

Report No 555555

Provided For: Compañia de Hipotecas  
11 Calle Ejemplo  
Stanford, CA 91111

Date Received 01/01/2100	Date Issued 01/01/2100	Requested By Consultor Charges \$5,000
Loan Type	FNMA # 111101	
Sources	Reference # Mi-Consultor.com	

Property Address:

Nombre

Informacion Personal

Seguro Social

Fecha de Nacimiento

GENERAL INFORMATION			
Borrower Name	Doe, John	Social Security No	555-55-5555
Co-Borrower Name		Social Security No	
Current Address	55 Calle Reporte, Los Angeles CA 92222		DOB
Previous Address			Length
Marital Status			Length
Dependents			

BORROWER

Informacion del Trabajo

CO-BORROWER

Employer	Empresa Mi Jefe	Employer	
Position	Manager	Position	
Since	1990	Income	
Verified By	-	Verified By	-

CREDIT HISTORY

E C O A	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

Agencia de Credito

Puntaje de Credito

1	JOHN DOE	555-55-5555								
	EXPERIAN/FAIR, ISAAC (VER. 2)			720						
	40 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED									
	10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS									
	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									

Cuentas Abiertas

Financiera & # de Cuenta

OPEN ACCOUNTS

E C O A	FINANCIERA & # DE CUENTA	ULTIMA FECHA REPORTADA	FECHA CUANDO LA CUENTA FUE CREADA	DEUDA INICIAL & TIPO DE DEUDA	BALANCE ACTUAL & PAGO MINIMO MENSUAL	MOS REV	30+	60+	90+	PRESENT STATUS
BB	CHRYSLER FINANCIAL 789123	01/10	01/10	\$8456	\$0 10	0	0	0	0	AS AGREED XP
BB	BANK OF AMERICA 456789	01/10	05/05	\$10000 REV	\$0 34	0	0	0	0	AS AGREED XP
BB	CITI AUTO 1256789	01/10	03/05	\$16076 AUTO	\$4394 060 \$307	\$0 16	0	0	0	AS AGREED XP
BB	THD/CBSD 56123456	01/10	06/07	\$10000 REV	\$0 8	0	0	0	0	AS AGREED XP
BB	BANK OF AMERICA 9900001	01/10	07/05	\$9429 AUTO	\$867 036 \$305	\$0 32	0	0	0	AS AGREED XP
BB	WF FIN BAN 5632565	01/10	10/06	\$2000 REV	\$618 \$200	\$0 67	0	0	0	AS AGREED XP
BB	CHASE/CC 2552	01/10	09/02	\$4000 REV	\$0 \$0	\$0 67	0	0	0	AS AGREED XP
BB	WASH MUTUAL/PROVID 110011	01/10	03/03	\$21000 REV	\$0 \$0	\$0 60	0	0	0	AS AGREED XP
BB	LA CURACAO 1000001	01/10	06/07	\$250 REV	\$0 \$0	\$0 9	0	0	0	AS AGREED XP
BB	WFFNATLBNK 121212121	01/10	01/07	\$1000 REV	\$0 \$0	\$0 13	0	0	0	AS AGREED XP

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

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Source XP	Reference # Mi-Consultor.com	

Property Address:

GENERAL INFORMATION			
Borrower Name	Doe, John	Social Security No	55-55-5555
Co-Borrower Name		Social Security No	
Current Address	55 Calle Reporte, Los Angeles CA 92221	DOB	05/05/1975
Previous Address		DOB	
Marital Status		Length	
Dependents		Length	

BORROWER		CO-BORROWER	
Employer	Empresa Mi Jefe	Employer	
Position	Manager	Position	
Since	1990	Since	
Income		Income	
Verified By	-	Verified By	-

CREDIT HISTORY											
W H O A	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+	90+	
<b>Cuentas Cerradas</b>											
----- C L O S E D    A C C O U N T S -----											
BB	AMEX 112354	03/08 03/08	02/03	\$18000 REV	\$0 \$0	\$0	1	0	0	0	PAID XP
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST											
BB	BANK OF AMERICA 112354	03/08 03/08	03/05	\$16076 AUTO	\$0 060 \$0	\$0	20	0	0	0	PAID XP
TRANSFERRED TO ANOTHER LENDER; PURCHASED BY ANOTHER LENDER; SOLD TO CITIFINANCIAL AUTO CORP											
BB	BANK OF AMERICA 112354	03/08 03/08	10/03	\$10087 AUTO	\$0 024 \$0	\$0	18	0	0	0	PAID XP
BB	BANK OF AMERICA 112354	03/08 03/08	03/02	\$491 REV	\$0 \$0	\$0	21	0	0	0	PAID XP
ACCOUNT CLOSED AT CONSUMER'S REQUEST											
BB	NISSAN MOTOR ACCEP 112354	03/08 03/08	10/06	\$12023	\$0	\$0	8	0	0	0	PAID XP
<b>Derrogatorias</b>											
----- D E R O G A T O R Y    A C C O U N T S -----											
BB	NISSAN MOTOR ACCEP 112354	03/08 03/08	03/05	\$21692 AUTO	\$9903 060 \$370	\$0	35	2	0	0	CUR WAS 30
Late Dates: 11/06-30											
Ultima Fecha Que Estubo Tarde											
BB	CAP ONE 112354	03/08		\$11500 REV	\$9226 \$286	\$0	31	1	0	0	CUR WAS 30 XP
Late Dates: LAST LATE DATE 12/05											
BB	WEST ASSET MANAGEM 112354	03/08 03/08	03/07	\$2926 COLL	\$2926 001 \$-	\$2926	1	0	0	0	COLLECTION XP
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA											

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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. 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 complies 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 & the Farmers Home Administration.



Compañia Corredora de Creditos  
 11 Calle Compañia ct.  
 Los Ejemplos, CA 90000  
 Tel: (555) 123-4567

**INFILE CREDIT REPORT**

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Co-Borrower Name		Social Security No		DOB	
Current Address	55 Calle Reporte, Los Angeles CA 92221			Length	
Previous Address				Length	
Marital Status					
Dependents					

**BORROWER CO-BORROWER**

Employer	Empresa Mi Jefe	Employer	
Position	Manager	Position	
Since	1990	Since	
Income		Income	
Verified By	-	Verified By	-

**CREDIT HISTORY**

CREDIT 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+	

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**OTHER CREDIT HISTORY**

\*\*\* NO RECORD FOUND \*\*\*

**Record Publico**

**PUBLIC RECORDS**

\*\*\* NO RECORD FOUND \*\*\*

**TRADE SUMMARY**

	COUNT	BALANCE	HIGH CREDIT	PAYMENT	PAST DUE
MORTGAGE	0	0	0	0	0
AUTO	8	38557	77858	1699	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	0	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	11	31844	48560	842	0
OTHER	5	5285	5150	0	5171
<b>TOTAL</b>	<b>24</b>	<b>75686</b>	<b>131568</b>	<b>2541</b>	<b>5171</b>

SECURED DEBT	38557	OLDEST TRADELINE	03/02
UNSECURED DEBT	37129	DEBT/HIGH CREDIT	60%

**DEROGATORY SUMMARY**

CHARGE OFFS	0	DELINQ 30 DAYS	2	INQUIRIES	3
COLLECTIONS	5	60 DAYS	0		
BANKRUPTCY ACCOUNTS	0	90 DAYS	0		
PUBLIC RECORDS	0	OTHER	0		

**Indagaciones**

**INQUIRIES (LAST 90 DAYS)**

XP	01/01/2000	WFFINANCE
XP	01/01/2000	WFFINANCE
XP	01/01/2000	CAP ONE

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