

Equidata

PREPARED FOR:

EQUIDATA

PO BOX 6610, NEWPORT NEWS, VA 23606-0610

Attention: TEST **Prepared By:** **Report Type:** INFILE-EFX RISK
Reference #: ADCZN-2411104 **Request Date:** 3/26/2003 **Sources:** EFX
Password: mQa2ecSR9x **Completed Date:** 3/26/2003 **Loan Type:** CONV
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, CHRISTOPHER **DOB:** **SSN#:** 321-54-9878
Co-Applicant **DOB:** **SSN#:**
Street Address: 1700 S COBB DR **Marital Status:**
City, State, Zip: SMYRNA, 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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1700 S COBB DR, SMYRNA, GA 30202 EFX-1
11/01/2001
Landlord / Mortgage Co: **Phone:**
Verified Date: **Verified By:**

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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90216 MARS, DE CO EFX-1
11/01/2001
Landlord / Mortgage Co: **Phone:**
Verified Date: **Verified By:**

1500 ASHWOOD ST, SU GA EFX-1
07/01/2001
Landlord / Mortgage Co: **Phone:**
Verified Date: **Verified By:**

Additional Address Information (continued)

Employment Information

Applicant	Co-Applicant
Employer: IBM	Employer:
Position Held: ENGINEER	Position Held:
Start/Stop Dates: 04/01/1998	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: IBM	Type of Business:	
ATL, GA	Phone:	
Salary or Wage:	Hire Date: 04/01/1998	Position: ENGINEER
Date Verified:	Verified By:	Date Discharged:
		Title:

Former Employment - Applicant

Employer: TECHNOLOGY OF ATLANTA	Type of Business:	
ATL, GA	Phone:	
Salary or Wage:	Hire Date: 01/01/1990	Position: PROGRAMMER
Date Verified:	Verified By:	Date Discharged: 03/01/1998
		Title:

Employer: ABC SOFTWARE	Type of Business:	
KNSW, GA	Phone:	
Salary or Wage:	Hire Date: 02/01/1989	Position: TEST ANALYST
Date Verified:	Verified By:	Date Discharged: 12/01/1989
		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	ECO A	30	60	90		
GMAC	11/01	01/91	23000	12000	342	08	36	0	0	0	675
459829	02/97				INST	A				EFX-1	
CONSUMER DISPUTES ACCOUNT - SAYS CURRENT STATUS INCORRECT											
PAID COLLECTION											
REPOSSESSION											
RSHK/CBUSA	11/01	04/96	820	252	45	01	0	0	0		
1	06/01				REV	A				EFX-1	
EQUIFAX	11/01	03/92	2345	0	234	01	12	0	0	0	
9E5673049	01/97				INST	U				EFX-1	
FIXED RATE											
SEE CONSUMER STATEMENT											

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

Source(s) of Information

File Segment	File Holder Name	Social Security #	Address
EFX-1	TESTFILE, CHRISTOPHER	321-54-9878	1700 S COBB DR, SMYRNA, GA 30202

Profile Summary

Trades:	6	Delinq 30:	1	Charge Offs:	0
Balance:	\$12252	Delinq 60:	0	Collections:	1
Terms:	\$621	Delinq 90:	0	Public Records:	2
Amount Past Due: \$675					

Creditor Information List

Company	Phone	Address	City,State,Zip
BNK ONE AZ	(800) 862-2427	P O BOX 29620	PHOENIX, AZ 85038
CB OF FREDERICKSBURG	(540) 786-1050	FREDERICKSBURG COLLECTION DIVISION 12000 KENNEDY L	FREDERICKSBURG, VA 22407
FREDBG CR BUR INC	(540) 786-1050	4400 PLANK ROAD SUITE 102	FREDRICKSBURG, VA 22407
GMAC	(800) 200-4622	PO BOX 8500	HUNT VALLEY, MD 21035
JC PENNEY/MONOGRAM CREDIT	(800) 542-0800	PO BOX 27570	ALBUQUERQUE, NM 87125
RADIO SHCK	(423) 477-7723		
WFNNB/PS	(800)498-8366	555 WEST 112TH STREET	NORTHGLEN, CO 80234
WTRFLD MTG		170 E. TOWN ST.	COLUMBUS, OH 43215

Bureau Addresses

EQUIFAX, PO BOX 105873, ATLANTA, GA 30348 (800) 685-1111

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 8:50:35 AM ***

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Fannie Mae #:

Completed Date: 3/26/2003

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Applicant: TESTFILE, CHRISTOPHER

SSN#: 321-54-9878

Co-Applicant

SSN#:

Street Address: 1700 S COBB DR

City, State, Zip: SMYRNA, GA 00999

Score Information

EFX BEACON 96 SCORE

FOR: TESTFILE, CHRISTOPHER

BEACON NOT AVAILABLE, NO RECENTLY REPORTED ACCOUNT INFORMATION

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