

FILE #	113600	FNMA #	REPORT DATE	7/8/2002	CISCO CREDIT						
REPORT TO	TEST MORTGAGE	DATE ORDERED	7/8/2002	REPOSITORIES	XP/TU/EF						
LOAN TYPE	LOAN #	JHARRIS	PRICES								
BORROWER	AMERICA, JOHN	YEARS AT ADDRESS									
CO-BORROWER	AMERICA, SALLY	MARTIAL STATUS	MARRIED								
STREET	1234 AMERICA DR	DEPENDENTS									
CITY, STATE, ZIP	AMERICA CITY, DC 21001										
BORROWER			CO-BORROWER								
SOC SEC #	123-45-6789	SOC SEC #	987-65-4321								
AGE		AGE									
EMPLOYER		EMPLOYER									
POSITION		POSITION									
SINCE		SINCE									
MONTHLY INCOME		MONTHLY INCOME									
VERIFIED BY		VERIFIED BY									
CREDITOR	OPENING DATE	REPORTED DATE	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS	E C O A	
	MONTHS REVIEWED	LAST ACTIVITY DATE		TERMS		TIME PAST DUE	DATE LAST PAST DUE	30-59			60-89
S C O R E M O D E L S											
JOHN AMERICA - 123456789 EQUIFAX/BEACON '96										770	1
JOHN AMERICA - 123456789 TRANSUNION/EMPIRICA 98										784	4
JOHN AMERICA - 123456789 EXPERIAN/FAIR, ISAAC (VER. 2)										834	3
SALLY AMERICA - 987654321 EQUIFAX/BEACON '96										789	2
SALLY AMERICA - 987654321 TRANSUNION/EMPIRICA 98										774	6
SALLY AMERICA - 987654321 EXPERIAN/FAIR, ISAAC (VER. 2)										810	5
H A W K A L E R T											
AMERICA, JOHN AVAILABLE AND CLEAR											
AMERICA, SALLY AVAILABLE AND CLEAR											
S A F E S C A N											
S - SAFESCANNED: YOUR SSN ISSUE DATE: 1966;	INQUIRY HAS GONE THROUGH	OUR SAFESCAN DATA	BASE.								
S - SAFESCANNED: YOUR SSN ISSUE DATE: 1971;	INQUIRY HAS GONE THROUGH	OUR SAFESCAN DATA	BASE.								
T R A D E L I N E S											
WASHINGTON MUTUAL FA 9085300668497	12/00 05	06/02 05/02	\$156100	\$154029 360 \$1340	\$0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	---/---	AS AGREED XP/TU/EF MTG	J
REMARK: CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST											
DAIMLERCHRYSLER 1007045928	02/01 16	06/02 06/02	\$10255	\$8500 72 \$189	\$0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	---/---	AS AGREED XP/TU/EF AUTO	J
DISCOVER FINANCIAL S 601100903751	10/89 30	06/02 06/02	\$15500	\$1202 MIN \$21	\$0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	---/---	AS AGREED XP/TU	J REV
FUSA NA REMARK: CREDIT CARD.;	04/95 47	06/02 06/02	\$21500	\$941 \$18	\$0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	---/---	AS AGREED EF	A REV

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

1245 W. GUADALUPE SUITE B-6 #272 MESA, ARIZONA 85202 (480) 491-6001 * (800) 804-0043

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STREET	1234 AMERICA DR	DEPENDENTS	
CITY, STATE, ZIP	AMERICA CITY, DC 21001		

CREDITOR	OPENING DATE	REPORTED DATE	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS	E C O A	
	MONTHS REVIEWED	LAST ACTIVITY DATE		TERMS		TIME PAST DUE					
						30-59	60-89	90+			DATE LAST PAST DUE
FIRST USA BANK N A 441712280727	04/95 13	07/00 --/--	\$12500	\$0 \$0	\$0	0	0	0	--/--	CRCDLOST XP	B REV
KEY BANK 30222900000767668	05/92 06	12/92 12/92	\$8624	\$0 \$0	\$0	0	0	0	--/--	PAID TU/EF	J AUTO

PUBLIC RECORDS

*** NO RECORD FOUND ***

INQUIRIES (ONLY LAST 90 DAYS SHOWN)

*** NO RECORD FOUND ***

TRADE SUMMARY

	COUNT	BALANCE	PAYMENT	PAST DUE
MORTGAGE	1	154029	1340	0
INSTALLMENT	2	8500	189	0
OPEN	0	0	0	0
REVOLVING	3	2143	39	0
OTHER	0	0	0	0
TOTAL	6	164672	1568	0

DEROGATORY SUMMARY

Satisfactory	6	30 days	0
Currently Delinquent	0	60 days	0
Previously Delinquent	0	90 days	0
Oldest trade		Charge off	0

CREDITORS

CHRYSLER FINANCIAL C	ADDRESS NOT AVAILABLE, ATLANTA, GA 30309	800-801-2055
DISCOVER FINANCIAL S	PO BOX 15316 ATT: CMS/PROD DEVELOP, WILMINGTON, DE 198	
FST USA BK B	3 CHRISTIANA, WILMINGTON, DE 19801	302-594-4000
KEY BANK OF WASHINGT	PO BOX 2145 BK# 0100 COST CTR# 4522035, SEATTLE, WA	206-684-6066
WASHINGTON MUTUAL FA	PO BOX 1093, NORTHRIDGE, CA 91328	800-282-4840

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EXPERIAN (XP)	TRANS UNION (TU)	EQUIFAX (EF)
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Allen, TX 75013	Chester, PA 19022	Atlanta, GA 30374
888-397-3742	800-916-8800	800-685-1111
www.experian.com	www.transunion.com	www.equifax.com

*** END OF REPORT 5/11/2004 5:02:57 PM ***

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