

Equidata

PREPARED FOR:

EQUIDATA

PO BOX 6610, NEWPORT NEWS, VA 23606-0610

Attention: SYSOP **Prepared By:** **Report Type:** INFILE-3 REPOS/RISK
Reference #: ACCNN-1805845 **Request Date:** 3/14/2002 **Sources:** TU, EFX and XPN
Password: 4B945ZzIRK **Completed Date:** 3/14/2002 **Loan Type:**
Client Loan #: **Client #:** 107 **ECOA Type:** INDIVIDUAL
Fannie Mae #: Price: \$0.00 Tax: \$0.00 **Total:** \$0.00
Loan Officer:

Applicant/Co-Applicant Information

Applicant: TESTFILE, KIMBERLY S **DOB:** **SSN#:** 666-55-4434
Co-Applicant **DOB:** **SSN#:**
Street Address: 1775 ALPHARETTA HWY **Marital Status:**
City, State, Zip: ROSWELL, GA 00999 **Own/Rent:**
Length of Time: **Dependents:**
Property

Additional Address Information

Current Address(es)

Date Reported	Move In Date	Move Out Date	Length Of Time:	Payment	Unit Number	Own/Rent/ Other	Number Of Lates	Balance
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1775 ALPHARETTA WAY, ROSWELL, GA 30202

XPN-1

03/01/2002

Landlord / Mortgage Co:

Phone:

Verified Date:

Verified By:

SINGLE-FAMILY DWELLING

Former Address(es)

Date Reported	Move In Date	Move Out Date	Length Of Time:	Payment	Unit Number	Own/Rent/ Other	Number Of Lates	Balance
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1150 SLEDGE, MEMPHIS, TN 38104

EFX-1, TU-1

04/01/2001

Landlord / Mortgage Co:

Phone:

Verified Date:

Verified By:

Additional Address Information (continued)

Employment Information

Applicant	Co-Applicant
Employer: KIMBERLYS BOOK STORE	Employer:
Position Held: OWNER	Position Held:
Start/Stop Dates: 11/01/1992	Start/Stop Dates:
Income:	Income:
Verified By/Date:	Verified By/Date:

See Additional Employment section for more information.

Additional Employment Information

Current Employment - Applicant

Employer: KIMBERLYS BOOK STORE	Type of Business:
ROSWELL, GA	Phone:
Salary or Wage:	Position: OWNER
Hire Date: 11/01/1992	Date Discharged:
Date Verified:	Verified By:
	Title:

Employer: ABC SCHOOL	Type of Business:
123 FRANKLIN AVE	Phone:
VALLEYSTREAM, NY 11580	Position:
Salary or Wage:	Date Discharged:
Hire Date:	Title:
Date Verified:	Verified By:

Former Employment - Applicant

Employer: ROSWELL PUBLI LIBRARY	Type of Business:
ALPH, GA	Phone:
Salary or Wage:	Position: LIBRARIAN
Hire Date: 06/01/1990	Date Discharged: 10/01/1992
Date Verified:	Verified By:
	Title:

Trade Information

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due
							# Mo	Times Past Due	Last Past Due	
Account Number	DLA				Acct. Type	EOCA	30	60	90	
GMAC	11/01	01/93	23000	22000	345	09	0	0	1	765
209378492	02/97				INST	A			EFX-1	02/97
Late Dates: 08-2/1997										
VARIABLE RATE										
MAKING PAYMENTS										
COLLECTION ACCOUNT - SKIP										
FLEET CC	11/01	07/98	9900	8800	123	01	02	0	0	0
34353434534	09/98				REV	A			EFX-1	
EQUIFAX	11/01	02/97	3200	3100	120	01		0	0	0
987583					INST	U			EFX-1	
ANNUAL PAYMENT										

Reporting Bureau certifies that Residential Mortgage Credit Reports meet the standards published by FHA, VA, FNMA, FHMC, & FmHA. Credit and Public Record information has been obtained from sources deemed reliable. The accuracy of this information is not guaranteed. The inquirer agrees to indemnify this reporting agency from any damages arising from misuse of this information. The contents of this report are confidential, and are not to be disclosed except as provided under public law 91-508 the Fair Credit Reporting Act

Trade Information (continued)

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due	
							# Mo	Times Past Due			Last Past Due
Account Number	DLA				Acct. Type	EOA		30	60	90	
WFNNB/GARDEN RIDGE 4101710376	01/02	10/01	250	0	REV	01 A	04	0	0	0	XPN-1
CINGULAR WIRELESS 0350000091201285	06/00	02/00			REV	UR A	01	0	0	0	XPN-1
Loan Term: 1M PAID ACCOUNT COLLECTION ACCOUNT											
FUSA NA 9087787878	11/01 09/98	07/98	17000		23 REV	01 A	02	0	0	0	EFX-1

Collection Information

No Collections exist on this report.

Public Record Information

Public Record Type	Date Reported	Date Filed	Original Amount	Balance	Current Status	Amount Past Due
Case/Court Number	Name					Segment

OBTAINED THROUGH TU, EFX and XPN

DISSOLUTION	11/97	11/97	DIVORCE FILED/DISSOLUTION	
80980980 / 101VC00187	NED			EFX-1

Alerts and Validation

CKPT: INPUT SSN NOT ISSUED AS OF MM/YY
0027 CKPT: INPUT SSN NOT ISSUED AS OF 12-01

XPN-1

Inquiry Information

No Inquiries within the last 90 days.

Source(s) of Information

File Segment	File Holder Name	Social Security #	Address
EFX-1	TESTFILE, KIMBERLY	123-54-6879	1150 SLEDGE, MEMPHIS, TN 38104
TU-1	TESTFILE, KIMBERLY	666-55-4434	SE 1700 COBB XING, SMYRNA, GA 30080
XPN-1	TESTFILE, KIMBERLY	666-55-4434	1775 ALPHARETTA WAY, ROSWELL, GA 30202

The Following AKA(s) Were Reported

AKA Name	AKA SSN#
KIMBERLY, TESTFILE S Nickname: TESTFILE S KIMBERLY	

XPN-1

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Profile Summary

Trades:	6	Delinq 30:	0	Charge Offs:	1
Balance:	\$33900	Delinq 60:	0	Collections:	0
Terms:	\$588	Delinq 90:	1	Public Records:	1

Amount Past Due: \$765

Creditor Information List

Company	Phone	Address	City,State,Zip
FLEET CC	(302) 266-7304	650 NAAMANS RD K	CLAYMONT, DE 19703-2300
FUSA	(800) 955-9900		
GMAC	(800) 200-4622	PO BOX 8500	HUNT VALLEY, MD 21035
HOUSTON CELLULAR TELE	(713) 850-9933	ONE WEST LOOP S STE 300	HOUSTON, TX 77027
WFNNB/GARDEN RIDGE	MAIL ONLY	8035 QUIVIRA RD	LENEXA, KS 66215

Bureau Addresses

EQUIFAX, PO BOX 105873, ATLANTA, GA 30348 (800) 685-1111
TRANS UNION, 2 BALDWIN PLACE, P. O. BOX 1000, CHESTER, PA 19022 (800) 888-4213
EXPERIAN, PO BOX 2350, CHATSWORTH, CA 91313-2350 (888) 397-3742

Notice: This is a Merged report containing information supplied by the sources shown. The merge process is automated and the report may include some duplications and/or omissions.

*** END OF REPORT - 5/29/2003 11:17:45 AM ***

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PREPARED FOR:

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PO BOX 6610, NEWPORT NEWS, VA 23606-0610

Reference #: ACCNN-1805845

Request Date: 3/14/2002

Fannie Mae #:

Completed Date: 3/14/2002

Applicant/Co-Applicant Information

Applicant: TESTFILE, KIMBERLY S

SSN#: 666-55-4434

Co-Applicant

SSN#:

Street Address: 1775 ALPHARETTA HWY

City, State, Zip: ROSWELL, GA 00999

Score Information

EFX BEACON 96 SCORE **579**

FOR: TESTFILE, KIMBERLY

39 SERIOUS DELINQUENCY

34 AMOUNT OWED ON DELINQUENT ACCOUNTS

08 TOO MANY INQUIRIES LAST 12 MONTHS

31 TOO FEW ACCOUNTS WITH RECENT PAYMENT INFORMATION

TU EMPIRICA SCORE

FOR: TESTFILE, KIMBERLY

FILE NOT SCORED BECAUSE SUBJECT DOES NOT HAVE SUFFICIENT CREDIT

XPN/FAIR, ISAAC MODEL II

FOR: TESTFILE, KIMBERLY

RISK SCORE NOT AVAILABLE DUE TO SYSTEM FILE SIZE PARAMETERS

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SCORE PAGE