

CBC (EXPERIAN) CREDIT REPORT

 CBC Merged Infile Credit Summary 05/17/2002 ID: 138213716453500
 Repositories: XPN-I Loan #: 60172
 Prepared For: BACKGROUND INVESTIGATIONS Requestor: mer1245

Applicant: SMITH JOANNE
 SSN: 541-98-5689
 Curr Addr: 4152 RHONE ST #L WESTMINSTER CA 92651

** CREDIT SUMMARY **

	Balance	Payments	Limits	#Trades	30	60	90
Revolving	1226	20	93406	16	0	0	0
Installment	0	0	0	1	0	0	0
Real Estate	0	0	0	1	0	0	0
Open/Other	0	0	0	0	0	0	0
Total	1226	20	93406	18	0	0	0

#Inquiries	1	#Public Records	1	#Bankruptcies	0
Worst Rating	1	Oldest Date	07/01/82	#Satisfactories	18
				Past Dues	2

 Scoring

ECOA/Type	Score
1 XPN01 FAIR ISAAC SCORE	778

24 LACK OF RECENTLY REPORTED BALANCES ON REVOLVING/OPEN ACCOUNTS
 5 NUMBER OF ACCOUNTS WITH BALANCES
 8 NUMBER OF RECENT INQUIRIES
 14 TIME SINCE OLDEST TRADELINE OPENED

 FULL CREDIT REPORT TO FOLLOW

CREDIT BUREAU OF JACKSON/JOSEPHINE COUNTIES MEDFORD OR 97501 Phone: 541-774-2589 Fax: 541-785-9856	ID: 148598745666587 Repositories: XPN-I
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 ** INFILE CREDIT REPORT **

BACKGROUND INVESTIGATIONS	Loan #: 60172	Date Received: 05/17/02
412 SW JEFFERSON PKY 105		Date Printed: 05/17/02
LAKE OSWEGO OR 97035		
Requestor: mer1245		

 Applicant

Input Information:
 SMITH JOANNE
 SSN: 541-98-5689 DOB: 06/27/41
 4152 RHONE ST #L
 WESTMINSTER CA 92651

Previous Address:
 98 FRANCIS ST
 WESTMINSTER CA 91528
 From: 03/01/02 To: 04/01/02

EMPLOYMENT INFORMATION

 Present Employment:
 ANIMAL MEDICAL CTR
 From: 03/01/94

Fraud Alert

 1 SSN ISSUANCE XPN01
 FIRST YEAR ISSUED: 1980
 LAST YEAR ISSUED: 1982

Public Record Information

1 JUDGEMENT SATISFIED Amt- 482 Rpt Dt- 10/97 XPN01
 Case- 98I98756
 Lact- 02/99
 LOS ANGELES MUNICIPAL PLTF- HOMEOWNERS MARKETING SVCS INC

Credit History

E Creditor	Type	Date Rptd	Hi Cred	Status	Vendor
C Account#	Terms	Date Open	Balance	MR 30 60 90	
O		Last Actv	Payment	Past Due Amt	
A					

1 BANK OF AMERICA REV 04/02 5600 Current XPN01
 V 33 04/82 1511 99 0 0 0
 04/02 33

History: 11111111111111111111111111111111 From: 04/02
 CREDIT CARD
 Directory: BYMAILONLY
 3214 E BUCKEYE RD
 PHOENIX AZ 85034

1 AMEX REV 04/02 5000 Current XPN01
 03/87 0 99 0 0 0
 0

History: X From: 10/01
 CREDIT CARD
 CLOSED - CONSUMER
 Directory: BYMAILONLY
 PO BOX 7895
 JACKSONVILLE FL 32589

1 WELLS FARGO BANK REV 03/00 2500 Coll/ChrgOff XPN01
 02/81 322 99 2 2 5 *
 02/97 20E

Derog Dates: 09/99-9 08/99-9 09/97-9 03/00-9
 History: 9XXXXX9999XXXXXXXXXXXXXXXXXXXX From: 03/00

CREDIT CARD
 PURCHASED BY ANOTHER LENDER CHARGE OFF
 Directory: (800) 985-7855
 PO BOX 7854
 BEAVERTON OR 97008

2 MISSION HILLS MTG CORP MTG 04/02 200000 Current XPN01
 148555596587 360 M 04/02 2 0 0 0

History: X1 From: 04/02
 REAL ESTATE
 TRANSFERRED

Directory: (714) 985-6988
7485 S TUSTIN WAY
SANTA BARBARA CA 98555

Inquiries

Date	ECOA	Member No	Comments	Vendor
11/20/01	1	2997082	INFORMATIVE RESEARCH I	VFE12

Directory: (909) 930-2550
1917 S VINEYARD AVE
ONTARIO CA 91761

Additional Information

ECOA/Description

1 KNOWN ALIAS	XPNTCA1
KNOWN ALIAS: JONES JOANNA	

CONSUMER REFERRAL INFORMATION

EXPERIAN	XPNTCA1
701 EXPERIAN PARKWAY	
P.O. BOX 2002	
ALLEN, TX 75013-0036	
888-397-3742	

End Of Report

** DEROGATORY SUMMARY **

Public Record Information

No Public Record Information Found

Credit History

No Tradeline Information Found

END OF DEROG SUMMARY
