

CREDIT
BUREAU
SERVICES

CREDIT BUREAU SERVICES, INC.
3045 N. FEDERAL HWY., SUITE 60
FORT LAUDERDALE, FL 33306
TEL: 954-561-1400 * 866-561-1400
FAX: 954-567-1441 * 866-567-1441

CREDIT REPORT

File # [REDACTED]

Provided For: [REDACTED]

| | | |
|----------------------------|--------------------------|----------------------------|
| Date Received 11/2/2007 | Date Issued 11/2/2007 | Requested By [REDACTED] |
| Loan Type | FNMA # 343789 | Charges \$11.45 |
| Sources XP/TU/EF | Reference # | |

| GENERAL INFORMATION | | | | | | | | | | |
|---|--|-----------------------|-------------------------------|-------------|------------------|--------------------|-------------------|-----|-----|----------------|
| Borrower Name HOLLINS, [REDACTED] | | | Social Security No [REDACTED] | | | Age [REDACTED] | | | | |
| Co-Borrower Name | | | Social Security No | | | Age | | | | |
| Current Address [REDACTED], [REDACTED] | | | 48224* | | | Length | | | | |
| Previous Address | | | | | | Length | | | | |
| Marital Status | | | | | | | | | | |
| Dependents | | | | | | | | | | |
| BORROWER | | | | | CO-BORROWER | | | | | |
| Employer | | | | | Employer | | | | | |
| Position | | | | | Position | | | | | |
| Since | | | | | Since | | | | | |
| Income | | | | | Income | | | | | |
| Verified By - | | | | | 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 | 30+ | 60+ | |
| ----- S C O R E M O D E L S ----- | | | | | | | | | | |
| 1 | [REDACTED] HOLLINS - [REDACTED] | | | | | | | | | |
| | TRANSCONION/FICO CLASSIC (04) N/A | | | | | | | | | |
| | SC3 - FILE NOT SCORED BECAUSE SUBJECT DOES NOT HAVE SUFFICIENT CREDIT | | | | | | | | | |
| 3 | [REDACTED] HOLLINS - [REDACTED] | | | | | | | | | |
| | EXPERIAN/FAIR, ISAAC (VER. 2) N/A | | | | | | | | | |
| | 9003 - THE PROFILE REPORT DOES NOT CONTAIN ANY TRADELINES THAT HAVE BEEN OPEN FOR AT LEAST SIX (6) MONTHS. | | | | | | | | | |
| ----- T R A D E L I N E S ----- | | | | | | | | | | |
| B | CBCS | 12/06 | 09/06 | \$110 | \$110 | \$110 | 2 | 0 | 0 | 0 |
| | 42476108 | | | COLL 001 | - | | | | | |
| | ORIGINAL CREDITOR: MCI COMMUNICATIONS | | | | | | | | | |
| ----- P U B L I C R E C O R D S ----- | | | | | | | | | | |
| *** NO RECORD FOUND *** | | | | | | | | | | |
| ----- I N Q U I R I E S (L A S T 9 0 D A Y S) ----- | | | | | | | | | | |
| *** NO RECORD FOUND *** | | | | | | | | | | |
| ----- A L E R T ----- | | | | | | | | | | |
| TRANSUNION ID MISMATCH ALERT: CURRENT ADDRESS MISMATCH. INPUT DOES NOT MATCH FILE. | | | | | | | | | | |
| ADDRESS DISCREPANCY: THERE IS A SUBSTANTIAL DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN INQUIRY AND THE ADDRESS(ES) ON FILE | | | | | | | | | | |
| ----- E R R O R C O D E S ----- | | | | | | | | | | |
| EF - N/A : *** NO RECORD FOUND *** | | | | | | | | | | |

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

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.