



ESD Funding
Eastside Development Funding, Inc .



EzScoreAdjuster

- A credit score analyzer that helps raise your credit score.
- Helps raise credit scores to qualify for better loan programs.
- Gives Recommendations for all three credit bureaus.
- Gives specific directions and score impact for each action that needs to be taken.
- Gives a timeframe for score impact
- See Next Page for Example ----->

CREDIT REPORT

PREPARED FOR	EASTSIDE DEVELOPMENT FUNDING,	FILE #	1818868	FNMA #	12745019
	22441 FOOTHILL BLVD.	REPORT DATE	6/25/2006	RQD'	EVAA LAROSA
	HAYWARD, CA 94541	DATE ORDERED	06/25/2006	REPOSITORIES	XP/TU/EF
		LOAN #		PRICE	

BORROWER

CO-BORROWER

BORROWER	[REDACTED]	CO-BORROWER	
SOC SEC #	[REDACTED]	AGE	[REDACTED]
STREET	[REDACTED]	YEARS AT ADDR.	1
CITY, STATE, ZIP	BURLINGAME, CA 94010	MARITAL STATUS	# OF DEP.

EMPLOYMENT INFORMATION

EMPLOYER		EMPLOYER	
POSITION		POSITION	
SINCE	INCOME	SINCE	INCOME
VERIFIED BY		VERIFIED BY	

E F A G H	CREDITOR	REPORTED DATE	DATE OPENED	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS
							TIME PAST DUE	MOS	REV	
							30-59	60-89	90 +	

SCORE MODELS

- 1 [REDACTED] - [REDACTED]
EQUIFAX/BEACON 5.0 **636**
00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- 3 [REDACTED] - [REDACTED]
TRANSUNION/FICO CLASSIC (98) **659**
038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
- 2 [REDACTED] - [REDACTED]
EXPERIAN/FAIR, ISAAC (VER. 2) **634**
38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
08 - TOO MANY INQUIRIES LAST 12 MONTHS

TRADE LINES

B	CAPITAL ONE AUTO F	05/06	11/02	\$14516	\$5756	\$0	43	0	0	0	AS AGREED
	62062114834121001	05/06		AUTO	060						XP/TU/EF
				\$362							
B	MERRICK BANK	05/06	11/03	\$1464	\$1356	\$0	30	0	0	0	AS AGREED
	4120613048119249	05/06		REV	MIN	\$111					XP/TU/EF
B	CAP ONE BK	06/06	11/01	\$824	\$718	\$0	56	0	0	0	AS AGREED
	410608209261	06/06		REV	MIN	\$21					XP/TU/EF
B	HSBC NV	05/06	07/02	\$834	\$699	\$0	48	0	0	0	AS AGREED
	548897500475	05/06		REV	MIN	\$15					XP/TU/EF
B	CAPITL 1 FSB	06/06	12/01	\$648	\$487	\$0	48	1	0	0	CUR WAS 30
	517805210565	05/06		REV	MIN	\$15					XP/TU/EF
				Late Dates: 11/02-30							
B	GEMB/MERVYNS	06/06	07/05	\$464	\$414	\$0	12	0	0	0	AS AGREED
	604589305110	06/06		REV	MIN	\$21					XP/TU/EF

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



ESD Funding

Eastside Development Funding, Inc.



EzScoreAdjuster

Credit Bureau: **Experian** on **06/25/2006**



Summary



Potential score improvement: +92

Advisor View Steps

- Determine potential – see how much room there is to improve
- Take action – see [specific ways](#) to achieve potential
- [Identify critical factors](#) – understand which accounts are hurting and helping
- Verify information – make sure [reported information](#) is up-to-date and accurate



The current Eastside Development Funding, Inc Credit Score™ is higher than 20% of the U.S. population.



Actions

How much cash is needed?

- Cash needed for these actions: \$8865.

These actions may raise your score

1. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

Action: Making an extra payment of \$414 on your GEMB/MERVYNS account (# 604589305110), in addition to your monthly payments.

Score impact: +8

2. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

Action: Making an extra payment of \$47 on your HSBC/NEIMN account (# 0296047486143), in addition to your monthly payments.

Score impact: +17

3. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

Action: Making an extra payment of \$699 on your HSBC NV account (# 548897500475), in addition to your monthly payments.

Score impact: +8

4. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

Action: Making an extra payment of \$487 on your CAPITAL ONE FSB account (# 517805210565), in addition to your monthly payments.

Score impact: +12

5. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

Action: Making an extra payment of \$718 on your CAP ONE BK account (# 410608209261), in addition to your monthly payments.

Score impact: +13

6. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

Action: Making an extra payment of \$1,356 on your MERRICK BANK account (# 412061304811), in addition to your monthly payments.

Score impact: +16

7. **Increasing the proportion of your debt that is revolving debt.** You can do this by transferring some of the balance from a non-revolving account to a revolving account.

Action: Transferring \$612 of the balance on your CAPITAL ONE AUTO FINAN account (# 62062114834121001) to your MERRICK BANK account (# 412061304811).

Score impact: +4

8. **Reducing the average percentage of the loan amount that is still unpaid on your open installment loans.** You can do this by paying down the balance on an existing account, or by opening a new account.

Making an extra payment of \$5,144 on your CAPITAL ONE AUTO

Action: FINAN account (# 62062114834121001), in addition to your monthly payments.

Score impact: +8

9. **Reducing the number of open accounts in your credit report.** You can do this by closing an existing account for which the balance has been paid off.

Action: Closing your CAPITAL ONE FSB account (# 517805210565).

Score impact: +7

Impact of time on your credit

In addition to any payments made to complete the recommended actions, we assume that you have made on-time monthly payments on all of your accounts since they were last reported, and will continue to do so. This does not mean that past due accounts become paid as agreed, but that they will not become more seriously past due. We also assume that you will not increase your revolving balances, and that lenders will report your new account information next month.

Timeframe: One month

Score Impact: -1

Notes on Actions

- **Order of actions.**
Credit limit and present payment status are assumed to be reported for any new accounts. The credit limit is based on the current credit score (better scores are assigned a higher limit). The estimated credit score is based on doing all the actions in the order shown. The order of the listed actions is important because each action may build on the results of previous ones. Some actions may be repeated.
- **Accuracy and timeframe for score improvement.**
The new score shown is only an estimate, and there is no guarantee that your credit scores will increase by this exact amount should you take all of the recommended actions. For one thing, other information in your credit reports (such as account balances) may change at the same time. Also, some of the recommended actions may require more than one month to take effect, as lenders may not immediately report your updated account information (such as a new account or lower balance) to the credit bureaus. As a result, allow up to 3 months for your scores to change after you take any actions.
- **Payments and balance transfers.**
Payments and transfers are assumed to be made at once and completely, not gradually over time. Account terms, such as interest rate (APR) and balance transfer fees, are not available and therefore not considered when suggesting balance transfers between accounts. When transferring large balances between accounts, verify that the difference in APR will not cause you to pay excessive interest. Note that accounts for which the credit limit/loan amount is missing may not be used in some actions.



ESD Funding

Eastside Development Funding, Inc.



EzScoreAdjuster

Credit Bureau: **TransUnion** on **06/25/2006**



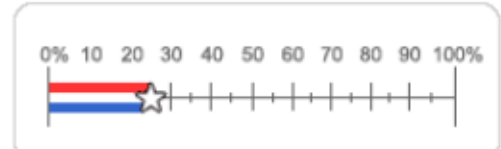
Summary



Potential score improvement: +68

Advisor View Steps

- Determine potential – see how much room there is to improve
- Take action – see [specific ways](#) to achieve potential
- [Identify critical factors](#) – understand which accounts are hurting and helping
- Verify information – make sure [reported information](#) is up-to-date and accurate



The current Eastside Development Funding, Inc Credit Score™ is higher than 20% of the U.S. population.



Actions

How much cash is needed?

- Cash needed for these actions: \$9204.

These actions may raise your score

1. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

Action: Making an extra payment of \$464 on your GEMB/MERVYN account (# 604589305110), in addition to your monthly payments.

Score impact: +3

2. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

Action: Making an extra payment of \$47 on your HSBC NEIMN account (# 0296047486143), in addition to your monthly payments.
Score impact: +5
3. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

Action: Making an extra payment of \$487 on your CAPITL 1 FSB account (# 517805210565), in addition to your monthly payments.
Score impact: +5
4. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

Action: Making an extra payment of \$699 on your HSBC NV account (# 548897500475), in addition to your monthly payments.
Score impact: +3
5. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

Action: Making an extra payment of \$718 on your CAPITAL 1 BK account (# 410608209261), in addition to your monthly payments.
Score impact: +16
6. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

Action: Making an extra payment of \$1,356 on your MERRICK BK account (# 412061304811), in addition to your monthly payments.
Score impact: +12
7. **Reducing the average percentage of the loan amount that is still unpaid on your open installment loans.** You can do this by paying down the balance on an existing account, or by opening a new account.

Action: Making an extra payment of \$5,433 on your CAPITAL 1 FA account (# 62062114834121001), in addition to your monthly payments.
Score impact: +9
8. **Increasing the proportion of your debt that is revolving debt.** You can do this by transferring some of the balance from a non-revolving account to a revolving account.

Action: Transferring \$87 of the balance on your STANISCONTR account (# D94808938N1) to your MERRICK BK account (# 412061304811).

Score impact: +13

9. **Reducing the number of open accounts with a balance.** You can do this by closing an existing account for which the balance has been paid off.

Action: Transferring \$236 of the balance on your BALLY'S account (# 2602275155001) to your MERRICK BK account (# 412061304811), and closing your BALLY'S account.

Score impact: +3

Impact of time on your credit

In addition to any payments made to complete the recommended actions, we assume that you have made on-time monthly payments on all of your accounts since they were last reported, and will continue to do so. This does not mean that past due accounts become paid as agreed, but that they will not become more seriously past due. We also assume that you will not increase your revolving balances, and that lenders will report your new account information next month.

Timeframe: One month

Score Impact: -1

Notes on Actions

- **Order of actions.**
Credit limit and present payment status are assumed to be reported for any new accounts. The credit limit is based on the current credit score (better scores are assigned a higher limit). The estimated credit score is based on doing all the actions in the order shown. The order of the listed actions is important because each action may build on the results of previous ones. Some actions may be repeated.
- **Accuracy and timeframe for score improvement.**
The new score shown is only an estimate, and there is no guarantee that your credit scores will increase by this exact amount should you take all of the recommended actions. For one thing, other information in your credit reports (such as account balances) may change at the same time. Also, some of the recommended actions may require more than one month to take effect, as lenders may not immediately report your updated account information (such as a new account or lower balance) to the credit bureaus. As a result, allow up to 3 months for your scores to change after you take any actions.
- **Payments and balance transfers.**
Payments and transfers are assumed to be made at once and completely, not gradually over time. Account terms, such as interest rate (APR) and balance transfer fees, are not available and therefore not considered when suggesting balance transfers between accounts. When transferring large balances between accounts, verify that the difference in APR will not cause you to pay excessive interest. Note that accounts for which the credit limit/loan amount is missing may not be used in some actions.



ESD Funding

Eastside Development Funding, Inc .



EzScoreAdjuster

Credit Bureau: **Equifax** on **06/25/2006**



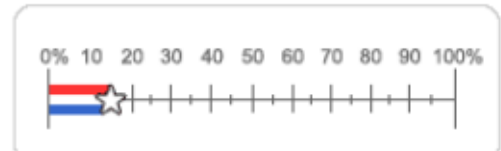
Summary



Potential score improvement: +74

Advisor View Steps

- Determine potential – see how much room there is to improve
- Take action – see [specific ways](#) to achieve potential
- [Identify critical factors](#) – understand which accounts are hurting and helping
- Verify information – make sure [reported information](#) is up-to-date and accurate



The current Eastside Development Funding, Inc Credit Score™ is higher than 10% of the U.S. population.



Actions

How much cash is needed?

- o Cash needed for these actions: \$3284.

These actions may raise your score

1. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

Action: Making an extra payment of \$464 on your GEMB/MERV account (# 604589305110), in addition to your monthly payments.

Score impact: +8

2. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

Action: Making an extra payment of \$47 on your HSBC/NEIMN account (# - 02960474861431012), in addition to your monthly payments.
Score impact: +12

3. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

Action: Making an extra payment of \$699 on your HSBC NV account (# 975004756071), in addition to your monthly payments.
Score impact: +21

4. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

Action: Making an extra payment of \$718 on your CAP 1 BANK account (# 410608209261), in addition to your monthly payments.
Score impact: +16

5. **Reducing the average usage (the sum of balances divided by the sum of credit limits) on your revolving accounts.** You can do this by paying down the balance on an existing account, or by opening a new account.

Action: Making an extra payment of \$1,356 on your MERRICK account (# 4120613048119249), in addition to your monthly payments.
Score impact: +6

Impact of time on your credit

In addition to any payments made to complete the recommended actions, we assume that you have made on-time monthly payments on all of your accounts since they were last reported, and will continue to do so. This does not mean that past due accounts become paid as agreed, but that they will not become more seriously past due. We also assume that you will not increase your revolving balances, and that lenders will report your new account information next month.

Timeframe: One month
Score Impact: +11

Notes on Actions

- **Order of actions.**
Credit limit and present payment status are assumed to be reported for any new accounts. The credit limit is based on the current credit score (better scores are assigned a higher limit). The estimated credit score is based on doing all the actions in the order shown. The order of the listed actions is important because each action may build on the results of previous ones. Some actions

may be repeated.

- **Accuracy and timeframe for score improvement.**

The new score shown is only an estimate, and there is no guarantee that your credit scores will increase by this exact amount should you take all of the recommended actions. For one thing, other information in your credit reports (such as account balances) may change at the same time. Also, some of the recommended actions may require more than one month to take effect, as lenders may not immediately report your updated account information (such as a new account or lower balance) to the credit bureaus. As a result, allow up to 3 months for your scores to change after you take any actions.

- **Payments and balance transfers.**

Payments and transfers are assumed to be made at once and completely, not gradually over time. Account terms, such as interest rate (APR) and balance transfer fees, are not available and therefore not considered when suggesting balance transfers between accounts. When transferring large balances between accounts, verify that the difference in APR will not cause you to pay excessive interest. Note that accounts for which the credit limit/loan amount is missing may not be used in some actions.



Credit Analysis

Additional details are provided for some factors to help you better understand how they relate to your credit accounts.



Negative Factors

1. Payment history

In the past, you were derogatory or were 4 payment(s) late 1 time(s) on at least one of your accounts. This only includes accounts for which the payment history was reported.

The credit records used to calculate this factor are listed here.

Worst Payment Status Ever	Lending Institution, Account Number	Comment	Date Last Reported
In collections	P G AND E LJK8483904	Derogatory. Occurred in 04/2005.	04/2005

2. Available credit

You currently have a total of \$31 available credit on your open revolving account(s). This only includes accounts for which the credit limit is reported.

The credit records used to calculate this factor are listed here.

Available Credit	Lending Institution, Account Number	Comment	Date Last Reported
\$31	HSBC NV 975004756071	Credit limit is \$730. Balance is \$699.	05/2006

\$0	GEMB/MERV 604589305110	Credit limit is \$400. Balance is \$464.	05/2006
\$0	HSBC/NEIMN -02960474861431012	Credit limit is \$47. Balance is \$47.	03/2006
\$0	MERRICK 4120613048119249	Credit limit is \$1,250. Balance is \$1,356.	05/2006
?	CAP 1 BANK 410608209261	Credit limit not reported.	06/2006
?	CAP 1 FSB 517805210565	Credit limit not reported.	06/2006
?	HSBC NV 425451813878	Credit limit not reported.	02/1998

3. Collection accounts and public records

Your most recent collection account or negative public record is 2 years and 5 months old.

The credit records used to calculate this factor are listed here.

Date Filed or First Reported	Institution, Reference Number	Comment	Date Last Reported
01/2004	D94808938N1	Collection account.	04/2006

4. Credit applications

You applied for credit 1 time(s) in the past 12 months, as recorded in this credit report. Mortgage and auto loan applications within the last 30 days are not counted. Prior to this 30-day window, all mortgage applications within a short period (14 or 45 days, depending on the bureau) count as a single application. This is also true of applications for auto loans.

The credit records used to calculate this factor are listed here.

Inquiry Date	Lending Institution, Account Number	Comment	Date Last Reported
07/08/2005	GEMB/MRYNS		



Positive Factors

1. Credit accounts

You have at least one open bankcard.

The credit records used to calculate this factor are listed here.

Date Opened	Lending Institution, Account Number	Comment	Date Last Reported
-------------	-------------------------------------	---------	--------------------

01/1996	HSBC NV 425451813878	02/1998
11/2001	CAP 1 BANK 410608209261	06/2006
12/2001	CAP 1 FSB 517805210565	06/2006
07/2002	HSBC NV 975004756071	05/2006
11/2003	MEHRICK 4120613048119249	05/2006

2. Payment history

You have not been late with your payments in the past 12 months. This only includes accounts for which the payment history was reported.

3. Account balances

On average, you owe 39% of the original amount of your installment loans. This average does not include paid off loans, mortgages, or accounts for which the loan amount is not reported.

The credit records used to calculate this factor are listed here.

% Used	Lending Institution, Account Number	Comment	Date Last Reported
39%	CAPONEAUTO 62062114834121001	Loan amount is \$14,516. Balance is \$5,756.	05/2006



EScoreAdjuster is a free analysis tool provided by Eastside Development Funding, Inc. in conjunction with its partners to help borrowers manage their credit scores electronically.

The following information applies to all Eastside Development Funding, Inc products.

The information used by Eastside Development Funding, Inc products is derived from one or more credit reports produced by the major credit reporting agencies, also called credit bureaus. The information contained in credit reports reflects the latest information provided to and recorded by the credit bureaus. Recent activity, such as making a payment, opening a new account, or authorizing a credit inquiry, may not yet be reflected in the person's credit reports. If not, this activity will not be reflected in any Eastside Development Funding, Inc products. In addition, results may change every time new information is added to or removed from credit reports, as well as with the passage of time. Eastside Development Funding, Inc products are only as accurate as the information upon which they are based. Eastside Development Funding, Inc. is not responsible for incorrect, missing, or outdated information in credit reports, which may lead to inaccurate results. Users should carefully review all of the information in credit reports to make sure it is accurate and up-to-date. Note that Eastside Development Funding, Inc Inc. does not provide financial or other advice, and is not a credit counseling or credit repair organization.

Eastside Development Funding, Inc Credit Scores are provided to help users better understand how lenders evaluate consumer credit reports. Lenders may use a different score to evaluate a person's credit worthiness. Therefore, nothing in Eastside Development Funding, Inc products is an endorsement or a determination of a person's qualification for a loan, a change in loan terms or any other extension of credit by lenders. Each lender has specific underwriting standards, so a person should not assume that he or she will receive the same evaluation, credit terms or conditions from each lender. Also, Eastside Development Funding, Inc. is not connected in any way to Fair Isaac Corporation; the Eastside Development Funding, Inc Credit Score is not a so-called FICO® score. Eastside Development Funding, Inc. does not represent that Eastside Development Funding, Inc Credit Scores are identical or similar to any specific credit scores produced by any other company. Moreover, score changes predicted by Eastside Development Funding, Inc products are only estimates. Eastside Development Funding, Inc. does not guarantee that credit scores from any other company will change by the same number of points, if at all.

Also, Eastside Development Funding, Inc. does not represent that potential problems found by its software in credit reports are real, or that correcting such items will result in changes to credit scores. Furthermore, Eastside Development Funding, Inc. provides information to help consumers make their own decisions; it does not advise anyone to dispute any item in his or her credit report. Moreover, Eastside Development Funding, Inc products do not change any information in any credit report, nor do they initiate any disputes on anyone's behalf.

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CREDIT REPORT

PREPARED FOR	EASTSIDE DEVELOPMENT FUNDING,	FILE #	1959599	FNMA #	13679463
	22441 FOOTHILL BLVD.	REPORT DATE	9/7/2006	RQD'	LOAN AGENT
	HAYWARD, CA 94541	DATE ORDERED	09/07/2006	REPOSITORIES	XP/TU/EF
		LOAN #		PRICE	

BORROWER

CO-BORROWER

BORROWER	[REDACTED]	CO-BORROWER	
SOC SEC #	[REDACTED]	AGE	[REDACTED]
STREET	[REDACTED]	AT ADDR.	1
CITY, STATE, ZIP	BURLINGAME, CA 94010	MARITAL STATUS	
		# OF DEP.	

EMPLOYMENT INFORMATION

EMPLOYER		EMPLOYER	
POSITION		POSITION	
SINCE	INCOME	SINCE	INCOME
VERIFIED BY		VERIFIED BY	

E F A G H	CREDITOR	REPORTED DATE	DATE OPENED	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS
							TIME PAST DUE	MOS	REV	
							30-59	60-89	90+	

SCORE MODELS

- 3 [REDACTED] - [REDACTED] **690**
EQUIFAX/BEACON 5.0
00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
- 1 [REDACTED] - [REDACTED] **718**
TRANSUNION/FICO CLASSIC (98)
038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
002 - LEVEL OF DELINQUENCY ON ACCOUNTS
FA - DEROGATORY INFORMATION WAS FOUND ON THE FILE, AND INQUIRIES IMPACTED THE CREDIT SCORE
- 2 [REDACTED] - [REDACTED] **718**
EXPERIAN/FAIR, ISAAC (VER. 2)
38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
02 - LEVEL OF DELINQUENCY ON ACCOUNTS
18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
08 - TOO MANY INQUIRIES LAST 12 MONTHS

TRADE LINES

B	CAPITAL ONE AUTO F	07/06	11/02	\$14516	\$5164	\$0	45	0	0	0	AS AGREED
	62062114834121001	07/06		AUTO	060						XP/TU/EF
				\$362							
B	WFNNB/EXPRESS	10/01	07/95	\$332	\$332		2	0	0	0	CLOSED
	46117	06/96		REV	\$-						XP
	ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST										
B	AMERICAN AGC	07/06	06/02	\$124	\$265	\$265	-	-	-	-	COLLECTION
	6647749			COLL	\$-						TU
	ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: 10 PB PAC BELL										
B	BALLY TOTAL FITNES	07/06	12/04	\$936	\$156	\$0	19	0	0	0	AS AGREED
	2602275155001	07/06		INST	024						XP/TU
				\$39							INSTALLMENT SALES CONTRACT
B	STANISCONTR	04/06	03/04	\$87	\$87	\$87	-	-	-	-	COLLECTION
	D94808938N1	01/04		COLL	\$0						TU/EF
	PLACED FOR COLLECTION; ORIGINAL CREDITOR: MEDICAL										
B	CAP ONE BK	08/06	11/01	\$824	\$39	\$0	58	0	0	0	AS AGREED
	410608209261	07/06		REV	MIN	\$26					XP/TU/EF

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