



First American CREDCO

Instant Merge Credit Report

Ref #: 1-00717-31453-0000 01/27/2007

TID #: 1-00726-11477 01/27/2007 10:36:20

Prepared For:

Instant Merge Sample Report Client Loan # : 42-123456B
 12395 First American Way Account # : 7XX87
 Poway, CA 92064 Notes : 9210
 Attention: John IM Sample

Prepared By:

First American CREDCO Requested : EFX, XPN, TUC-J
 12395 First American Way Delivered : EFX, XPN, TUC
 Poway, CA 92064
 Tel: (800) 300-3032
 Fax: (800) 938-7200
 URL: www.credco.com

| APPLICANT INFORMATION | | | | | |
|-----------------------|---|--------------|-------------|------------|----------------------|
| Name | Address | Address Type | SSN | DOB or Age | Applicant Identifier |
| SAMPLE, STEVE | Current: 4536 FIRST AMERICAN AVE, TESTSITE, CA 9XX07 | OWN RENT | 911-72-3333 | 05-20-62 | APP1 |
| | Previous: 123 EAGLE ROAD, TOMORROW, OR 995XX | | | | |
| SAMPLE, SHARON | Current: 4536 FIRST AMERICAN AVE, TESTSITE, CA 9XX07 | OWN RENT | 333-22-1111 | 38 | APP2 |
| | Previous: 123 EAGLE ROAD, TOMORROW, OR 995XX | | | | |

| WARNING |
|---|
| <ul style="list-style-type: none"> POSSIBLE NON-APP INFORMATION PRESENT IN THE REPORT FRAUD ALERT, ACTIVE DUTY ALERT PRESENT SSN POSSIBLE ITIN |

| INSTANT MERGE CREDIT SUMMARY | | | | | | | | | |
|------------------------------|---------------|-----------------------|------------------------------------|---|---------------|------------------|-----------|-----------|------------|
| ACCOUNT DISTRIBUTION | | | CURRENT STATUS (Tradelines) | | | | | | |
| Account Type | Number | Balance | Payments | Current | Closed | Unrt | 30 | 60 | 90+ |
| Real Estate | 2 | \$177,245 | \$1,755 | 1 | 0 | 0 | 1 | 0 | 0 |
| Installment | 1 | \$8,985 | \$285 | 1 | 0 | 0 | 0 | 0 | 0 |
| Revolving | 3 | \$1,738 | \$49 | 3 | 1 | 0 | 0 | 0 | 0 |
| All Other Accounts | 1 | \$130 | \$0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Total | 7 | \$188,098 | \$2,122 | 5 | 1 | 0 | 1 | 0 | 1 |
| AVAILABLE CREDIT | | | | | | | | | |
| Revolving | 31% | \$765 | | | | | | | |
| INQUIRIES | | PUBLIC RECORDS | | HISTORICAL DELINQUENCIES (COUNT) | | | | | |
| 6 Month Total | 5 | EFX | 1 | Account Type | | Last Dltg | 30 | 60 | 90+ |
| Elim. same day | 1 | XPEN | N/A | Real Estate | | 09/00 | 9 | 1 | 0 |
| Adjusted Total | 4 | TUC | 1 | Installment | | | 0 | 0 | 0 |
| New Trades (6 mos) | 0 | Last 2 yrs | N/A | Revolving | | 08/00 | 3 | 3 | 4 |
| | | | | All Other Accounts | | 08/00 | 0 | 0 | 1 |
| Oldest Trade: | 03/98 | On file: | 12/91 | Total | | | 12 | 4 | 5 |

Disclaimer: Only Applicant(s) information included in the Summary.

| DATA SOURCES SCORE INFORMATION | | | | | |
|--------------------------------|-------------------|---|--|-------------|----------------------|
| Item # | Product Score | Factor Information | | Data Source | Applicant Identifier |
| 1 | BEACON 5.0 536 | Factor: 00039, 00013, 00034, 00018 <ul style="list-style-type: none"> 00039 SERIOUS DELINQUENCY 00013 DELINQUENCY IS TOO RECENT OR UNKNOWN 00034 AMOUNT OWED ON DELINQUENT ACCOUNTS 00018 NUMBER OF ACCOUNTS WITH DELINQUENCY * Number of Inquiries Adversely Affected the Score | | EFX | APP1 |
| 2 | FICO-II | Not provided by the repository | | XPEN | APP1 |



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| DATA SOURCES SCORE INFORMATION | | | | |
|--------------------------------|---------------|--|-------------|----------------------|
| Item # | Product Score | Factor Information | Data Source | Applicant Identifier |
| 3 | EMPIRICA | Not provided by the repository | TUC | APP1 |
| 4 | BEACON 5.0 | Not provided by the repository | EFX | APP2 |
| 5 | FICO-II | Not provided by the repository | XPN | APP2 |
| 6 | EMPIRICA 564 | Factor: 012, 002, 010 008 ■ 012 LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED ■ 002 LEVEL OF DELINQUENCY ON ACCOUNTS ■ 010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACOCUNTS ■ 008 TOO MANY INQUIRIES LAST 12 MONTHS * Number of Inquiries Adversely Affected the Score | TUC | APP2 |

| CREDIT HISTORY | | | | | | | | | | | | |
|-----------------------|---|----------------------|----------------------------|----------------|-----------------------------|---------------------------------|-------------------|----------------|-----------|--------------------------------------|---------------------------------|-------------------|
| Joint Accounts | | | | | | | | | | | | |
| I T E M # | Credit Grantor Account Number Category/Terms Remarks | Date Rptd Open | Credit Highest Limit | Present Status | | | Historical Status | | | Data Source Subscriber Info | ECOA Appl. Ident. | |
| | | | | Balance | Monthly Pymt Amt | Account Type - MOP Status | MR | Times Past Due | | | | |
| | | | | | | | | 30 | 60 | | | 90+ |
| 1 | COUNTRYWIDE HOME LOANS 5462119 HOME EQUITY LOAN | 05-06 10-02 | 40000 | 37906 | 429 | M-1 CURRENT | 43 | 00 | 00 | 00 | EFX 180XX00931 XPN TUC | J APP1 APP2 |
| Group Total | | | | Balance | Monthly Pymt Amt | | | 30 | 60 | 90+ | | |
| 1 Accounts | | | | 37906 | 429 | | | 00 | 00 | 00 | | |

| CREDIT HISTORY | | | | | | | | | | | | |
|----------------------------|---|----------------------|----------------------------|----------------|-----------------------------|---------------------------------|-------------------|----------------|-----------|--------------------------------------|-------------------------|-----------|
| Accounts under Applicant 1 | | | | | | | | | | | | |
| I T E M # | Credit Grantor Account Number Category/Terms Remarks | Date Rptd Open | Credit Highest Limit | Present Status | | | Historical Status | | | Data Source Subscriber Info | ECOA Appl. Ident. | |
| | | | | Balance | Monthly Pymt Amt | Account Type - MOP Status | MR | Times Past Due | | | | |
| | | | | | | | | 30 | 60 | | | 90+ |
| 2 | WFS FINANCIAL 51327007 AUTO LOAN 36 MON AUTO LOAN | 05-06 05-04 | 12764 13000 | 8985 | 285 | I-1 CURRENT | 24 | 00 | 00 | 00 | EFX XPN TUC | I APP1 |
| Group Total | | | | Balance | Monthly Pymt Amt | | | 30 | 60 | 90+ | | |
| 2 Accounts | | | | 8985 | 285 | | | 00 | 00 | 00 | | |



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| CREDIT HISTORY | | | | | | | | | | | | |
|----------------------------|---|----------------------------|---------------------------------|--|-----------------------------|---------------------------------|-------------------|----------------|-----------|--------------------------------------|-------------------------------------|-----------|
| Accounts under Applicant 2 | | | | | | | | | | | | |
| I T E M # | Credit Grantor Account Number Category/Terms Remarks | Date Rptd Open Limit | Credit Highest Open Limit | Present Status | | | Historical Status | | | Data Source Subscriber Info | ECOA Appl. Ident. | |
| | | | | Balance | Monthly Pymt Amt | Account Type - MOP Status | MR | Times Past Due | | | | |
| | | | | | | | | 30 | 60 | | | 90+ |
| 4 | DISCOVER FINANCIAL SVC 601039808 | 06-06 02-02 | 1327 | 996 | 49 | R-1 CURRENT | 52 | 00 | 00 | 00 | EFX 15XXB0374 7 XPN TUC | I APP2 |
| | | | | Activity: PYMT 06-06 Pymt Hist: 06-06 11111111111111111111111111111111 Add'l Dates: LACT 04-06; PYMT 06-06 | | | | | | | | |
| Group Total | | | | Balance | Monthly Pymt Amt | | | 30 | 60 | 90+ | | |
| 1 Accounts | | | | 996 | 49 | | | 00 | 00 | 00 | | |

| CREDIT HISTORY | | | | | | | | | | | | |
|---------------------------------|---|----------------------------|---------------------------------|--|-----------------------------|---------------------------------|-------------------|----------------|-----------|--------------------------------------|-------------------------|-------------------------|
| Possible Non-Applicant Accounts | | | | | | | | | | | | |
| I T E M # | Credit Grantor Account Number Category/Terms Remarks | Date Rptd Open Limit | Credit Highest Open Limit | Present Status | | | Historical Status | | | Data Source Subscriber Info | ECOA Appl. Ident. | |
| | | | | Balance | Monthly Pymt Amt | Account Type - MOP Status | MR | Times Past Due | | | | |
| | | | | | | | | 30 | 60 | | | 90+ |
| 5 | GMAC 445Ac86325 | 07-06 11-03 | 5600 | 3831 | 61 | I-1 CURRENT | 91 | 00 | 00 | 00 | EFX F53016XX2 | I APP ^{ID5} |
| | | | | Pymt Hist: 07-06 11111111111111111111111111111111 Add'l Dates: LACT 05-02 | | | | | | | | |
| Group Total | | | | Balance | Monthly Pymt Amt | | | 30 | 60 | 90+ | | |
| 1 Accounts | | | | 3831 | 61 | | | 00 | 00 | 00 | | |

DEROGATORY ITEMS

| CREDIT HISTORY | | | | | | | | | | | | |
|-----------------------|---|----------------------------|---------------------------------|--|---------------------|---------------------------------|---|----------------|----|--------------------------------------|--------------------------------|-------------------|
| Joint Accounts | | | | | | | | | | | | |
| I T E M # | Credit Grantor Account Number Category/Terms Remarks | Date Rptd Open Limit | Credit Highest Open Limit | Present Status | | | Historical Status | | | Data Source Subscriber Info | ECOA Appl. Ident. | |
| | | | | Balance | Monthly Pymt Amt | Account Type - MOP Status | MR | Times Past Due | | | | |
| | | | | | | | | 30 | 60 | | | 90+ |
| 6 | BANK OF AMERICA MORTGAGE 1330469355684 | 06-06 07-01 | 147286 | 139339 | 1326 | M-2 DEL 30 | 59 | 09 | 01 | 00 | EFX XPN FPXX86040 TUC | J APP1 APP2 |
| | | | | Activity: PYMT 12-04 Pymt Hist: 06-02 221111212211211121132211 Lates: 1X60: 11-04; 9X30: 06-06, 05-06, 12-05, 10-05, 09-05, 06-05, 02-05, 10-04, 09-04 | | | Delinquency MOP Date Amount Max 3 11-04 Last 2 06-06 | | | | | |



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| CREDIT HISTORY | | | | | | | | | | | | |
|-----------------------|--|----------------------------|---------------------------------|--|-----------------------------|---------------------------------|-------------------|----------------|-----------|--------------------------------------|--------------------------------|-------------------|
| Joint Accounts | | | | | | | | | | | | |
| I T E M # | Credit Grantor Account Number Category/Terms Remarks | Date Rptd Open Limit | Credit Highest Open Limit | Present Status | | | Historical Status | | | Data Source Subscriber Info | ECOA Appl. Ident. | |
| | | | | Balance | Monthly Pymt Amt | Account Type - MOP Status | MR | Times Past Due | | | | |
| | | | | | | | | 30 | 60 | | | 90+ |
| 7 | CHEVRON U S A 734001 ACCT SUBMITTED TO COLLECTION; PAID COLL 05-06 CREDIT CARD | 06-06 03-98 | 860 | CLOSED | 0 | R-5 DEL 120 | 86 | 01 | 02 | 01 | EFX 9060C0024 XPN TUC | S APP1 APP2 |
| | | | | Activity: CLSD 05-06 | | | Delinquency | | | | | |
| | | | | Pymt Hist: 05-06 54332111111111111111111111111111 | | | MOP Date Amount | | | | | |
| | | | | Lates: 2X90: 05-06,04-06; 2X60: 03-06, 02-06; 1X30: 01-06 | | | Max Last | | | 5 05-06 430 5 05-06 | | |
| 8 | GRANT & WEBER G800CAL776113 CN: CALIFORNIA PACIFIC ACCT SUBMITTED TO COLLECTION COLL 05-06 | 05-06 01-98 | 230 | | N/A | Y-9 COLL/P&L | - | - | - | - | XPN YC3980206 | S APP1 APP2 |
| | | | | Activity: PYMT 05-06 | | | Delinquency | | | | | |
| | | | | Pymt Hist: 05-06 999 | | | MOP Date Amount | | | | | |
| | | | | | | | Max Last | | | 9 9 | | |
| Group Total | | | | Balance | Monthly Pymt Amt | | | 30 | 60 | 90+ | | |
| 3 Accounts | | | | 139339 | 1326 | | | 10 | 03 | 01 | | |

| CREDIT HISTORY | | | | | | | | | | | | |
|----------------------------|--|----------------------------|---------------------------------|--|-----------------------------|---------------------------------|-------------------|----------------|-----------|--------------------------------------|--------------------------|------|
| Accounts under Applicant 1 | | | | | | | | | | | | |
| I T E M # | Credit Grantor Account Number Category/Terms Remarks | Date Rptd Open Limit | Credit Highest Open Limit | Present Status | | | Historical Status | | | Data Source Subscriber Info | ECOA Appl. Ident. | |
| | | | | Balance | Monthly Pymt Amt | Account Type - MOP Status | MR | Times Past Due | | | | |
| | | | | | | | | 30 | 60 | | | 90+ |
| 9 | FNANB/CIRCUIT CITY 152300315866 REFER TO CONSUMER STATEMENT 1 CREDIT CARD | 06-06 06-02 | 1186 | 742 | 33 | R-1 CURRENT | 48 | 02 | 01 | 02 | EFX 401HZ00615 XPN | APP1 |
| | | | | Activity: PYMT 06-06 | | | Delinquency | | | | | |
| | | | | Pymt Hist: 06-06 11111111111111111111111111111111 | | | MOP Date Amount | | | | | |
| | | | | Lates: 2X90+: 05-05, 04-05; 1X60: 03-05; 2X30: 02-05, 12-04 | | | Max Last | | | 5 05-05 5 05-05 | | |
| | | | | Add'l Dates: LACT 05-02; PYMT 12-04; TRAN 03-03; RFIN 03-02; CHRG 04-02; RPOS 01-05; BKPY 11-03; CLSD 12-02; BLON 01-04 | | | | | | | | |
| Group Total | | | | Balance | Monthly Pymt Amt | | | 30 | 60 | 90+ | | |
| 1 Accounts | | | | 742 | 33 | | | 02 | 01 | 03 | | |



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| PUBLIC RECORDS Bankruptcy Public Record Information | | | | | | |
|--|-------------------------------|---|--|-------------------------------------|--------------------------|-------------------------|
| <i>Public Records may contain duplicate information. This report displays all information reported by the repositories accessed.</i> | | | | | | |
| Item # | Public Record Description | Court Name | Dates | Dollars (\$) | Data Source | ECOA |
| | | | Filed Reported Satisfied Verified | Amt/Liabilities Assets Exempt | Subscriber Info | Applicant Identifier |
| 1 | CH 7 BANKRUPTCY FILED JOINTLY | FEDERAL DISTRICT COURT (LOS ANGELES, CA) Docket Number: 9719582 Status: DISCHARGED | 02-02 02-02 06-02 | | EFX 155VF00015 TUC | J APP1 APP2 |

END DEROGATORY ITEMS

| IDENTIFICATION INFORMATION | | | | | | |
|----------------------------|----------------|-------------|---------------|-----------------|-------------|--|
| Item # | Name | SSN | Date of Birth | File Start Date | Data Source | Applicant Identifier |
| 1 | SAMPLE, STEVE | 911-72-3333 | 07-03-62 | 05-22-72 | EFX | APP1 |
| 2 | SAMPLE, STEVE | 911-72-3333 | | 08-12-72 | XPXN | APP1 |
| 3 | SAMPLE, STEVE | 911-72-3333 | 07-03-62 | 04-06-72 | TUC | APP1 |
| 4 | SAMPLE, SHARON | 333-11-2222 | 04-01-64 | 05-12-74 | TUC | APP2 |
| 5 | SAMPLE, STEFAN | 111-22-3359 | 07-31-75 | 05-05-82 | TUC | APP3 <small>POSSIBLE NON APPLICANT</small> |

| INQUIRIES MADE IN LAST 6 MONTHS | | | | |
|---------------------------------|---|-------------------|-----------------------------|----------------------|
| Item # | Inquiry Made By | Dates | Data Source-Subscriber Info | Applicant Identifier |
| 1 | FAC TEST | 07-05-06 | TUC-082XX891Z | APP2 |
| 2 | NORWEST-RELS | 07-05-06 | XPXN-397XX65FR | APP1 |
| 3 | AMERICAN EXPRESS <small>TRADE 3</small> | 03-05-06 03-06 | XPXN-7400XX0NZ | APP1 |
| 4 | VENGROFF WILLIAMS & AS | 02-27-06 | XPXN-19XX062YC | APP2 |
| 5 | LENDERS CRDT | 02-11-06 | TUC-071XX157Z | APP2 |

| ADDRESS INFORMATION | | | | | | |
|---------------------|---|--------------|-------|---------------|-------------|----------------------|
| Item # | Address | Address Type | Since | Date Reported | Data Source | Applicant Identifier |
| 1 | 4536 FIRST AMERICAN AVE TESTSITE, CA 9XX07 | CURRENT | 08-01 | 02-06 | EFX | APP1 APP2 |
| 2 | 123 EAGLE ROAD TOMORROW, OR 995XX | CURRENT | | 11-05 | TUC | APP2 |

| AKA INFORMATION | | | |
|-----------------|------------------|-------------|----------------------|
| Item # | Names | Data Source | Applicant Identifier |
| 1 | SAMPLE, STEVE P | XPXN | APP1 |
| 2 | SAMPLE, SHARON J | XPXN | APP2 |



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| EMPLOYMENT INFORMATION | | | | | | | |
|------------------------|-------------------------------|----------------|---------|-------------------|----------------|--------|----------------------|
| Item # | Employer Address | Occupation | Status | Earnings | Dates | Data | Applicant Identifier |
| | | | | | Hired Reported | Source | |
| 1 | BERLIN TIRE | UNKNOWN | | \$1000 Bi-monthly | 03-00 05-00 | EFX | APP1 |
| 2 | ACME FINANCE TESTVILLE, CA | VICE PRESIDENT | Current | | 05-05 | XPXN | APP2 |

| MISCELLANEOUS INFORMATION | | | | | |
|---------------------------|---|-------------|---------------|-------------|----------------------|
| Item # | Miscellaneous Text | Text Type | Date Reported | Data Source | Applicant Identifier |
| 1 | Consumer has Active Duty Alert | Active Duty | 05-06 | XPXN | APP1 |
| 2 | Consumer has Extended Fraud Alert | Fraud Alert | | TUC | APP2 |
| 3 | Variation between Inquiry and Onfile address. | | | TUC | APP2 |

| CONSUMER STATEMENT | | | | |
|--------------------|---|---------------|-------------|----------------------|
| Item # | Consumer Statement | Date Reported | Data Source | Applicant Identifier |
| 1 | ACTIVE DUTY ALERT. CONSUMER HAS REQUESTED AN ALERT BE PLACED ON THEIR CREDIT FILE. 123 EAGLE ROAD, TOMORROW, OR 99500 DAYTIME 7709991212 EVENING 7708883434 | 02-05 | EFX | APP1 |
| 2 | FRAUD VICTIM. "EXTENDED ALERT". CONSUMER HAS REQUESTED AN ALERT BE PLACED ON THEIR CREDIT FILE. PAGER 7704445555 | 03-05 | EFX | APP2 |
| 3 | ACCOUNT WENT TO A DELINQUENT STATUS WHILE I WAS OUT OF THE COUNTRY. | 05-05 | XPXN | APP3 ^{ID5} |

| DECODE DIRECTORY | | | | | |
|------------------|--------------------------|--------------------|--|-----------------|----------------------|
| Decode Item # | Creditor | Contact Method | Address | Data Source | Applicant Identifier |
| | | Phone/By Mail Only | | Subscriber Info | |
| 1 | AMERICAN EXPRESS | 800-528-4800 | PO Box 297812 Ft Lauderdale, FL 33329 | XPXN-7400XX0NZ | APP1 |
| 2 | BANK OF AMERICA MORTGAGE | By Mail Only | 110 N Tryon St Charlotte, NC 28255 | XPXN-FPXX86040 | APP1 APP2 |
| 3 | CHEVRON U S A | 800-243-8766 | PO Box 5010 Concord, CA 94524 | EFX-9060C0024 | APP1 APP2 |
| 4 | COUNTRYWIDE HOME LOANS | By Mail Only | 4500 Park Granada Calabasas, CA 91302 | EFX-180XX00931 | APP1 APP2 |
| 5 | DISCOVER FINANCIAL SVC | 800-347-2683 | PO Box 30943 Salt Lake City, UT 84130 | EFX-15XXB03747 | APP2 |
| 6 | FNANB/CIRCUIT CITY | By Mail Only | PO Box 100044 Kennesaw, GA 30156 | EFX-401HZ00615 | APP1 |
| 7 | GMAC | 800-200-4522 | 3500 W 80th St, Ste 300 Bloomington, MN 55431 | EFX-F530169XX2 | APP3 ^{ID5} |
| 8 | GRANT & WEBER | 818-878-7700 | 26575 West Agoura Rd Calabasas, CA 91302 | XPXN-YC3980206 | APP1 APP2 |
| 9 | WFS FINANACIAL INC | 800-289-8004 | PO Box 25341 Santa Ana, CA 92799 | XPXN-FXX828796 | APP1 |



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FRAUD VERIFICATION INFORMATION

| Product Item # | Fraud Message | Data Source | Applicant Identifier |
|-----------------|--|-------------|----------------------|
| SAFESCAN | | | |
| 1 | SAFESCANNED: YOUR INQUIRY HAS GONE THROUGH OUR SAFESCAN DATA BASE; SSN ISSUED 1969 IN HI | EFX | APP1 |
| 2 | Not provided by the repository. | | APP2 |
| HRFA | | | |
| 1 | Not provided by the repository. | TUC | APP1 |
| 2 | AVAILABLE AND CLEAR | | APP2 |
| 3 | SUB-SEGMENT DATA ONLY; SINCE 11-07-2000 THE SSN HAS BEEN USED 3 TIMES IN OTHER INQUIRIES | | APP3 ^{US} |

DATA SOURCE CONTACTS

| Data Source | Data Source Name | Address | Telephone | Website |
|-------------|---|---|----------------|--|
| EFX | EQUIFAX INFORMATION SVCS CSC CREDIT SERVICES | PO BOX 619044 DALLAS, TX 75261 | (800) 392-7816 | www.equifax.com |
| XPB | EXPERIAN | PO BOX 2002 ALLEN, TX 75013 | (888) 397-3741 | www.experian.com |
| TUC | TRANSUNION | 2 BALDWIN PLACE PO BOX 1000 CHESTER, PA 19022 | (800) 888-4213 | www.transunion.com |

ERROR INFORMATION

| Item # | Error Message(s) | Error Codes | Data Source | Applicant Identifier |
|--------|----------------------|-------------|-------------|----------------------|
| 1 | TUC DATA UNAVAILABLE | E021, E160 | TUC | APP1 |

DISCLOSURE

This report contains information supplied by the repositories named above. Its contents have not been verified by First American CREDCO and may contain duplicate information. While this report is being used for some real estate lending purposes, it is not a Residential Mortgage Credit Report as defined by FNMA, FHLMC, and FHA/VA guidelines.

End of Instant Merge Report