

905 S KINGS AVE
BRANDON, FL 33511
www.networkcredit.com



NETWORK CREDIT SERVICES

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PREPARED FOR:

NETWORK CREDIT SERVICES 100

905 S KINGS AVE, BRANDON, FL 33511

Attention:	LORI	Prepared By:		Report Type:	TRIMERGE
Reference #:	AFBII-1500138	Request Date:	2/9/2005	Sources:	EFX and XPN
Password:	3q78k48DwW	Completed Date:	2/9/2005	Loan Type:	
Client Loan #:		Client #:	100	ECOA Type:	INDIVIDUAL
Fannie Mae #:				Price:	\$11.25
Loan Officer:				Tax:	\$0.00
				Total:	\$11.25

Applicant/Co-Applicant Information

Applicant:	CONSUMER, JONATHON	DOB:		SSN#:	548-60-3388
Co-Applicant		DOB:		SSN#:	
Street Address:	10655 BIRCH STREET #300	Marital Status:			
City, State, Zip:	BURBANK, CA 91502	Own/Rent:			
Length of Time:		Dependents:			
Property					

Score Information

EFX FACTA BEACON 5.0 **735** Range 300 to 850 FOR: CONSUMER, JONATHAN Q JR
SCORE

Score Date: 2/9/2005

30 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
09 TOO MANY ACCOUNTS RECENTLY OPENED
12 LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

EFX FACTA BEACON 5.0 **714** Range 300 to 850 FOR: CONSUMER, JONATHAN Q
SCORE

Score Date: 2/9/2005

14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
08 TOO MANY INQUIRIES LAST 12 MONTHS
30 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
16 LACK OF RECENT REVOLVING ACCOUNT INFORMATION

XPN/FAIR, ISAAC MODEL II **+700** Range 300 to 850 FOR: CONSUMER, JONATHAN QUINCY

Score Date: 2/9/2005

22 ACCOUNT(S) NOT PAID AS AGREED AND/OR LEGAL ITEM FILED
13 LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT
18 NUMBER OF ACCOUNTS DELINQUENT
34

SCORE(S) DISCLOSURE

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency (credit bureau) distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information a consumer reporting agency (credit bureau) or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency (credit bureau) at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency (credit bureau) plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender

****The credit reporting agency (CRA) is allowed to charge a reasonable fee for this disclosure****

EQUIFAX, P.O.Box 740241, Atlanta, GA 30374 (800) 685-5000
 EXPERIAN, 2500 Maitland Center Pkwy, Maitland, FL 32751 (888) 397-3742

Employment Information	
Applicant	Co-Applicant
Employer: NETWORK CREDIT SERVICES, INC.	Employer:
Position Held:	Position Held:
Start/Stop Dates:	Start/Stop Dates:
Income:	Income:
Verified By/Date:	Verified By/Date:
<i>See Additional Employment section for more information.</i>	

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.

Trade Information											
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				Acct. Type	ECOA		30	60	90	
1ST CITY	01/05	09/04	20000	0		01	04	0	0	0	
1137720405	10/04				INST	I					EFX-1
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											

Trade Information (continued)

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due	
							# Mo	Times Past Due			Last Past Due
Account Number	DLA		Credit Limit		Acct. Type	EOA		30	60	90	
BAY COMPANY	05/96	01/68		0		05	99	0	0	0	
525556601	05/96		1400		REV	J					XPN-1
ACCOUNT WAS IN DISPUTE - NOW RESOLVED - REPORTED BY SUBSCRIBER											
DEBT INCLUDED IN OR DISCHARGED THROUGH BANKRUPTCY CHAPTER 13											
ACCOUNT DELINQUENT 180 DAYS PAST DUE DATE											
REVOLVING CHARGE ACCOUNT											
BERKLEY	06/04	01/99	250	0		01	05	0	0	0	
138950000003	11/00				INST	I					EFX-2
CLOSED OR PAID ACCOUNT/ZERO BALANCE											
HOME EQUITY											
CAMBRPORT	07/03	05/99		0		0A		0	0	0	
50000000001	07/01										EFX-1
LINE OF CREDIT											
ACCOUNT IS INACTIVE											
CENTRAL BANK	06/96	12/93	22350	0		01	31	1	0	0	
23802654388	05/96				INST	I					XPN-1
Late Dates: 02-6/1996											
AMOUNT IS ORIGINAL LOAN AMOUNT											
OPEN ACCOUNT											
ACCOUNT 30 DAYS PAST DUE DATE											
AUTO LOAN											
CUSOUTHERN	02/05	03/01	20000	0		01	19	0	0	0	
9000100001					INST	J					EFX-1, EFX-2
CLOSED OR PAID ACCOUNT/ZERO BALANCE											
AUTO											
CUSOUTHERN	02/05	11/01	5000	0		01	20	0	0	0	
9000100002					INST	I					EFX-1
CLOSED OR PAID ACCOUNT/ZERO BALANCE											
SECURED											
CUSOUTHERN	12/04	01/02	1000	0		01	18	0	0	0	
9000100003					INST	B					EFX-1
CLOSED OR PAID ACCOUNT/ZERO BALANCE											
SECURED											
CUSOUTHERN	12/04	07/02	25000	0		01	18	0	0	0	
9000100004					INST	I					EFX-1
CLOSED OR PAID ACCOUNT/ZERO BALANCE											
AUTO											
CUSOUTHERN	12/04	07/02	10000	0		01	18	0	0	0	
9000100005					INST	I					EFX-1
CLOSED OR PAID ACCOUNT/ZERO BALANCE											
AUTO											

Trade Information (continued)

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due	
							# Mo	Times Past Due			Last Past Due
Account Number	DLA		Credit Limit		Acct. Type	EOCA		30	60	90	
CUSOUTHERN 9000100006	12/04	07/02	10000	0	INST	01	18	0	0	0	
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
CUSOUTHERN 9000100007	12/04	07/02	20000	0	INST	01	18	0	0	0	
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
CUSOUTHERN 9000100008	02/05	11/03	45000	0	INST	01	14	0	0	0	
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
CUSOUTHERN 9000100008	11/03	02/03	45000	0	INST	01	05	0	0	0	
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
CUSOUTHERN 9000100009	02/05	05/03	85000	0	INST	01	20	0	0	0	
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
CUSOUTHERN 9000100100	02/05	02/04	35000	0	INST	01	11	0	0	0	
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
CUSOUTHERN 9000100101	02/05	02/04	39496	0	INST	01	11	0	0	0	
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
CUSOUTHERN 9000100103	02/05	02/04	22000	0	INST	01	11	0	0	0	
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
CUSOUTHERN 9000100104	02/05	04/04	13047	0	INST	01	09	0	0	0	
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
CUSOUTHERN 9000100105	02/05	04/04	28410	0	INST	01	09	0	0	0	
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											

Trade Information (continued)

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due	
							# Mo	Times Past Due			Last Past Due
Account Number	DLA		Credit Limit		Acct. Type	EOA		30	60	90	
CUSOUTHERN 9000100106	02/05	04/04	11329	0		01	09	0	0	0	
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
CUSOUTHERN 9000100107	02/05	11/04	15000	0	INST	I	02	0	0	0	EFX-1
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
CUSOUTHERN 9000100108	02/05	11/04	35000	0	INST	I	02	0	0	0	EFX-1
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
CUSOUTHERN 9000100109	02/05	11/04	25000	0	INST	I	02	0	0	0	EFX-1
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
CUSOUTHERN 9000100200	02/05	06/04	4000	0	INST	I	07	0	0	0	EFX-1
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
CUSOUTHERN 9000102525	02/05	12/01	0	0	INST	I	20	0	0	0	EFX-1
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
EMPLOYEES CREDIT UNION 525556601	01/98	02/85		0		01	99	0	0	0	
	01/98		10000		REV	J					XPN-1
OPEN ACCOUNT THIS IS AN ACCOUNT IN GOOD STANDING CREDIT CARD, TERMS REV											
FRSTBANK 5049265370000060	03/04	11/02	0	0	REV	I	07	0	0	0	EFX-1
CLOSED OR PAID ACCOUNT/ZERO BALANCE CHARGE											
FRSTBANK 5049265400000106	03/04	11/02	0	0	REV	I	07	0	0	0	EFX-1
CLOSED OR PAID ACCOUNT/ZERO BALANCE CHARGE											
FRSTBANK 5049266000000173	08/04	11/02	0	0	REV	I	12	0	0	0	EFX-1
CLOSED OR PAID ACCOUNT/ZERO BALANCE CHARGE											

Trade Information (continued)

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due	
							# Mo	Times Past Due			Last Past Due
Account Number	DLA		Credit Limit		Acct. Type	EOCA		30	60	90	
FRSTBANK	11/04	11/02	0	0		01	15	0	0	0	
5049266020000211					REV	I					EFX-1
CLOSED OR PAID ACCOUNT/ZERO BALANCE CHARGE											
FRSTBANK	11/04	11/02	0	0		01	15	0	0	0	
5049266020000229					REV	I					EFX-1
CLOSED OR PAID ACCOUNT/ZERO BALANCE CHARGE											
FRSTBANK	03/04	11/02	0	0		01	07	0	0	0	
5049266360000235					REV	I					EFX-1
CLOSED OR PAID ACCOUNT/ZERO BALANCE CHARGE											
FRSTBANK	04/04	11/02	0	0		01	08	0	0	0	
5049266360000243					REV	I					EFX-1
CLOSED OR PAID ACCOUNT/ZERO BALANCE CHARGE											
FRSTBANK	04/04	11/02	0	0		01	08	0	0	0	
5049266360000268					REV	I					EFX-1
CLOSED OR PAID ACCOUNT/ZERO BALANCE CHARGE											
FRSTBANK	04/04	11/02	0	0		01	08	0	0	0	
5049266360000276					REV	I					EFX-1
CLOSED OR PAID ACCOUNT/ZERO BALANCE CHARGE											
FRSTBANK	06/04	11/02	0	0		01	10	0	0	0	
5049266400000138					REV	I					EFX-1
CLOSED OR PAID ACCOUNT/ZERO BALANCE CHARGE											
HAROLDS	07/03	04/99		0		01	45	0	0	0	
3059100568			1		REV	I					EFX-1
CHARGE											
HAROLDS	01/05	04/99		0		01	63	0	0	0	
3059100576	01/05		300		REV	I					EFX-1
CHARGE											
HEMLOCKS	06/96	02/95		0		01	17	0	0	0	
8285103111261			1000		INST	A					XPN-1
OPEN ACCOUNT THIS IS AN ACCOUNT IN GOOD STANDING INSTALLMENT SALES CONTRACT											

Trade Information (continued)

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due	
							# Mo	Times Past Due			Last Past Due
Account Number	DLA		Credit Limit		Acct. Type	EOA		30	60	90	
HOME FINANCIAL 24000098500012	01/98 12/97	05/90	400000	0		01 INST	92	0	0	0	XPN-1
ISLAND SAVINGS 405855254820	10/97	05/96	7000	0		01 REV	18	0	0	0	XPN-1
CLOSED ACCOUNT											
MBNA AMER 9	11/03 11/00	12/99	7000	0		01 REV	0	0	0	0	EFX-2
MEDWAY 19004321000001	10/01 07/00	01/00		0		0A	0	0	0	0	EFX-1
SECURED CREDIT LINE ACCOUNT IS INACTIVE											
MEDWAY 19006544000001	10/01	12/99	3200	0		00 INST	13	0	0	0	EFX-1
UNSECURED											
MEDWAY 19007654000001	01/05 01/00	12/99	3200	0		01 INST	52	0	0	0	EFX-1, EFX-2
CLOSED OR PAID ACCOUNT/ZERO BALANCE UNSECURED											
MEIER&FRNK 189	07/03	11/99	0	0		01 REV	0	0	0	0	EFX-1
CHARGE											
MOUNTAIN BK 3562A0197325346R12345	12/96 11/96	03/93	43225	0		01 INST	39	3	0	0	XPN-1
Late Dates: 02-12/1996 02-5/1996 AMOUNT IS ORIGINAL LOAN AMOUNT OPEN ACCOUNT ACCOUNT 30 DAYS PAST DUE DATE THREE TIMES SECURED LOAN											
OCTFCU 660900	05/04 05/02	05/02	10000	0		01 INST	10	0	0	0	EFX-1, EFX-2
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
SCHLS FCU 307419060000	07/04	08/03	0	0		01 REV	01	0	0	0	EFX-2
ACCOUNT TRANSFERRED OR SOLD											
SCHLS FCU 307419060001	08/04 04/03	04/03	20000	0		01 INST	02	0	0	0	EFX-2
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											

Trade Information (continued)

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due	
							# Mo	Times Past Due			Last Past Due
Account Number	DLA		Credit Limit		Acct. Type	EOCA		30	60	90	
SCHLS FCU	08/04	04/03	20000	0		01	02	0	0	0	
307419060002					INST	I					EFX-2
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
SCHLS FCU	08/04	04/03	25000	0		01	02	0	0	0	
307419060003					INST	I					EFX-2
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
SCHLS FCU	08/04	05/03	10000	0		01	02	0	0	0	
307419060004					INST	I					EFX-2
CLOSED OR PAID ACCOUNT/ZERO BALANCE SECURED											
SCHLS FCU	08/04	05/03	10000	0		01	01	0	0	0	
307419060005					INST	I					EFX-2
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
SCHLS FCU	08/04	05/03	10000	0		01	01	0	0	0	
307419060006					INST	I					EFX-2
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
SCHLS FCU	08/04	05/03	3533	0		01	01	0	0	0	
307419060007					INST	I					EFX-2
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
SCHLS FCU	08/04	05/03	10000	0		01	01	0	0	0	
307419060008					INST	I					EFX-2
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
SCHLS FCU	08/04	05/03	2000	0		01	01	0	0	0	
307419060009					INST	I					EFX-2
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
SCHLS FCU	08/04	05/03	16670	0		01	01	0	0	0	
307419060100					INST	I					EFX-2
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
SCHLS FCU	08/04	05/03	25000	0		01	01	0	0	0	
307419060101					INST	I					EFX-2
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											

Trade Information (continued)

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due	
	DLA		Credit Limit		Acct. Type		ECO A	# Mo	Times Past Due		
Account Number								30	60	90	
SCHLS FCU	08/04	05/03	20000	0		01	01	0	0	0	
307419060102	05/03				INST	I					EFX-2
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
SCHLS FCU	08/04	05/03	30249	0		01	01	0	0	0	
307419060103					INST	I					EFX-2
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
SCHLS FCU	08/04	05/03	22000	0		01	01	0	0	0	
307419060104					INST	I					EFX-2
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
SCHLS FCU	08/04	05/03	10000	0		01	01	0	0	0	
307419060105					INST	I					EFX-2
CLOSED OR PAID ACCOUNT/ZERO BALANCE SECURED											
SCHLS FCU	08/04	12/03	1000	0		01	01	0	0	0	
307419060106					REV	I					EFX-2
ACCOUNT TRANSFERRED OR SOLD											
SCHLS FCU	08/04	10/03	11609	0		01	01	0	0	0	
307419060107					INST	I					EFX-2
CLOSED OR PAID ACCOUNT/ZERO BALANCE SECURED											
SCHLS FCU	08/04	10/03	10000	0		01	01	0	0	0	
307419060108					REV	I					EFX-2
ACCOUNT TRANSFERRED OR SOLD											
SCHLS FCU	08/04	12/03	100000	0		01	01	0	0	0	
307419060109					INST	I					EFX-2
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
SCHLS FCU	08/04	03/04	20000	0		01	01	0	0	0	
307419060200					INST	I					EFX-2
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
SCHLS FCU	08/04	04/04	10000	0		01		0	0	0	
307419060201					INST	I					EFX-2
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											

Trade Information (continued)

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due	
							# Mo	Times Past Due			Last Past Due
Account Number	DLA		Credit Limit		Acct. Type	EOA		30	60	90	
SCHLS FCU 307419060202	08/04	04/04	11669	0	INST	01		0	0	0	
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
SCHLS FCU 307419060203	08/04	08/04	36800	0	INST	01		0	0	0	
CLOSED OR PAID ACCOUNT/ZERO BALANCE UNSECURED											
ST EMPLOY 100030000074	10/02 09/02	01/02	5100	0	INST	01	03	0	0	0	
CLOSED OR PAID ACCOUNT/ZERO BALANCE SECURED											
ST EMPLOY 30000071	09/02	09/02	500	0	INST	00		0	0	0	
UNSECURED											
STATE BANK 4271008232	06/96 05/96	01/90	10000	0	REV	01	85	0	0	0	
TOOELE FCU 401070000											
	08/04	10/98	0	0	INST	01	22	0	0	0	
CLOSED OR PAID ACCOUNT/ZERO BALANCE											
TRACY 185420501	06/03	01/03	50000	0	INST	01	04	0	0	0	
CLOSED OR PAID ACCOUNT/ZERO BALANCE											
TRAVEL CHARGE USA 4271008232	12/97	03/95	4000	0		01	34	0	0	0	
PAID ACCOUNT											

Collection Information

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

CREDIT AND COLLECTION 04/96 09/94 500 250 09
98E543182136 DR. JOHN KILDARE J XPN-1

**AMOUNT IS ORIGINAL LOAN AMOUNT
CUSTOMER DISPUTED ACCOUNT - REPORTED BY SUBSCRIBER
ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY,
OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT
UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION**

Inquiries (continued)

WAMUMORTG	2/3/2005	EFX-1
AMR	2/2/2005	EFX-1
CREDSTAR	2/2/2005	EFX-2
MICROBILT	2/2/2005	EFX-2
REAL SOLUT	2/1/2005	EFX-1
AMR	2/1/2005	EFX-1
CB&T MAIN	2/1/2005	EFX-1
FORBYFORD	2/1/2005	EFX-1
ABC NISSAN	1/31/2005	EFX-1
ECENTRALCU	1/31/2005	EFX-1
SUN VALLEY	1/31/2005	EFX-1
HUDSON	1/29/2005	EFX-1
ANDRADEFIN	1/28/2005	EFX-2
MICROBILT	1/27/2005	EFX-1
REAL SOLUT	1/27/2005	EFX-1
CBA	1/25/2005	EFX-2
TRANSUNION	1/13/2005	EFX-2
CBA	1/12/2005	EFX-2
TRANSUNION	1/11/2005	EFX-2
WLMFINANCE	1/11/2005	EFX-2
WLD F AUTO	1/10/2005	EFX-2
WAMUMORTG	1/7/2005	EFX-2
WAMUMORTG	1/6/2005	EFX-2
WAMUMORTG	1/4/2005	EFX-2
WAMUMORTG	12/23/2004	EFX-2
PLTNMCRDIT	12/20/2004	EFX-2
WAMUMORTG	12/20/2004	EFX-2
DATAFAX	12/17/2004	EFX-2
CBA	12/14/2004	EFX-2
WLMFINANCE	12/14/2004	EFX-2
WAMUMORTG	12/13/2004	EFX-2
CENTRALONE	12/13/2004	EFX-2

Inquiries (continued)

DELTA ECU	12/8/2004	EFX-2
WAMUMORTG	12/7/2004	EFX-2
WAMUMORTG	12/6/2004	EFX-2
WAMUMORTG	12/3/2004	EFX-2
WAMUMORTG	12/2/2004	EFX-2
WAMUMORTG	12/1/2004	EFX-2
WAMUMORTG	11/24/2004	EFX-2
MOCSE FCU	11/22/2004	EFX-2
WAMUMORTG	11/16/2004	EFX-2

Creditor Information List

Company	Phone	Address	City,State,Zip
IST CITY	(818) 546-2489		
ABC NISSAN	(602) 264-2332		
BERKLEY LASALETTE CO	(313) 548-8810		
BOSTONS/CARSONS	(800) 628-0679	140 W INDUSTRIAL DR	ELMHURST, IL 60126
CAMBRPORT	(617) 661-4900		
CENTRAL BANK			
CREDIT AND COLLECTION			
DELTA ECU	(404)715-7677	1001 VIRGINIA AVENUE	ATLANTA, GA 30354
HAROLDS	MAIL ONLY	PO BOX 2027	NORMAN, OK 73070
HEMLOCKS			
MBNA AMERICA	(800) 441-9977		
MEIER&FRNK	(800)830-9122		
MOUNTAIN BK			
NAVISTAR FINANCIAL C	(847) 734-4500		
ORANGE COUNTY TEACHE	(714) 547-4141		
PERFORMANCE TOYOTA	(513) 870-5005		
SCHOOLS FINANCIAL CR	(916) 569-5400		
STATE EMPLOYEES CRED	(517) 487-8211		
SUN VALLEY FORD - HY	(510) 680-5000		
TOOELE FEDERAL CREDI	(801) 882-4322		
TRACY	(209) 835-5721		
WORLD FAMOUS AUTOS	(503) 773-3107		

Source(s) of Information

File Segment	File Holder Name	Social Security #	Address
EFX-1	CONSUMER, JONATHAN	054-86-0338	10655 BIRCH ST, BURBANK, CA 91502
EFX-2	CONSUMER, JONATHAN	548-60-3400	45425 FORMER STEET #1 ST, BROOKHAVEN, PA 19015

Source(s) of Information (continued)

File Segment	File Holder Name	Social Security #	Address
XPN-1	CONSUMER, JONATHAN	999-99-9990	10655 N BIRCH ST, BURBANK, CA 91502-1234

Alerts and Validation

SAFESCAN

SAFESCAN WARNING: SOCIAL SECURITY NUMBER IS ISSUED TO PERSON WHO HAS BEEN REPORTED DECEASED.

EFX-1, EFX-2

EFX SSN INFO

SSN: 548-60-3388 ISSUED: 1959 CA DECEASED: 1981 CA

EFX-1, EFX-2

ID FRAUD VICTIM ALERT

***HK# ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICANT INFORMATION. THIS SECURITY ALERT WILL BE MAINTAINED FOR 90 DAYS BEGINNING 05-01-02.

XPN-1

The Following AKA(s) Were Reported

AKA Name	AKA SSN#	
	123-45-6789 **	XPN-1
	234-56-7891 **	XPN-1
	999-99-9990	XPN-1
CONSUMER, JACK Nickname: JACK CONSUMER CONSUM **		XPN-1
CONSUMER, JONATHAN Q		EFX-2
CONSUMER, JONATHAN QUINCY		XPN-1
CONSUMER SR, JONATHAN Q **		EFX-1
CONSUMER, JONATHAN Q JR		EFX-1
JONES, JONATHAN SMITH J **		XPN-1
SMITH, JOHN **		XPN-1

** Indicates Additional Information May Exist

Profile Summary

Trades:	79	Delinq 30:	4	Charge Offs:	0
Balance:	\$0	Delinq 60:	0	Collections:	1
Terms:	\$0	Delinq 90:	0	Public Records:	3

Amount Past Due: \$0

Bureau Addresses

EQUIFAX, P.O.Box 740241, Atlanta, GA 30374 (800) 685-5000
 EXPERIAN, 2500 Maitland Center Pkwy, Maitland, FL 32751 (888) 397-3742

*** END OF REPORT - 2/9/2005 11:16:20 AM ***