

<p>Prepared by: EQUIFAX MORTGAGE SOLUTIONS 6 E. CLEMENTON RD. SUITE A-2 GIBBSBORO NJ 08026 PHONE: 800.925.7461 FAX: 800.477.7304</p> <p>Prepared for: METROCITIES MORTGAGE CORP 15301 VENTURA BLVD STE D 300 SHERMAN OAKS, CA 91403</p>	<p>Order No: A9BA02 Ordered: 03/26/2009 Completed: 03/26/2009 Loan No: 60368 Account No: 070FM38184 Sources: EFX XPN TU Price: 7.00 INDIV/JOINT: INDIVIDUAL Requested By: JOHN.FRANCO</p>
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APPLICANT				
Name	Phone	SSN	Age/DOB	Marital Status
CELIA F FITZSIMMONS				
Current Address:				

#54 pt increase * MERGED CREDIT INFILE REPORT

SCORES		
10631	BEACON 5.0 FACTA	<p>CELIA FITZSIMMONS - [REDACTED] Equifax - 01</p> <p>00039 / SERIOUS DELINQUENCY 00018 / NUMBER OF ACCOUNTS WITH DELINQUENCY 00014 / LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED 00013 / TIME ON DELINQUENCY IS TOO RECENT OR UNKNOWN Y / NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE BUT NOT SIGNIFICANTLY.</p>
0575	FAIR ISAAC	<p>CELIA FITZSIMMONS - [REDACTED] Experian - 01</p> <p>38 / SERIOUS DELINQUENCY, DEROGATORY PUBLIC RECORD OR COLLECTION FILED 02 / DELINQUENCY REPORTED ON ACCOUNTS 33 / PROPORTION OF CURRENT LOAN BALANCE TO ORIGINAL LOAN AMOUNT 14 / LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED 08 / NUMBER OF RECENT INQUIRIES</p>
0616	FICO RISK SCORE, CLASSIC	<p>CELIA FITZSIMMONS - [REDACTED] Transunion - 01</p> <p>038 / SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED 013 / DELINQUENCY DATE TOO RECENT, OR UNKNOWN 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</p>

ALERTS

SAFESCAN FOR CELIA FITZSIMMONS SSN [REDACTED] Equifax - 01
YOUR INQUIRY HAS GONE THROUGH OUR SAFESCAN DATABASE.

SUMMARY REPORT									
TRADE TYPE	#	TOTAL W/BAL	TOTAL BALANCE	TOTAL PYMT	TOTAL P/D	30	60	90	DATE LAST P/D
REAL EST	0	0	0.00	0.00	0.00	0	0	0	
INSTALL	11	5	21458.00	240.00	0.00	0	12	8	11/2008
REVOLVING	6	1	8.00	8.00	0.00	0	0	0	
COLLECT	5	0	0.00	0.00	0.00	-	-	-	03/2008
OTHER	0	0	0.00	0.00	0.00	0	0	0	
TOTAL	22	6	21466.00	248.00	0.00	0	12	8	11/2008

PUBLIC RECORDS	LIENS	JUDGEMENTS	FORECLOSURE	BANKRUPTCY	OTHER	TOTAL
TOTAL NUMBER	0	0	0	0	0	0

INQUIRIES : 15 # NEW TRADES : 0
OLDEST TRADE OPEN : 08/1998

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: 50P3R6 Ordered: 04/02/2009 Completed: 04/02/2009 Loan No: 65676 Account No: 070FM38184 Sources: EFX XPN TU Price: 7.00 INDIV/JOINT: INDIVIDUAL Requested By: JOHN.FRANCO
Prepared for: METROCITIES MORTGAGE CORP 15301 VENTURA BLVD STE D 300 SHERMAN OAKS, CA 91403	

APPLICANT				
Name	Phone	SSN	Age/DOB	Marital Status
CELIA F FITZSIMMONS				
Current Address:				

MERGED CREDIT INFILE REPORT

SCORES		
0671	BEACON 5.0 FACTA	CELIA FITZSIMMONS - [REDACTED] Equifax - 01 00039 / SERIOUS DELINQUENCY 00014 / LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED 00013 / TIME ON DELINQUENCY IS TOO RECENT OR UNKNOWN 00008 / TOO MANY INQUIRIES IN THE LAST 12 MONTHS
0575	FAIR ISAAC	CELIA FITZSIMMONS - [REDACTED] Experian - 01 38 / SERIOUS DELINQUENCY, DEROGATORY PUBLIC RECORD OR COLLECTION FILED 02 / DELINQUENCY REPORTED ON ACCOUNTS 33 / PROPORTION OF CURRENT LOAN BALANCE TO ORIGINAL LOAN AMOUNT 14 / LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED 08 / NUMBER OF RECENT INQUIRIES
0670	FICO RISK SCORE, CLASSIC	CELIA FITZSIMMONS - [REDACTED] Transunion - 01 039 / SERIOUS DELINQUENCY 016 / FREQUENT DELINQUENCY 013 / DELINQUENCY DATE TOO RECENT, OR UNKNOWN 014 / INSUFFICIENT LENGTH OF CREDIT HISTORY 1 / INQUIRIES DID IMPACT THE CREDIT SCORE AND, FOR MODELS THAT INDICATE IT, NO DEROGATORY INFORMATION WAS FOUND ON THE FILE

ALERTS		
SAFESCAN FOR CELIA FITZSIMMONS	SSN [REDACTED]	Equifax - 01
YOUR INQUIRY HAS GONE THROUGH OUR SAFESCAN DATABASE.		

SUMMARY REPORT									
TRADE TYPE	#	TOTAL W/BAL	TOTAL BALANCE	TOTAL PYMT	TOTAL P/D	30	60	90	DATE LAST P/D
REAL EST	0	0	0.00	0.00	0.00	0	0	0	
INSTALL	11	5	21392.00	240.00	0.00	0	11	9	12/2008
REVOLVING	6	1	46.00	20.00	0.00	0	0	0	
COLLECT	5	0	0.00	0.00	0.00	-	-	-	03/2008
OTHER	0	0	0.00	0.00	0.00	0	0	0	
TOTAL	22	6	21438.00	260.00	0.00	0	11	9	12/2008

PUBLIC RECORDS	LIENS	JUDGEMENTS	FORECLOSURE	BANKRUPTCY	OTHER	TOTAL
TOTAL NUMBER	0	0	0	0	0	0

INQUIRIES : 17	# NEW TRADES : 0
OLDEST TRADE OPEN : 08/1998	