



Customer Service
415-252-2888

Report No
416051

Provided For: CAL COAST CREDIT (MORTGAGE)
1388 SUTTER STREET, #808
SAN FRANCISCO, CA 94109

Date Received 8/2/2007	Date Issued 08/02/2007	Requested By GORDON DEMO
Loan Type	Fannie Reissue # 416051	Charges \$0.00
Sources XP/TU/EF	Reference #	

Property Address:

GENERAL INFORMATION			
Borrower Name	SMITH, JOHN	Social Security No	999-99-9999
Co-Borrower Name		Social Security No	
Current Address	123 MAKE BELIEVE LANE, LOS ANGELES, CA 12345		Length
Previous Address			Length
Marital Status			
Dependents			

BORROWER	CO-BORROWER
Employer ABC APPLIANCE	Employer
Position SALES	Position
Since 200205	Since
Income N/A	Income
Verified By JACKIE O - 05/15/11	Verified By -

CREDIT HISTORY										
E C O A	CREDITOR NAME ACCOUNT NUMBER	DATE REPORTED	DATE OPENED	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS
		DATE LAST ACTIVITY					MOS REV	TIMES PAST DUE		
							30+	60+	90+	

SCORE MODELS

1	JOHN SMITH - ***** EQUIFAX/BEACON 5.0				651					
	00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS									
	00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN									
	00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY									
	00008 - TOO MANY INQUIRIES LAST 12 MONTHS									
2	JOHN SMITH - ***** TRANSUNION/FICO CLASSIC (04)				665					
	010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS									
	018 - NUMBER OF ACCOUNTS WITH DELINQUENCY									
	013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN									
	008 - TOO MANY INQUIRIES LAST 12 MONTHS									
	FA - INQUIRIES IMPACTED THE CREDIT SCORE									
3	JOHN SMITH - ***** EXPERIAN/FAIR, ISAAC (VER. 2)				645					
	10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS									
	13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN									
	02 - LEVEL OF DELINQUENCY ON ACCOUNTS									
	08 - TOO MANY INQUIRIES LAST 12 MONTHS									

CURRENT

B	LONG BEACH ACCEPTA 2000027****	07/07 07/07	03/05	\$20790	\$14388 AUTO 072 \$375	\$0	29	0	0	0	AS AGREED XP/TU/EF
B	WASHMTL/PROV 0265****	07/07 07/07	02/06	\$3598	\$3406 REV MIN \$103	\$0	16	0	0	0	AS AGREED XP/TU/EF
B	WELLS FARGO BANK N 6626624**** NOTE LOAN	07/07 06/07	03/05	\$7600	\$2341 INST 036 \$282	\$0	29	0	0	0	AS AGREED XP/TU/EF
B	CITIBANK N A 30156****	07/07 07/07	05/94	\$3837	\$375 EDU 120 \$63	\$0	99	0	0	0	AS AGREED XP/TU/EF
B	CITIBANK N A 3015****	07/07 07/07	05/94	\$1738	\$143 EDU 120 \$24	\$0	99	0	0	0	AS AGREED XP/TU/EF
B	CITIBANK N A 30156****	07/07 07/07	12/91	\$2000	\$80 EDU 120 \$40	\$0	99	0	0	0	AS AGREED XP/TU/EF

ECOA KEY: B=BORROWER; C=CO-BORROWER; S=SHARED; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER

CLEAR CHOICE CREDIT: 1663 MISSION ST., SUITE 603, SAN FRANCISCO, CA 94103 | Tel: (415) 252-2888 Fax: (415) 252-2822

The 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. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA & the Farmers Home Administration.



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		DATE LAST ACTIVITY					MOS REV	TIMES PAST DUE			
							30+	60+	90+		
B	CITIBANK N A 3015****	07/07 07/07	11/92	\$2000 EDU 120	\$76 \$38	\$0	99	0	0	0	AS AGREED XP/TU/EF
B	HSBC AUTO 5000****	06/05 08/04	09/02	\$15053 AUTO 72	\$0 \$0	\$0	31	0	0	0	PAID XP/TU/EF
B	TOYOTA MOTOR CREDI 1027**** AUTO LEASE	04/05 03/05	07/04	\$27576 AUTO 060	\$0 \$0	\$0	8	0	0	0	PAID XP/TU/EF
----- DEROGATORY ACCOUNTS -----											
B	CPU/CBSD 6327**** Late Dates: 3/07-30, 3/06-30	05/07 05/07	10/88	\$1000 REV MIN	\$624 \$23	\$0	46	3	0	0	CUR WAS 30 XP/TU/EF
B	GEMB/JCP -0711**** Late Dates: LAST LATE DATE 02/04	07/07 06/07	04/83	\$1600 REV MIN	\$576 \$28	\$0	99	2	0	0	CUR WAS 30 XP/TU/EF
B	CAP ONE BK 52910**** Late Dates: 1/05-30 ACCOUNT CLOSED AT CONSUMER'S REQUEST	08/05 06/05	12/97	\$790 REV	\$0 \$0	\$0	92	2	0	0	PD WAS 30 XP/TU/EF
----- COLLECTION / CHARGE OFF -----											
*** NO RECORD FOUND ***											
----- OTHER CREDIT HISTORY -----											
*** NO RECORD FOUND ***											
----- PUBLIC RECORDS -----											
*** NO RECORD FOUND ***											
----- REMARKS -----											
JOHN SMITH EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED											

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							30+	60+	90+	
TRADE SUMMARY										
			COUNT	BALANCE	HIGH CREDIT	PAYMENT				PAST DUE
	MORTGAGE		0	0	0	0				0
	AUTO		3	14388	20790	375				0
	EDUCATION		4	674	9575	165				0
	OTHER INSTALLMENT		1	2341	7600	282				0
	OPEN		0	0	0	0				0
	REVOLVING		4	4606	6198	154				0
	OTHER		0	0	0	0				0
	TOTAL		12	22009	44163	976				0
	SECURED DEBT		14388	OLDEST TRADELINE		04/83				
	UNSECURED DEBT		7621	DEBT/HIGH CREDIT		50%				
DEROGATORY SUMMARY										
	CHARGE OFFS		0	DELINQ 30 DAYS	3	INQUIRIES				2
	COLLECTIONS		0	60 DAYS	0					
	BANKRUPTCY ACCOUNTS		0	90 DAYS	0					
	PUBLIC RECORDS		0	OTHER	0					
SOURCE OF INFORMATION										
1	- EQUIFAX	08/02/07	*** NONE ***							
2	- TRANSUNION	08/02/07	*** NONE ***							
3	- EXPERIAN	08/02/07	*** NONE ***							
INQUIRIES (LAST 120 DAYS)										
	XP/EF	07/16/07	FACTUAL							
	TU	07/16/07	FDC							
CREDITORS										
	CAL COAST	3775 BALBOA ST, SAN FRANCISCO, CA 94121							415-831-6900	
	CAP 1 BANK	PO BOX 85015, RICHMOND, VA 23285							800-955-7070	
	CAPITAL 1 BK	11013 W BROAD ST, GLEN ALLEN, VA 23060							800-955-7070	
	CAPITAL ONE BANK	PO BOX 85064, GLEN ALLEN VA 23058							800-955-7070	
	CITI/CPU	110 LAKE DR # 1-0103, NEWARK, DE 19702							515-226-4065	
	CITIBANK	701 E 60TH ST N, SIOUX FALLS, SD 57104							800-967-2400	
	CITIBANK STU	P.O. BOX 23315, ROCHESTER, NY 14692							800-967-7900	
	CITIBANK USA, N.A.	701 E. 60TH ST NORTH, SIOUX FALLS, SD 57104							800-967-2400	
	FACTUAL 603	5200 HAHNS PEAK DR, LOVELAND, CO 80538							970-663-5700	
	GE CONSUMER FINANCE/JCPENNEY	PO BOX 981426, EL PASO, TX 79998							800-527-4403	

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	H AFC				11452 EL COMINO RE, SAN DIEGO CA 92130					(800) 418-1888
	HOUSEHOLD AUTOMOTIVE				6602 CONVOY COURT, SAN DIEGO, CA 92111					800-418-1888
	LNG BCH ACPT				ONE MACK CENTER DR, PARAMUS NJ 07652					(800) 555-5768
	LONG BEACH ACCEPTANC				1 MACK CENTER DRIVE 4TH FLOOR, PARAMUS, NJ 07652					201-262-5222
	LONG BEACH ACCEPTANCE				1 MACK CENTRE DR STE 4, PARAMUS, NJ 07652					201-262-5222
	MBGA/JC PENNEY				PO BOX 981131, EL PASO, TX 79998					800-542-0800
	PHILLIP									800-833-5600
	PROVIDIAN				PO BOX 9007, PLEASANTON, CA 94566					800-356-0011
	TOYOTA MOTOR CREDIT				6 EXECUTIVE CIRCLE, IRVINE, CA 92714					714-261-7744
	TOYOTA MOTOR CREDIT CO				2 EXECUTIVE CIR STE 100, IRVINE, CA 92614					949-261-7744
	TOYOTA MOTOR LEASING				SEE BRANCH LISTINGS, BREA, CA 92621					800-874-8822
	WELLS FARGO BANK NEV				WELLS FARGO DISPUTE CTR/CONS C PO BOX 10438, DES					800-869-3557
	WELLS FARGO BANK NV NA				7000 VISTA DR, WEST DES MOINES, IA 50266					BYMAILONLY

M I S C E L L A N E O U S I N F O R M A T I O N

Instant View Password: BJ-4E521A4

To verify the authenticity of this credit report, please visit <https://calcoast.meridianlink.com> and click on the Instant View link. Enter report number 416051 and password BJ-4E521A4 to view the report. For any inquiries regarding this report or services provided by CLEAR CHOICE CREDIT CORP please contact us at (415) 252-2888.

D I S C L A I M E R

An asterisk (*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

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 PO BOX 2002 ALLEN, TX 75013 888-397-3742 www.experian.com/reportaccess	TRANSUNION PO BOX 1000 CHESTER, PA 19022 800-888-4213 transunion.com/myoptions	EQUIFAX PO BOX 740241 ATLANTA, GA 30374 800-685-1111 www.equifax.com/fcra
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*** END OF REPORT 5/19/2011 3:04:54 PM ***

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