

# BEFORE

Prepared by: EQUIFAX MORTGAGE SOLUTIONS  
6 E. CLEMENTON RD. SUITE A-2  
GIBBSBORO NJ 08026  
PHONE: 800.925.7461 FAX: 800.477.7304

Order No: 3T18G1  
Ordered: 01/30/2009  
Completed: 01/30/2009  
Loan No: 30148  
Account No: 070FM38184  
Sources: EFX XPN TU  
Price: 9.95  
INDIV/JOINT: JOINT  
Requested By: BKESLER

Prepared for: METROCITIES MORTGAGE CORP  
15301 VENTURA BLVD STE D 300  
SHERMAN OAKS, CA 91403

### APPLICANT

Name	Phone	SSN	Age/DOB	Marital Status
JEFFREY [REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Current Address: [REDACTED]				

### CO-APPLICANT

[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
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### MERGED CREDIT INFILE REPORT

### SCORES

10667	BEACON 5.0 FACTA	JEFFREY [REDACTED]	Equifax - 01
	UP 73 pts	00040 / DEROGATORY PUBLIC RECORD OR COLLECTION FILED 00020 / LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT 00014 / LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED 00010 / PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS Y / NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY.	
10788	BEACON 5.0 FACTA	[REDACTED]	Equifax - 01
		00030 / TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 00008 / TOO MANY INQUIRIES IN THE LAST 12 MONTHS 00006 / TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS 00024 / NO RECENT REVOLVING BALANCES	
0662	FAIR ISAAC	JEFFREY [REDACTED]	Experian - 01
	UP 42 pts	38 / SERIOUS DELINQUENCY, DEROGATORY PUBLIC RECORD OR COLLECTION FILED 20 / LENGTH OF TIME SINCE LEGAL ITEM FILED OR COLLECTION ITEM REPORTED 10 / PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS 14 / LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED 08 / NUMBER OF RECENT INQUIRIES	
0792	FAIR ISAAC	[REDACTED]	Experian - 01
		24 / LACK OF RECENTLY REPORTED BALANCES ON REVOLVING/OPEN ACCOUNTS 08 / NUMBER OF RECENT INQUIRIES 06 / NUMBER OF FINANCE COMPANY ACCOUNTS 10 / PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS	
10698	FICO RISK SCORE, CLASSIC	JEFFREY [REDACTED]	Transunion - 01
	UP to 2 pts	039 / SERIOUS DELINQUENCY 005 / TOO MANY ACCOUNTS WITH BALANCES 018 / FREQUENT DELINQUENCY 010 / PROPORTION OF REVOLVING BALANCES TO CREDIT LIMITS IS TOO HIGH 1 / INQUIRIES DID IMPACT THE CREDIT SCORE AND, FOR MODELS THAT INDICATE IT, NO DEROGATORY INFORMATION WAS FOUND ON THE FILE	
10772	FICO RISK SCORE, CLASSIC	[REDACTED]	Transunion - 01
		030 / TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 012 / INSUFFICIENT LENGTH OF REVOLVING CREDIT HISTORY 018 / FREQUENT DELINQUENCY 024 / NO RECENT REVOLVING BALANCES 1 / INQUIRIES DID IMPACT THE CREDIT SCORE AND, FOR MODELS THAT INDICATE IT, NO DEROGATORY INFORMATION WAS FOUND ON THE FILE	

# AFTER

Prepared by: EQUIFAX MORTGAGE SOLUTIONS  
6 E. CLEMENTON RD. SUITE A-2  
GIBBSBORO NJ 08026  
PHONE: 800.925.7461 FAX: 800.477.7304

Order No: CC8Y54  
Ordered: 05/19/2009  
Completed: 05/19/2009  
Loan No:  
Account No: 070FM31216  
Sources: EFX XPN TU  
Price: 9.95  
INDIV/JOINT: JOINT  
Requested By: KESSLER, BRUCE

Prepared for: PROSPECT MORTGAGE LLC  
15301 VENTURA BLVD STE 300  
SHERMAN OAKS, CA 91403

APPLICANT				
Name	Phone	SSN	Age/DOB	Marital Status
JEFFREY [REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
Current Address: [REDACTED]				
CO-APPLICANT				
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

### MERGED CREDIT INFILE REPORT

SCORES		
0740 BEACON 5.0 FACTA	JEFFREY [REDACTED] 00010 / PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS 00030 / TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 00005 / TOO MANY ACCOUNTS WITH BALANCES 00006 / TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS Y / NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY.	Equifax - 01
UP 73 Pts		
0788 BEACON 5.0 FACTA	[REDACTED] 00030 / TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 00008 / TOO MANY INQUIRIES IN THE LAST 12 MONTHS 00006 / TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS 00024 / NO RECENT REVOLVING BALANCES	Equifax - 01
0704 FAIR ISAAC	JEFFREY [REDACTED] 10 / PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS 08 / NUMBER OF RECENT INQUIRIES 05 / NUMBER OF ACCOUNTS WITH BALANCES 09 / NUMBER OF ACCOUNTS OPENED WITHIN THE LAST 12 MONTHS	Experian - 01
UP 42 Pts		
0792 FAIR ISAAC	[REDACTED] 24 / LACK OF RECENTLY REPORTED BALANCES ON REVOLVING/OPEN ACCOUNTS 08 / NUMBER OF RECENT INQUIRIES 06 / NUMBER OF FINANCE COMPANY ACCOUNTS 10 / PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS	Experian - 01
0696 FICO RISK SCORE, CLASSIC	JEFFREY [REDACTED] 039 / SERIOUS DELINQUENCY 005 / TOO MANY ACCOUNTS WITH BALANCES 010 / PROPORTION OF REVOLVING BALANCES TO CREDIT LIMITS IS TOO HIGH 018 / FREQUENT DELINQUENCY 1 / INQUIRIES DID IMPACT THE CREDIT SCORE AND, FOR MODELS THAT INDICATE IT, NO DEROGATORY INFORMATION WAS FOUND ON THE FILE	Transunion - 01
UP 2 Pts		
0788 FICO RISK SCORE, CLASSIC	[REDACTED] 030 / TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 012 / INSUFFICIENT LENGTH OF REVOLVING CREDIT HISTORY 018 / FREQUENT DELINQUENCY 024 / NO RECENT REVOLVING BALANCES 1 / INQUIRIES DID IMPACT THE CREDIT SCORE AND, FOR MODELS THAT INDICATE IT, NO DEROGATORY INFORMATION WAS FOUND ON THE FILE	Transunion - 01