

FILE #	113600	FNMA #	REPORT DATE	7/8/2002	CISCO CREDIT						
REPORT TO	TEST MORTGAGE	DATE ORDERED	7/8/2002								
LOAN TYPE		REPOSITORIES	XP/TU/EF								
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										
<b>BORROWER</b>			<b>CO-BORROWER</b>								
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	90 +			
<b>S C O R E M O D E L S</b>											
BORROWER'S AVERAGE SCORE		<b>796</b>									
CO-BORROWER'S AVERAGE SCORE		<b>791</b>									
JOHN AMERICA - 123456789 EQUIFAX/BEACON '96		<b>770</b>								1	
00004 - TOO MANY BANK OR NATIONAL REVOLVING ACCOUNTS											
00005 - TOO MANY ACCOUNTS WITH BALANCES											
00033 - PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH											
00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS											
JOHN AMERICA - 123456789 TRANSUNION/EMPIRICA 98		<b>784</b>								4	
005 - TOO MANY ACCOUNTS WITH BALANCES											
006 - TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS											
028 - NUMBER OF ESTABLISHED ACCOUNTS											
011 - AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH											
JOHN AMERICA - 123456789 EXPERIAN/FAIR, ISAAC (VER. 2)		<b>834</b>								3	
05 - NUMBER OF ACCOUNTS WITH BALANCES											
14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED											
SALLY AMERICA - 987654321 EQUIFAX/BEACON '96		<b>789</b>								2	
00001 - AMOUNT OWED ON ACCOUNTS IS TOO HIGH											
00028 - NUMBER OF ESTABLISHED ACCOUNTS											
SALLY AMERICA - 987654321 TRANSUNION/EMPIRICA 98		<b>774</b>								6	
001 - AMOUNT OWED ON ACCOUNTS TOO HIGH											
006 - TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS											
014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED											
010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS											
SALLY AMERICA - 987654321 EXPERIAN/FAIR, ISAAC (VER. 2)		<b>810</b>								5	
12 - LENGTH OF REVOLVING ACCOUNT HISTORY											
01 - CURRENT BALANCES ON ACCOUNTS											
<b>T R A D E L I N E S</b>											
WASHINGTON MUTUAL FA 9085300668497	12/00 05	06/02 05/02	\$156100	\$154029 360 \$1340	\$0 0 0 0				---/---	AS AGREED XP/TU/EF MTG	J
REMARK: CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST											

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

The reporting bureau certifies that the information in all Residential Mortgage Credit Reports complies with the requirements of FNMA, Freddie Mac, FHA, VA, and HLMC. The information is confidential and not to be divulged except as required by PUBLIC LAW 91-508, 93-579, 94-239.

FILE #	113600	FNMA #	REPORT DATE	7/8/2002	CISCO CREDIT
REPORT TO	TEST MORTGAGE		DATE ORDERED	7/8/2002	
LOAN TYPE			REPOSITORIES	XP/TU/EF	
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		

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		90 +		
DAIMLERCHRYSLER 1007045928	02/01 16	06/02 06/02	\$10255	\$8500 72 \$189	\$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	---/---	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	---/---	AS AGREED EF	A REV
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 48 \$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
<b>TOTAL</b>	<b>6</b>	<b>164672</b>	<b>1568</b>	<b>0</b>

**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 BOX15316ATT:CMS/PROD DEVELOP,WILMINGTON, DE 198	
FST USA BK B	3 CHRISTIANA,WILMINGTON, DE 19801	302-594-4000
KEY BANK OF WASHINGT	PO BOX 2145BK# 0100 COST CTR# 4522035, SEATTLE, WA	206-684-6066
WASHINGTON MUTUAL FA	PO BOX 1093,NORTHRIDGE, CA 91328	800-282-4840

**MISCELLANEOUS INFORMATION**

Instant View Password: B1-77403D  
 To verify the authenticity of this credit report, please visit <https://credit.ciscocredit.com> and click on the Instant View link. Enter report number 113600 and password B1-77403D to view the report. For any inquiries regarding this report or services provided by CISCO/CREDITFAX please contact us at (800) 804-0043.

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

FILE #	113600	FNMA #	REPORT DATE	7/8/2002	CISCO CREDIT
REPORT TO	TEST MORTGAGE		DATE ORDERED	7/8/2002	
LOAN TYPE			REPOSITORIES	XP/TU/EF	
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				

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	

**A L I A S V A R I A T I O N S**

NAME: JAMES F HARRIS	SSN: 123456789	DOB: 08/02/52								
NAME: SHAROL L HARRIS	SSN: 987654321	DOB: 09/10/58								
NAME: JAMES F HARRIS	YOB: 1952									
NAME: JIM F HARRIS										
NAME: JAMES F HARRIS										
NAME: SHAROL L HARRIS	YOB: 1958									
NAME: SHAROL L HARRIS										

**D I S C L A I M E R**

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 (XP)	TRANS UNION (TU)	EQUIFAX (EF)
P.O. Box 2104	P.O. Box 2000	P.O. Box 740256
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 4:56:54 PM \*\*\*

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**

The reporting bureau certifies that the information in all Residential Mortgage Credit Reports complies with the requirements of FNMA, Freddie Mac, FHA, VA, and HLMC. The information is confidential and not to be divulged except as required by PUBLIC LAW 91-508, 93-579, 94-239.