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ACRAnet Branch 308

PREPARED FOR:

1

TEST COMPANY

FAKE ADDRESS, AKELEY, MN 56433

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Attention:	PAUL	Prepared By:	2	Report Type:	3 BUREAU TEST
Reference #:	ADAWM-3410712	Request Date:	1/23/2003	Sources:	TU, EFX and XPN
Password:	4rjc2AY7IQ	Completed Date:	1/23/2003	Loan Type:	
Client Loan #:		Client #:	TEST	ECOA Type:	INDIVIDUAL
Fannie Mae #:				Price:	\$9.00
Loan Officer:				Tax:	\$0.00
				Total:	\$9.00

Applicant/Co-Applicant Information

Applicant:	CTESTFILE, RICHARD	DOB:		SSN#:	000-00-0000
Co-Applicant:		DOB:	4	SSN#:	
Street Address:	55 HMAIN AVE FL 1	Marital Status:			
City, State, Zip:	TTESTCITY, MA 00000-0000	Own/Rent:			
Length of Time:		Dependents:			
Property:					

Score Information

TU EMPIRICA 95	564	5	FOR: CTESTFILE, RICHARD P
22 SERIOUS DELINQUENCY			
13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN			
18 NUMBER OF ACCOUNTS WITH DELINQUENCY			
10 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS			
DEROGATORY INFORMATION WAS FOUND ON THIS FILE			

TU EMPIRICA 95	579		FOR: CTESTFILE, ROSEMARY M
22 SERIOUS DELINQUENCY			
18 NUMBER OF ACCOUNTS WITH DELINQUENCY			
13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN			
16 LACK OF RECENT REVOLVING ACCOUNT INFORMATION			
DEROGATORY INFORMATION WAS FOUND ON THIS FILE			

XPN/FAIR, ISAAC MODEL II	+563		FOR: CTESTFILE, RICK P
38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED			
13 LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT			
18 NUMBER OF ACCOUNTS DELINQUENT			
10 PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS			

Score Information (continued)

XPN/FAIR, ISAAC MODEL II **+567**

FOR: CTESTFILE, ROSEMARY J

38 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED

13 LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT

18 NUMBER OF ACCOUNTS DELINQUENT

10 PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS

Employment Information

Applicant

Co-Applicant

Employer: A1 PIZEMP

Employer:

Position Held:

Position Held:

Start/Stop Dates:

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Start/Stop Dates:

Income:

Income:

Verified By/Date:

Verified By/Date:

Notice: This is a Merged report containing information supplied by the sources shown. The merge process is automated and the report may include some duplications and/or omissions.

Open Trades

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due		
							Times Past Due			Last Past Due		
Account Number	DLA				Acct. Type	ECOA	# Mo	30	60	90	Last Past Due	
CAPITAL ONE BANK	9	10	11	12	13	14	15					
9121741571999999	07/00	06/99	520	472	14	CURR	13	0	0	0	0	
Loan Term: MIN CREDIT CARD						REV	I				TU-1	16
BK FST NA	05/00	06/99	450	176	20	CURR	11	0	0	0		
9777210812049999	05/00				REV	I					EFX-1	
CREDIT CARD												18

Closed Trades

No Closed Trades exist on this report.

Open Derogatory Trades

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due		
							Times Past Due			Last Past Due		
Account Number	DLA				Acct. Type	ECOA	# Mo	30	60	90	Last Past Due	
CITIFINANCIAL	05/00	12/99		736		CHG OFF	07	0	0	0	736	
9074591249239999					INST	1					XPN-1	01/00
Loan Term: 1M												
Late Dates: CHGOFF-1/2000 CHGOFF-11/1999												19
AMOUNT IS CHARGE OFF AMOUNT												

Open Derogatory Trades (continued)

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due
							# Mo	Times Past Due		
Account Number	DLA				Acct. Type	EOA	30	60	90	Last Past Due

CHASE 01/03 03/89 918 0 120 SLOW 08 0 0 1 0
 9226800010059999 11/96 REV 1 XPN-2 11/96
 Late Dates: CHGOFF-11/1996 120 SLOW-4/1996
BANKRUPTCY

AMEX 11/99 05/88 INCL 0 0 0
 97229999 04/96 I EFX-1

INCLUDED IN BANKRUPTCY

Closed Derogatory Trades

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due
							# Mo	Times Past Due		
Account Number	DLA				Acct. Type	EOA	30	60	90	Last Past Due

CITIBANK VISA 01/03 09/87 0 60 SLOW 99 0 1 0 0
 9128002600609999 05/00 REV 1 XPN-1 05/98

Late Dates: CHGOFF-5/1998
CLOSED ACCT
BANKRUPTCY

Collection Information

Account Name	Date Reported	Date Opened	High Credit	Balance	Acct. Type	Account Status	Past Due
Account Number	Client				EOA	Last Past Due	

ADVANCED COLLECTION 01/03 12/97 70 0 CHG OFF 0
 949999 HINES DERMATOLO I EFX-1

DATE OF LAST ACTIVITY WITH ORIGINAL CREDITOR: 05/01/1996
IN BANKRUPTCY

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

THE REPORTING BUREAU CERTIFIES THAT: public records have been checked for judgments, foreclosures, garnishments, bankruptcies, tax liens, and other legal actions involving the subject(s). Public Records were obtained directly through the repositories used, or by direct searches, or a public records search firm other than the repository, or by all methods with the following results:

JUDGMENT 01/95 01/95 130
 9433SC9999 / 178VS00657 MARVA DTESTPLAINTIFF EFX-1
SUBJECT
JUDGMENT SATISFIED 01/01/1995

BANKRUPTCY CH-7 LIAB ASSET EXEMPT XPN-2
 9619999 / 1006000 11/96 11/96 BK 7-DISCHG
US BKPT CT MA BOSTON
DATE ORIGINALLY FILED: 08/05/1996

Additional Employment Information

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Additional Employment Information (continued)

Former Employment - Applicant

Employer: D GEREMP CONST

Type of Business:

Phone:

Position:

Salary or Wage:

Hire Date:

Date Discharged:

Date Verified:

Verified By:

Title:

Additional Address Information

Current Address(es)

Date Reported	Move In Date	Move Out Date	Length Of Time:	Payment	Unit Number	Own/Rent/Other	Number Of Lates	Balance
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55 HMAIN AVE FL 1, TTESTCITY, MA 00000-0000

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XPN-2

07/01/1999

Landlord / Mortgage Co:

Phone:

Verified Date:

Verified By:

SINGLE-FAMILY DWELLING

Former Address(es)

Date Reported	Move In Date	Move Out Date	Length Of Time:	Payment	Unit Number	Own/Rent/Other	Number Of Lates	Balance
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1 SMAIN ST FL, TTESTCITY, MA 00000-0000

XPN-1

08/01/1995

Landlord / Mortgage Co:

Phone:

Verified Date:

Verified By:

SINGLE-FAMILY DWELLING

Creditor Information List

Company	Phone	Address	City,State,Zip
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ADV COLL (978) 459-8980

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AMEX

BK FST NA

CAPITAL 1 BK 11013 W BROAD ST GLEN ALLEN, VA 23060

CHASE (800) 356-5555 100 DUFFY AVE HICKSVILLE, NY 11801

CITIBANK VISA (888) 766-2484 PO BOX 6500 SIOUX FALLS, SD 57117

CITIFINANCIAL

Source(s) of Information

File Segment	File Holder Name	Social Security #	Address
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EFX-1 CTESTFILE, RICHARD 000-00-0000 33 E MAIN ST, TTESTCITY, MA 00000

EFX-2 CTESTFILE, ROSEMARY 100-00-0000

TU-1 CTESTFILE, RICHARD 000-00-0000 44 CMAIN, TTESTCITY, MA 00000

TU-2 CTESTFILE, ROSEMARY 100-00-0000

XPN-1 CTESTFILE, RICK 000-00-0000 1 SMAIN ST FL, TTESTCITY, MA 00000-0000

XPN-2 CTESTFILE, ROSEMARY 100-00-0000 55 HMAIN AVE FL 1, TTESTCITY, MA 00000-0000

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Alerts and Validation

TU LOOK

LOOK PRODUCT WAS DELIVERED

TU-1

TU EMPIRICA 95

EMPIRICA 95 PRODUCT WAS DELIVERED

TU-1

SSN ALERT

MISMATCH - INPUT DOES NOT MATCH FILE

TU-2

The Following AKA(s) Were Reported

AKA Name	AKA SSN#
RICHARD, CTESTFILE	XPN-1
STESTFILE, ROSEMARY	EFX-2
STESTFILE, ROSEMARY	XPN-2
STESTFILE, ROSEMARY	TU-2

Bureau Addresses

EQUIFAX, PO BOX 105873, ATLANTA, GA 30348 (800) 685-1111

TRANS UNION, 2 BALDWIN PLACE, P. O. BOX 1000, CHESTER, PA 19022 (800) 888-4213

EXPERIAN, PO BOX 2350, CHATSWORTH, CA 91313-2350 (888) 397-3742

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Itemization of Assets and Debt Worksheet

CREDITOR	OPEN	HIGH	ADJUSTED BALANCE	TERM	CUR.ST	PAY HIST	LOAN TYPE
ACCOUNT #	VERIF	BAL		PAYMNT		30 - 60 - 90	
CITIFINANCIAL 9074591249239999	12/99 05/00	736		1M	I-09	0 0 0 XPN-1	CHG CARD
CAPITAL ONE BANK 9121741571999999	06/99 07/00	520 472		MIN 14	R-01	0 0 0 TU-1	CHG CARD
BK FST NA 9777210812049999	06/99 05/00	450 176		REV 20	R-01	0 0 0 EFX-1	CHG CARD

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TOTAL ADJUSTED BALANCE: _____, AND TOTAL PAYMENTS: _____

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*** END OF REPORT - 1/24/2003 9:21:42 AM ***