



Customer Service
415-252-2888

Report No
416051

Provided For: CAL COAST CREDIT (MORTGAGE)
1388 SUTTER STREET, #808
SAN FRANCISCO, CA 94109

| | | |
|---------------------------|----------------------------|-----------------------------|
| Date Received 8/2/2007 | Date Issued 08/02/2007 | Requested By GORDON DEMO |
| Loan Type | Fannie Reissue # 416051 | Charges \$0.00 |
| Sources XP/TU/EF | Reference # | |

Property Address:

| GENERAL INFORMATION | | | |
|---------------------|--|--------------------|-------------|
| Borrower Name | SMITH, JOHN | Social Security No | 999-99-9999 |
| Co-Borrower Name | | Social Security No | DOB |
| Current Address | 123 MAKE BELIEVE LANE, LOS ANGELES, CA 12345 | | Length |
| Previous Address | | | Length |
| Marital Status | | | |
| Dependents | | | |

| BORROWER | CO-BORROWER |
|------------------------------------|------------------|
| Employer ABC APPLIANCE | Employer |
| Position SALES | Position |
| Since 200205 | Since |
| Income N/A | Income |
| Verified By JACKIE O - 05/15/11 | Verified By - |

| CREDIT HISTORY | | | | | | | | | | |
|------------------|---------------------------------|-----------------------|----------------|-------------|------------------|--------------------|-------------------|----------------|-----|----------------|
| E C O A | 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+ | |

SCORE MODELS

| | | | | | | | | | | |
|---|---|--|--|--|------------|--|--|--|--|--|
| 1 | JOHN SMITH - ***** EQUIFAX/BEACON 5.0 | | | | 651 | | | | | |
| | 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 | | | | | | | | | |
| | 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY | | | | | | | | | |
| | 00008 - TOO MANY INQUIRIES LAST 12 MONTHS | | | | | | | | | |
| 2 | JOHN SMITH - ***** TRANSUNION/FICO CLASSIC (04) | | | | 665 | | | | | |
| | 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS | | | | | | | | | |
| | 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY | | | | | | | | | |
| | 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN | | | | | | | | | |
| | 008 - TOO MANY INQUIRIES LAST 12 MONTHS | | | | | | | | | |
| | FA - INQUIRIES IMPACTED THE CREDIT SCORE | | | | | | | | | |
| 3 | JOHN SMITH - ***** EXPERIAN/FAIR, ISAAC (VER. 2) | | | | 645 | | | | | |
| | 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS | | | | | | | | | |
| | 13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN | | | | | | | | | |
| | 02 - LEVEL OF DELINQUENCY ON ACCOUNTS | | | | | | | | | |
| | 08 - TOO MANY INQUIRIES LAST 12 MONTHS | | | | | | | | | |

CURRENT

| | | | | | | | | | | | |
|---|-----------------------------------|----------------|-------|---------|---------------------------|-----|----|---|---|---|-----------------------|
| B | LONG BEACH ACCEPTA 2000027**** | 07/07 07/07 | 03/05 | \$20790 | \$14388 AUTO 072 \$375 | \$0 | 29 | 0 | 0 | 0 | AS AGREED XP/TU/EF |
| B | WASHMTL/PROV 0265**** | 07/07 07/07 | 02/06 | \$3598 | \$3406 REV MIN \$103 | \$0 | 16 | 0 | 0 | 0 | AS AGREED XP/TU/EF |
| B | WELLS FARGO BANK N 6626624**** | 07/07 06/07 | 03/05 | \$7600 | \$2341 INST 036 \$282 | \$0 | 29 | 0 | 0 | 0 | AS AGREED XP/TU/EF |
| B | CITIBANK N A 30156**** | 07/07 07/07 | 05/94 | \$3837 | \$375 EDU 120 \$63 | \$0 | 99 | 0 | 0 | 0 | AS AGREED XP/TU/EF |
| B | CITIBANK N A 3015**** | 07/07 07/07 | 05/94 | \$1738 | \$143 EDU 120 \$24 | \$0 | 99 | 0 | 0 | 0 | AS AGREED XP/TU/EF |
| B | CITIBANK N A 30156**** | 07/07 07/07 | 12/91 | \$2000 | \$80 EDU 120 \$40 | \$0 | 99 | 0 | 0 | 0 | AS AGREED XP/TU/EF |

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

CLEAR CHOICE CREDIT: 1663 MISSION ST., SUITE 603, SAN FRANCISCO, CA 94103 | Tel: (415) 252-2888 Fax: (415) 252-2822

The 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 bureau 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.



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| | | | | | | | 30+ | 60+ | 90+ | | |
| B | CITIBANK N A 3015**** | 07/07 07/07 | 11/92 | \$2000 EDU 120 | \$76 \$38 | \$0 | 99 | 0 | 0 | 0 | AS AGREED XP/TU/EF |
| B | HSBC AUTO 5000**** | 06/05 08/04 | 09/02 | \$15053 AUTO 72 | \$0 \$0 | \$0 | 31 | 0 | 0 | 0 | PAID XP/TU/EF |
| B | TOYOTA MOTOR CREDI 1027**** AUTO LEASE | 04/05 03/05 | 07/04 | \$27576 AUTO 060 | \$0 \$0 | \$0 | 8 | 0 | 0 | 0 | PAID XP/TU/EF |
| ----- DEROGATORY ACCOUNTS ----- | | | | | | | | | | | |
| B | CPU/CBSD 6327**** Late Dates: 3/07-30, 3/06-30 | 05/07 05/07 | 10/88 | \$1000 REV MIN | \$624 \$23 | \$0 | 46 | 3 | 0 | 0 | CUR WAS 30 XP/TU/EF |
| B | GEMB/JCP -0711**** Late Dates: LAST LATE DATE 02/04 | 07/07 06/07 | 04/83 | \$1600 REV MIN | \$576 \$28 | \$0 | 99 | 2 | 0 | 0 | CUR WAS 30 XP/TU/EF |
| B | CAP ONE BK 52910**** Late Dates: 1/05-30 ACCOUNT CLOSED AT CONSUMER'S REQUEST | 08/05 06/05 | 12/97 | \$790 REV | \$0 \$0 | \$0 | 92 | 2 | 0 | 0 | PD WAS 30 XP/TU/EF |
| ----- COLLECTION / CHARGE OFF ----- | | | | | | | | | | | |
| *** NO RECORD FOUND *** | | | | | | | | | | | |
| ----- OTHER CREDIT HISTORY ----- | | | | | | | | | | | |
| *** NO RECORD FOUND *** | | | | | | | | | | | |
| ----- PUBLIC RECORDS ----- | | | | | | | | | | | |
| *** NO RECORD FOUND *** | | | | | | | | | | | |
| ----- REMARKS ----- | | | | | | | | | | | |
| JOHN SMITH EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED | | | | | | | | | | | |

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| | | | | | | | 30+ | 60+ | 90+ | |
| TRADE SUMMARY | | | | | | | | | | |
| | | | COUNT | BALANCE | HIGH CREDIT | PAYMENT | | | | PAST DUE |
| | MORTGAGE | | 0 | 0 | 0 | 0 | | | | 0 |
| | AUTO | | 3 | 14388 | 20790 | 375 | | | | 0 |
| | EDUCATION | | 4 | 674 | 9575 | 165 | | | | 0 |
| | OTHER INSTALLMENT | | 1 | 2341 | 7600 | 282 | | | | 0 |
| | OPEN | | 0 | 0 | 0 | 0 | | | | 0 |
| | REVOLVING | | 4 | 4606 | 6198 | 154 | | | | 0 |
| | OTHER | | 0 | 0 | 0 | 0 | | | | 0 |
| | TOTAL | | 12 | 22009 | 44163 | 976 | | | | 0 |
| | SECURED DEBT | | 14388 | OLDEST TRADELINE | | 04/83 | | | | |
| | UNSECURED DEBT | | 7621 | DEBT/HIGH CREDIT | | 50% | | | | |
| DEROGATORY SUMMARY | | | | | | | | | | |
| | CHARGE OFFS | | 0 | DELINQ 30 DAYS | 3 | INQUIRIES | | | | 2 |
| | COLLECTIONS | | 0 | 60 DAYS | 0 | | | | | |
| | BANKRUPTCY ACCOUNTS | | 0 | 90 DAYS | 0 | | | | | |
| | PUBLIC RECORDS | | 0 | OTHER | 0 | | | | | |
| SOURCE OF INFORMATION | | | | | | | | | | |
| 1 | - EQUIFAX | 08/02/07 | *** NONE *** | | | | | | | |
| 2 | - TRANSUNION | 08/02/07 | *** NONE *** | | | | | | | |
| 3 | - EXPERIAN | 08/02/07 | *** NONE *** | | | | | | | |
| INQUIRIES (LAST 120 DAYS) | | | | | | | | | | |
| | XP/EF | 07/16/07 | FACTUAL | | | | | | | |
| | TU | 07/16/07 | FDC | | | | | | | |
| CREDITORS | | | | | | | | | | |
| | CAL COAST | 3775 BALBOA ST, SAN FRANCISCO, CA 94121 | | | | | | | | 415-831-6900 |
| | CAP 1 BANK | PO BOX 85015, RICHMOND, VA 23285 | | | | | | | | 800-955-7070 |
| | CAPITAL 1 BK | 11013 W BROAD ST, GLEN ALLEN, VA 23060 | | | | | | | | 800-955-7070 |
| | CAPITAL ONE BANK | PO BOX 85064, GLEN ALLEN VA 23058 | | | | | | | | 800-955-7070 |
| | CITI/CPU | 110 LAKE DR # 1-0103, NEWARK, DE 19702 | | | | | | | | 515-226-4065 |
| | CITIBANK | 701 E 60TH ST N, SIOUX FALLS, SD 57104 | | | | | | | | 800-967-2400 |
| | CITIBANK STU | P.O. BOX 23315, ROCHESTER, NY 14692 | | | | | | | | 800-967-7900 |
| | CITIBANK USA, N.A. | 701 E. 60TH ST NORTH, SIOUX FALLS, SD 57104 | | | | | | | | 800-967-2400 |
| | FACTUAL 603 | 5200 HAHNS PEAK DR, LOVELAND, CO 80538 | | | | | | | | 970-663-5700 |
| | GE CONSUMER FINANCE/JCPENNEY | PO BOX 981426, EL PASO, TX 79998 | | | | | | | | 800-527-4403 |

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| | H AFC | | | | 11452 EL COMINO RE, SAN DIEGO CA 92130 | | | | | (800) 418-1888 |
| | HOUSEHOLD AUTOMOTIVE | | | | 6602 CONVOY COURT, SAN DIEGO, CA 92111 | | | | | 800-418-1888 |
| | LNG BCH ACPT | | | | ONE MACK CENTER DR, PARAMUS NJ 07652 | | | | | (800) 555-5768 |
| | LONG BEACH ACCEPTANC | | | | 1 MACK CENTER DRIVE 4TH FLOOR, PARAMUS, NJ 07652 | | | | | 201-262-5222 |
| | LONG BEACH ACCEPTANCE | | | | 1 MACK CENTRE DR STE 4, PARAMUS, NJ 07652 | | | | | 201-262-5222 |
| | MBGA/JC PENNEY | | | | PO BOX 981131, EL PASO, TX 79998 | | | | | 800-542-0800 |
| | PHILLIP | | | | | | | | | 800-833-5600 |
| | PROVIDIAN | | | | PO BOX 9007, PLEASANTON, CA 94566 | | | | | 800-356-0011 |
| | TOYOTA MOTOR CREDIT | | | | 6 EXECUTIVE CIRCLE, IRVINE, CA 92714 | | | | | 714-261-7744 |
| | TOYOTA MOTOR CREDIT CO | | | | 2 EXECUTIVE CIR STE 100, IRVINE, CA 92614 | | | | | 949-261-7744 |
| | TOYOTA MOTOR LEASING | | | | SEE BRANCH LISTINGS, BREA, CA 92621 | | | | | 800-874-8822 |
| | WELLS FARGO BANK NEV | | | | WELLS FARGO DISPUTE CTR/CONS C PO BOX 10438, DES | | | | | 800-869-3557 |
| | WELLS FARGO BANK NV NA | | | | 7000 VISTA DR, WEST DES MOINES, IA 50266 | | | | | BYMAILONLY |

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: BJ-4E521A4

To verify the authenticity of this credit report, please visit <https://calcoast.meridianlink.com> and click on the Instant View link. Enter report number 416051 and password BJ-4E521A4 to view the report. For any inquiries regarding this report or services provided by CLEAR CHOICE CREDIT CORP please contact us at (415) 252-2888.

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 1000 CHESTER, PA 19022 800-888-4213 transunion.com/myoptions | EQUIFAX PO BOX 740241 ATLANTA, GA 30374 800-685-1111 www.equifax.com/fcra |
|---|--|---|

*** END OF REPORT 5/19/2011 3:04:54 PM ***

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