

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: 51CXW4
Ordered: 04/29/2009
Completed: 04/29/2009
Loan No: 88175
Account No: 070FM38184
Sources: EFX XPN TU
Price: 9.95
INDIV/JOINT: JOINT
Requested By: BKESSLER

1 month

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

APPLICANT

Name	Phone	SSN	Age/DOB	Marital Status
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Current Address:

CO-APPLICANT

MARK [REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
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MERGED CREDIT INFILE REPORT

SCORES

00748	BEACON 5.0 FACTA	[REDACTED]	Equifax - 01
		00023 / NUMBER OF BANK OR NATIONAL REVOLVING ACCOUNTS WITH BALANCES 00011 / AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH 00002 / LEVEL OF DELINQUENCY ON ACCOUNTS 00018 / NUMBER OF ACCOUNTS WITH DELINQUENCY	
00690	BEACON 5.0 FACTA	MARK [REDACTED]	Equifax - 01
		00040 / DEROGATORY PUBLIC RECORD OR COLLECTION FILED 00014 / LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED 00008 / TOO MANY INQUIRIES IN THE LAST 12 MONTHS 00020 / LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT	
00702	FAIR ISAAC	[REDACTED]	Experian - 01
		10 / PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS 01 / CURRENT BALANCES ON ACCOUNTS 02 / DELINQUENCY REPORTED ON ACCOUNTS 12 / LENGTH OF REVOLVING ACCOUNT HISTORY 08 / NUMBER OF RECENT INQUIRIES	
00681	FAIR ISAAC	MARK [REDACTED]	Experian - 01
		40 / DEROGATORY PUBLIC RECORD OR COLLECTION FILED 08 / NUMBER OF RECENT INQUIRIES 24 / LACK OF RECENTLY REPORTED BALANCES ON REVOLVING/OPEN ACCOUNTS 14 / LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED	
00760	FICO RISK SCORE, CLASSIC	[REDACTED]	Transunion - 01
		002 / DELINQUENCY 011 / AMOUNTS OWED ON REVOLVING ACCOUNTS IS TOO HIGH 006 / TOO MANY CONSUMER FINANCE ACCOUNTS 024 / NO RECENT REVOLVING BALANCES	
00710	FICO RISK SCORE, CLASSIC	MARK [REDACTED]	Transunion - 01
		040 / DEROGATORY PUBLIC RECORD OR COLLECTION FILED 024 / NO RECENT REVOLVING BALANCES 008 / TOO MANY INQUIRIES IN LAST 12 MONTHS 1 / INQUIRIES DID IMPACT THE CREDIT SCORE AND, FOR MODELS THAT INDICATE IT, NO DEROGATORY INFORMATION WAS FOUND ON THE FILE	

up 8 pts

Even

up 94 pts

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: 51WAX7
Ordered: 05/20/2009
Completed: 05/20/2009
Loan No: 112855
Account No: 070FM38184
Sources: EFX XPN TU
Price: 9.95
INDIV/JOINT: JOINT
Requested By: BKESSLER

1 month

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

APPLICANT				
Name	Phone	SSN	Age/DOB	Marital Status
[REDACTED]	[REDACTED]	[REDACTED]	49	
Current Address: [REDACTED]				
CO-APPLICANT				
MARK [REDACTED]	[REDACTED]	[REDACTED]	59	

MERGED CREDIT INFILE REPORT

SCORES		
0745 BEACON 5.0 FACTA	[REDACTED]	Equifax - 01
	00023 / NUMBER OF BANK OR NATIONAL REVOLVING ACCOUNTS WITH BALANCES 00011 / AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH 00002 / LEVEL OF DELINQUENCY ON ACCOUNTS 00018 / NUMBER OF ACCOUNTS WITH DELINQUENCY Y / NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY.	
0698 BEACON 5.0 FACTA	MARK [REDACTED]	Equifax - 01
<i>Up 8 pts</i>	00040 / DEROGATORY PUBLIC RECORD OR COLLECTION FILED 00008 / TOO MANY INQUIRIES IN THE LAST 12 MONTHS 00020 / LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT 00014 / LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED	
0689 FAIR ISAAC	[REDACTED]	Experian - 01
	10 / PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS 01 / CURRENT BALANCES ON ACCOUNTS 02 / DELINQUENCY REPORTED ON ACCOUNTS 08 / NUMBER OF RECENT INQUIRIES	
0681 FAIR ISAAC	MARK [REDACTED]	Experian - 01
<i>Even</i>	40 / DEROGATORY PUBLIC RECORD OR COLLECTION FILED 08 / NUMBER OF RECENT INQUIRIES 24 / LACK OF RECENTLY REPORTED BALANCES ON REVOLVING/OPEN ACCOUNTS 14 / LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED	
0760 FICO RISK SCORE, CLASSIC	[REDACTED]	Transunion - 01
	002 / DELINQUENCY 011 / AMOUNTS OWED ON REVOLVING ACCOUNTS IS TOO HIGH 006 / TOO MANY CONSUMER FINANCE ACCOUNTS 024 / NO RECENT REVOLVING BALANCES	
0804 FICO RISK SCORE, CLASSIC	MARK [REDACTED]	Transunion - 01
<i>Up 94 pts</i>	030 / TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 012 / INSUFFICIENT LENGTH OF REVOLVING CREDIT HISTORY 004 / LACK OF RECENT INFORMATION ON INSTALLMENT ACCOUNTS 007 / TOO MANY ACCOUNTS WITH BALANCES 1 / INQUIRIES DID IMPACT THE CREDIT SCORE AND, FOR MODELS THAT INDICATE IT, NO DEROGATORY INFORMATION WAS FOUND ON THE FILE	