



QC Credit Agency
 575 Tully Road
 San Jose, CA 95111
 Tel: (408) 271-9788
 Fax: (408) 271-9799

CREDIT REPORT

Report No **30257**

Provided For: **YOUR COMPANY NAME**
575 TULLY RD
SAN JOSE, CA 95111

Date Received 06/08/2003	Date Issued 06/08/2003	Requested By YOUR NAME
Loan Type CONV	FNMA #	Charges
Sources XP/TU/EF		Reference #

GENERAL INFORMATION

Applicant Name CONSUMER, JOHNATAHAN B	Co-Applicant Name CONSUMER, JANE C
Social Security No 555-55-5555 Age	Social Security No 888-88-8888 Age
Current Address 575 TULLY ROAD, SAN JOSE, CA 95111	Length
Previous Address	Length
Marital Status	
Dependents	

APPLICANT

CO-APPLICANT

Employer	Employer
Address	Address
City, Zip	City, Zip
Position	Position
Since	Since
Income	Income
Verified By	Verified By
Date	Date

TOTAL REVOLVING BALANCE: \$6,233

TOTAL INSTALLMENT BALANCE: \$197,999

CREDIT HISTORY

CREDITOR ACCOUNT NUMBER	E C O A	DATE REPORTED DLA	DATE OPENED	ACCT TYPE	HIGH CREDIT	APPROXIMATE BALANCE	TERMS & MONTHLY PMT	MOS REV	TIMES PAST DUE			CURRENT STATUS
									30+	60+	90+	
S C O R E M O D E L S												
CONSUMER, JOHNATAHAN		EQUIFAX/BEACON	5.0				678					
CONSUMER, JOHNATAHAN		TRANSUNION/EMPIRICA					619					
CONSUMER, JOHNATAHAN		EXPERIAN/FAIR, ISAAC (VER. 2)					650					
CONSUMER, JANE C		EQUIFAX/BEACON '96					705					
CONSUMER, JANE C		TRANSUNION/EMPIRICA					685					
CONSUMER, JANE C		EXPERIAN/FAIR, ISAAC (VER.2)					729					
O P E N A C C O U N T S												
HSBC MORTGAGE CORP J 5470287135		06/03 05/03	01/99	MTG	\$217000	\$174799	180 \$1875	54	0	0	0	AS AGREED XP/TU/EF
REMARK: CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST												
AMEX 046323422010309383	C	05/03 05/03	05/98	AUTO	\$50000	\$20000	\$950	60	0	0	0	CURRENT XP/TU/EF
FIRST USA BANK 549035	B	06/03 06/03	08/01	EDU	\$7500	\$3200	60 \$150	22	0	0	0	AS AGREED XP/EF
DISCOVER FINANCIAL A 601100055026	A	08/99 08/99	04/90	REV	\$3000	\$2995	\$50	99	1	0	0	CUR WAS 30 TU
Late Dates: 1/99												
BANK OF AMERICA 402411600946	B	03/03 03/03	03/01	REV	\$500	\$238	\$25	24	0	0	0	AS AGREED TU/EF
C L O S E D A C C O U N T S												
A F S C I 8700010006591288	B	09/99 04/97	01/94	REV	\$566	\$0	\$0	68	0	0	0	INACTIVE XP/EF
CITI 427138208575	B	05/03 02/99	12/95	REV	\$5175	\$0	\$0	53	0	0	0	TRANSFER XP/TU/EF
REMARK: ACCOUNT TRANSFERED TO FIRST USA												
FNANB/CIRCUIT CITY B 1523004502050816	B	06/00 11/94	11/93	REV	\$4000	\$0	\$0	81	0	0	0	PAID XP/EF

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

QC CR. certifies that this report had been prepared in strict compliance with FNMA, FHLMC, HUD/FHA, VA, and FHA reporting standards for format and research procedures. This report contains information obtained from sources deemed reliable but QC CR. does not guarantee the accuracy or reliability of such data.



QC Credit Agency
 575 Tully Road
 San Jose, CA 95111
 Tel: (408) 271-9788
 Fax: (408) 271-9799

CREDIT REPORT

Report No **30257**

Provided For: **YOUR COMPANY NAME**
575 TULLY RD
SAN JOSE, CA 95111

Date Received 06/08/2003	Date Issued 06/08/2003	Requested By YOUR NAME
Loan Type CONV	FNMA #	Charges
Sources XP/TU/EF		Reference #

GENERAL INFORMATION

Applicant Name CONSUMER, JOHNATAHAN B	Co-Applicant Name CONSUMER, JANE C
Social Security No 555-55-5555 Age	Social Security No 888-88-8888 Age
Current Address 575 TULLY ROAD, SAN JOSE, CA 95111	Length
Previous Address	Length
Marital Status	
Dependents	

CREDIT HISTORY

CREDITOR ACCOUNT NUMBER	E C O A	DATE REPORTED DLA	DATE OPENED	ACCT TYPE	HIGH CREDIT	APPROXIMATE BALANCE	TERMS & MONTHLY PMT	MOS REV	TIMES PAST DUE			CURRENT STATUS
									30+	60+	90+	
FUSA NA 441711268516	U	01/00 09/97	10/94	REV		\$ \$	\$-		-	-	-	CRCDLOST EF
DEROGATORY ACCOUNTS												
SHERMANACQ FIRST-113600014089	B	04/04 04/04	01/04	OPEN	\$5478	\$3000	\$300	03	1	1	0	COLLECTION EF
CHASE NA 526031043006	B	11/02 10/99	12/96	REV	\$1500	\$0	\$0	36	1	1	1	SETTLED XP/TU/EF
Late Dates: 10/99-90, 9/99-60, 8/99-30 REMARK: SETTLEMENT ACCEPTED ON THIS ACCOUNT												
SHERMANACQ FIRST-171126859191	B	03/03 05/99	--/--	OPEN	\$5033	\$0	\$0		-	-	-	PAID COLL EF
REMARK: PAID COLLECTION												
PUBLIC RECORDS												
B SANTA CLARA COURT LOCAL TAX LIEN												
			File Date: 5/8/2002	Ref #: A5898988								
			Amount: \$4,500	Plaintiff: JOHNATAHAN CONSUMER								
			Status Date: 5/92003	Status: RELEASED								
TRADE SUMMARY												
			COUNT	BALANCE	HIGH CREDIT	PAYMENT	PAST DUE					
	MORTGAGE		1	174799	217000	1875	0					
	AUTO		1	20000	50000	950	0					
	EDUCATION		1	3200	7500	150	0					
	OTHER INSTALLMENT		0	0	0	0	0					
	OPEN		2	3000	5478	300	0					
	REVOLVING		7	3233	3500	75	0					
	OTHER		0	0	0	0	0					
	TOTAL		12	204232	283478	3350	0					
	SECURED DEBT		174799	OLDEST TRADELINE	04/90							
	UNSECURED DEBT		29433	DEBT/HIGH CREDIT	73%							
DEROGATORY SUMMARY												
	CHARGE OFFS		0	DELINQ 30 DAYS	3	INQUIRIES	6					
	COLLECTIONS		2	60 DAYS	2							
	BANKRUPTCY ACCOUNTS		0	90 DAYS	1							
	PUBLIC RECORDS		1	OTHER	0							
SOURCE OF INFORMATION												
1 - EXPERIAN												
NAME: CONSUMEER JOHN												
SS: 558996665												
ADDRESS: 1111 MAGNUM DR, SAN JOSE, CA 951483404 12/91												
EMPLOYER: ABC COMPANY//SCOTTS VALLEY CA 02/98												

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



QC Credit Agency
 575 Tully Road
 San Jose, CA 95111
 Tel: (408) 271-9788
 Fax: (408) 271-9799

CREDIT REPORT

Report No **30257**

Provided For: **YOUR COMPANY NAME**
575 TULLY RD
SAN JOSE, CA 95111

Date Received 06/08/2003	Date Issued 06/08/2003	Requested By YOUR NAME
Loan Type CONV	FNMA #	Charges
Sources XP/TU/EF		Reference #

GENERAL INFORMATION

Applicant Name CONSUMER, JOHNATAHAN B	Co-Applicant Name CONSUMER, JANE C
Social Security No 555-55-5555 Age	Social Security No 888-88-8888 Age
Current Address 575 TULLY ROAD, SAN JOSE, CA 95111	Length
Previous Address	Length
Marital Status	
Dependents	

CREDIT HISTORY

CREDITOR ACCOUNT NUMBER	E C O A	DATE REPORTED DLA	DATE OPENED	ACCT TYPE	HIGH CREDIT	APPROXIMATE BALANCE	TERMS & MONTHLY PMT	MOS REV	TIMES PAST DUE			CURRENT STATUS
									30+	60+	90+	
2 - TRANSUNION												
NAME: JONN CONSUMER												
NAME: JOHNATHAN CONSUMER												
NAME: DOB: 01/01/70												
SS: 555698898												
ADDRESS: 11111 SENTER SPC RD 24, SAN JOSE, CA 95111 11/02												
ADDRESS: 3159 POB 3159, ONTARIO, CA 91761 08/02												
ADDRESS: 1111 MAGNUM DR, SAN JOSE, CA 95135												
EMPLOYER: ABC COMPANY//												
3 - EQUIFAX												
NAME: JONNATHAN CONS DOB: 01/01/01												
SS: 556987455												
ADDRESS: 11111 MAGNUM DR, SAN JOSE, CA 95148												
ADDRESS: PO B 3159, ONTARIO, CA 91761												
EMPLOYER: ABC COMPANY//												
4 - EQUIFAX												
NAME: JONHATAHAN CONSUMER												
SS: 55555555												
ADDRESS: 11111 SENTER, SAN JOSE, CA 95111												

I N Q U I R I E S (O N L Y L A S T 1 8 0 D A Y S S H O W N)

XP/TU	05/02/03	PROVIDIAN FINANCIAL
XP	04/28/03	BANK OF AMERICA
XP	03/06/03	CARDSYNC PROCESSING IN
XP	02/21/03	QC CREDIT AGENCY
TU/EF	04/12/03	WELLS FARGO
EF	05/05/03	AMEX

C R E D I T O R S

AMEX	P O BOX 7871, FORT LAUDERDALE FL 33329	800-678-0745
BANK OF AMERICA	PO BOX 7028, DOVER, DE 19903	804-533-7703
CITIBANK - VISA	P.O. BOX 6500, SIOUX FALLS SD 57117-6500	
FIRST USA BANK	6202 PRESIDENTS COURT, FREDERICK, MD 21701	800-955-5020
FIRST USA BANK, NA	2500 WESTFIELD RD, STE 6, ELGIN IL 60123	800-955-8010
FLEET CC	300 WAKEFIELD DR, NEWARK, DE 19702	302-791-4400
FNANB/CIRCUIT CITY	225 CHASTAIN MEADOWS CT, KENNESAW, GA 30144	(800) 477-6761
FNB CHICAGO FST CARD	2500 WESTFIELD DR MAIL SUITE 6237, ELGIN, IL 601	847-888-6000
FST USA BK	3 CHRISTIANA 201 NORTH WALNUT, WILMINGTON, DE 19	
HOUSEHOLD BANK	POB 15524, WILMINGTON, DE 19850	
MBNA AMERICA	POB 15026, WILMINGTON, DE 19801	
MBNA AMERICA BANK NA	400 CHRISTIANA ROAD, NEWARK, DE 19713	BYMAILONLY
REPUBLIC NATL BK OF NY	1 HANSON PL FL 10, BROOKLYN, NY 11243	718-488-4532
RNB - MERVYNS	3701 WAYZATA BLVD, MINNEAPOLIS, MN 55416	BYMAILONLY
RNB-MERVYNS	3701 WAYZATA BV MAIL STOP, MINNEAPOLIS MN 55416	612-307-5879
WELLS FARGO BK	POB 4051, CONCORD, CA 94524	800-642-4720
WFNNB/SAMUELS	9750 WALNUT ST, DALLAS, TX 75243	800-927-7835
WFN-SAMUEL'S	PO BOX 29168, SHAWNEE MISSIO, KS 66201	800-927-3783

D I S C L A I M E R

An asterisk (*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

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

QC CR. certifies that this report had been prepared in strict compliance with FNMA, FHLMC, HUD/FHA, VA, and FHA reporting standards for format and research procedures. This report contains information obtained from sources deemed reliable but QC CR. does not guarantee the accuracy or reliability of such data.



QC Credit Agency
 575 Tully Road
 San Jose, CA 95111
 Tel: (408) 271-9788
 Fax: (408) 271-9799

CREDIT REPORT

Report No 30257

Provided For: **YOUR COMPANY NAME**
575 TULLY RD
SAN JOSE, CA 95111

Date Received 06/08/2003	Date Issued 06/08/2003	Requested By YOUR NAME
Loan Type CONV	FNMA #	Charges
Sources XP/TU/EF		Reference #

GENERAL INFORMATION

Applicant Name CONSUMER, JOHNATAHAN B	Co-Applicant Name CONSUMER, JANE C
Social Security No 555-55-5555 Age	Social Security No 888-88-8888 Age
Current Address 575 TULLY ROAD, SAN JOSE, CA 95111	Length
Previous Address	Length
Marital Status	
Dependents	

CREDIT HISTORY

CREDITOR ACCOUNT NUMBER	E C O A	DATE REPORTED DLA	DATE OPENED	ACCT TYPE	HIGH CREDIT	APPROXIMATE BALANCE	TERMS & MONTHLY PMT	MOS REV	TIMES PAST DUE			CURRENT STATUS
									30+	60+	90+	

This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

EXPERIAN	TRANSUNION	EQUIFAX
P.O. BOX 9595	P.O. BOX 2000	P.O. BOX 740256
ALLEN, TX 75013-9595	CHESTER, PA 19022	ATLANTA, GA 30374
888-397-3742	800-916-8800	800-685-1111
www.experian.com	www.transunion.com	www.equifax.com

M I S C E L L A N E O U S I N F O R M A T I O N

Instant View Password: AB-24BA11D8

To verify the authenticity of this credit report, please visit <https://reports.qccredit.com> and click on the Instant View link. Enter report number 30257 and password AB-24BA11D8 to view the report. For any inquiries regarding this report or services provided by Q.C.CREDIT AGENCY please contact us at 408-271-9788.

*** END OF REPORT 4/11/2005 1:09:35 PM ***

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

YOUR COMPANY NAME
575 TULLY RD
SAN JOSE, CA 95111
408-271-9788

**NOTICE TO THE HOME LOAN APPLICANT
CREDIT SCORE INFORMATION DISCLOSURE**

CONSUMER, JOHNATAHAN B & CONSUMER, JANE C
575 TULLY ROAD
SAN JOSE, CA 95111

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions regarding the terms of the loan, contact the lender.

Your credit scores were provided by the following credit reporting agencies:

TRANS UNION	EXPERIAN	EQUIFAX CREDIT
P.O. BOX 4000	P.O. BOX 9595	P.O. BOX 740256
CHESTER, PA 19022	ALLEN, TX 75013-9595	ATLANTA, GA 30374
866-887-2673	888-397-3742	800-685-1111
www.transunion.com	www.experian.com	www.equifax.com

The following information about your credit scores was created on 06/08/2003.

Applicant : CONSUMER, JOHNATAHAN B
Name of Score: EQUIFAX/BEACON 5.0
Credit Score : 678 **Range:** 300-850
Key Factors effecting the score:

Applicant : CONSUMER, JOHNATAHAN B
Name of Score: TRANSUNION/EMPIRICA
Credit Score : 619 **Range:** 300-850
Key Factors effecting the score:

Applicant : CONSUMER, JOHNATAHAN B
Name of Score: EXPERIAN/FAIR, ISAAC (VER. 2)
Credit Score : 650 **Range:** 300-850
Key Factors effecting the score:

Applicant : CONSUMER, JANE C
Name of Score: EQUIFAX/BEACON '96
Credit Score : 705 **Range:**
Key Factors effecting the score:

Applicant : CONSUMER, JANE C
Name of Score: TRANSUNION/EMPIRICA
Credit Score : 685 **Range:**
Key Factors effecting the score:

Applicant : CONSUMER, JANE C
Name of Score: EXPERIAN/FAIR, ISAAC (VER.2)
Credit Score : 729 **Range:**
Key Factors effecting the score: