

NCO Credit Services

REGIONAL OFFICE: NCO Credit Services
 101 Overland Drive
 N. Aurora, IL 60542
 (800) 925-6691

(800) 285-8348

FOR: NCO Credit Services
 Test Account
 101 Overland Drive
 North Aurora, IL 60542

RMCR

1234

Page 1 of 4

Report No.	Date Ordered	Requested By	Loan Number	Prepared By	Date Completed	Date Revised
15-4791194-2	08/30/2004	john	123467890	jleckbee	08/30/2004	08/30/2004

Repositories	Infile Date	Property Address
XPN	03/30/2002	

APPLICANT

SPOUSE

Jonathan Consumer 999-99-9990	Name SSN/DOB
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Marital Status: _____ Number of Dependents (including self): _____

Current Address: 10655 BIRCH ST, Los Angeles, CA 90033

Previous Address:

Previous Address:

	Present Employer
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	Since/Position Income Verified By
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CREDIT SCORES

Score: **700** Repository: Xpn01 Model: Experian Fair, Isaac Risk Score
 Borrower: JONATHAN QUINCY CONSUMER Borrower SSN: 999-99-9990
 Factors: 22 Account(s) not paid as agreed and/or legal item filed
 13 Length of time (or unknown time) since account delinquent
 18 Number of accounts delinquent

Score: **502** Repository: Xpn01 Model: Experian New National Risk Score
 Borrower: JONATHAN QUINCY CONSUMER Borrower SSN: 999-99-9990
 Factors: 19 Average age of accounts
 35 Delinquency on bank installment loans
 01 Too few accounts now current
 08 Presence of non-satisfactory ratings on accounts or lack of open accounts

Score: **925** Repository: Xpn01 Model: Experian Mds Bankruptcy II Score
 Borrower: JONATHAN QUINCY CONSUMER Borrower SSN: 999-99-9990

TRADELINES

Creditor Name		Repositories				Creditor Phone									
W	Account Number	Date Rptd	Date Open	HiCr/CrLim	Balance	Terms	Past Due	Last Actv	MR	30	60	90	90+	Rating	
	HOME FINANCIAL		XPN			360x									
P	24000098500012	01/98*	05/90	\$400000B	\$234000	\$3128		12/97	92	0	0	0	0	M-1	
	Real Estate Specific Type Unknown														
	STATE BANK		XPN												
B	4271008232	06/96*	01/90	\$10000L	\$8628	\$255		05/96	78	0	0	0	0	R-1	
	Credit Card, Terms REV														
	EMPLOYEES CREDIT UNION		XPN												
P	525556601	01/98*	02/85	\$10000L	\$6029	\$180		01/98	99	0	0	0	0	R-1	
	Credit Card, Terms REV														
	HEMLOCKS		XPN												
A	8285103111261	06/96*	02/95	\$1000L	\$1000			06/96	17	0	0	0	0	I-1	
	Installment Sales Contract														
	TRAVEL CHARGE USA		XPN												
B	4271008232	12/97	03/95	\$4000L	\$0			12/97	34	0	0	0	0	O-1	
	Paid Account Closed Credit Card, Terms REV														

Reporting bureau certifies that Residential Mortgage Credit Reports meet the standards prescribed by Fannie Mae, Freddie mac, HUD (FHA), VA and the Farmers Home Administration. 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. By accepting this report the inquirer has agreed to hold this information in strict confidence and to indemnify the reporting bureau for any damage arising from the use of this information.

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APPLICANT				SPOUSE				PAGE						
Jonathan Consumer								Page 2 of 4						
Report No.	Date Ordered	Requested By	Loan Number	Prepared By		Date Completed		Date Revised						
15-4791194-2	08/30/2004	john	123467890			08/30/2004								
TRADELINES														
Creditor Name			Repositories			Creditor Phone								
W	Account Number	Date Rptd	Date Open	HiCr/CrLim	Balance	Terms	Past Due	Last Actv	MR	30	60	90	90+	Rating
P	ISLAND SAVINGS 405855254820	10/97	05/96	XPB \$7000L	\$0			09/97	18	0	0	0	0	R-1
Account Closed By Consumer Credit Card, Terms REV														
P	MOUNTAIN BK 3562A0197325346R12	12/96*	03/93	XPB \$43225B	\$19330	60x \$956	\$956	11/96	39	3	0	0	0	I-2
Prior Adverse Ratings: 05/96-30 Other Lates Prior To 12/94 Secured Loan														
B	CENTRAL BANK 23802654388	06/96*	12/93	XPB \$22350B	\$11050	48x \$465	\$465	05/96	31	1	0	0	0	I-2
Automobile														
P	CREDIT AND COLLECTION 98E543182136	04/96*	09/94	XPB \$500B	\$250				20	0	0	0	0	U-9
Collection Original Creditor Name: DR. JOHN KILDARE														
P	BAY COMPANY 525556601	05/96	01/68	XPB \$1400L	\$0			05/96	99	1	1	1	4	R-5
Prior Adverse Ratings: 04/96-90+,03/96-90+,02/96-90+,01/96-90,12/95-60,11/95-30 Account Closed Revolving Charge Account														
INQUIRIES														
Inquirer Name			Inquiry Date		Repository		Subscriber Code							
NO INQUIRIES FOUND														
PUBLIC RECORDS														
Court Name:		SO CALIF DISTRICT COURT				Date Filed:		06/20/1994						
Obligation Type:		County Tax Lien				Disposition:		Released						
Docket Number:		45078321				Disposition Date:		07/01/1995						
Liability Amount:		\$12450				Obligation Owner:		B						
Repositories:		XPB												
Court Name:		COUNTY SPR CT SANTA ANA				Date Filed:		09/19/1993						
Obligation Type:		Judgment				Disposition:		Unsatisfied						
Docket Number:		7505853				Disposition Date:								
Plaintiff:		ALLIED COMPANY												
Liability Amount:		\$1200				Obligation Owner:		B						
Repositories:		XPB												
Court Name:		U S BANKRUPTCY COURT				Date Filed:		02/10/1993						
Obligation Type:		Bankruptcy Chapter 13				Disposition:		Unknown						
Docket Number:		35054539906234561				Disposition Date:								
Liabilities at Bankruptcy:		\$100000												
Assets at Bankruptcy:		\$8500												
Liability Amount:		\$100000				Obligation Owner:		B						
Repositories:		XPB												
SSN CHECK RESULTS														
Repository: Xpn01														
Name: JONATHAN QUINCY CONSUMER					SSN: 999-99-9990									
FROM 03/01/96 # OF INQS WITH THIS SSN: 8														
FROM 03/01/96 # OF INQS WITH THIS ADR: 15														
FIRST POSSIBLE SSN YEAR: 1965, LAST POSSIBLE SSN YEAR: 1966														
EXPERIAN ALERT: Inquiry Address Message														
PHONE ANSWERING SERVICE:/ABC ANSWER-ALL/10655 N BIRCH ST/BURBANK CA 91502/818.555.1212														
EXPERIAN ALERT: Onfile Address Message														
COMMERCIAL BUSINESS ADDRESS:/J&J INVESTMENTS/2600 BOWSER ST #312/LOS ANGELES CA 90017/213.111.2222														

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Report No.	Date Ordered	Requested By	Loan Number	Prepared By	Date Completed	Date Revised
15-4791194-2	08/30/2004	john	123467890		08/30/2004	
SSN CHECK RESULTS						
EXPERIAN ALERT: Retired Social CKPT: INPUT SSN RECORDED AS DECEASED						
ADDITIONAL INFORMATION						
Repository: Xpn01 Date: 03/30/2002 Since: Name: JONATHAN QUINCY CONSUMER SSN: 999-99-9990 **#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.						
VARIATIONS						
Repository: Xpn01 Date: 03/30/2002 Since: Name: JONATHAN QUINCY CONSUMER SSN: 999-99-9990 DOB: 00/51 Alternate SSN: 234-56-7891 Alternate SSN: 123-45-6789 Also Known As: JACK CONSUMER Alternate SSN: JACK CONSUMER Also Known As: JOHN SMITH Alternate SSN: JOHN SMITH Also Known As: JONATHAN SMITH JONES JR Alternate SSN: JONATHAN SMITH JONES JR Current Address: 10655 N BIRCH ST, BURBANK, CA 91502-1234 01/98 Former Address: 1314 SOPHIA LN APT 3, SANTA ANA, CA 92708-5678 02/95 Former Address: 2600 BOWSER ST #312, LOS ANGELES, CA 90017-9876 09/93 Current Employer: AJAX HARDWARE, 2035 BROADWAY SUITE 300, LOS ANGELES, CA 90019 12/98 Former Employer: BELL AUTOMOTIVE, 111 MAIN STREET, BURBANK, CA 91503 09/91						
CREDITOR CONTACT INFORMATION						
BAY COMPANY 2390446 CENTRAL BANK 1132912 COUNTY SPR CT SANTA ANA 3019999 CREDIT AND COLLECTION 3980999 EMPLOYEES CREDIT UNION 1220855 HEMLOCKS 2313849 HILLSIDE BANK 2240679 HOME FINANCIAL 5935250 ISLAND SAVINGS 1211248 MOUNTAIN BK 1119999 SO CALIF DISTRICT COURT 3051111 STATE BANK 1299987 TRAVEL CHARGE USA 3488520 U S BANKRUPTCY COURT 3009999						
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CONSUMER REFERRAL

Repository: Xpn01 Date: 03/30/2002

Name: JONATHAN QUINCY CONSUMER

SSN: 999-99-9990

EXPERIAN

701 EXPERIAN PARKWAY

PO BOX 949

ALLEN, TX 75013

(800) 682-7654

**** End of Report 08/30/2004 11:48PM ****

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REGIONAL OFFICE: NCO Credit Services
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 N. Aurora, IL 60542
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Repositories	Infile Date	Property Address
XPN	03/30/2002	

APPLICANT

SPOUSE

Jonathan Consumer 999-99-9990	Name SSN/DOB
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Marital Status: _____ Number of Dependents (including self): _____

Current Address: 10655 BIRCH ST, Los Angeles, CA 90033

Previous Address:

Previous Address:

	Present Employer
--	------------------

	Since/Position Income Verified By
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ADVERSE TRADELINES

Creditor Name	Repositories	Creditor Phone
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W	Account Number	Date Rptd	Date Open	HiCr/CrLim	Balance	Terms	Past Due	Last Actv	MR	30	60	90	90+	Rating
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	MOUNTAIN BK		XPN			60x								*
P	3562A0197325346R12	12/96*	03/93	\$43225B	\$19330	\$956	\$956	11/96	39	3	0	0	0	I-2
	Prior Adverse Ratings: 05/96-30 Other Lates Prior To 12/94 Secured Loan													

	CENTRAL BANK		XPN			48x								*
B	23802654388	06/96*	12/93	\$22350B	\$11050	\$465	\$465	05/96	31	1	0	0	0	I-2
	Automobile													

	CREDIT AND COLLECTION		XPN											*
P	98E543182136	04/96*	09/94	\$500B	\$250				20	0	0	0	0	U-9
	Collection Original Creditor Name: DR. JOHN KILDARE													

	BAY COMPANY		XPN											*
P	525556601	05/96	01/68	\$1400L	\$0			05/96	99	1	1	1	4	R-5
	Prior Adverse Ratings: 04/96-90+, 03/96-90+, 02/96-90+, 01/96-90, 12/95-60, 11/95-30 Account Closed Revolving Charge Account													

INQUIRIES

Inquirer Name	Inquiry Date	Repository	Subscriber Code
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NO INQUIRIES FOUND

PUBLIC RECORDS

Court Name: SO CALIF DISTRICT COURT Date Filed: 06/20/1994
 Obligation Type: County Tax Lien Disposition: Released
 Docket Number: 45078321 Disposition Date: 07/01/1995
 Liability Amount: \$12450
 Repositories: XPN Obligation Owner: B

Court Name: COUNTY SPR CT SANTA ANA Date Filed: 09/19/1993
 Obligation Type: Judgment Disposition: Unsatisfied
 Docket Number: 7505853 Disposition Date:
 Plaintiff: ALLIED COMPANY
 Liability Amount: \$1200
 Repositories: XPN Obligation Owner: B

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15-4791194-2	08/30/2004	john	123467890		08/30/2004	

PUBLIC RECORDS

Court Name: U S BANKRUPTCY COURT Date Filed: 02/10/1993
Obligation Type: Bankruptcy Chapter 13 Disposition: Unknown
Docket Number: 35054539906234561 Disposition Date:
Liabilities at Bankruptcy: \$100000
Assets at Bankruptcy: \$8500
Liability Amount: \$100000
Repositories: XPN Obligation Owner: B

**** End of Report 08/30/2004 11:48PM ****