIC RECORDS</b>																							
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	U S BANKRUPTCY COURT CHAPTER 13 BANKRUPTCY XP			Ref #: 35054539906234561 Amount: \$100,000 Status Date: 02/93			File Date: --/-- Plaintiff: Status: FILED																
<b>INQUIRIES</b>																							
	XP 08/05/02 BAY COMPANY																						
	XP 08/01/02 HEMLOCKS																						
	XP 07/23/02 HILLSIDE BANK																						
<b>CREDITORS</b>																							
	BOSTONS/CARSONS SEARS	140 INDUSTRIAL DR, PO BOX 1990, TEMPE,	ELMHURST, IL 60126 AZ 85280					800-628-0679 BYMAILONLY															
<b>DISCLAIMER</b>																							
<p>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.</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 33%;">EXPERIAN (XP)</td> <td style="width: 33%;">TRANS UNION (TU)</td> <td style="width: 33%;">EQUIFAX (EF)</td> </tr> <tr> <td>P.O. Box 2104</td> <td>P.O. Box 34012</td> <td>P.O. Box 740256</td> </tr> <tr> <td>Allen, TX 75013</td> <td>Fullerton, CA 92831</td> <td>Atlanta, GA 30374</td> </tr> <tr> <td>888-397-3742</td> <td>800-916-8800</td> <td>800-685-1111</td> </tr> </table> <p style="text-align: center;">*** END OF REPORT 1/8/2003 4:52:17 PM ***</p>												EXPERIAN (XP)	TRANS UNION (TU)	EQUIFAX (EF)	P.O. Box 2104	P.O. Box 34012	P.O. Box 740256	Allen, TX 75013	Fullerton, CA 92831	Atlanta, GA 30374	888-397-3742	800-916-8800	800-685-1111
EXPERIAN (XP)	TRANS UNION (TU)	EQUIFAX (EF)																					
P.O. Box 2104	P.O. Box 34012	P.O. Box 740256																					
Allen, TX 75013	Fullerton, CA 92831	Atlanta, GA 30374																					
888-397-3742	800-916-8800	800-685-1111																					

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.