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**Credit Service Co.**  
7120 Hayvenhurst Ave. Suite 30G  
Van Nuys, California 91406  
Tel: (818) 787-0191  
Fax: (818) 786-1437

**INFILE CREDIT REPORT**

Report No 752127

Provided For: **AGGRESSIVE HOME LOANS CORP**  
19713 MATHILDE LANE  
SANTA CLARITA, CA 91350  
Acct #: MCL3190

|                            |                          |                             |
|----------------------------|--------------------------|-----------------------------|
| Date Received<br>5/16/2008 | Date Issued<br>5/16/2008 | Requested By<br>JOHN FRANCO |
| Loan Type                  | FNMA #                   | Charges<br>\$18.00          |
| Sources<br>XP/TU/EF        | Reference #<br>052008-ST |                             |

Property Address:

| GENERAL INFORMATION |                 |                                   |
|---------------------|-----------------|-----------------------------------|
| Borrower Name       | STEWART, JUDI A | Social Security No [REDACTED] DOB |
| Co Borrower Name    |                 | Social Security No [REDACTED] DOB |
| Current Address     | [REDACTED]      | Length                            |
| Previous Address    | [REDACTED]      | Length                            |
| Marital Status      | MARRIED         |                                   |
| Dependents          |                 |                                   |

| BORROWER    |        | CO-BORROWER |        |
|-------------|--------|-------------|--------|
| Employer    |        | Employer    |        |
| Position    |        | Position    |        |
| Since       | Income | Since       | Income |
| Verified By | -      | Verified By | -      |

| CREDIT HISTORY | CREDITOR NAME | ACCOUNT NUMBER | DATE REPORTED DATE LAST ACTIVITY | DATE OPENED | HIGH CREDIT | BALANCE TERMS | PAST DUE AMOUNT | HISTORICAL STATUS |     |     | PRESENT STATUS |
|----------------|---------------|----------------|----------------------------------|-------------|-------------|---------------|-----------------|-------------------|-----|-----|----------------|
|                |               |                |                                  |             |             |               |                 | MOS REV           | 30- | 60- |                |

===== SCORE MODELS =====

|   |   |  |  |  |     |  |  |  |  |  |  |  |
|---|---|--|--|--|-----|--|--|--|--|--|--|--|
| 2 | JUDI A STEWART - [REDACTED]   |  |  |  |     |  |  |  |  |  |  |  |
|   | EQUIFAX/BEACON 5.0  |  |  |  | 580 |  |  |  |  |  |  |  |
|   | 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   |  |  |  |     |  |  |  |  |  |  |  |
|   | 00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN   |  |  |  |     |  |  |  |  |  |  |  |
| 5 | JUDITH A STEWART - [REDACTED]   |  |  |  |     |  |  |  |  |  |  |  |
|   | TRANSUNION/FICO CLASSIC (04)  |  |  |  | 617 |  |  |  |  |  |  |  |
|   | 039 - SERIOUS DELINQUENCY   |  |  |  |     |  |  |  |  |  |  |  |
|   | 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS   |  |  |  |     |  |  |  |  |  |  |  |
|   | 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY   |  |  |  |     |  |  |  |  |  |  |  |
|   | 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN   |  |  |  |     |  |  |  |  |  |  |  |
|   | FA - INQUIRIES IMPACTED THE CREDIT SCORE  |  |  |  |     |  |  |  |  |  |  |  |
| 3 | JUDI A STEWART - [REDACTED]   |  |  |  |     |  |  |  |  |  |  |  |
|   | EXPERIAN/FAIR, ISM (VER 2)  |  |  |  | 620 |  |  |  |  |  |  |  |
|   | 39 - SERIOUS DELINQUENCY  |  |  |  |     |  |  |  |  |  |  |  |
|   | 13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  |  |  |  |     |  |  |  |  |  |  |  |
|   | 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 =====

|     |                                |       |       |         |        |     |    |   |   |   |           |
|-----|--------------------------------|-------|-------|---------|--------|-----|----|---|---|---|-----------|
| B/C | CITI                           | 05/08 | 08/05 | \$2500  | \$2039 | \$0 | 34 | 0 | 0 | 0 | AS AGREED |
|     | 542418067734                   | 04/08 |       | REV MIN | \$68   |     |    |   |   |   | XP/TU/EF  |
| J/B | EXXMBL/CITI                    | 05/08 | 11/08 | \$1200  | \$1401 | \$0 | 14 | 0 | 0 | 0 | AS AGREED |
|     | 7302821904175667               | 04/08 |       | REV MIN | \$239  |     |    |   |   |   | XP/TU/EF  |
| J/B | WASHINGTON MUTUAL              | 05/08 | 03/98 | \$1000  | \$36   | \$0 | 99 | 0 | 0 | 0 | AS AGREED |
|     | 87700001142234                 | 02/08 |       | REV     | \$10*  |     |    |   |   |   | XP/TU/EF  |
|     | CHECK CREDIT OR LINE OF CREDIT |       |       |         |        |     |    |   |   |   |           |
| B/B | CIT BANK/DFS                   | 04/08 | 01/04 | \$5000  | \$0    | \$0 | 52 | 0 | 0 | 0 | AS AGREED |
|     | 79450117000639102              | 07/06 |       | REV     | \$0    |     |    |   |   |   | XP/TU/EF  |
| B/B | GEMB/JCP                       | 05/08 | 01/07 | \$500   | \$0    | \$0 | 17 | 0 | 0 | 0 | AS AGREED |
|     | -349651                        | 02/07 |       | REV     | \$0    |     |    |   |   |   | XP/TU/EF  |
| B/B | GEMB/MERVYNS                   | 05/08 | 10/99 | \$200   | \$0    | \$0 | 64 | 0 | 0 | 0 | AS AGREED |
|     | 604589106646                   | 12/99 |       | REV     | \$0    |     |    |   |   |   | XP/TU/EF  |

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

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. This inquiry has agreed in writing that reporting errors for any damage arising from misuse of the information and the report is furnished in reliance upon this indemnity. It must be held in strict confidence and comply with the provisions of Public Law 94-600, the Fair Credit Reporting Act. Reporting errors on credit reports are not covered by the provisions of Public Law 94-600, the Fair Credit Reporting Act. Reporting errors on credit reports are not covered by the provisions of Public Law 94-600, the Fair Credit Reporting Act.

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**INFILE CREDIT REPORT**

Report No 799758

Provided For: **AGGRESSIVE HOME LOANS CORP**  
19713 MATHILDE LANE  
SANTA CLARITA, CA 91350  
Acct #: MCL3190

|                            |                          |                             |
|----------------------------|--------------------------|-----------------------------|
| Date Received<br>6/19/2008 | Date Issued<br>6/19/2008 | Requested By<br>JOHN FRANCO |
| Loan Type                  | FNMA #<br>799758         | Charges<br>\$21.00          |
| Sources<br>XP/TU/EF        | Reference #<br>052008-ST |                             |

Property Address:

| GENERAL INFORMATION |                   |                                   |
|---------------------|-------------------|-----------------------------------|
| Borrower Name       | STEWART, STEVEN J | Social Security No [REDACTED] DOB |
| Co Borrower Name    | STEWART, JUDI A   | Social Security No [REDACTED] DOB |
| Current Address     | [REDACTED]        | Length                            |
| Previous Address    | [REDACTED]        | Length                            |
| Marital Status      | MARRIED           |                                   |
| Dependents          |                   |                                   |

| BORROWER    |        | CO-BORROWER |        |
|-------------|--------|-------------|--------|
| Employer    |        | Employer    |        |
| Position    |        | Position    |        |
| Since       | Income | Since       | Income |
| Verified By | -      | Verified By | -      |

| CREDIT HISTORY                  |                                 |                                     |             |             |                  |                    |                   |    |    |               |
|---------------------------------|---------------------------------|-------------------------------------|-------------|-------------|------------------|--------------------|-------------------|----|----|---------------|
| L<br>C<br>H<br>A<br>C<br>I<br>T | CREDITOR NAME<br>ACCOUNT NUMBER | DATE REPORTED<br>DATE LAST ACTIVITY | DATE OPENED | HIGH CREDIT | BALANCE<br>TERMS | PAST DUE<br>AMOUNT | HISTORICAL STATUS |    |    | PRLSNT STATUS |
|                                 |                                 |                                     |             |             |                  |                    | MOS<br>REV        | 30 | 60 |               |

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**SCORE MODELS**  
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|   |   |  |  |  |     |  |  |  |  |  |
|---|---|--|--|--|-----|--|--|--|--|--|
| 2 | STEPHEN J STEWART - [REDACTED]<br>EQUIFAX/BEACON 5.0  |  |  |  | 608 |  |  |  |  |  |
|   | 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   |  |  |  |     |  |  |  |  |  |
|   | 00023 - NUMBER OF BANK OR NATIONAL REVOLVING ACCOUNTS WITH BALANCES                                       |  |  |  |     |  |  |  |  |  |
|   | 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY   |  |  |  |     |  |  |  |  |  |
| 5 | STEPHEN J STEWART - [REDACTED]<br>TRANSUNION/FICO CLASSIC (04)  |  |  |  | 634 |  |  |  |  |  |
|   | 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS   |  |  |  |     |  |  |  |  |  |
|   | 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY   |  |  |  |     |  |  |  |  |  |
|   | 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN   |  |  |  |     |  |  |  |  |  |
|   | 008 - TOO MANY INQUIRIES LAST 12 MONTHS   |  |  |  |     |  |  |  |  |  |
|   | FA - INQUIRIES IMPACTED THE CREDIT SCORE  |  |  |  |     |  |  |  |  |  |
| 3 | STEVEN J STEWART - [REDACTED]<br>EXPERIAN/FAIR, ISAAC (VER. 2)  |  |  |  | 621 |  |  |  |  |  |
|   | 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS                     |  |  |  |     |  |  |  |  |  |
|   | 13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  |  |  |  |     |  |  |  |  |  |
|   | 02 - LEVEL OF DELINQUENCY ON ACCOUNTS   |  |  |  |     |  |  |  |  |  |
|   | 01 - AMOUNT OWED ON ACCOUNTS IS TOO HIGH  |  |  |  |     |  |  |  |  |  |
|   | 08 - TOO MANY INQUIRIES LAST 12 MONTHS  |  |  |  |     |  |  |  |  |  |
| 1 | JUDI A STEWART - [REDACTED]<br>EQUIFAX/BEACON 5.0   |  |  |  | 623 |  |  |  |  |  |
|   | 00039 - SERIOUS 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 |  |  |  |     |  |  |  |  |  |
|   | 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY   |  |  |  |     |  |  |  |  |  |
| 6 | JUDITH A STEWART - [REDACTED]<br>TRANSUNION/FICO CLASSIC (04)   |  |  |  | 680 |  |  |  |  |  |
|   | 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN   |  |  |  |     |  |  |  |  |  |
|   | 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY   |  |  |  |     |  |  |  |  |  |
|   | 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS   |  |  |  |     |  |  |  |  |  |
|   | 030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT   |  |  |  |     |  |  |  |  |  |
|   | FA - INQUIRIES IMPACTED THE CREDIT SCORE  |  |  |  |     |  |  |  |  |  |
| 4 | JUDI A STEWART - [REDACTED]<br>EXPERIAN/FAIR, ISAAC (VER. 2)  |  |  |  | 651 |  |  |  |  |  |
|   | 39 - SERIOUS DELINQUENCY  |  |  |  |     |  |  |  |  |  |
|   | 13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  |  |  |  |     |  |  |  |  |  |
|   | 18 - NUMBER OF ACCOUNTS WITH DELINQUENCY  |  |  |  |     |  |  |  |  |  |
|   | 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS                     |  |  |  |     |  |  |  |  |  |
|   | 08 - TOO MANY INQUIRIES LAST 12 MONTHS  |  |  |  |     |  |  |  |  |  |

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