

Reporting Bureau certifies compliance contractual requirements governing check of public records with these results.

Public Records Found For: Applicant Spouse

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AMERICAN REPORTING COMPANY
 1008 140TH AVE NE, STE 108
 BELLEVUE, WA 98005

REPORT # 12345 FNMA #
 LOAN TYPE REF.# SAMPLE TEST FILE
 REPOSITORIES XP/TU/EF
 ORDERED 07/02/2003 BY AMERICAN REPORTING C
 COMPLETED 2/28/2005 PRICE \$0.00

PROPERTY ADDRESS

BORROWER

CO-BORROWER

BORROWER	CONSUMER, JONATHON	CO-BORROWER	CONSUMER, BETTY
SOC SEC #	123-45-6789 DOB	SOC SEC #	987-65-4321 DOB
MARITAL STATUS	MARRIED	DEPENDENTS	
CURRENT ADDRESS	9999 MAKE BELIEVE STREET, VANCOUVER, WA 98668		LENGTH
PREVIOUS ADDRESS			LENGTH

EMPLOYMENT

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

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

S C O R E M O D E L S

6 JONATHON CONSUMER - 987654321
 EQUIFAX/BEACON '96 **591**
 00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER
 REVOLVING ACCOUNTS
 00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 00034 - AMOUNT OWED ON DELINQUENT ACCOUNTS

3 JONATHON CONSUMER - 123456789
 TRANSUNION/EMPIRICA **557**
 038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER
 REVOLVING ACCOUNTS

4 - 123456789
 EXPERIAN/FAIR, ISAAC (VER. 2) **579**
 38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
 13 - LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT
 18 - NUMBER OF ACCOUNTS DELINQUENT
 21 - AMOUNT PAST DUE ON ACCOUNTS

5 BETTY CONSUMER - 987654321
 EQUIFAX/BEACON '96 **670**
 00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 00015 - LACK OF RECENT BANK REVOLVING INFORMATION
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY

2 BETTY CONSUMER - 987654321
 TRANSUNION/EMPIRICA **638**
 038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 002 - LEVEL OF DELINQUENCY ON ACCOUNTS
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER
 REVOLVING ACCOUNTS

1 BETTY CONSUMER - 987654321
 EXPERIAN/FAIR, ISAAC (VER. 2) **605**
 38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
 13 - LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT
 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 18 - NUMBER OF ACCOUNTS DELINQUENT

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BORROWER

CO-BORROWER

BORROWER CONSUMER, JONATHON CO-BORROWER CONSUMER, BETTY
 SOC SEC # 123-45-6789 DOB SOC SEC # 987-65-4321 DOB
 MARITAL STATUS MARRIED DEPENDENTS
 CURRENT ADDRESS 9999 MAKE BELIEVE STREET, VANCOUVER, WA 98668 LENGTH
 PREVIOUS ADDRESS LENGTH

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

H I G H R I S K F R A U D A L E R T

JONATHON CONSUMER: AVAILABLE AND CLEAR

BETTY CONSUMER: AVAILABLE AND CLEAR

C R E D I T

P J	ABC RESIDENTL MT 999999999	06/03	11/98 05/03	\$142800	\$135118	\$1093	CUR WAS 60 7 1 0 47	7	1	0	47	\$0
						MTG	360 XP/TU/EF					
							Late Dates: 7/02-30, 6/02-30, 5/02-30, 4/02-30					
							VA REAL ESTATE LOAN					
C C	ABC FCU 99999999	05/03	09/00 05/03	\$7837	\$5982	\$156	AS AGREED	0 0 0 33				\$0
						AUTO	60 TU/EF					
B B	ABC BANK 99999999999999	06/03	10/02 05/03	\$207	\$236	\$15	DELINQ 30	1 0 0 9				\$30
						REV	MIN XP/TU/EF					
							Late Dates: 6/03-30					
C C	ABC/DEF C99A9999-9999999	06/03	12/01 11/02	\$500	\$219	\$11	DELINQ 30	1 0 0 19				\$20
						REV	MIN XP/TU/EF					
							Late Dates: 6/03-30					
B B	ABC 1 BK 99999999999999	09/01	03/00 06/01	\$174	\$0	\$0	PD WAS 60	1 1 0 21				\$0
						REV	XP/TU/EF					
							Late Dates: 7/01-60, 6/01-30					
							ACCOUNT CLOSED BY CONSUMER					
C C	ABC AMERICA 9999	06/02	01/00 10/00	\$3500	\$0	\$0	PAID	0 0 0 09				\$0
						REV	TU/EF					
							ACCOUNT CLOSED BY CREDIT GRANTOR					
C C	ABC AMERICA BANK N 999	06/02	01/00 10/00	\$3500	\$0	\$0	AS AGREED	0 0 0 30				\$0
						REV	XP					
							ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST; CHECK CREDIT OR LINE OF CREDIT					
B B	ABC BANKCARD 99999999999999999999	07/00	04/97 12/98	\$3587	\$0	\$0	PAID	0 0 0 40				\$0
						REV	XP/TU/EF					
							ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST					
B B	ABC BANKCARD 99999999999999999999	06/96	06/93 03/95	\$300	\$0	\$0	PAID	- - -				\$0
						REV	TU/EF					
							ACCOUNT CLOSED BY CONSUMER					
C C	ABC CLOTHIERS RETA 99999999999999999999	06/03	06/92 08/00	\$259	\$0	\$0	AS AGREED	0 0 0 99				\$0
						REV	XP/TU/EF					

When completed as a Residential Mortgage Credit Report, the reporting bureau certifies the RMCR to meet all standards set forth by the FHA, FNMA, VA, FHLMC. The information has been obtained from sources deemed reliable, the accuracy of which the reporting bureau does not guarantee. This information has been furnished in response to an inquiry for the purpose of evaluating a credit risk. The inquirer has agreed to indemnify reporting bureau for any damages arising from misuse of this information, and this report is furnished in reliance upon that indemnity. This report must be held in strict confidence and in accordance with the Fair Credit Reporting Act.

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AMERICAN REPORTING COMPANY
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PROPERTY ADDRESS

BORROWER

CO-BORROWER

BORROWER CONSUMER, JONATHON
 SOC SEC # 123-45-6789 DOB
 MARITAL STATUS MARRIED
 CURRENT ADDRESS 9999 MAKE BELIEVE STREET, VANCOUVER, WA 98668
 PREVIOUS ADDRESS

CO-BORROWER CONSUMER, BETTY
 SOC SEC # 987-65-4321 DOB
 DEPENDENTS
 LENGTH
 LENGTH

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

B	B	ABC RETAIL 999999999999999	06/97	05/94	\$800	\$0 REV	\$0	INACTIVE XP/TU/EF	0	0	0	39	\$0
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J	C	ABC SECURITY BANK -9999999999999999999	06/96	10/95 06/96	\$7890	\$0 AUTO	\$0 060	PAID XP/TU/EF	0	0	0	9	\$0
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B	B	ABC USA 999999999999999 Late Dates: 1/99-30, 12/98-30 ACCOUNT TRANSFERRED OR SOLD	02/99	10/96 10/98	\$1500	\$0 REV	\$0	PD WAS 30 TU/EF	2	0	0	27	\$0
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C	C	ABC/DEF 999999999999999 CLOSED	06/00	01/99 03/00	\$1000	\$0 INST	\$0 24	PAID XP/TU/EF	0	0	0	06	\$0
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C	C	ABC/RETAIL -9999999999	06/03	12/01 03/02	\$500	\$0 REV	\$0	AS AGREED XP/TU/EF	0	0	0	18	\$0
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B	B	ABC/USA 999999999999999 CLOSED; COMBINED CREDIT PLAN	01/99	07/96 03/98	\$2000	\$0 REV	\$0	PAID XP/TU/EF	0	0	0	25	\$0
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C	C	ABC--DEFG 999999999999999 CREDIT CARD STOLEN OR LOST	04/94	03/93 03/94	\$0	\$0 REV	\$0	CRCDLOST TU	-	-	-		\$0
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B	B	ABCFINANCIAL 9999999999999999999 INSTALLMENT SALES CONTRACT	06/99	06/97 07/97	\$2650	\$0 INST	\$0 001	PAID XP/TU/EF	0	0	0	25	\$0
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J	C	FABC NA 9999999999 Late Dates: NO LATES IN PAST 24 MONTHS ACCOUNTS CLOSED BY CREDIT GRANTOR	01/02	08/94 10/98	\$1784	\$0 REV	\$0	PD WAS 90 TU/EF	5	3	5	89	\$0
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COLLECTION ACCOUNTS

C	C	ABC 9999999999 NO FORWARDING ADDRESS; ORIGINAL CREDITOR: ABC LOANS	06/98	10/97 12/96	\$4808	\$4808 COLL	\$4808 UNK	CHARGE OFF XP/TU/EF	-	-	-		\$4808
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C	C	ABC SEC BK -9999999999 Late Dates: NO LATES IN PAST 24 MONTHS CHARGED OFF ACCOUNT	11/00	03/95 11/96	\$10030	\$1003 AUTO	\$381 060	CHARGE OFF XP/TU/EF	1	1	0		\$9718
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 COMPLETED 2/28/2005 PRICE \$0.00

PROPERTY ADDRESS

BORROWER

CO-BORROWER

BORROWER CONSUMER, JONATHON CO-BORROWER CONSUMER, BETTY
 SOC SEC # 123-45-6789 DOB SOC SEC # 987-65-4321 DOB
 MARITAL STATUS MARRIED DEPENDENTS
 CURRENT ADDRESS 9999 MAKE BELIEVE STREET, VANCOUVER, WA 98668 LENGTH
 PREVIOUS ADDRESS LENGTH

E C O A	W H O S E	CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	HISTORICAL STATUS				AMOUNT PAST DUE
									TIME PAST DUE			MOS REV	
30+	60+	90+											
B	B	ABC COLLECTIONS I ABC-999999999 ORIGINAL CREDITOR: ABC BANK	04/03	01/02 04/98	\$283	\$283 OPEN	\$7* 001	COLLECTION XP/EF	0	0	0	12	\$283
B	B	ABC BANKCARD 9999999999 INCLUDED IN BANKRUPTCY	08/99	10/96 04/99	\$1614	\$0 REV	\$0	BANKRUPTCY XP/TU/EF	-	-	-		\$0
B	B	ABC TELESERVICE 9999999999999999 Late Dates: 4/98-60 PAID CHARGE OFF	05/99	06/97 01/98	\$0	\$0 OPEN	\$0	PAID CHGOFF TU/EF	0	1	0		\$0
B	B	ABC USA BK B 999999999999 Late Dates: 2/99-30, 1/99-60, 12/98-30 INCLUDED IN BANKRUPTCY	08/99	05/94 03/99	\$5500	\$0 REV	\$0	BANKRUPTCY XP/TU/EF	2	1	0		\$0
B	B	ABC BANK NA 9999999999	05/03	05/98 04/00	\$9223	\$0 AUTO	\$0	BANKRUPTCY UNK XP/TU/EF	0	0	0	1	\$0
B	B	ABCDEFG 9999999999999999 Late Dates: 9/99-30 INCLUDED IN BANKRUPTCY	07/01	06/93 03/01	\$2200	\$0 REV	\$0	BANKRUPTCY XP/TU/EF	1	0	0	48	\$0

P U B L I C R E C O R D S

I C ABC COUNTY Ref #: 999999999 File Date: 06/98
 JUDGMENT Amount: \$4,808 Plaintiff: ABC INC
 XP/TU Status Date: 10/98 Status: RELEASED

I B US BKPT CT Ref #: 9999999ABC File Date: 04/99
 CHAPTER 7 BANKRUPTCY Amount: - Plaintiff:
 XP Status Date: 07/99 Status: DISCHARGED

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)

EF 06/30/03 AMERICAN REPORTING

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

- 1 - EXPERIAN 07/02/03
 NAME: BETTY CONSUMER - 987654321
 ADDRESS: 9999 MAKE BELIEVE ST, VANCOUVER, WA 98668 05/02
- 2 - TRANSUNION
 NAME: BETTY CONSUMER
 SSN: 987-65-4321
 ADDRESS: 9999 MAKE BELIEVE ST, VANCOUVER, WA 98668 04/02

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Public Records Found For: Applicant Spouse

S E N D T O	AMERICAN REPORTING COMPANY	REPORT #	12345	FNMA #	
	1008 140TH AVE NE, STE 108	LOAN TYPE		REF.#	SAMPLE TEST FILE
	BELLEVUE, WA 98005	REPOSITORIES	XP/TU/EF	ORDERED	07/02/2003 BY AMERICAN REPORTING C
		COMPLETED	2/28/2005	PRICE	\$0.00

PROPERTY ADDRESS

BORROWER

CO-BORROWER

BORROWER	CONSUMER, JONATHON	CO-BORROWER	CONSUMER, BETTY
SOC SEC #	123-45-6789 DOB	SOC SEC #	987-65-4321 DOB
MARITAL STATUS	MARRIED	DEPENDENTS	
CURRENT ADDRESS	9999 MAKE BELIEVE STREET, VANCOUVER, WA 98668		LENGTH
PREVIOUS ADDRESS			LENGTH

E C O A	W H O S E	CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	HISTORICAL STATUS			AMOUNT PAST DUE
									TIME PAST DUE	MOS REV		

3 - TRANSUNION 07/02/03
 NAME: JONATHON CONSUMER
 SSN: 123-45-6789
 ADDRESS: 9999 MAKE BELIEVE, VANCOUVER, WA 98668 03/03

4 - EXPERIAN 07/02/03
 NAME: JONATHON CONSUMER - 123456789
 ADDRESS: 9999 MAKE BELIEVE ST, VANCOUVER, WA 98668 04/02

5 - EQUIFAX 07/02/03
 NAME: BETTY CONSUMER
 SSN: 987-65-4321
 ADDRESS: 9999 MAKE BELIEVE ST, VANCOUVER, WA 98668

6 - EQUIFAX 07/02/03
 NAME: JONATHON CONSUMER
 SSN: 123-45-6789
 ADDRESS: 9999 MAKE BELIEVE ST, VANCOUVER, WA 98668

C R E D I T O R S

*** NO RECORD FOUND ***

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	TRANSUNION PO BOX 2000 CHESTER, PA 19022 800-916-8800 www.transunion.com	EQUIFAX PO BOX 740256 ATLANTA, GA 30374 800-685-1111 www.equifax.com
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R E M A R K S

CONSUMER, BETTY YOB: 1974
 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

CONSUMER, JONATHON YOB: 1974
 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

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: **-*****

Fannie User ID: *****

American Reporting Company, LLC
4020 Lake Washington Blvd NE. Suite 205
Kirkland, WA 98033
ph: 800.992.1058 fx: 425.644.0920

PREQUAL CREDIT REPORT

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Public Records Found For: Applicant Spouse

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PROPERTY ADDRESS

BORROWER

CO-BORROWER

BORROWER CONSUMER, JONATHON
 SOC SEC # 123-45-6789 DOB
 MARITAL STATUS MARRIED

CO-BORROWER CONSUMER, BETTY
 SOC SEC # 987-65-4321 DOB
 DEPENDENTS

CURRENT ADDRESS 9999 MAKE BELIEVE STREET, VANCOUVER, WA 98668

LENGTH

PREVIOUS ADDRESS

LENGTH

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

To verify the authenticity of this credit report, please visit <https://arc.meridianlink.com> and click on the Instant View link. Enter report number 12345 and password **-***** to view the report. For any inquiries regarding this report or services provided by AMERICAN REPORTING please contact us at 800-992-1058.

*** END OF REPORT 1/13/2006 2:28:32 PM ***

AMERICAN REPORTING COMPANY
1008 140TH AVE NE, STE 108
BELLEVUE, WA 98005
(425)644-9900

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

CONSUMER, JONATHON & CONSUMER, BETTY
9999 MAKE BELIEVE STREET
VANCOUVER, WA 98668

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	EXPERIAN	EQUIFAX CREDIT
PO BOX 4000	PO BOX 2002	PO BOX 740256
CHESTER, PA 19022	ALLEN, TX 75013	ATLANTA, GA 30374
866-887-2673	888-397-3742	800-685-1111
www.transunion.com	www.experian.com/reportaccess	www.equifax.com

The following information about your credit scores was created on 07/02/2003.

Applicant : CONSUMER, JONATHON
Name of Score: EQUIFAX/BEACON '96
Credit Score : 591 **Range:** 300-850

Key Factors affecting the score:

- SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- AMOUNT OWED ON DELINQUENT ACCOUNTS

Applicant : CONSUMER, JONATHON
Name of Score: TRANSUNION/EMPIRICA
Credit Score : 557 **Range:** 300-850

Key Factors affecting the score:

- SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- NUMBER OF ACCOUNTS WITH DELINQUENCY
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

Applicant : CONSUMER, JONATHON
Name of Score: EXPERIAN/FAIR, ISAAC (VER. 2)
Credit Score : 579 **Range:** 300-850

- Key Factors affecting the score:**
- SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
 - LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT
 - NUMBER OF ACCOUNTS DELINQUENT
 - AMOUNT PAST DUE ON ACCOUNTS

Applicant : CONSUMER, BETTY
Name of Score: EQUIFAX/BEACON '96
Credit Score : 670 **Range:** 300-850

- Key Factors affecting the score:**
- SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 - LACK OF RECENT BANK REVOLVING INFORMATION
 - NUMBER OF ACCOUNTS WITH DELINQUENCY

Applicant : CONSUMER, BETTY
Name of Score: TRANSUNION/EMPIRICA
Credit Score : 638 **Range:** 300-850

- Key Factors affecting the score:**
- SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 - LEVEL OF DELINQUENCY ON ACCOUNTS
 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

Applicant : CONSUMER, BETTY
Name of Score: EXPERIAN/FAIR, ISAAC (VER. 2)
Credit Score : 605 **Range:** 300-850

- Key Factors affecting the score:**
- SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
 - LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT
 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 - NUMBER OF ACCOUNTS DELINQUENT

Borrower Signature _____ Date _____

Co-Borrower Signature _____ Date _____

AMERICAN REPORTING COMPANY
1008 140TH AVE NE, STE 108
BELLEVUE, WA 98005
(425)644-9900

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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	EXPERIAN	EQUIFAX CREDIT
PO BOX 4000	PO BOX 2002	PO BOX 740256
CHESTER, PA 19022	ALLEN, TX 75013	ATLANTA, GA 30374
866-887-2673	888-397-3742	800-685-1111
www.transunion.com	www.experian.com/reportaccess	www.equifax.com

The following information about your credit scores was created on 07/02/2003.

Applicant : CONSUMER, JONATHON
Name of Score: EQUIFAX/BEACON '96
Credit Score : 591 **Range:** 300-850

Key Factors affecting the score:

- SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- AMOUNT OWED ON DELINQUENT ACCOUNTS

Applicant : CONSUMER, JONATHON
Name of Score: TRANSUNION/EMPIRICA
Credit Score : 557 **Range:** 300-850

Key Factors affecting the score:

- SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- NUMBER OF ACCOUNTS WITH DELINQUENCY
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

Applicant : CONSUMER, JONATHON
Name of Score: EXPERIAN/FAIR, ISAAC (VER. 2)
Credit Score : 579 **Range:** 300-850

Key Factors affecting the score:

- SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
- LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT
- NUMBER OF ACCOUNTS DELINQUENT
- AMOUNT PAST DUE ON ACCOUNTS

Applicant : CONSUMER, BETTY
Name of Score: EQUIFAX/BEACON '96
Credit Score : 670 **Range:** 300-850

Key Factors affecting the score:

- SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- LACK OF RECENT BANK REVOLVING INFORMATION
- NUMBER OF ACCOUNTS WITH DELINQUENCY

Applicant : CONSUMER, BETTY
Name of Score: TRANSUNION/EMPIRICA
Credit Score : 638 **Range:** 300-850

Key Factors affecting the score:

- SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- LEVEL OF DELINQUENCY ON ACCOUNTS
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

Applicant : CONSUMER, BETTY
Name of Score: EXPERIAN/FAIR, ISAAC (VER. 2)
Credit Score : 605 **Range:** 300-850

Key Factors affecting the score:

- SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
- LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- NUMBER OF ACCOUNTS DELINQUENT

Credit Report Legend

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
			DLA	ACCT TYPE	TERMS						SOURCE	
B	B	CENTRAL BANK 23802654388	06/98	12/93	\$22350	\$11050	\$465	31	1	0	0	DELINQ 30
		Late Dates: 6/96-30		05/98	AUTO	048\$465						XP

Please see charts below

Creditor/Account #: Name of the account as reported by the credit bureaus, and immediately below the account #

Opened: The date the account was originally opened

High Credit: The highest amount borrowed on this account, of the credit limit if a charge acct.

Balance: The amount of money owed on the acct. as of the date reported charge account

of times the account has been 30,60,90 days past due

Status: Indicates current status of account. See table below

Late Dates: Dates of late payments and # of days past due

Reported: The date of the last report to the credit bureau by the creditor

Last Activity: The date if the last activity on the account

Type: Type of account. See chart below

Terms: The first # indicates the # of mths; the 2nd figure indicates the amount

Past Due: Amount past due on acct.

MO: # of mths reviewed

Source: Bureau(s) reporting on the account

ECOA Codes

- A: Authorized user - A joint account where the borrower is an authorized user, but has no contractual responsibility.
- I: Individual account - An account solely for this borrower.
- J: Joint account - An account for which both spouses are contractually liable.
- M: Marker - An account where the borrower is primarily responsible, having a cosigner [or Co-maker] with no spousal relationship to assume liability if the borrower defaults.
- S: Co-maker - An account for which the borrower is the co-signer, with no spousal relationship, who becomes liable if the primary signer [or Maker] defaults.
- P: Participating account - A joint account for which contractual liability cannot be determined.
- T: Terminated - A joint or cosigned account where the borrower is no longer associated with the account.
- X: Deceased - The borrower has been reported deceased.
- U: Undesignated account - An account that has not yet been designated.

WHOSE Codes

- B: Account returns from repositories under borrower's name
- C: Account returns from repositories under co-applicant's name
- J: Account returns from the repositories under both applicant and co-applicant name

MTG: Mortgage
INST: Installation account
AUTO: Auto loan
CRCD: Credit card
COLL: Account in collections
REV: Revolving account
OPEN: Open account
EDU: Education account
COSI: Co-signer account
LEAS: Leasing account

Account Status

NO STATUS - no status
CRCDLOST - credit card lost
INACTIVE - account inactive
DELETED - account deleted from report by credit agency
AS AGREED - current/as agreed
CUR WAS 30 - account was late more than 30 days previously and is now current
CUR WAS 60 - account was late more than 60 days previously and is now current
CUR WAS 90 - account was late more than 90 days previously and is now current
CUR WAS 120 - account was late more than 120 days previously and is now current
CUR WAS COLL - account was previously in collection and is now current
CUR WAS REPO - account was previously in repossession and is now current
CUR WAS BK - account was previously in bankruptcy and is now current
CUR WAS FORE - account was previously in foreclosure and is now current
PAID - account closed and paid off
CLOSED - closed account
TRANSFERRED - transferred account
PD WAS 30 - account was late more than 30 days previously and is now paid and closed
PD WAS 60 - account was late more than 60 days previously and is now paid and closed
PD WAS 90 - account was late more than 90 days previously and is now paid and closed
PD WAS 120+ - account was late more than 120 days previously and is now paid and closed
DELINQ 30 - account currently late more than 30 days
DELINQ 60 - account currently late more than 60 days
DELINQ 90 - account currently late more than 90 days
DELINQ 120+ - account currently late more than 120 days
BANKRUPTCY - bankruptcy account
PAY PLAN - account paying under payment plan
REPOSESS - repossession
FORECLOS - foreclosure
SETTLED - settled
VOL SUR - voluntary surrender
CHARGE OFF - charge off
COLLECTION - placed for collection
PD COLL - paid collection
PD WAS REPO - paid was repossession
PD CHG OFF - paid was charge off
PD FORECLO - paid was foreclosure
CO NOW PAY - now paying/was charge off
GOV CLAIM - claim filed with government for insured portion of balance on loan
CLOS NP AA - closed/not paid as agreed