

ACRAnet

PREPARED FOR:

DETERMINATION PROCESSING SERVICES, INC.

6033 W CENTURY BLVD, SUITE 1075, LOS ANGELES, CA 90045

Attention:	DPSI	Prepared By:		Report Type:	MORTGAGE LOAN
Reference #:	ADCMK-0405649	Request Date:	3/13/2003	Sources:	XPN
Password:	F5Hp57xy6I	Completed Date:	3/13/2003	Loan Type:	
Client Loan #:		Client #:	TEST1	ECOA Type:	INDIVIDUAL
Fannie Mae #:					
Loan Officer:					

Applicant/Co-Applicant Information

Applicant:	CHARLES, DTESTFILE	DOB:		SSN#:	777-77-7777
Co-Applicant		DOB:		SSN#:	
Street Address:	1234 S MAIN			Marital Status:	
City, State, Zip:	SPOKANE, WA 99223			Own/Rent:	
Length of Time:				Dependents:	
Property					

Score Information

XPN/FAIR, ISAAC MODEL II

FOR: DTESTFILE, CHARLES

RISK SCORE NOT AVAILABLE DUE TO MODEL EXCLUSION CRITERIA

Secured Loans

No Secured Loans exist on this report.

*** END OF REPORT - 3/13/2003 10:04:19 AM ***

BORROWER'S LOAN AFFIDAVIT

Borrower(s): DTESTFILE CHARLES

Property Address: _____

Property Description: _____

Lender: _____

Loan Number: _____

Loan Amount: _____

Closing Date: _____

I (we) ("Borrower") do solemnly swear that to the best of my/our knowledge:

(A) I (we) are the exclusive fee simple owner(s) of the property above-described (the "Property") and that no one has questioned our ownership or right to possession.

(B) There is/are no lien(s) or encumbrance(s) on the Property except(1) ad valorem real estate taxes which are not yet due and payable. (2) First Mortgage loan and/or other loan(s) listed on next page which have a higher lien priority than being applied for (3) any assessment for municipal improvements such as sewers, sidewalks, curbs, or similar improvements benefiting the property and (4) any mortgage loan listed on next page which is being subordinated to this loan. No other lien or encumbrance upon the Property has been given, executed, contracted for or agreed to be given or executed by Borrower to any other person.

(C) All labor and materials used in the construction of improvements on the above-described property have been paid for and there are now no unpaid labor or material claims against the improvements of the property and that all sums of money due for the erection of improvements have been fully paid and satisfied. We are not aware that anyone has filed or intends to file a mechanics lien relating to this property.

(D) I (we) have not applied for protection under Bankruptcy statutes or any state creditor's rights laws.

(E) The above-described property is not in violation of any building restriction lines: that the dwelling, outbuildings and all driveways and fences are located entirely within the lines of legal description of the property; that no permanent structures encroach upon any drainage and utility or other easements, and that no structure, driveway or fence belonging to others encroaches onto the above-described property.

First Mortgage Loan: _____

Lender/Creditor: _____

Loan #/Account Balance: _____

Other Mortgage Liens or encumbrances:

Lender/Creditor: _____

Loan #/ Account Balance _____

Lender/Creditor: _____

Loan #/ Account Balance _____

Liens or encumbrances being subordinated to Lender's Loan:

Lender/Creditor: _____

Loan #/ Account Balance _____

Lender/Creditor: _____

Loan #/ Account Balance _____

Liens or encumbrances being paid in full from Lender's Loan:

Lender/Creditor: _____

Loan #/ Account Balance _____

Lender/Creditor: _____

Loan #/ Account Balance _____

(List any additional liens on separate page)

Borrower agrees to subrogate and assign any rights or payments which Borrower may have or receive which compensates Borrower for a loss and such loss would also cause a loss to the Lender.

Borrower hereby acknowledge(s) (1) that this Lien Affidavit and Indemnity is executed under oath for the purpose of inducing the Lender named above to make the Loan and Lender's Guarantor to Guaranty the same, (2) that the Lender will rely upon this Lien Affidavit in making the Loan and Lender's Guarantor will rely on this Lien Affidavit in issuing Guaranty thereon, (3) the information set out above is correct and complete, and (4) that I (we) understand that I (we) can be criminally liable for falsely so swearing.

BORROWER(S):

Signature: _____

Date: _____

Print Name: _____

Signature: _____

Date: _____

Print Name: _____

Sworn to, by the above named Borrower(s), on this _____ day of _____ before me a Notary Public for the County of _____ and State of _____

My Commission Expires: