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Credit Service Co.
7120 Hayvenhurst Ave. Suite 300
Van Nuys, California 91406
Tel: (818) 787-0181
Fax: (818) 786-1437

INFILE CREDIT REPORT

Report No [REDACTED]

Provided For: [REDACTED]

Date Received 4/23/2008	Date Issued 4/23/2008	Requested By JOHN FRANCO
Loan Type	FNMA # 56594	Charges \$16.00
Sources XP/TU/EF	Reference # 042008-MA	

Property Address: [REDACTED]

GENERAL INFORMATION

Borrower Name [REDACTED]	Social Security No [REDACTED]	DOB [REDACTED]
Co-Borrower Name [REDACTED]	Social Security No [REDACTED]	DOB [REDACTED]
Current Address [REDACTED]		Length
Previous Address [REDACTED]		Length
Marital Status		
Dependents		

BORROWER

CO-BORROWER

Employer	Income	Employer	Income
Position		Position	
Since		Since	
Verified By		Verified By	

CREDIT HISTORY

C O P Y	CREDITOR NAME ACCOUNT NUMBER	DATE REPORTED DATE LAST ACTIVITY	DATE OPENED	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS
							MOS	TRG	PAST DUE	
							30	60	90	

SCORE MODELS

- 1 CRAIG [REDACTED] - [REDACTED] 644
EQUIFAX/BEACON 5.0
00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- 3 CRAIG [REDACTED] - [REDACTED] 708
TRANSUNION/FICO CLASSIC (04)
038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
FA - INQUIRIES IMPACTED THE CREDIT SCORE
- 2 CRAIG [REDACTED] - [REDACTED] 677
EXPERIAN/FAIR, ISAAC (VER. 2)
38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
33 - PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH
08 - TOO MANY INQUIRIES LAST 12 MONTHS

OPEN ACCOUNTS

ACCOUNT NUMBER	DATE OPENED	DATE LAST ACTIVITY	BALANCE	TERMS	PAST DUE AMOUNT	HISTORICAL STATUS	PRESENT STATUS
BB SVCD BYCIF8 8410000022002904	03/08	05/07	\$26588	\$21603 AUTO 060 \$464	\$0	11 0 0 0	AS AGREED XP/TU/EF
BB CAPITAL ONE AUTO F 62062102982101001	03/08	12/05	\$17452	\$9927 AUTO 060 \$353	\$0	27 0 0 0	AS AGREED XP/TU/EF
BB HSBC BANK 545900151968	03/08	08/06	\$6600	\$2301 REV MIN \$67	\$0	20 0 0 0	AS AGREED XP/TU/EF
BB CAP ONE 517805725635	04/08	12/05	\$3000	\$0 REV \$0	\$0	29 0 0 0	AS AGREED XP/TU/EF
BB CITI 412800250129	08/00	12/88	\$11000	\$0 REV \$0	\$0	04 0 0 0	AS AGREED TU/EF
BB KOHL'S/CHASE 50588700052	03/08	03/08	\$1000	\$0 REV \$0	\$0	1 0 0 0	AS AGREED XP/TU/EF

ECOA KEY: B-BORROWER; C-CO-BORROWER; S-SHARED; J-JOINT; U-UNDESIGNATED; A-AUTHORIZED USER

The information is furnished to you for the purpose of evaluating credit risks. It has been obtained from sources reported reliable, the accuracy of which the reporting bureau does not guarantee. No inquiry was reported to the reporting bureau for any change arising from this information, and this report is furnished in reliance upon that reporting. It may be used in loan applications and compliance with the provisions of Public Law 101-541, the Fair Credit Reporting Act. Reporting bureaus comply with the National Mortgage Credit Reports meet the standards established by Fannie, Freddie, and the Farmers Home Administration.

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INFILE CREDIT REPORT

Report No 789464

Provided For **AGGRESSIVE HOME LOANS CORP**
19717 MATHILDE LANE
SANTA CLARITA, CA 91350
Acct #: MCL1190

Date Received 5/6/2008	Date Issued 5/6/2008	Requested by JOHN FRANCO
Loan Type	FNMA # 789464	Charges \$16.00
Source XP/TU/EF	Reference # 042008-MA	

Property Address:

GENERAL INFORMATION												
Borrower Name		MANOOGIAN, CRAIG C		Social Security No		[REDACTED]		DOB		3/5/1958		
Co Borrower Name		[REDACTED]		Social Security No		[REDACTED]		DOB		[REDACTED]		
Current Address		[REDACTED]		Length		[REDACTED]		[REDACTED]		[REDACTED]		
Previous Address		[REDACTED]		Length		[REDACTED]		[REDACTED]		[REDACTED]		
Marital Status		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		
Dependents		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		[REDACTED]		
BORROWER					CO-BORROWER							
Employer		[REDACTED]		Employer		[REDACTED]		[REDACTED]		[REDACTED]		
Position		[REDACTED]		Position		[REDACTED]		[REDACTED]		[REDACTED]		
Since		[REDACTED]		Since		[REDACTED]		[REDACTED]		[REDACTED]		
Income		[REDACTED]		Income		[REDACTED]		[REDACTED]		[REDACTED]		
Verified By		[REDACTED]		Verified By		[REDACTED]		[REDACTED]		[REDACTED]		
CREDIT HISTORY												
L C O D E	CREDIT TYPE	CREDITOR NAME ACCOUNT NUMBER	DATE REPORTED	DATE OPENED	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS	
			DATE LAST ACTIVITY	MOS REV				30-	60-	90-		
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SCORE MODELS												
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		1 CRAIG C MANOOGIAN [REDACTED] 699										
		EQUIFAX/REACON 5.0										
		00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED										
		00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY										
		00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED										
		00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN										
		2 CRAIG CARL MANOOGIAN [REDACTED] 723										
		TRANSUNION/FICO CLASSIC (04)										
		038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED										
		018 - NUMBER OF ACCOUNTS WITH DELINQUENCY										
		013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN										
		006 - TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS										
		3 CRAIG C MANOOGIAN [REDACTED] 685										
		EXPERIAN/FAIR, ISAAC (VERT 2)										
		38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED										
		18 - NUMBER OF ACCOUNTS WITH DELINQUENCY										
		20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT										
		33 - PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH										
		08 - TOO MANY INQUIRIES LAST 12 MONTHS										
=====												
OPEN ACCOUNTS												
=====												
		BB SVCDBYCLFS	04/08	05/07	\$26598	\$21235	\$0	12	0	0	0	AS AGREED
		8410000022002904	04/08		AUTO	060 \$464						XP/TU/EF
		BB CAPITAL ONE AUTO F	04/08	12/05	\$17452	\$9927	\$0	28	0	0	0	AS AGREED
		62062102982101001	03/08		AUTO	060 \$353						XP/TU/EF
		BB HSBC BANK	05/08	08/06	\$6600	\$321	\$0	20	0	0	0	AS AGREED
		545800151968	04/08		REV MIN	\$35						XP/TU/EF
		BB CAP ONE	04/08	12/05	\$3000	\$0	\$0	29	0	0	0	AS AGREED
		517805725635	01/08		REV	\$0						XP/TU/EF
		BB CITI	08/00	12/88	\$11000	\$0	\$0	04	0	0	0	AS AGREED
		412800250129	06/00		REV	\$0						TU/EF
		BB KOHLS/CHASE	04/08	03/08	\$1000	\$0	\$0	2	0	0	0	AS AGREED
		50588700052	03/08		REV	\$0						XP/TU/EF
		JB MCYDSNB	04/08	06/87	\$500	\$0	\$0	99	0	0	0	AS AGREED
		572983690920	02/01		REV	\$0						XP/TU/EF
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