





# CREDIT PLUS INC

31550 Winterplace Parkway, Salisbury, MD 21801  
(800) 258-3488 \* FAX (800) 258-3287

## INFILE CREDIT REPORT

File Number	Date Received	Date Issued
10837525	6/5/2007	6/14/2007
Loan Type	Reissue #	Source
	10837525	XP/TU/EF
Requested By		Reference #
1ST REPUBLIC TEST		directlink
The reporting bureau certifies that public records have been checked for records involving the subject(s) and were obtain directly through the repositories used, or by direct searches, or a public records search firm other than the repository, or by all methods with the following results <input type="checkbox"/> NO PUBLIC RECORD <input checked="" type="checkbox"/> (YES) PUBLIC RECORDS AS SHOWN		

**Provided For:** ABC MORTGAGE TEST  
1600 SUNFLOWER AVE STE 100  
COSTA MESA, CA 92626

### GENERAL INFORMATION

Borrower Name TESTCASE, MARISOL      Co-Borrower Name TESTCASE, DAVID C  
 Social Security No 000-00-0001      Age      Social Security No 000-00-0002      Age  
 Current Address 220 LOCUST AVENUE, ANTHILL, MO 65488      Length  
 Previous Address      Length  
 Marital Status MARRIED  
 Dependents

### CREDIT HISTORY

E C O A	W H O S E	CREDITOR NAME ACCOUNT NUMBER	DATE REPORTED	DATE OPENED	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS				
			DATE LAST ACTIVITY					MOS REV	TIMES PAST DUE						
											30+	60+	90+		
O P E N   A C C O U N T S															
C	C	CAP ONE BK ACCT000021 HISTORY: 06/07; 000000000000000000000000	06/07 05/07	02/02	\$320 REV	\$108 \$21	\$0	65	0	0	0	AS AGREED XP/TU/EF			
B	B	CITI ACCT000004 HISTORY: 06/07; 0	06/07	06/07	\$2300 REV	\$0 \$0	\$0	1	0	0	0	AS AGREED XP/TU/EF			
B	B	GEMB/JCP ACCT000007 HISTORY: 06/07; 000000000000000000000000	06/07 11/05	03/04	\$500 REV	\$0 \$0	\$0	39	0	0	0	AS AGREED XP/TU/EF			
B	B	GEMB/OLD NAVY ACCT000008 HISTORY: 06/07; 00000000000000	06/07 11/06	04/06	\$1200 REV	\$0 \$0	\$0	15	0	0	0	AS AGREED XP/TU/EF			
B	B	HSBC/MCRAE ACCT000010 HISTORY: 06/07; 000000000000000000000000	06/07 02/07	09/03	\$900 REV	\$0 \$0	\$0	35	0	0	0	AS AGREED XP/TU/EF			
B	B	MBNA AMERICA ACCT000001 HISTORY: 06/07; 0	06/07 06/07	06/07	\$7500 REV	\$0 \$0	\$0	1	0	0	0	AS AGREED XP/TU/EF			
C	C	NBGL-YOUNKER ACCT000010 HISTORY: 05/02; -00000000000000000000	05/02 10/98	11/94	\$1000 REV	\$0 \$0	\$0	20	0	0	0	AS AGREED TU			
B	B	WFNNB/BEALLS ACCT000011 HISTORY: 06/07; 000000	06/07 01/07	01/07	\$1000 REV	\$0 \$0	\$0	6	0	0	0	AS AGREED XP/TU/EF			
C	C	GEMB/JCP ACCT000007 HISTORY: 12/04; -	12/04	06/91	\$371 REV	- \$-		1	0	0	0	NO STATUS XP			
B	B	GTE SOUTHWEST INC ACCT000005 HISTORY: 05/07; 0 UTILITY COMPANY	05/07 05/07	11/06	- INST	- 001 \$-	\$0	1	0	0	0	AS AGREED XP/TU/EF			
C	C	UNVL/CITI ACCT000014 HISTORY: 01/01; - TRANSFERRED TO ANOTHER LENDER; PURCHASED BY ANOTHER LENDER	01/01	03/96	\$1500 REV	- \$-		1	0	0	0	NO STATUS XP			
C L O S E D   A C C O U N T S															
C	C	AQUA FINANCE INC ACCT000025 HISTORY: 06/06; -000000000000000000000000 INSTALLMENT SALES CONTRACT	06/06 06/06	07/02	\$1999 INST	\$0 048 \$0	\$0	27	0	0	0	PAID XP/TU/EF			

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

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 1600 SUNFLOWER AVE STE 100  
 COSTA MESA, CA 92626

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 Social Security No 000-00-0001      Age      Social Security No 000-00-0002      Age  
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 Previous Address      Length  
 Marital Status MARRIED  
 Dependents

**CREDIT HISTORY**

ECOA	WHOSE	CREDITOR NAME ACCOUNT NUMBER	DATE REPORTED DATE LAST ACTIVITY	DATE OPENED	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS	
								MOS REV	30+	60+		90+
<b>C L O S E D   A C C O U N T S</b>												
C	C	SW STDNT SRV ACCT000032	02/07 12/06	03/05	\$25074 EDU	240 \$0	\$0	22	0	0	0	PAID TU/EF
		HISTORY: 02/07; -0000000000000000000000 TRANSFER; COLLATERAL: PFROM S										
C	C	SW STDNT SRV ACCT000031	02/07 12/06	03/05	\$3624 EDU	240 \$0	\$0	22	0	0	0	PAID TU/EF
		HISTORY: 02/07; -0000000000000000000000 TRANSFER; COLLATERAL: PFROM S										
B	B	TOYOTA MOTOR CREDI ACCT000012	10/06 10/06	09/06	\$30973 AUTO	072 \$0	\$0	2	0	0	0	PAID XP/TU/EF
C	C	US DEP ED ACCT000020	08/02 08/02	09/01	\$28064 EDU	240 \$0	\$0	11	0	0	0	PAID TU/EF
		HISTORY: 08/02; 0-000000000 CLOSED										
C	C	US DEPT OF EDUCATI ACCT000026	03/05 03/05	08/02	\$28492 EDU	240 \$0	\$0	1	0	0	0	PAID XP/TU/EF
		HISTORY: 03/05; -										
C	C	WASHINGTON MUTUAL ACCT000029	01/06 12/05	02/05	\$46800 MTG	360 \$0	\$0	10	0	0	0	PAID XP/TU/EF
		HISTORY: 01/06; -000000000 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST										
<b>D E R O G A T O R Y   A C C O U N T S</b>												
C	C	SM SERVICING ACCT000030	05/07 05/07	03/05	\$28700 EDU	\$30933 241 \$221	\$0	48	0	0	1	CUR WAS 90 XP/TU/EF
		HISTORY: 05/07; 00-00 Late Dates: LAST LATE DATE 07/01										
C	C	CAP ONE BK ACCT000023	06/07 05/07	06/02	\$398 REV	\$107 MIN \$21	\$0	61	1	0	0	CUR WAS 30 XP/TU/EF
		HISTORY: 06/07; 000000000000000000000000 Late Dates: LAST LATE DATE 07/03										
C	C	CHASE MANHATTAN MO ACCT000024	02/05 02/05	06/02	\$30000 MTG	\$0 360 \$0	\$0	29	1	0	0	PD WAS 30 XP/TU/EF
		HISTORY: 02/05; -000000000000100000000000 Late Dates: 1/04-30 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST										
C	C	GLELSI/CITIBANK N ACCT000011	11/01 04/00	05/95	\$10939 EDU	\$0 UNK \$0	\$0	1	0	0	1	PD WAS 90 XP/TU/EF
		HISTORY: 11/01; - Late Dates: 6/01-90										

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1600 SUNFLOWER AVE STE 100  
COSTA MESA, CA 92626

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								MOS REV	TIMES PAST DUE			
D E R O G A T O R Y   A C C O U N T S												
C	C	SM SERVICING ACCT000001	08/02 08/02	12/89	\$1000 EDU	\$0 \$0	\$0	20	0	0	1	PD WAS 90 TU
HISTORY: 08/02; ---0---30-000 Late Dates: 7/01-90 TRANSFERRED TO ANOTHER LENDER												
C	C	SM SERVICING ACCT000008	08/02 08/02	06/92	\$3682 EDU	\$0 \$0	\$0	20	0	0	1	PD WAS 90 TU
HISTORY: 08/02; ---0---30-000 Late Dates: 7/01-90 TRANSFERRED TO ANOTHER LENDER												
C	C	SM SERVICING ACCT000002	08/02 08/02	12/89	\$2000 EDU	\$0 \$0	\$0	20	0	0	1	PD WAS 90 XP/TU
HISTORY: 08/02; ---0---30-000 Late Dates: 7/01-90 TRANSFERRED TO ANOTHER LENDER												
C	C	SM SERVICING ACCT000004	01/01 10/00	12/89	\$2000 EDU	\$0 \$0	\$0	04	0	0	1	PD WAS 90 TU
HISTORY: 01/01; ---3 Late Dates: 9/00-90 TRANSFERRED TO ANOTHER LENDER; COLLATERAL: DEFERRED PMT												
C	C	STUDENT LOAN MKT A ACCT000003	01/01 10/00	12/89	\$884 EDU	\$0 \$0	\$0	37	0	0	1	PD WAS 90 XP/TU
HISTORY: 01/01; -000300000000000-00000000 Late Dates: 9/00-90 TRANSFERRED TO ANOTHER LENDER												
C	C	STUDENT LOAN MKT A ACCT000009	01/01 10/00	06/92	\$3682 EDU	\$0 \$0	\$0	37	0	0	1	PD WAS 90 XP/TU
HISTORY: 01/01; -000300000000000-00000000 Late Dates: 9/00-90 TRANSFERRED TO ANOTHER LENDER												
C	C	STUDENT LOAN MKT A ACCT000005	01/01 10/00	12/89	\$1000 EDU	\$0 \$0	\$0	37	0	0	1	PD WAS 90 XP/TU
HISTORY: 01/01; -000300000000000-00000000 Late Dates: 9/00-90 TRANSFERRED TO ANOTHER LENDER												
C	C	UNIV OF NORTH IOWA ACCT000016	11/01	09/96	\$2500 EDU	\$0 \$0	\$0	40	1	0	0	PD WAS 30 XP
HISTORY: 11/01; --100000000000- Late Dates: 8/01-30												
C	C	US DEPT ED ACCT000015	10/01 11/00	08/96	\$7129 EDU	\$0 \$0	\$0	08	0	0	2	PD WAS 90 XP/TU/EF
HISTORY: 10/01; --33- Late Dates: 8/01-90, 7/01-90												
C	C	BK SUN PR ACCT000006	09/01 04/01	02/91	- OTHE	- \$-	-	-	-	-	-	BANKRUPTCY EF

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1600 SUNFLOWER AVE STE 100  
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			DATE LAST ACTIVITY					MOS REV	TIMES PAST DUE			
								30+	60+	90+		
<b>D E R O G A T O R Y   A C C O U N T S</b>												
C	C	CITI AUTO ACCT000019 HISTORY: 05/04; 932111100-----00-000000 Late Dates: 4/04-90, 3/04-60, 2/04-30, 1/04-30, 12/03-30, 11/03-30 SECURED LOAN	05/04 04/04	12/00	\$8379 AUTO	- 036 \$-		27	4	1	1	CHARGE OFF XP/TU/EF
C	C	DISCOVER FIN ACCT000017 CHAPTER 7 BANKRUPTCY	08/06 04/01	02/97	\$2400 REV	- \$-		-	-	-	-	BANKRUPTCY XP/TU/EF
C	C	FHUTCREDADV ACCT000018 HISTORY: 09/01; 9 INCLUDED IN BANKRUPTCY	09/05 04/01	10/00	\$541 REV	- \$-		-	-	-	-	BANKRUPTCY XP/TU/EF
C	C	MBNA AMERICA ACCT000012 HISTORY: 09/01; 921000000000000000--000000 Late Dates: 8/01-60, 7/01-30 ACCOUNT CLOSED BY CONSUMER (CHAPTER 7)	11/05 04/01	07/95	\$5103 REV	- \$-		1	1	-	-	BANKRUPTCY XP/TU/EF

### O T H E R   C R E D I T   H I S T O R Y

\*\*\* NO RECORD FOUND \*\*\*

### T R A D E   S U M M A R Y

	COUNT	BALANCE	HIGH CREDIT	PAYMENT	PAST	DUE
MORTGAGE	5	52729	54000	404		0
AUTO	3	28626	31206	533		0
EDUCATION	15	30933	28700	221		0
OTHER INSTALLMENT	2	0	0	0		0
OPEN	0	0	0	0		0
REVOLVING	26	1709	26209	105		0
OTHER	1	0	0	0		0
TOTAL	52	113997	140115	1263		0
-----						
SECURED DEBT	81355		OLDEST TRADELINE	12/89		
UNSECURED DEBT	32642		DEBT/HIGH CREDIT	81%		

### D E R O G A T O R Y   S U M M A R Y

CHARGE OFFS	1	DELINQ 30 DAYS	5	INQUIRIES	19
COLLECTIONS	0	60 DAYS	2		
BANKRUPTCY ACCOUNTS	4	90 DAYS	11		
PUBLIC RECORDS	1	OTHER	0		

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C O N T I N U E D



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			DATE LAST ACTIVITY					MOS REV	TIMES PAST DUE		
				30+	60+	90+					

**PUBLIC RECORDS**

CC JACKSONVLE      File Date: 09/01      Ref #: P000001  
 CHAPTER 7 BANKRUPTCY      Amount: \$0      Plaintiff:  
 XP/TU/EF      Status Date: 02/02      Status: DISCHARGED

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

EF	06/09/07	CB NPR FL	
EF	06/09/07	NCO GROUP	
TU	06/09/07	NCO CREDIT S	
XP	06/09/07	NCO FINANCIAL SYSTEMS	
EF	06/07/07	INFO1-GA	
TU	06/07/07	LANDAM CR SV	
XP	06/07/07	LANDAMERICA CREDIT SVC	
TU/EF	06/02/07	DECIS ONE	
XP	06/02/07	DECISION ONE MORTGAGE	
XP/EF	05/31/07	FISERV CREDSTAR	
TU	05/31/07	CHASE CREDIT	
XP	05/25/07	MBNA	
TU	04/25/07	CITI	
EF	04/22/07	CSC MTGE	
TU/EF	04/07/07	CDS	
XP	04/07/07	CREDIT DATA SERVICES I	
XP	03/31/07	CREDIT DATA SERVICES I	
XP	03/18/07	EQUIFAX MORTGAGE SERVI	
XP/TU/EF	03/12/07	STANDFACTS	

**F R A U D S H I E L D**

TESTCASE, DAVID C  
 \* INPUT SSN ISSUED 1983 - 1986

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

1 - EXPERIAN 06/05/07  
 NAME: MARISOL TESTCASE      YOB: 1980  
 NAME: LEMUS TESTCASE  
 NAME: TESTCASE MARISOL  
 SSN: 000-00-0001  
 ADDRESS: 220 LOCUST AVE, ANTHILL, MO 654880001      12/06  
 ADDRESS: 7144 S JAMACHA RD, ANTHILL, MO 65488      06/07  
 ADDRESS: 7144 S JAMOCHA RD, ANTHILL, MO 65488      10/02  
 EMPLOYER: US AIR FORCE//      10/06

2 - TRANSUNION 06/05/07  
 NAME: MARISOL L TESTCASE  
 NAME: TESTCASE, LEMUS, M  
 NAME: DOB: 05/27/80  
 SSN: 000-00-0001  
 ADDRESS: 220 LOCUST AV, ANTHILL, MO 65488      03/07  
 ADDRESS: 7144 S JAMACHA RD, ANTHILL, MO 65488      02/07  
 EMPLOYER: FLETCHER MOTORCARS/CAR SALES/

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								MOS REV	30+	60+	

### REMARKS

### CREDITORS

AQUA FIN	P.O. BOX 844, WAUSAU, WI 54402	715-848-5425
AQUA FINANCE	1415 MERRILL AV, WAUSAU WI 54402	715-848-5425
AQUA FINANCE INC	1415 MERRILL AVEVE, WAUSAU, WI 54401	715-848-5425
ASSOC/CITI	110 LAKE DR, NEWARK DE 19702	800-533-5600
AZ EDUCATIONAL LOAN	P O BOX 50147, PHOENIX AZ 85076,	800-367-2369
BANKONEDE	,	800-677-7101
BK OF AMER	400 CHRISTIANA RD, NEWARK, DE 19713	800-421-2110
BK SUN PR	222 EAST MAIN STREET, SUN PRAIRIE, WI 53590	608-837-4511
CAP 1 BANK	,	800-955-7070
CAPITAL 1 BK	11013 W BROAD ST, GLEN ALLEN VA 23060	800-955-7070
CAPITAL ONE BANK	PO BOX 85520, RICHMOND VA 23285	800-955-7070
CATO	P O BOX 34216, CHARLOTTE NC 28234	704-556-7018
CATO CORPORATION	PO BOX 34216, CHARLOTTE, NC 28234	704-554-8510
CATO'S	8100 DEMARK ROAD, CHARLOTTE, NC 28210	704-556-7018
CB&T	PO BOX 723896, ATLANTA, GA 31139	800-348-8783
CDS	800 N MAGNOLIA AVE STE 200, ORLANDO, FL 32803	818-881-5398
CHASE	201 N WALNUT ST, WILMINGTON, DE 19801	800-945-2005
CHASE CREDIT	6350 LAUREL CANYON 4TH FLR SUITE 450, NORTH HOLLYW	818-762-6262
CHASE CREDIT RESEARCH	6350 LAUREL CANYON BLVD, NORTH HOLLYWOOD, CA 91606	818-762-6262
CHASE HOME FINANCE	PO BOX 509011 10790 RANCHO BERNARDO RD, SAN DIEGO,	800-548-7912
CHASE MTG	10790 RANCHO BERNA, SAN DIEGO CA 92127	800-548-7912
CIT/GLELSI	P O BOX 7860, MADISON, WI 53704	608-246-1750
CITI	PO BOX 6241, SIOUX FALLS SD 57117	800-950-5114
CITI CARDS CBSDNA	POB 6241, SIOUX FALLS, SD 57117	800-843-0777
CREDIT DATA SERVICES	2500 MAITLAND CENTER PKW, MAITLAND, FL 32751	407-551-1930
CTBNK/GLHEC	2401 INTERNATIONAL, MADISON WI 53704	608-246-1750
DECISION ONE MORTGAG	5201 W KENNEDY BLVD STE 600, TAMPA, FL 33609	704-887-2546
DECISION ONE MORTGAGE	5201 W KENNEDY BLVD STE, TAMPA, FL 33609	877-841-4679
DISCOVER FINANCIAL SE	POB 15316, WILMINGTON, DE 19850	800-347-2683
DISCOVER FINANCIAL SV	PO BOX 15316, WILMINGTON, DE 19850	800-347-2683
DISCOVR CD	PO BOX15316, WILMINGTON DE 19850	800-347-5342
D-ONE TAMPA	6060 J A JONES BLV, CHARLOTTE NC 28287	
EQUIFAX MORTGAGE SERV	6 CLEMENTON RD E, GIBBSBORO, NJ 08026	609-627-5800
FCNB/SPGL	SPIEGAL PRE, BEAVERTON OR 97008	516-576-8706
FCNB/SPIEGEL	9300 SW GEMINI DR, BEAVERTON OR 97078	516-576-8706
FHUTCREDADV	PO BOX 3335, SAINT CLOUD MN 56372	800-755-9333
FINGERHUT	4400 BAKER ROAD, MINNETONKA, MN 55343	800-755-9333
FINGERHUT CREDIT ADVA	16 MCLELAND RD, SAINT CLOUD MN 56303	800-900-4111
FIRST CONSUMERS NATIO	9300 SW GEMINI DRI, BEAVERTON, OR 97008	800-925-4976
GLHEC/CITIBANK N A	PO BOX 7860, MADISON, WI 53707	800-236-4300
GTE SOUTHWEST INC	PO BOX 165018, COLUMBUS, OH 43216	877/325-5156
GTE SW INC	236 E TOWN ST, COLUMBUS, OH 43215	877-325-5156
HFC	PO BOX 8633, ELMHURST IL 60126	800-547-8776
HFC - USA	P.O. BOX 1547, CHESAPEAKE VA 23320	800-365-0175
HHLD BANK	PO BOX 98706, LAS VEGAS NV 89193	800-477-6000
HHLD BANK CARD SERVIC	,	800-477-6000
HOMECOME FIN	2711 N HASKELL, DALLAS TX 75204	800-206-2901
HOMECOMING	PO BOX 890036, DALLAS TX 75389	800-206-2901
HOMECOMING FINANCIAL	2711 N HASKELL AVE. SUITE 900, DALLAS, TX 75204	800-206-2901
HSBC NV	POB 98706, LAS VEGAS NV 89193	800-477-6000
HSBC/MCRAES	P O BOX 10327, JACKSON MS 39209	601-968-4293
INFO ONE/SOUTHERN MTG	6010 DAWSON BLVD # H, NORCROSS, GA 30093	770-729-1776

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CONTINUED



# CREDIT PLUS INC

31550 Winterplace Parkway, Salisbury, MD 21801  
(800) 258-3488 \* FAX (800) 258-3287

## INFILE CREDIT REPORT

File Number	Date Received	Date Issued
10837525	6/5/2007	6/14/2007
Loan Type	Reissue #	Source
	10837525	XP/TU/EF
Requested By		Reference #
1ST REPUBLIC TEST		directlink
<small>The reporting bureau certifies that public records have been checked for records involving the subject(s) and were obtained directly through the repositories used, or by direct searches, or a public records search firm other than the repository, or by all methods with the following results</small> <input type="checkbox"/> NO PUBLIC RECORD <input checked="" type="checkbox"/> (YES) PUBLIC RECORDS AS SHOWN		

**Provided For:** ABC MORTGAGE TEST  
1600 SUNFLOWER AVE STE 100  
COSTA MESA, CA 92626

### GENERAL INFORMATION

Borrower Name TESTCASE, MARISOL      Co-Borrower Name TESTCASE, DAVID C  
 Social Security No 000-00-0001      Age      Social Security No 000-00-0002      Age  
 Current Address 220 LOCUST AVENUE, ANTHILL, MO 65488      Length  
 Previous Address      Length  
 Marital Status MARRIED  
 Dependents

### CREDIT HISTORY

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

### C R E D I T O R S

JACKSONVLE		311 MONROE ST, JACKSONVILLE, FL 32202									904-232-2854
M.B.N.A AMER		400 CHRISTIANA ROAD, NEWARK, DE 19713									800-421-2110
MBGA/JC PENNEY		PO BOX 981131, EL PASO TX 79998									800-542-0800
MBGA/JCPENNEY		P.O. BOX 27570, ALBUQUERQUE NM 87125									800-542-0800
MBNA		1100 N KING ST, WILMINGTON, DE 19884									BYMAILONLY
MBNA AMERICA		PO BOX 17054, WILMINGTON DE 19884									800-421-2110
MBNA AMERICA BANK NA		400 CHRISTIANA ROAD, NEWARK, DE 19713									800-421-2110
MCCBG/OLDNAVY		PO BOX 103065, ROSWELL, GA 30076									877-222-6868
MIDDLE DISTRICT OF FL		311 WEST MONROE ST RM 206, JACKSONVILLE, FL 32202									904-301-6490
NBGL-MCRAES CREDIT DE		PO BOX 10327, JACKSON, MS 39289									601-968-4220
NBGL-YOUNKER		POB 1495, DES MOINES, IA 50397									800-345-0326
NCO CREDIT S		101 OVERLAND, NORTH AURORA, IL 60542									630-897-6700
NCO FINANCIAL SYSTEMS		507 PRUDENTIAL RD, HORSHAM, PA 19044									215-441-3000
OLD NAVY/MCCBG		P.O. BOX 29116, SHAWNEE MISSIO, KS 66201									877-222-6868
PROVIDIAN		P.O. BOX 9007, PLEASANTON CA 94566									800-893-2804
PROVIDIAN FINANCIAL		4900 JOHNSON DR, PLEASANTON CA 94588									800-893-2804
SALLIE MAE		,									888-272-5543
SALLIE MAE 3RD PTY LS		1002 ARTHUR AVE, PANAMA CITY, FL 32401									888-272-5543
SM SERVICING		PO BOX 9500, WILKES BARRE PA 18773									888-272-5543
SOUTHERN MTG		6010 DAWSON BLVD, NORCROSS, GA 30093									800-989-1056
STANDFACTS		9320 DEERING AVE, CHATSWORTH, CA 91311									818-786-1953
STUDENT LOAN MKT ASSN		220 LASLEY AVE, WILKES BARRE, PA 18706									900-772-5543
SW STDNT SRV		1555 N. FIESTA BLV, GILBERT AZ 85233									800-367-2369
TOYOTA MOTOR CREDIT		8550 UNITED PLAZA BLVD S, BATON ROUGE, LA 70809									504-929-6600
TOYOTA MTR		8550 UNITED PLAZA, BATON ROUGE, LA 70809									504-929-6600
TRANSOUTH		250 CARPENTER FRWY, IRVING TX 75038									888-872-6768
UNIV OF NORTH IOWA		GILCHRIST 256-NDSL, CEDAR FALLS, IA 50614									312-273-3539
UNVL/CITI		PO BOX 44167, JACKSONVILLE, FL 32231									800-925-8871
US BKPT CT FL JACKSON		311 W MONROE ST RM 234, JACKSONVILLE, FL 32202									904-301-6490
US DEP ED		501 BLEEKER STREET, UTICA, NY 13502									800-848-0979
US DEPT ED		,									800-848-0979
US DEPT OF EDUCATION		501 BLEECKER ST, UTICA, NY 13501									800-848-0979
USAA FED SVG		POB 47504, SAN ANTONIO, TX 78265									210-498-2265
USAA FEDERAL SAVINGS		10750 INTERSTATE HWY. 10 WEST, SAN ANTONIO, TX 782									800-531-2265
USAA FEDERAL SAVINGS		PO BOX 47504, SAN ANTONIO, TX 78265									800-531-2265
WASHINGTON MUTUAL FA		PO BOX 1093, NORTHRIDGE, CA 91328									800-282-4840
WASHMTL/PROV		4940 JOHNSON DR, PLEASANTON CA 94566									925-416-5000
WASHMUTBK		9451 CORBIN AVENUE, NORTHRIDGE CA 91328									800-282-4840
WSHNGTN MUTL		P.O. BOX 1093, NORTHRIDGE CA 91328									800-282-4840

### 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: AV-633DA3

To verify the authenticity of this credit report, please visit <https://credit.creditplus.com> and click on the Instant View link. Enter report number 10837525 and password AV-633DA3 to view the report. For any inquiries regarding this report or services provided by CREDIT PLUS-AAA please contact us at (800) 258-3488.

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C O N T I N U E D



**CREDIT PLUS** INC  
 31550 Winterplace Parkway, Salisbury, MD 21801  
 (800) 258-3488 \* FAX (800) 258-3287

**INFILE CREDIT REPORT**

File Number	Date Received	Date Issued
10837525	6/5/2007	6/14/2007
Loan Type	Reissue #	Source
	10837525	XP/TU/EF
Requested By		Reference #
1ST REPUBLIC TEST		directlink
The reporting bureau certifies that public records have been checked for records involving the subject(s) and were obtain directly through the repositories used, or by direct searches, or a public records search firm other than the repository, or by all methods with the following results <input type="checkbox"/> NO PUBLIC RECORD <input checked="" type="checkbox"/> (YES) PUBLIC RECORDS AS SHOWN		

**Provided For:** ABC MORTGAGE TEST  
 1600 SUNFLOWER AVE STE 100  
 COSTA MESA, CA 92626

**GENERAL INFORMATION**

Borrower Name TESTCASE, MARISOL      Co-Borrower Name TESTCASE, DAVID C  
 Social Security No 000-00-0001      Age      Social Security No 000-00-0002      Age  
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 Previous Address      Length  
 Marital Status MARRIED  
 Dependents

**CREDIT HISTORY**

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

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

An asterisk (\*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

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  
 PO BOX 2002  
 ALLEN, TX 75013  
 888-397-3742  
[www.experian.com/reportaccess](http://www.experian.com/reportaccess)

TRANSUNION  
 PO BOX 1000  
 CHESTER, PA 19022  
 800-888-4213  
[www.transunion.com](http://www.transunion.com)

EQUIFAX  
 PO BOX 740241  
 ATLANTA, GA 30374  
 800-685-1111  
[www.equifax.com](http://www.equifax.com)

\*\*\* END OF REPORT 6/14/2007 5:42:29 PM \*\*\*

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ABC MORTGAGE TEST  
1600 SUNFLOWER AVE STE 100  
COSTA MESA, CA 92626  
714-708-6950

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

TESTCASE, MARISOL & TESTCASE, DAVID C  
220 LOCUST AVENUE  
ANTHILL, MO 65488

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 19022	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 6/5/2007.

**Applicant** : TESTCASE, MARISOL  
**Name of Score:** EQUIFAX/FACTA BEACON 5.0  
**Credit Score** : 743 **Range:** 300-850

**Key Factors affecting the score:**

- TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- TOO MANY INQUIRIES LAST 12 MONTHS
- LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

**Applicant** : TESTCASE, MARISOL  
**Name of Score:** TRANSUNION/FICO CLASSIC (98)  
**Credit Score** : 741 **Range:** 300-850

**Key Factors affecting the score:**

- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
- TOO MANY INQUIRIES LAST 12 MONTHS
- TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- INQUIRIES IMPACTED THE CREDIT SCORE

**Applicant** : TESTCASE, MARISOL  
**Name of Score:** EXPERIAN/FAIR, ISAAC (VER. 2)  
**Credit Score** : 745 **Range:** 300-850

- Key Factors affecting the score:**
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
  - TOO MANY INQUIRIES LAST 12 MONTHS
  - TOO MANY ACCOUNTS RECENTLY OPENED

**Applicant** : TESTCASE, DAVID C  
**Name of Score:** EQUIFAX/FACTA BEACON 5.0  
**Credit Score** : 660 **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 ACCOUNTS HAVE BEEN ESTABLISHED
  - TOO MANY INQUIRIES LAST 12 MONTHS

**Applicant** : TESTCASE, DAVID C  
**Name of Score:** TRANSUNION/FICO CLASSIC (98)  
**Credit Score** : 658 **Range:** 300-850

- Key Factors affecting the score:**
- SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
  - NUMBER OF ACCOUNTS WITH DELINQUENCY
  - LEVEL OF DELINQUENCY ON ACCOUNTS
  - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
  - DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE

**Applicant** : TESTCASE, DAVID C  
**Name of Score:** EXPERIAN/FAIR, ISAAC (VER. 2)  
**Credit Score** : 668 **Range:** 300-850

- Key Factors affecting the score:**
- SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
  - NUMBER OF ACCOUNTS WITH DELINQUENCY
  - TOO MANY INQUIRIES LAST 12 MONTHS
  - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED