

20401 NW 2nd Avenue, Suite
310
Miami, FL 33169



Tel: (800) 226-4264
Fax: (800) 226-6363

E-Mail: mtg.dept@mafmortgage.com

MAF Mortgage Services

PREPARED FOR:

YOUR COMPANY NAME HERE

123 SUNNY SIDE OF THE STREET MIAMI, FL 33169

Reference #: UHCSK-2300408

Request Date: 3/19/2007

AUS Reference #:

Completed Date: 3/19/2007

Credit Assure™

Applicant: TESTFILE, WILLIAM

	High	Middle	Low
Credit bureau	Equifax	TransUnion	Experian
Current score	727	674	655
Potential improvement*	+26	+9	+17
Opportunity type	Credit management	Credit management	Credit management
Timeframe	30 days	30 days	30 days
Potential score	753	683	672
	more...	more...	more...

***Potential Improvement**

Available cash is set at \$2,000. Click on a "more..." button above to try different settings which may yield better results. Potential score improvements include the impact of actions identified by Credit Assure™ and the effect of time. Time may account for none, some, or all of a potential improvement, and may decrease it or even cause it to be negative.

Credit Assure™ disclaimer:

CreditXpert® products are based on information derived from credit reports produced by the major credit reporting agencies. CreditXpert Inc. is not responsible for inaccurate results, including any due to incorrect, missing, or outdated credit report information. Score changes predicted by CreditXpert products are only estimates and are not guaranteed. CreditXpert Inc. does not represent that CreditXpert Credit Scores™ are identical or similar to credit scores produced by any other company. CreditXpert Inc. is not associated with Fair Isaac Corporation. CreditXpert Inc. is not a credit counseling or a credit repair organization.

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Attention: MACB **Prepared By:** **Report Type:** CHECKBOX INFILE
Reference #: UHCSK-2300408 **Request Date:** 3/19/2007 **Sources:** TU, EFX and XPN
Password: tnGUfg58p5 **Completed Date:** 3/19/2007 **Loan Type:**
Client Loan #: **Client #:** 1702F0000000 **ECOA Type:** INDIVIDUAL
AUS Reference #:
Loan Officer:

Applicant Information

Applicant: TESTFILE, WILLIAM **DOB:** **SSN#:** ***-**-7890
Co-Applicant: **DOB:** **SSN#:**
Street Address: 13303 BUFORD DRIVE **Marital Status:**
City, State, Zip: BUFORD, GA 30201 **Own/Rent:**
Length of Time: **Dependants:**
Property:

Employment Information

Applicant		Co-Applicant	
Employer:	INTEGRA	Employer:	
Position Held:	ADMIN	Position Held:	
Start/Stop Dates:		Start/Stop Dates:	
Income:		Income:	
Verified By/Date:		Verified By/Date:	

See Additional Employment section for more information.

Profile Summary

Credit History Summary

	Count	Balance	Payments	Past Due
Mortgage:	1	\$152653	\$921	\$0
Auto:	1	\$5632	\$428	\$0
Education:	0	\$0	\$0	\$0
Installment:	0	\$0	\$0	\$0
Open:	0	\$0	\$0	\$0
Revolving:	3	\$468	\$0	\$0
Other:	0	\$0	\$0	\$0
Total:	5	\$158753	\$1349	\$0
Secured Debt:	\$152653			
Unsecured Debt:	\$6100			

Derogatory Summary

	Count
Charge Offs:	0
Collections:	1
Incl. in Bankruptcy:	0
Late 30 Days:	1
Late 60 Days:	1
Late 90 Days:	0
Public Records:	1
Inquiries*:	6

**Number of inquires within the last 90 days*

Score Information

EFX FACTA BEACON 5.0 SCORE **727** Range 300 to 850

Score Date: 3/19/2007

FOR: TESTFILE,
WILLIAM LEROY JONES JR

EFX-1

- 08 TOO MANY INQUIRIES LAST 12 MONTHS
- 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- 30 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- 16 LACK OF RECENT REVOLVING ACCOUNT INFORMATION

TU FICO CLASSIC 98 **674** Range 336 to 843

Score Date: 3/19/2007

FOR: TESTFILE, WILLIAM L
JR

TU-1

- 040 DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 - 014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 - 008 TOO MANY INQUIRIES LAST 12 MONTHS
 - 024 NO RECENT REVOLVING BALANCES
- INQUIRIES IMPACTED THE CREDIT SCORE AND DEROGATORY (ALERT) INFORMATION IS FOUND IN THE FILE

XPN/FAIR, ISAAC MODEL II **+655** Range 300 to 850

Score Date: 3/19/2007

FOR: TESTFILE, WILLIAM R

XPN-1

- 40 DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- 8 TOO MANY INQUIRIES LAST 12 MONTHS
- 24 NO RECENT REVOLVING BALANCES

Alerts and Validation

ADDRESS DISCREPANCY TU-1
 TRANSUNION: CURRENT ADDRESS MISMATCH - INPUT DOES NOT MATCH FILE

TU CREDITOR CONTACT INFORMATION TU-1
 CREDITOR CONTACT INFORMATION PRODUCT WAS DELIVERED

TU HIGH RISK FRAUD ALERT TU-1
 HIGH RISK FRAUD ALERT PRODUCT WAS DELIVERED

TU HIGH RISK FRAUD ALERT TU-1
 INPUT SSN ISSUED: 1987 TO 0000; STATE: CA; (EST. AGE OBTAINED: 00 TO)

TU HIGH RISK FRAUD ALERT TU-1
 FILE SSN ISSUED: 1987 TO 0000; STATE: CA; (EST. AGE OBTAINED: 16 TO 17)

TU FICO CLASSIC 98 TU-1
 FICO CLASSIC 98 PRODUCT WAS DELIVERED

ADDRESS DISCREPANCY XPN-1
 THERE IS A SUBSTANTIAL DISCREPANCY BETWEEN THE ADDRESS ON INQUIRY INPUT AND THE ADDRESS(ES) ON FILE.

The following AKA(s) were reported

Name	SSN #	DOB
	***_**-7890 **	
JONES, WILLIAMLEROY J **		
TESTFILE, WILLIAMLEROY J J **		

XPN-1
XPN-1
XPN-1

*** Indicates Additional Information May Exist*

Bureau Addresses

EQUIFAX	PO BOX 105873, ATLANTA, GA 30348	(800) 685-1111
EXPERIAN	PO BOX 2104, ALLEN, TX 75013	(888) 397-3742
TRANSUNION	2 BALDWIN PLACE, P. O. BOX 1000, CHESTER, PA 19022	(800) 888-4213

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.

This credit report is for the intended use of originating entity only. Use of this credit report by any other entity other than the originating entity constitutes second use. Second use users are required to post a secondary use inquiry on the consumer credit file. In addition, a Client Service Agreement must be completed and forwarded to the originating Credit Reporting Agency. Second use users can log onto the following website to post second use information and obtain a copy of the Client Service Agreement. <https://www.xperonline.net/SecondUse>

*** END OF REPORT - 3/19/2007 11:55:30 AM ***

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Applicant: TESTFILE, WILLIAM

SSN#: ***-**-7890

Co-Applicant:

SSN#:

Street Address: 13303 BUFORD DRIVE

City, State, Zip: BUFORD, GA 30201

Score Information

EFX FACTA BEACON 5.0 SCORE **727** Range 300 to 850

FOR: TESTFILE,
WILLIAM LEROY JONES JR

Score Date: 3/19/2007

EFX-1

- 08 TOO MANY INQUIRIES LAST 12 MONTHS
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- 30 TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
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TU FICO CLASSIC 98 **674** Range 336 to 843

FOR: TESTFILE, WILLIAM L
JR

Score Date: 3/19/2007

TU-1

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XPN/FAIR, ISAAC MODEL II **+655** Range 300 to 850

FOR: TESTFILE, WILLIAM R

Score Date: 3/19/2007

XPN-1

- 40 DEROGATORY PUBLIC RECORD OR COLLECTION FILED
- 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- 8 TOO MANY INQUIRIES LAST 12 MONTHS
- 24 NO RECENT REVOLVING BALANCES

SCORE(S) DISCLOSURE

NOTICE TO HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency (credit bureau) 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 a consumer reporting agency (credit bureau) 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 (credit bureau) 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 (credit bureau) 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 concerning the terms of the loan, contact the lender

The credit reporting agency (CRA) is allowed to charge a reasonable fee for this disclosure

EQUIFAX	PO BOX 105873, ATLANTA, GA 30348	(800) 685-1111
EXPERIAN	PO BOX 2104, ALLEN, TX 75013	(888) 397-3742
TRANSUNION	2 BALDWIN PLACE, P. O. BOX 1000, CHESTER, PA 19022	(800) 888-4213

I/We have received a copy of this disclosure as required by Federal Law and understand my/our rights regarding my/our credit scores

(Applicant): WILLIAM TESTFILE

Date