

CREDIT SERVICE CO.

CREDIT REPORT

FILE # 811284 FNMA # 811284 DATE COMPLETED 8/12/2008 RQD' BY STEVE
 PREPARED FOR AUGUSTA FINANCIAL - MCL3650 DATE ORDERED 8/12/2008 TAMPUS
 24018 LYONS AVENUE REPOSITORIES XP/TU/EF PRPD' BY
 NEWHALL, CA 91321 PRICE \$12.00 LOAN TYPE
 REF. # JOHNSON, ANITA 08120

PROPERTY ADDRESS

APPLICANT JOHNSON, ANITA J CO-APPLICANT
 SOC SEC # ██████████ DOB ██████████ SOC SEC # DOB
 MARITAL STATUS DEPENDENTS
 CURRENT ADDRESS ██████████ LENGTH
 PREVIOUS ADDRESS ██████████ LENGTH

REMARKS

TRANSUNION OFAC NAME SCREEN: CLEAR - ANITA J JOHNSON ██████████
 SCORE MODELS

EQUIFAX/BEACON 5.0 - ANITA J JOHNSON ██████████
 SCORE: 584
 00039 - SERIOUS DELINQUENCY
 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY

TRANSUNION/FICO CLASSIC (04) - ANITA J JOHNSON ██████████
 SCORE: 571
 038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - ANITA J JOHNSON ██████████
 SCORE: 601
 38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
 02 - LEVEL OF DELINQUENCY ON ACCOUNTS
 18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

OPEN ACCOUNTS

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						
T	B	AMEX -3499912042771313	08/08	08/90 07/08	\$62946 OPEN	\$31622 001 \$31622	\$0	48	0	0	0	AS AGREED XP/TU/EF
B	B	CHRYSLER FINANCIAL 7000988564 AUTO LEASE	07/08	05/05 07/08	\$21180 AUTO	\$3971 048 \$441	\$0	38	0	0	0	AS AGREED XP/TU/EF
B	B	USAA SAVINGS BANK 5491237254793501	08/08	02/05 07/08	\$2500 REV	\$2328 MIN \$51	\$0	42	0	0	0	AS AGREED XP/TU/EF

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

CREDIT SERVICE CO.: 7120 HAYVENHURST AVE., SUITE 300, VAN NUYS, CA 91406 (P) 818-787-0191 (F) 818-786-1437

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 the 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 comply 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 and the Farmers Home Administration.

CREDIT SERVICE CO.

CREDIT REPORT

FILE # 826759 FNMA # 826759 DATE COMPLETED 10/29/2008 RQD' BY STEVE
 PREPARED FOR AUGUSTA FINANCIAL - MCL3650 DATE ORDERED 10/29/2008 TAMPUS
 24018 LYONS AVENUE REPOSITORIES XP/TU/EF PRPD' BY
 NEWHALL, CA 91321 PRICE \$12.00 LOAN TYPE
 REF. # 081308STEVE

PROPERTY ADDRESS

APPLICANT APPLICANT CO-APPLICANT
 APPLICANT JOHNSON, ANITA J CO-APPLICANT
 SOC SEC # ██████████ DOB ██████████ SOC SEC # DOB
 MARITAL STATUS DEPENDENTS
 CURRENT ADDRESS ██████████ LENGTH
 PREVIOUS ADDRESS ██████████ LENGTH

REMARKS

TRANSUNION OFAC NAME SCREEN: CLEAR - ANITA J JOHNSON - ██████████

SCORE MODELS

EQUIFAX/BEACON 5.0 - ANITA J JOHNSON ██████████
 SCORE: 646
 00039 - SERIOUS DELINQUENCY
 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00008 - TOO MANY INQUIRIES LAST 12 MONTHS

TRANSUNION/FICO CLASSIC (04) - ANITA J JOHNSON ██████████

SCORE: 693
 038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - ANITA J JOHNSON - ██████████

SCORE: 628
 38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
 18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 21 - AMOUNT PAST DUE ON ACCOUNTS
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

OPEN ACCOUNTS

ACCT TYPE	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
			DLA	ACCT TYPE	TERMS						
T B	AMEX 3499912599387693	10/08	08/90 09/08	\$57075 OPEN	\$26365 \$26365	\$0	48	0	0	0	AS AGREED TU
T B	AMEX 3499914354673603	10/08	08/90 09/08	\$57075 OPEN	\$26365 \$26365	\$0	-	-	-	-	AS AGREED TU
B B	CHRYSLER FINANCIAL 7000988564 AUTO LEASE	09/08	05/05 09/08	\$21180 AUTO	\$3088 048 \$441	\$0	40	0	0	0	AS AGREED XP/TU/EF
B B	USAA SAVINGS BANK	10/08	02/05	\$1700	\$1366	\$0	44	0	0	0	AS AGREED

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CREDIT REPORT

FILE # 842647 FNMA # 842647 DATE COMPLETED 1/19/2009 RQD' BY STEVE
 PREPARED FOR AUGUSTA FINANCIAL - MCL3650 DATE ORDERED 1/19/2009 TAMPUS
 24018 LYONS AVENUE REPOSITORIES XP/TU/EF PRPD' BY
 NEWHALL, CA 91321 PRICE \$12.00 LOAN TYPE
 REF. # 120408S

PROPERTY ADDRESS

APPLICANT APPLICANT CO-APPLICANT
 JOHNSON, ANITA J
 SOC SEC # ██████████ DOB ██████████ SOC SEC # DOB
 MARITAL STATUS DEPENDENTS
 CURRENT ADDRESS ██████████ LENGTH
 PREVIOUS ADDRESS ██████████ LENGTH

REMARKS

TRANSUNION OFAC NAME SCREEN: CLEAR - ANITA J JOHNSON ██████████
 SCORE MODELS

EQUIFAX/BEACON 5.0 - ANITA J JOHNSON ██████████
 SCORE: 691
 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00008 - TOO MANY INQUIRIES LAST 12 MONTHS
 00002 - LEVEL OF DELINQUENCY ON ACCOUNTS

TRANSUNION/FICO CLASSIC (04) - ANITA J JOHNSON ██████████
 SCORE: 644
 040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/AIR, ISAAC (VER. 2) - ANITA J JOHNSON ██████████
 SCORE: 667
 40 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
 18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

OPEN ACCOUNTS

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE							
T	B	AMEX 3499914354673603	01/09	08/90 12/08	\$46985 OPEN	\$24813 \$24813	\$0	03	0	0	0	AS AGREED TU
T	B	AMEX 3499912599387693	01/09	08/90 12/08	\$46985 OPEN	\$24813 \$24813	\$0	48	0	0	0	AS AGREED TU
B	B	CHRYSLER FINANCIAL 7000988564 AUTO LEASE	12/08	05/05 12/08	\$21180 AUTO	\$1765 048 \$441	\$0	43	0	0	0	AS AGREED XP/TU/EF
B	B	USAA SAVINGS BANK 5491237254793501	01/09	02/05 12/08	\$1700 REV	\$1661 MIN \$34	\$0	47	0	0	0	AS AGREED XP/TU/EF

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