



CREDIT DATA CORP.

17592 17TH ST
SUITE 200
TUSTIN CA 92780

Phone (888) 220-6946
Fax (866) 451-3363

Merged Infile
Credit Report

Prepared For:	TEST - 1000 17592 E 17TH ST SUITE 200 TUSTIN CA 92780	Sources:	TU, XPN, EFX
Requested By:	TESTER	Ordered:	02/17/2009
		Completed:	02/17/2009
		Loan No:	
		Reference No:	
		Report No:	134605213
		Price:	\$0.00

APPLICANT				
Name	Phone	Social Security	Age/DOB	Dependents
Address				
consumer, jonathan		123-45-6789		
1586 NEWHOPE ST , ORANGE CA 92867				

SCORES				
Risk Assessment			Codes	
JONATHAN QUINCY CONSUMER 700 EXPERIAN/FAIR, ISAAC RISK MODEL ACCOUNT(S) NOT PAID AS AGREED AND/OR LEGAL ITEM FILED. LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT. NUMBER OF ACCOUNTS DELINQUENT.	XPN-01	22	13	18
JONATHAN QUINCY CONSUMER 502 NEW NATIONAL RISK MODEL AVERAGE AGE OF REVOLVING BANK ACCOUNTS DELINQUENCY ON BANK INSTALLMENT LOANS TOO FEW ACCOUNTS NOW CURRENT PRESENCE OF NON-SATISFACTORY RATINGS ON ACCOUNTS	XPN-01	19	35	01 08
JONATHAN QUINCY CONSUMER 925 EXPERIAN/MDS BANKRUPTCY II MODEL RATIO OF BANK REVOLVING BALANCES TO CREDIT LIMITS OR LACK OF BANK REVOLVING ACCOUNT INFORMATION PRESENCE OF DEROGATORY ACCOUNTS RECENTLY ACTIVE OR LACK OF BANK, RETAIL , OR FINANCE ACCOUNTS PRESENCE OF DELINQUENT ACCOUNTS	XPN-01	K	C	H B

CREDIT HISTORY												
ECOA	Creditor Name Account Number	Type	Date Reported	Date Opened Last Activity	Hi Credit Term Mo	Balance Term Amount	Past Due Amount	Mo	30	60	90	MOP
	XPN-01 2 HOME FINANCIAL 24000098500012 REAL ESTATE	MTG	01/98	05/90 05/90	\$400000 360	\$234000 \$3128		92	0	0	0	1
	XPN-01 2 MOUNTAIN BK 3562A0197325346R12345 MAX DELINQ DATE = 12/1996 MAX DELINQ TYPE = LATE 30 DAYS ACCOUNT 30 DAYS PAST DUE DATE 3 TIMES SECURED PAYMENT HISTORY : _12/1996-30;_05/1996-30;_09/1994-30	INS	12/96	03/93 12/96	\$43225 60	\$19330 \$956	\$956	39	3	0	0	2
	XPN-01 1 CENTRAL BANK 23802654388 MAX DELINQ DATE = 06/1996 MAX DELINQ TYPE = LATE 30 DAYS ACCOUNT 30 DAYS PAST DUE DATE AUTOMOBILE PAYMENT HISTORY : _06/1996-30	INS	06/96	12/93 06/96	\$22350 48	\$11050 \$465	\$465	30	1	0	0	2
	XPN-01 1 STATE BANK 4271008232 CREDIT LIMIT: \$10000	REV	06/96	01/90 01/90	\$9612 REV	\$8628 \$255		77	0	0	0	1

This 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 bureaus 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.

CREDIT HISTORY												
ECOA	Creditor Name Account Number	Type	Date Reported	Date Opened Last Activity	Hi Credit Term Mo	Balance Term Amount	Past Due Amount	Mo	30	60	90	MOP
2	XPN-01 EMPLOYEES CREDIT UNION 525556601 CREDIT LIMIT: \$10000	REV	01/98	02/85 02/85	\$7108 REV	\$6029 \$180		99	0	0	0	1
3	XPN-01 CBUSASEARS 8285103111261 INSTALLMENT SALES CONTRACT	INS	06/96	02/95 02/95	\$1000 24	\$1000		16	0	0	0	1
2	XPN-01 CREDIT AND COLLECTION 98E543182136 Original creditor: DR. JOHN KILDARE PREVIOUS STATUS 09 ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPT ACCOUNT INFORMATION DISPUTED BY CONSUMER	INS	04/96	09/94 09/94	\$500 INST	\$250		19				9
2	XPN-01 BOSTONS/CARSONS 525556601 MAX DELINQ DATE = 05/1996 MAX DELINQ TYPE = WAGE EARNER PLAN PREVIOUS STATUS 07 DEBT INCLUDED IN OR DISCHARGED THRU BK 13 ACCOUNT DELINQUENT 180 DAYS PAST DUE DATE ACCOUNT PREVIOUSLY IN DISPUTE - NOW RESOLVED - REPORTED BY SUBSCRIBER PAYMENT HISTORY : _04/1996-120	REV	05/96	01/68 05/96	\$1400 REV	\$0		99	1	1	4	5
2	XPN-01 ISLAND SAVINGS 405855254820 CLOSED ACCOUNT ACCOUNT CLOSED AT CONSUMER'S REQUEST CREDIT LIMIT: \$7000	REV	10/97	05/96 05/96	\$5700 REV	\$0		17	0	0	0	1
1	XPN-01 TRAVEL CHARGE USA 4271008232 PAID ACCOUNT/ZERO BALANCE CREDIT LIMIT: \$4000	REV	12/97	03/95 12/97	\$3612 1	\$0		33	0	0	0	1

PUBLIC RECORDS		
Name: JONATHAN QUINCY CONSUMER ECOA: 1 Code: 3051111 Court: SO CALIF DISTRICT COURT Plaintiff: Amount: \$12450 CONSUMER DISPUTE: N DISPOSITION TYPE: Released DISPOSITION DATE: 7/1/1995 RATING REMARKS: COUNTY TAX LIEN RELEASED	SSN: 999-99-9990 Type: COUNTY TAX LIEN RELEASED Docket #: B476P2109 Attorney: Assests:	Bureaus: XPN-01 Date Filed: 06/94 Date Reported: Date Satisfied: 07/95 Liabilities:
Name: JONATHAN QUINCY CONSUMER ECOA: 1 Code: 3019999 Court: COUNTY SPR CT SANTA ANA Plaintiff: ALLIED COMPANY Amount: \$1200 CONSUMER DISPUTE: N DISPOSITION TYPE: Filed DISPOSITION DATE: 9/19/1993 RATING REMARKS: JUDGEMENT	SSN: 999-99-9990 Type: JUDGEMENT Docket #: B1234P50987 Attorney: Assests:	Bureaus: XPN-01 Date Filed: Date Reported: Date Satisfied: Liabilities:
Name: JONATHAN QUINCY CONSUMER ECOA: Code: 3009999 Court: U S BANKRUPTCY COURT Plaintiff: Amount: \$100000 CONSUMER DISPUTE: N DISPOSITION TYPE: Filed DISPOSITION DATE: 2/10/1993 RATING REMARKS: CHAPTER 13 BANKRUPTCY FILING	SSN: 999-99-9990 Type: CHAPTER 13 BANKRUPTCY FILING Docket #: 35054539906234561 Attorney: Assests:	Bureaus: XPN-01 Date Filed: Date Reported: Date Satisfied: Liabilities: \$100000
Reporting Bureau certifies compliance with contractual requirements governing check of public records with these results.		

INQUIRIES WITHIN LAST 90 DAYS			
Date	Name	Code	IC
NONE FOUND.			

RESIDENCE			
Type Ownership	App/CoApp	Address	Since To
PRESENT	APPLICANT	1586 NEWHOPE ST ORANGE CA 92867	
PRESENT	APPLICANT	10655 N BIRCH ST BURBANK CA 91502-1234	
PREVIOUS	APPLICANT	2600 BOWSER ST #312 LOS ANGELES CA 90017-9876	
PREVIOUS	APPLICANT	1314 SOPHIA LN APT 3 SANTA ANA CA 92708-5678	

AKAs	
JACK CONSUMER	XPN-01
JOHN SMITH	XPN-01
JONATHAN SMITH JONES JR	XPN-01

SUBSCRIBER DECODES				
Phone	Name	Code	IC	
800-628-0679 140 INDUSTRIAL DR ELMHURST IL 60126	BOSTONS,CARSONS	2390446	DEPARTMENT AND MAIL ORDER	XPN-01
(800)669-8488 ATTN: CREDIT VERIFICATION	CBUSASEARS	2313849	DEPARTMENT AND MAIL ORDER	XPN-01
832-485-2525 PO BOX 779 JEFFERSON CITY MO 65102	CENTRAL BANK	1132912	BANKING	XPN-01
214.357.3328 PO BOX 542288 FAX W/A 214.357.3299 DALLAS TX 75354	EMPLOYEES CREDIT UNION	1220855	BANKING	XPN-01
414-425-1600 10708 W JANESVILLE RD HALES CORNERS WI 53130	STATE BANK	1299987	BANKING	XPN-01

IDENTIFICATION	
XPN-01 Name: EXPERIAN Address: 701 EXPERIAN PARKWAY PO BOX 949 ALLEN, TX 75013 Phone: 8006827654 Name: CONSUMER, JONATHAN QUINCY , 999-99-9990 , DOB: 01/51 OTHER COMMENTS: FRAUD VICTIM EXTENDED - **#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. (FACT ACT) FRAUD SHIELD COMMENTS: FRAUD SHIELD: PHONE ANSWERING SERVICE:/ABC ANSWER-ALL/10655 N BIRCH ST/BURBANK CA 91502/818.555.1212 FRAUD SHIELD COMMENTS: FRAUD SHIELD: COMMERCIAL BUSINESS ADDRESS:/J&J INVESTMENTS/2600 BOWSER ST #312/LOS ANGELES CA 90017/213.111.2222 FRAUD SHIELD COMMENTS: FRAUD SHIELD: CKPT: INPUT SSN RECORDED AS DECEASED 234567891	
TUC-01 Name: TRANSUNION Address: 2 BALDWIN PLACE P. O. BOX 1000 CHESTER, PA 19022 Phone: 800-888-4213 Name: CONSUMER, JONATHAN , , DOB: NO RECORD FOUND	
EFX-01 Address: Name: consumer, jonathan , , DOB: No-Hit The bureau data supplied does not match borrower's info	

REPORT FOOTER

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