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## MORTGAGE FAX, INC.

PREPARED FOR:

## 2 **MORTGAGE LENDER COMPANY**

12792 VALLEY VIEW ST #AB-1, GARDEN GROVE, CA 92845

3 <b>Attention:</b>	JOANNE	9 <b>Prepared By:</b>	JOANNE	13 <b>Report Type:</b>	IINFILE 3 BUR 3
4 <b>Reference #:</b>	AFCPN-5608084	10 <b>Request Date:</b>	7/16/2005	14 <b>Sources:</b>	TU, EFX and XPN
5 <b>Password:</b>	yyi486ZA3m	11 <b>Completed Date:</b>	7/16/2005	15 <b>Loan Type:</b>	CONV
6 <b>Client Loan #:</b>	ADM-230	12 <b>Client #:</b>	4000	16 <b>ECOA Type:</b>	JOINT
7 <b>Fannie Mae #:</b>		17 <b>Price:</b>	\$0.00	<b>Tax:</b>	\$0.00
8 <b>Loan Officer:</b>	MIKE A.			<b>Total:</b>	\$0.00

### ACCOUNT BASICS/HEADER

1. **Contact Information**

Contacting us could not be easier. We include our contact information at the top of every report. Most credit vendors list the same information on their reports.

2. **Company Name**

Your company name is included on the report making it simple to verify the report belongs to you.

3. **Attention**

Indicates the assigned username for the account.

4. **Reference #**

Please use this number when contacting our Customer Service Specialist or Customer Technical Support.

5. **Password**

The password is a security feature built into the report.

6. **Client Loan #**

The user interface allows you to enter a client loan number. We include this number on the report for easy reference.

7. **Fannie Mae #**

Populated from your input, we include the Fannie Mae number on the report.

8. **Loan Officer**

Identifies the name of the loan officer

9. **Prepared By**

The Customer Service Specialist who last worked on your consumer's file.

10. **Request Date**

Indicates the date the report was requested and accepted.

11. **Completed Date**

Indicates the date the report was completed.

12. **Client #**

Indicates your account number.

13. **Report type**

Indicates the type of credit report ordered.

14. **Sources**

Identifies the repositories we attempted to access data from.

15. **Loan Type**

Based on your input, we indicate the loan type of the report.

16. **ECOA Type**

Clearly indicates if the report is for an individual or joint borrowers.

17. **Price**

We include the cost of services rendered for your records. When additional services are requested, we reissue the report with the total costs; or you can download a billing summary prior to submission.

### Applicant/Co-Applicant Information

<b>1</b> Applicant:	MARTINEZ, JOHN G	DOB: 03/17/57	SSN#: 548-60-3388
<b>2</b> Co-Applicant	MARTINEZ, MARY S	DOB: 05/02/60	SSN#: 111-22-5678
<b>3</b> Street Address:	49 LONGGONE LN	<b>6</b> Marital Status:	MARRIED
<b>4</b> City, State, Zip:	ANYTOWN, CA 91502	<b>7</b> Own/Rent:	OWN
<b>4</b> Length of Time:		<b>8</b> Dependents:	2
<b>5</b> Property	623 HAPPY ST., ANYTOWN, CA 91502		

### APPLICANT/CO-APPLICANT INFORMATION

- 1. Applicant**  
The primary borrower is listed as the applicant along with their date of birth and Social Security Number. Always enter the borrowers full name when accessing credit. Middle initial and generation identity (Sr., Jr., 3<sup>rd</sup>) are extremely important if you wish to minimize pulling other family members credit or similar named individuals credit.
- 2. Co-Applicant**  
The co-borrower is listed along with their date of birth and Social Security Number, if applicable.
- 3. Address**  
The current address of the applicant is listed as it appears on the application.
- 4. Length of Time**  
The length of residency is listed for the current address as it appears on the application.
- 5. Property**  
Indicates the loan property under consideration based on the application data.
- 6. Martial Status**  
Identifies the martial status of the applicants.
- 7. Own/Rent**  
Quickly notifies you if the applicant owns or rents the property.
- 8. Dependents**  
Indicates the number of dependents for the applicant.

## Score Information

**1** EFXFACTA BEACON 5.0 **658** Range 300 to 850 FOR: MARTINEZ, JOHN G **2**  
Score Date: 7/16/2005  
14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
**3** 10 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS  
05 TOO MANY ACCOUNTS WITH BALANCES  
12 LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

TU EMPIRICA SCORE **625** Range 336 to 843 FOR: MARTINEZ, JOHN G  
Score Date: 7/16/2005  
40 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  
20 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT

XPN/FAIR, ISAAC MODEL II **613** Range 300 to 850 FOR: MARTINEZ, JOHN G  
Score Date: 7/16/2005  
40 DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
14 LENGTH OF ACCOUNTS HAS BEEN ESTABLISHED  
10 PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNT  
12 LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

## SCORE INFORMATION

### 1. Risk Model

The name of the Risk Score Model and the associated bureau is printed next to score value for decision purposes. Risk Scores are derived from a complex algorithm and are widely used to expedite the loan decision process. Mortgage Fax, as well as, the rest of the lending industry use a mortgage score developed by Fair Isaac and Company, commonly referred to as FICO SCORES. Each credit repository calls their FICO product by a different name (EQUIFAX=BEACON, TRANS UNION=EMPIRICA AND EXPERIAN=FAIR ISAAC RISK MODEL). Risk Scores range from 300 to 850. There are approximately 25+ risk score models available for various industries such as retail, automotive, mortgage (used for mortgage loans), generic (used by the three major repositories for their consumer reports), and many others. Each industry utilizes different criteria (score cards) specific to their trade for the decision process. Mortgage Scores for all three repositories were developed equally for the most part, however, the data being reported by the creditors may vary dramatically. Not all creditors report their data to all three repositories. Scores vary from person to person according to their payment history (35%), their balances on revolving debt (30%), how long have they had an active credit history (15%), new credit (have they recently opened new credit) (10%) *inquiries are a sub-set of this section*, and the types of credit in use, retail, bank cards, installment, mortgages, gasoline cards, etc. (10%).

### 2. For

Indicates the name of the borrower that the risk score applies to. Some consumers may have two scores for the same repository if they have maintained credit in various different names or SS#'s.

### 3. Score Narratives

The four lines of remarks following each score are called score factors or reason codes. These factors tell you why your score is not an 850. They are listed in the order of importance as to how they affect your score. Scores are evaluated by the following 5 categories and vary from person to person depending on their track record and usage of each section. Payment History accounts for 35%, Balances account for 30% (usually revolving debt), Length of Credit History accounts for 15%, New Credit accounts for 10% (inquiries are a sub-set of this section). A good understanding of this section can help you immensely to identify ways to raise the score. The numbers listed to the left of each reason code have no value. They are simply the number assigned to the code. All repositories utilize the same list of reason codes for their Mortgage Scores.

### 4. Inability to Score

If a risk score cannot be obtained, a flag is printed indicating a score was not achieved; you may need to consider a Non-traditional Borrower Report at this point. There are five reasons a borrower would not have a score, 1.) The borrower has no credit for evaluation, 2.) The borrower has credit, but has not had any payment activity for 6 months or more, 3.) The borrower's history has too much credit and a risk model has not been developed to evaluate their level of risk, 4.) One or more of the creditor's report the borrower is deceased. 5) The credit file is *locked* for security reasons and can be *unlocked* only by the consumer. And lastly, in a small percentage of instances, a borrower might have a fair amount of credit (active within the past 6 months) yet one or more of the creditors are not reporting to *all three* of the repositories. Should this occur, the consumer would need to notify the creditor in question and request the trade line to be added to all three of the credit repositories.

Trades / Derogatory Trades												
Creditor Name	Date Reported	Date Opened	High Credit Limit	Balance Owing	Terms	Current Status	Historical Status			Past Due		
							# Mo	Times Past Due	Last Past Due			
Account Number	DLA		Credit Limit	7	Acct. Type	ECOA	30	60	90	Last Past Due		
1 MOUNTAIN BK	2 07/05	03/00	5 43225	19330	8 956	30 SLOW	39	1	0	0	956	
3562A0197325346R12345	3 06/05	4	6		9 INST	J				XPN-1	06/05	
16 Loan Term: 60M						11				15		
17 Late Dates: 30 SLOW - 06/05												
HOME COMING FUNDING	18 11/01	17/00	108750	108337	1223	30 SLOW	10	9	0	0	1278	
23802654388	09/01				MTG	J XPN-1, XPN-2, TU-1, TU-2				EFX-1		
Loan Term: 360M						EFX-2					11/01	

### TRADES/DEROGATORY TRADES/COLLECTION INFORMATION

- Creditor Name/Account Number** – The creditors name and account number is listed for each tradeline.
- Date Reported**  
The date the payment history was last updated the repository.
- DLA**  
Date of last activity – The last date a payment was made on this account.
- Date Opened**  
Date account opened.
- High Credit**  
The highest amount charged on this account since it opened.
- Credit Limit**  
Amount of credit extended to the consumer.
- Balance Owing**  
The balance owing as of the last reported date.
- Terms**  
Monthly payment.
- Acct Type**  
Designates the type of account as reported by the creditor.
- Current Status**  
Present payment status of the account.
- ECOA (Equal Credit Opportunity Act)**  
A code that indicates whether the account is held individually or jointly.
- Historical Status**  
Indicates how many times and to what degree the account has been late.
- Past Due**  
The payment amount past due as of the last reported date.
- Last Past Due**  
The date the account was last past due
- File Segment**  
Indicates which bureaus reported the account and specifies which identity the account is held under. These codes correlate with the last page of the credit report (see Source Information).
- Loan Term**  
Designates the length of time (in months) the consumer has to pay the debt.
- Late Dates**  
Dates the account was previously past due

Collection Information							
Account Name	Date Reported	Date Opened	High Credit	Balance	Acct. Type	Account Status	Past Due
1 Account Number	Client			Credit Limit	ECOA		Last Past Due
CHAMBERS COLLECTIONS	07/05	09/04	500	650	R	CHG OFF	
98E543182136	CITIBANK				J	XPN-1	
DATE OF LAST ACTIVITY WITH ORIGINAL CREDITOR: 09/01/2004							
PREVIOUS STATUS 09							
PREVIOUSLY IN COLLECTION							

Inquiry Information			
2 MORTGAGE FAX		7-07-05	TU-1, TU-2
ODPT/CBUSA		6-20-05	XPN-2

Public Record Information						
Public Record Type	Date Reported	Date Filed	Original Amount	Balance	Current Status	Amount Past Due
3 Case/Court Number	Name					Segment
<i>OBTAINED THROUGH TU, EFX and XPN</i>						

Judgment		1200				
B1234P50987 / 3019999	ALLIED COMPANY					XPN-1
COURT NAME: COUNTY SPR CT SANTA ANA						
<i>BANKRUPTCY CH-13</i>			LIAB	ASSET	EXEMPT	<i>XPN-1</i>
35054539906234561 / 3009999		100000	8500			<i>Filed 02/10/2003</i>
<i>COURT NAME: U S BANKRUPTCY COURT</i>						
COUNTY TAX LIEN	02/00	12450			Released 07/01/2004	
B476P2109 / 3051111						XPN-1
COURT NAME: SO CALIF DISTRICT COURT						

- 1. Collection Information**  
Section for open and closed collections, charge offs, repos, foreclosures, and accounts settled for less than the full amount.
- 2. Inquiries**  
Names and dates of creditors that have inquired into a consumer's credit profile. Inquiries are listed in date order for the past 90 days
- 3. Public Records**  
Indicates the type of public record and source of information including, judgments, foreclosures, tax liens, bankruptcies and notices of default.

### The Following AKA(s) Were Reported

AKA Name	AKA SSN#
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1	MARTINEZ, JON	XPN-1
	MARTINEZ, MARY SANCHEZ	XPN-2

### Bureau Addresses

2	Equifax, PO BOX 105873, ATLANTA, GA 30348	(800) 685-1111
	Trans Union, 2 BALDWIN PLACE, PO BOX 1000, CHESTER, PA 19022	(800) 888-4213
	EXPERIAN, 701 EXPERIAN PARKWAY PO BOX 949, ALLEN, TX 75013	(800) 682-7654

### Source(s) of Information

File Segment	File Holder Name	Social Security #	Address
3	4	5	6
EFX-1	MARTINEZ, JOHN G	548-60-3388	49 LONGGONE LN. ANYTOWN, CA 91502
XPN-1	MARTINEZ, JOHN G	548-60-3388	49 LONGGONE LN. ANYTOWN, CA 91502
TU-1	MARTINEZ, JOHN G	548-60-3388	49 LONGGONE LN ANYTOWN, CA 91502
EFX-2	MARTINEZ, MARY S	111-22-5678	49 LONGGONE LN. ANYTOWN, CA 91502
TU-2	MARTINEZ, MARY S	111-22-5678	49 LONGGONE LN. ANYTOWN, CA 91502
TU-3	SANCHEZ, MARY S	111-22-5678	49 LONGGONE LN. ANYTOWN, CA 91502
XPN-2	MARTINEZ, MARY S	111-22-5678	49 LONGGONE LN. ANYTOWN, CA 91502

1. **AKA Section**  
"Also Known As" – Names and SS#'s as reported to the repositories by the creditors. Names and SS#'s differ from the given identity.
2. **Bureau Addresses**  
Contact information to the repositories for questions or disputes.
3. **File Segments**  
Indicates the bureaus accessed for credit data. Each segment relates to a particular identity as used by the consumer. AKA names and AKA SS#'S will appear as additional segments, e.g. TU1, TU2, TU3, AND TU4.
4. **File Holder Name**  
Identifies the name on record as reported by the creditor.  
Social Security # - Identifies the name on record as reported by the creditor.  
Address – Identifies the consumer's address on record as reported by the creditor.
5. **Social Security #**  
Identifies the name on record as reported by the creditor.
6. **Address**  
Identifies the consumer's address on record as reported by the creditor

**NOTE:** If you do not pull credit for a consumer, and he/she states they have credit, this section will help you to determine the cause of failure to access data.

Employment Information	
Applicant	Co-Applicant

<p><b>1</b> Employer: Ace, Inc.          Position Held:          Start/Stop Dates:          Income:          Verified By/Date:</p>	<p>Employer: St. Joseph's Hospital          Position Held:          Start/Stop Dates:          Income:          Verified By/Date:</p>
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*See Additional Employment section for more information.*

Creditor Information List			
Company	Phone	Address	City,State,Zip

<b>2</b> STATE BANK	(800) 628-0679	140 W INDUSTRIAL DR	EL, IL 60126
BAY COMPANY	(BYM) AIL-ONLY	PO BOX 1990	TE, AZ 85280

- 1. Employment Information**  
 Employment info as reported by the repositories. This section can be manually updated should you wish upgrade to an RMCR or a Merge Plus product.
  
- 2. Creditor Information List**  
 Directory of addresses and phone numbers for the creditors and inquiries contained in the report.