

CREDIT SERVICE CO.

CREDIT REPORT

FILE #	819747	FNMA # 819747	DATE COMPLETED 9/22/2008	RQD' BY	STEVE
PREPARED FOR	AUGUSTA FINANCIAL - MCL3650		DATE ORDERED 9/22/2008	TAMPUS	
	24018 LYONS AVENUE		REPOSITORIES	XP/TU/EF	PRPD' BY
	NEWHALL, CA 91321		PRICE	\$15.00	LOAN TYPE
			REF. #	MASSOUD, SHARIF 0922	

PROPERTY ADDRESS

	APPLICANT		CO-APPLICANT		
APPLICANT	MASSOUD, SHARIF A		CO-APPLICANT	MASSOUD, MAGDAH	
SOC SEC #	[REDACTED]	DOB [REDACTED]	SOC SEC #	[REDACTED]	DOB [REDACTED]
MARITAL STATUS	MARRIED		DEPENDENTS		
CURRENT ADDRESS	[REDACTED]				LENGTH
PREVIOUS ADDRESS	[REDACTED]				LENGTH

REMARKS

TRANSUNION OFAC NAME SCREEN: CLEAR - SHARIF A MASSOUD [REDACTED]
 TRANSUNION OFAC NAME SCREEN: CLEAR - MAGDAH T MASSOUD [REDACTED]

SCORE MODELS

EQUIFAX/BEACON 5.0 - SHARIF MASSOUD [REDACTED]
SCORE: 619
 00039 - SERIOUS DELINQUENCY
 00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

TRANSUNION/FICO CLASSIC (04) - SHARIF A MASSOUD [REDACTED]
SCORE: 567
 039 - SERIOUS DELINQUENCY
 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
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - SHARIF MASSOUD [REDACTED]
SCORE: 584
 39 - SERIOUS DELINQUENCY
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
 13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

EQUIFAX/BEACON 5.0 - MAGDAH T MASSOUD [REDACTED]
SCORE: 558
 00039 - SERIOUS DELINQUENCY
 00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00034 - AMOUNT OWED ON DELINQUENT ACCOUNTS

TRANSUNION/FICO CLASSIC (04) - MAGDAH T MASSOUD [REDACTED]
SCORE: 559
 039 - SERIOUS 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
 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

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

CREDIT SERVICE CO.: 7120 HAYENHURST 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 risk. It has been obtained from sources deemed reliable, the accuracy of which the 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 #	850740	FNMA # 850740	DATE COMPLETED	2/20/2009	RQD' BY	STEVE
PREPARED FOR	AUGUSTA FINANCIAL - MCL3650		DATE ORDERED	2/20/2009	TAMPUS	
	24018 LYONS AVENUE		REPOSITORIES	XP/TU/EF	PRPD' BY	
	NEWHALL, CA 91321		PRICE	\$15.00	LOAN TYPE	
			REF. #	MASSOUD, SHARIF 0922		

PROPERTY ADDRESS

	APPLICANT		CO-APPLICANT	
APPLICANT	MASSOUD, SHARIF A		MASSOUD, MAGDAH	
SOC SEC #	[REDACTED]	DOB	[REDACTED]	DOB
MARITAL STATUS	MARRIED		DEPENDENTS	
CURRENT ADDRESS	[REDACTED]			
PREVIOUS ADDRESS	[REDACTED]			

REMARKS

TRANSUNION OFAC NAME SCREEN: CLEAR - SHARIF A MASSOUD - [REDACTED]
 TRANSUNION OFAC NAME SCREEN: CLEAR - MAGDAH TELAL MASSOUD - [REDACTED]

SCORE MODELS

EQUIFAX/BEACON 5.0 - SHARIF A MASSOUD [REDACTED]
 SCORE: 705
 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 00006 - TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS
 00002 - LEVEL OF DELINQUENCY ON ACCOUNTS
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY

TRANSUNION/FICO CLASSIC (04) - SHARIF A MASSOUD [REDACTED]
 SCORE: 623
 039 - SERIOUS 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
 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN FAIR, ISAAC (VER. 2) - SHARIF MASSOUD [REDACTED]
 SCORE: 683
 39 - SERIOUS DELINQUENCY
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 02 - LEVEL OF DELINQUENCY ON ACCOUNTS
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

EQUIFAX/BEACON 5.0 - MAGDAH T MASSOUD [REDACTED]
 SCORE: 604
 00039 - SERIOUS DELINQUENCY
 00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

TRANSUNION/FICO CLASSIC (04) - MAGDAH TELAL MASSOUD [REDACTED]
 SCORE: 587
 039 - SERIOUS 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
 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY

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

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