

1990 E. La Cadena Drive #A  
Riverside, CA 92507  
Tel: (951) 778-1501  
Fax: (951) 778-1508

**INFILE CREDIT REPORT**

Reporting Bureau certifies compliance contractual requirements governing check of public records with these results.

Public Records Found For:  Applicant  Spouse

SEND TO

HAVEN WEST MORTGAGE  
8002 HAVEN AVE  
RANCHO CUCAMONGA, CA 91730

REPORT # 1275749 JOB # 1275749  
LOAN TYPE REF. # PQ8B0005  
REPOSITORIES XP/TU/EF  
ORDERED 11/11/2008 BY TONY BANEGAS  
COMPLETED 11/11/2008 PRICE \$12.90

PROPERTY ADDRESS

**BORROWER**

**CO-BORROWER**

BORROWER LUEVANO, JOSE J  
SOC SEC # [REDACTED] AGE [REDACTED]  
MARITAL STATUS [REDACTED]  
CURRENT ADDRESS [REDACTED]  
PREVIOUS ADDRESS [REDACTED]

CO-BORROWER [REDACTED]  
SOC SEC # [REDACTED] AGE [REDACTED]  
DEPENDENTS [REDACTED]  
LENGTH [REDACTED]  
LENGTH [REDACTED]

**EMPLOYMENT**

EMPLOYER [REDACTED] EMPLOYER [REDACTED]  
POSITION [REDACTED] POSITION [REDACTED]  
SINCE [REDACTED] SINCE [REDACTED] INCOME [REDACTED]  
VERIFIED [REDACTED] BY [REDACTED] VERIFIED [REDACTED] BY [REDACTED]

ACCOUNT	CREDITOR	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	AMOUNT PAST DUE	HISTORICAL STATUS			STATUS
								TIME PAST DUE	MOS	REV	
								30+	60+	90+	

**SCORE MODELS**

1 JOSE J LUEVANO - [REDACTED] 545  
EQUIFAX/BEACON 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  
00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT

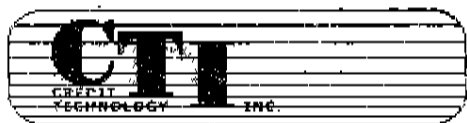
2 JOSE J LUEVANO - [REDACTED] 512  
TRANSUNION/FICO CLASSIC (04)  
038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED  
013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
018 - NUMBER OF ACCOUNTS WITH DELINQUENCY  
016 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION  
PA - INQUIRIES IMPACTED THE CREDIT SCORE

3 JOSE LUEVANO - [REDACTED] 529  
EXPERIAN/FAIR, ISAAC (VER. 2)  
38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED  
18 - NUMBER OF ACCOUNTS WITH DELINQUENCY  
14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT  
08 - TOO MANY INQUIRIES LAST 12 MONTHS

**CREDIT**

J WFS/WACHOVIA DEALE 10/08 01/06 \$26083 \$19943 \$565 \$0 2 0 0 34 CUR WAS 30  
518391593698 09/08 AUTO 072 XP/TU/EF  
Late Dates: 2/08-30

1 STATE AUTO 02/06 09/04 \$14749 \$0 \$0 \$0 0 0 0 17 PAID



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**SEND TO**  
 HAVEN WEST MORTGAGE  
 8002 HAVEN AVE  
 RANCHO CUCAMONGA, CA 91730  
 REPORT # 1300020 JOB #  
 LOAN TYPE REF. # PQ8B0005  
 REPOSITORIES XP/TU/EF  
 ORDERED 2/4/2009 BY TONY BANEGAS  
 COMPLETED 2/4/2009 PRICE \$19.90

PROPERTY ADDRESS

**BORROWER**

**CO-BORROWER**

BORROWER	LUEVANO, JOSE J	CO-BORROWER	
SOC SEC #	[REDACTED]	SOC SEC #	AGE
MARITAL STATUS		DEPENDENTS	
CURRENT ADDRESS	[REDACTED]	LENGTH	
PREVIOUS ADDRESS		LENGTH	

**EMPLOYMENT**

EMPLOYER		EMPLOYER	
POSITION		POSITION	
SINCE	INCOME	SINCE	INCOME
VERIFIED	BY	VERIFIED	BY

ACCT #	CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	AMOUNT PAST DUE	HISTORICAL STATUS			STATUS
								TIME PAST DUE	MOS	REV	
								30+	60+	90+	

**SCORE MODELS**

3 JOSE J LUEVANO - [REDACTED] 601  
 EQUIFAX/BEACON 5.0  
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY  
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
 00015 - LACK OF RECENT BANK REVOLVING INFORMATION

2 JOSE J LUEVANO - [REDACTED] 605  
 TRANSUNION/FICO CLASSIC (04)  
 040 - DEROGATORY PUBLIC RECORDS OR COLLECTION FILED  
 016 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION  
 014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

1 JOSE LUEVANO - [REDACTED] 641  
 EXPERIAN/FAIR, ISAAC (VER. 2)  
 12 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED  
 01 - AMOUNT OWED ON ACCOUNTS IS TOO HIGH  
 02 - LEVEL OF DELINQUENCY ON ACCOUNTS  
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

**CREDIT**

J WFS/WACHOVIA DEALE	01/09	01/06	\$26083	\$18976	\$565	\$0	2	0	0	37	CUR WAS 30
518391593698		12/08		AUTO	072						XP/TU/EF
Late Dates: 2/08-30											
J CITI AUTO	02/06	09/04	\$14749	\$0	\$0	\$0	0	0	0	17	PAID
2464082301		12/05		AUTO	060						XP/TU/EF