

Sample Company
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PREPARED FOR:

YOU

123 ANY STREEET, ANY TOWN, CA 99999

Attention:	YOU	Prepared By:		Report Type:	MORTGAGE LOAN
Reference #:	XCJRL-2900007	Request Date:	10/18/2002	Sources:	TU, EFX and XPN
Password:	SKxek1vCu1	Completed Date:	10/18/2002	Loan Type:	
Client Loan #:		Client #:	444	ECOA Type:	INDIVIDUAL
Fannie Mae #:					
Loan Officer:					

Applicant/Co-Applicant Information

Applicant:	HTESTFILE, JEFF	DOB:		SSN#:	555-55-5555
Co-Applicant		DOB:		SSN#:	
Street Address:	2222 N MAIN			Marital Status:	
City, State, Zip:	GTESTCITY, CA 90000			Own/Rent:	
Length of Time:				Dependents:	
Property					

Score Information

EFX BEACON 96 SCORE 698 FOR: HTESTFILE, JEFF T
13 SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
10 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
02 LEVEL OF DELINQUENCY ON ACCOUNTS

TU EMPIRICA SCORE 714 FOR: HTESTFILE, JEFF T
02 LEVEL OF DELINQUENCY ON ACCOUNTS
10 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
05 TOO MANY ACCOUNTS WITH BALANCES
14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

XPN/FAIR, ISAAC MODEL II 708 FOR: HTESTFILE, JEFF THOMS
13 LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT
14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
10 PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
18 NUMBER OF ACCOUNTS DELINQUENT

This Report is a Mortgage Loan Report and should not be construed as Opinion of Title, Title Insurance or any other form of Title Guaranty.

XCJRL-2900007

1 of 4

Secured Loans

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				Acct. Type	EOCA	30	60	90	

AMERIQUEST MORTGAGE CO 06/00 08/99 322500 321367 01 03 0 0 0
 9740012809999 INST 1

Loan Term: 360M
 AMOUNT IS ORIGINAL LOAN AMOUNT
 OPEN ACCOUNT
 THIS IS AN ACCOUNT IN GOOD STANDING
 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST

CITY MORTGAGE SERVICES 01/03 04/95 35000 0 0 01 40 0 0 0 0
 99610014969999 08/97 MTG I

CONVENTIONAL RE MORTGAGE
 CLOSED

GE CAPITAL MTG SVCS 08/99 04/92 256000 0 1899 01 48 0 0 0 0
 9189999 08/99 MTG I

Loan Term: M
 CONVENTIONAL RE MORTGAGE
 CLOSED

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

FEDERAL TAX LIEN 04/94 04/94 3566 REL 05/16/1995
9Q94279999 / 3031283
ORANGE COUNTY RECORDER

*** END OF REPORT - 2/11/2003 2:48:56 PM ***

BORROWER'S LOAN AFFIDAVIT

Borrower(s): Jeff HTestfile
Property Address: _____
Property Description: _____

Lender: _____
Loan Number: _____
Loan Amount: _____
Closing Date: _____

- I (we) ("Borrower") do solemnly swear that to the best of my/our knowledge:
- (A) I (we) are the exclusive fee simple owner(s) of the property above-described (the "Property") and that no one has questioned our ownership or right to possession.
 - (B) There is/are no lien(s) or encumbrance(s) on the Property except(1) ad valorem real estate taxes which are not yet due and payable. (2) First Mortgage loan and/or other loan(s) listed on next page which have a higher lien priority than being applied for (3) any assessment for municipal improvements such as sewers, sidewalks, curbs, or similar improvements benefiting the property and (4) any mortgage loan listed on next page which is being subordinated to this loan. No other lien or encumbrance upon the Property has been given, executed, contracted for or agreed to be given or executed by Borrower to any other person.
 - (C) All labor and materials used in the construction of improvements on the above-described property have been paid for and there are now no unpaid labor or material claims against the improvements of the property and that all sums of money due for the erection of improvements have been fully paid and satisfied. We are not aware that anyone has filed or intends to file a mechanics lien relating to this property.
 - (D) I (we) have not applied for protection under Bankruptcy statuses or any state creditor's rights laws.
 - (E) The above-described property is not in violation of any building restriction lines: that the dwelling, outbuildings and all driveways and fences are located entirely within the lines of legal description of the property; that no permanent structures encroach upon any drainage and utility or other easements, and that no structure, driveway or fence belonging to others encroaches onto the above-described property.

First Mortgage Loan: _____

Lender/Creditor: _____

Loan #/Account Balance: _____

Other Mortgage Liens or encumbrances:

Lender/Creditor: _____

Loan #/ Account Balance _____

Lender/Creditor: _____

Loan #/ Account Balance _____

Liens or encumbrances being subordinated to Lender's Loan:

Lender/Creditor: _____

Loan #/ Account Balance _____

Lender/Creditor: _____

Loan #/ Account Balance _____

Liens or encumbrances being paid in full from Lender's Loan:

Lender/Creditor: _____

Loan #/ Account Balance _____

Lender/Creditor: _____

Loan #/ Account Balance _____

(List any additional liens on separate page)

Borrower agrees to subrogate and assign any rights or payments which Borrower may have or receive which compensates Borrower for a loss and such loss would also cause a loss to the Lender.

Borrower hereby acknowledge(s) (1) that this Lien Affidavit and Indemnity is executed under oath for the purpose of inducing the Lender named above to make the Loan and Lender's Guarantor to Guaranty the same, (2) that the Lender will rely upon this Lien Affidavit in making the Loan and Lender's Guarantor will rely on this Lien Affidavit in issuing Guaranty thereon, (3) the information set out above is correct and complete, and (4) that I (we) understand that I (we) can be criminally liable for falsely so swearing.
BORROWER(S):

Signature: _____

Date: _____

Print Name: _____

Signature: _____

Date: _____

Print Name: _____

Sworn to, by the above named Borrower(s), on this _____ day of _____ before me a Notary Public for the County of _____ and State of _____

My Commission Expires: