



1990 E. La Cadena Drive #A
 Riverside, CA 92507
 Tel: (951) 778-1501
 Fax: (951) 778-1508

INFILE CREDIT REPORT

Reporting Bureau certifies compliance contractual requirements governing check of public records with those results.

Public Records Found For: Applicant Spouse

SEND TO

HAVEN WEST MORTGAGE
 8002 HAVEN AVE
 RANCHO CUCAMONGA, CA 91730

REPORT # 1332759 JOB #
 LOAN TYPE REF. #
 REPOSITORIES XP/TU/EF
 ORDERED 4/22/2009 BY TONY BANEGAS
 COMPLETED 4/22/2009 PRICE \$12.90

PROPERTY ADDRESS

BORROWER		CO-BORROWER	
BORROWER	LOZANO, MARCO	CO-BORROWER	
SOC SEC #	[REDACTED] AGE [REDACTED]	SOC SEC #	AGE
MARITAL STATUS	[REDACTED]	DEPENDENTS	
CURRENT ADDRESS	[REDACTED]	LENGTH	
PREVIOUS ADDRESS	[REDACTED]	LENGTH	

EMPLOYMENT

EMPLOYER		EMPLOYER	
POSITION		POSITION	
SINCE	INCOME	SINCE	INCOME
VERIFIED	BY	VERIFIED	BY

CREDIT	CREDITOR	ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	AMOUNT PAST DUE	HISTORICAL STATUS			STATUS
									90+	60+	30+	

SCORE MODELS

3 MARCO A LOZANO - [REDACTED] **604**
 EQUIFAX/BEACON 5.0
 00039 - SERIOUS DELINQUENCY
 00016 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00016 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

BEFORE

2 MARCO A LOZANO - [REDACTED]
 TRANSUNION/FICO CLASSIC (04) 575
 038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

1 MARCO A LOZANO - [REDACTED]
 EXPERIAN/FAIR, ISAAC (VER. 2) 613
 38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
 18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 21 - AMOUNT PAST DUE ON ACCOUNTS
 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

CREDIT

A CITI	04/09	08/00	\$7000	\$1064	\$33	\$0	0	0	0	99	AS AGREED
037435003763		04/09		REV	MIN						XP/TU
B MARQ ED FN	12/01	02/01	\$3500	\$0	\$0	\$0	-	-	-		PAID
57371846899				INST							EF
ACCOUNT TRANSFERRED OR SOLD											

COLLECTION ACCOUNTS

B LVNV FUNDING LLC	04/09	06/03	\$661	\$971	\$971	\$971	0	0	0	9	COLLECTION
1150117498750		08/02		OPEN	001						XP/TU/EF
FACTORIZING COMPANY; ORIGINAL CREDITOR: SEARS											
B ED ASSTS COR	01/08	05/04	\$3657	\$456	\$-	\$456	-	-	-		COLLECTION
57371846802		09/08		EDU	001						XP/TU/EF
PLACED FOR COLLECTION; COLLATERAL: 07 STUDENT LOAN FINANCE CORP											

When completed as a Residential Mortgage Credit Report, the reporting bureau certifies the RMCR to meet all standards set forth by the FHA, FNMA, VA, FHLMC. The information has been obtained from sources deemed reliable, the accuracy of which the reporting bureau does not guarantee. This information has been furnished in response to an inquiry for the purpose of evaluating a credit risk. The inquiry has agreed to indemnify reporting bureau for any damage arising from reliance on this information, and this report is furnished in reliance upon that indemnity. This report must be held in strict confidence and in accordance with the Fair Credit Reporting Act.



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O

HAVEN WEST MORTGAGE
 8002 HAVEN AVE
 RANCHO CUCAMONGA, CA 91730

REPORT # 1350034 JOB #
 LOAN TYPE REF. #
 REPOSITORIES XP/TU/EF
 ORDERED 6/5/2009 BY TONY BANEGAS
 COMPLETED 6/5/2009 PRICE \$12.90

PROPERTY ADDRESS

BORROWER

CO-BORROWER

BORROWER	LOZANO, MARCO	CO-BORROWER	
SOC SEC #	[REDACTED] AGE [REDACTED]	SOC SEC #	AGE
MARITAL STATUS	[REDACTED]	DEPENDENTS	
CURRENT ADDRESS	[REDACTED]	LENGTH	
PREVIOUS ADDRESS	[REDACTED]	LENGTH	

EMPLOYMENT

EMPLOYER		EMPLOYER	
POSITION		POSITION	
SINCE		SINCE	
VERIFIED	INCOME BY	VERIFIED	INCOME BY

CREDITOR	ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	AMOUNT PAST DUE	HISTORICAL STATUS			STATUS
								90+	60+	30+	

SCORE MODELS

3 MARCO A LOZANO - [REDACTED]
 EQUIFAX/BEACON 5.0 [REDACTED] 628
 00039 - SERIOUS DELINQUENCY
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

2 MARCO ANTONIO LOZANO - [REDACTED]
 TRANSUNION/FICO CLASSIC (04) 667
 039 - SERIOUS DELINQUENCY
 019 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

1 MARCO A LOZANO - [REDACTED]
 EXPERIAN/FAIR, ISAAC (VER. 2) 667
 39 - SERIOUS DELINQUENCY
 18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

AFTER

63 PT increase!
 45 days!

CREDIT

A CITI	05/09	08/00	\$8200	\$1342	\$28 \$0	0 0 0 99	AS AGREED
374350037636062		05/09		REV	MIN		XP/TU/EF
A HSBC/BSBUY	05/09	11/07	\$2400	\$0	\$0 \$0	0 0 0 21	AS AGREED
169601-1176264258		03/09		REV			XP/TU/EF
B MARQ ED FN	05/09	02/01	\$3500	\$0	\$0 \$0	- - 1	PD WAS 120
57371846899		05/03		INST			EF
ACCOUNT TRANSFERRED OR SOLD; PAID COLLECTION							

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