

PREPARED FOR:

**NATIONAL CREDIT CHECK**

3840 YORK STREET SUITE 230 A, DENVER, CO 80205

**Attention:** ROSY                      **Prepared By:**                      **Report Type:** INFILE 3 MERGED  
**Reference #:** AFA50-0209988      **Request Date:** 1/31/2005      **Sources:** TU, EFX and XPN  
**Password:** l8pl65vhz9              **Completed Date:** 3/16/2005      **Loan Type:**  
**Client Loan #:**                      **Client #:** 1                      **ECOA Type:** INDIVIDUAL  
**Fannie Mae #:**                      Orig: \$16.50 Supp\$10.00 **Total:**\$26.50  
**Loan Officer:**

THIS IS A FINAL REPORT

**Applicant/Co-Applciant Information**

**Applicant:** CONSUMER, JONATHAN      **DOB:**                      **SSN#:** 548-60-3388  
**Co-Applciant:**                      **DOB:**                      **SSN#:**  
**Street Address:** 10655 BIRCH STREET      **Marital Status:**  
**City, State, Zip:** BURBANK, CA 91502      **Own/Rent:**  
**Length of Time:**                      **Dependents:**  
**Property**

**Score Information**

EFX FACTA BEACON 5.0      **735**      Range 300 to 850      FOR: CONSUMER, JONATHAN Q JR  
SCORE

Score Date: 1/31/2005

30 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT  
14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
09 TOO MANY ACCOUNTS RECENTLY OPENED  
12 LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

TU EMPIRICA 98      **698**      Range 336 to 843      FOR: CONSUMER, JONATHON Q

Score Date: 1/31/2005

09 TOO MANY ACCOUNTS RECENTLY OPENED  
18 NUMBER OF ACCOUNTS DELINQUENT  
12 LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED  
30 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT  
FILE NOT SCORED BECAUSE SUBJECT IS DECEASED

XPN/FAIR, ISAAC MODEL II      **+700**      Range 300 to 850      FOR: CONSUMER, JONATHAN QUINCY

Score Date: 1/31/2005

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  
30 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT

**Employment Information**

Applicant		Co-Applciant	
Employer:	RED DRAGON RESTAURANT	Employer:	
Position Held:	MANAGER	Position Held:	
Start/Stop Dates:		Start/Stop Dates:	
Income:		Income:	
Verified By/Date:		Verified By/Date:	

See Additional Employment section for more information.

## Trade Information

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due	
							# Mo	Times Past Due			Last Past Due
Account Number	DLA		Credit Limit		Acct. Type	EOA		30	60	90	
HOME FINANCIAL	01/98	05/90	400000	234000	3128	01	92	0	0	0	
24000098500012	12/97				INST	2					XPN-1
Loan Term: 360M AMOUNT IS ORIGINAL LOAN AMOUNT OPEN ACCOUNT THIS IS AN ACCOUNT IN GOOD STANDING REAL ESTATE SPECIFIC TYPE UNKNOWN											
MOUNTAIN BK	12/96	03/93	43225	19330	956	02	39	3	0	0	956
3562A0197325346R12345	11/96				INST	2					XPN-1 12/96
Loan Term: 60M Late Dates: 02-12/1996 02-5/1996 AMOUNT IS ORIGINAL LOAN AMOUNT OPEN ACCOUNT ACCOUNT 30 DAYS PAST DUE DATE THREE TIMES SECURED LOAN											
CENTRAL BANK	06/96	12/93	22350	11050	465	02	31	1	0	0	465
23802654388	05/96				INST	1					XPN-1 06/96
Loan Term: 48M Late Dates: 02-6/1996 AMOUNT IS ORIGINAL LOAN AMOUNT OPEN ACCOUNT ACCOUNT 30 DAYS PAST DUE DATE AUTO LOAN											
EMPLOYEES CREDIT UNION	01/98	02/85	6500	6029	180	01	99	0	0	0	
525556601	01/98		10000		REV	2					XPN-1
OPEN ACCOUNT THIS IS AN ACCOUNT IN GOOD STANDING CREDIT CARD, TERMS REV											
HEMLOCKS	06/96	02/95	1000	1000		01	17	0	0	0	
8285103111261			1000		INST	3					XPN-1
Loan Term: 24M OPEN ACCOUNT THIS IS AN ACCOUNT IN GOOD STANDING INSTALLMENT SALES CONTRACT											
CUSOUTHERN	01/05	03/01	20000	0		01	11	0	0	0	
9000100001					INST	S					EFX-1, TU-1
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
CUSOUTHERN	12/04	01/02	1000	0		01	10	0	0	0	
9000100003					INST	M					EFX-1, TU-1
CLOSED OR PAID ACCOUNT/ZERO BALANCE SECURED											
CUSOUTHERN	12/04	07/02	20000	0		01	10	0	0	0	
9000100007					INST	S					EFX-1, TU-1
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
FRSTBANK	03/04	11/02	0	0		01	07	0	0	0	
5049265370000060					REV	I					EFX-1
CLOSED OR PAID ACCOUNT/ZERO BALANCE CHARGE											
HAROLDS	01/05	04/99	505	0		01	41	1	1	2	
3059100576	01/05		300		REV	I					EFX-1, TU-1 07/04
Late Dates: 05-7/2004 04-6/2004 03-5/2004 02-4/2004 CHARGE											
MBNA AMERICA	06/04	06/04	0	0		01		0	0	0	0
9391			100		REV	I					TU-1
CREDIT CARD											
PEEBLES	07/02	10/98	200	0		01	01	0	0	0	0
1613					REV	I					TU-1
CHARGE ACCOUNT											

### Trade Information (continued)

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due	
							# Mo	30	60	90	Last Past Due
Account Number	DLA		Credit Limit		Acct. Type	ECOA					
SCHOOLS FCU 30741906	12/04	10/03	10000	0	REV	01 I	15	0	0	0	0
LINE OF CREDIT CLOSED											
ST EMPLOY 100030000074	10/02 09/02	01/02	5100	0	INST	01 I	03	0	0	0	0
CLOSED OR PAID ACCOUNT/ZERO BALANCE SECURED											
ST EMPLOY 30000071	09/02	09/02	500	0	INST	00 I	0	0	0	0	0
UNSECURED											
TRACY 185420501	06/03	01/03	50000	0	INST	01 I	04	0	0	0	0
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											

### Collection Information

Account Name	Date Reported	Date Opened	High Credit	Balance	Acct. Type	Account Status	Past Due
Account Number	Client				Credit Limit	ECOA	Last Past Due
TROJAN PROFE 6811123654575	07/01	05/01	750	615	O	9B I TU-1	
PLACED FOR COLLECTION							
CREDIT AND COLLECTION 98E543182136	04/96	09/94	500	250		09 2 XPN-1	
AMOUNT IS ORIGINAL LOAN AMOUNT CUSTOMER DISPUTED ACCOUNT - REPORTED BY SUBSCRIBER ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION							

### Public Record Information

Public Record Type	Date Reported	Date Filed	Original Amount	Balance	Current Status	Amount Past Due
Case/Court Number	Name					Segment

OBTAINED THROUGH TU, EFX and XPN

JUDGMENT 7505853 / 3019999	09/93	09/93	1200				XPN-1
Judgment COUNTY SPR CT SANTA ANA							
BANKRUPTCY CH-13 35054539906234561 / 3009999	02/93	02/93	100000	8500	LIAB ASSET EXEMPT		XPN-1 BK 13-PETIT
BK 13-PETIT U S BANKRUPTCY COURT VOLUNTARY							

COUNTY TAX LIEN 45078321 / 3051111	06/94	06/94	12450		REL 07/01/1995		XPN-1
SO CALIF DISTRICT COURT							

### Consumer Statement

THIS IS A TEST FILE TU-1

### Additional Employment Information

#### Current Employment - Applicant

Employer: RED DRAGON RESTAURANT P O BOX 7519 LOS ANGELES, CA 91003	Type of Business: RESTAURANT Phone: Position: MANAGER
Salary or Wage: Date Verified:	Hire Date: Verified By: Date Discharged: Title:

## Additional Employment Information (continued)

### Former Employment - Applicant

Employer: BELL AUTOMOTIVE  
111 MAIN STREET  
BURBANK, CA 91503

Type of Business:  
Phone:  
Position:

Salary or Wage:  
Date Verified:

Hire Date:  
Verified By:

Date Discharged:

Title:

## Additional Address Information

### Current Address(es)

Date Reported	Move In Date	Move Out Date	Length Of Time	Payment	Unit Number	Own/Rent/Other	Number Of Lates	Balance
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10655 N BIRCH ST, BURBANK, CA 91502-1234

XPN-1

01/01/1998

Landlord / Mortgage Co:

Phone:

Verified Date:

Verified By:

SINGLE-FAMILY DWELLING  
OWNS HOME - GENERAL

### Former Address(es)

Date Reported	Move In Date	Move Out Date	Length Of Time	Payment	Unit Number	Own/Rent/Other	Number Of Lates	Balance
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15442 DEL AMO CARD SERVICES AV, TUSTIN, CA 92780

TU-1

12/26/2003

Landlord / Mortgage Co:

Phone:

Verified Date:

Verified By:

530953 POB 530953, SAN JOSE, CA 95153

TU-1

Landlord / Mortgage Co:

Phone: ( ) 258-4000

Verified Date:

Verified By:

1314 SOPHIA LN APT 3, SANTA ANA, CA 92708-5678

XPN-1

02/01/1995

Landlord / Mortgage Co:

Phone:

Verified Date:

Verified By:

APARTMENT COMPLEX  
RENTS

2600 BOWSER ST #312, LOS ANGELES, CA 90017-9876

XPN-1

09/01/1993

Landlord / Mortgage Co:

Phone:

Verified Date:

Verified By:

APARTMENT COMPLEX  
RENTS

## Inquiries

NTL CR CHK C	1/31/2005	TU-1
NATIONAL CREDIT CHECK	1/31/2005	TU-1
ABC NISSAN	1/31/2005	TU-1
DATAFAX CRDT	1/31/2005	TU-1
C B ASSO FIL	1/31/2005	TU-1
NCHECK	1/25/2005	TU-1
QUALITY CAR	1/22/2005	TU-1

## Creditor Information List

Company	Phone	Address	City,State,Zip
BOSTONS/CARSONS	(800) 628-0679	140 W INDUSTRIAL DR	ELMHURST, IL 60126
CREDIT UNION OF SOUTHERN CALIFORNIA	(562) 698-8326	8028 GREENLEAF AVE	WHITTIER, CA 90602
FIRST ELECTRONIC BAN	(801) 572-4004	11781 S. LONE PEAK PKWY #135	DRAPER, UT 84020
HAROLDS		PO BOX 2027	NORMAN, OK 73070-2027
MBNA AMERICA	(800) 362-6299	400 CHRISTIANIA ROAD	NEWARK, DE 19713-
STATE EMPLOYEES CRED	(517) 487-8211	501 S. CAPITOL AVENUE	LANSING, MI 48933-2305

## Creditor Information List (continued)

Company	Phone	Address	City,State,Zip
TRACY FEDERAL CREDIT	(209) 835-5721	P O BOX 1147	TRACY, CA 95378-1147
TROJAN PROFESSIONAL SERVICES	(714) 220-6716	10571 CALLE LEE	LOS ALAMITOS, CA 90720

## Source(s) of Information

File Segment	File Holder Name	Social Security #	Address
EFX-1	CONSUMER, JONATHAN		10655 BIRCH ST, BURBANK, CA 91502
TU-1	CONSUMER, JONATHON	548-60-3388	530953 POB 530953, SAN JOSE, CA 95153
XPN-1	CONSUMER, JONATHAN	999-99-9990	10655 N BIRCH ST, BURBANK, CA 91502-1234

## Alerts and Validation

TU OFAC ADVISOR  
OFAC ADVISOR CLEAR

TU-1

### ID FRAUD VICTIM ALERT

\*\*\*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 05-01-02.

XPN-1

### XPN FACS+

PHONE ANSWERING SERVICE:/ABC ANSWER-ALL/10655 N BIRCH ST/BURBANK CA 91502/818.555.1212  
SSN ISSUED BETWEEN 1965-1966  
SSN HAS BEEN USED 8 TIMES SINCE 03/01/1996  
ADDRESS HAS BEEN USED 15 TIMES SINCE 03/01/1996

XPN-1

## The Following AKA(s) Were Reported

AKA Name	AKA SSN#
CONSUMER, JACK Nickname: JACK CONSUMER CONSUM **	
CONSUMER, JONATHAN Q JR	
QUINCY, JONATHAN	

XPN-1

EFX-1

TU-1

\*\* Indicates Additional Information May Exist

## Profile Summary

Trades:	16	Delinq 30:	5	Charge Offs:	0
Balance:	\$271409	Delinq 60:	1	Collections:	2
Terms:	\$4729	Delinq 90:	2	Public Records:	3

Amount Past Due: \$1421

## Bureau Addresses

EQUIFAX, PO BOX 105873, ATLANTA, GA 30348 (800) 685-1111  
TRANS UNION, 2 BALDWIN PLACE, P. O. BOX 1000, CHESTER, PA 19022 (800) 888-4213  
EXPERIAN, PO BOX 2002, ALLEN, TX 75013 (888) 397-3742

\*\*\* END OF REPORT - 3/16/2005 2:45:25 PM \*\*\*