

7181 Garfield Ave  
Huntington Beach, CA 92648  
www.mfcreditsolutions.com



Tel: (714) 500-3264  
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## MFI CREDIT SOLUTIONS

PREPARED FOR:

### **MORTGAGE BROKERING & LENDING**

7181 Garfield Ave, Huntington Beach, CA 92648

<b>Attention:</b>	JOANNE	<b>Prepared By:</b>	JOANNE	<b>Report Type:</b>	INFILE 3 BUR 3
<b>Reference #:</b>	AFCPN-5608084	<b>Request Date:</b>	7/16/2009	<b>Sources:</b>	TU, EFX and XPN
<b>Password:</b>	yyi486ZA3m	<b>Completed Date:</b>	7/16/2009	<b>Loan Type:</b>	CONV
<b>Client Loan #:</b>	ADM-230	<b>Client #:</b>	4000	<b>ECOA Type:</b>	JOINT
<b>Fannie Mae #:</b>				<b>Price:</b>	\$14.00
<b>Loan Officer:</b>	MIKE A.			<b>Tax:</b>	\$0.00
				<b>Total:</b>	\$14.00

#### Applicant/Co-Applicant Information

<b>Applicant:</b>	MARTINEZ, JOHN G	<b>DOB:</b>	03/17/57	<b>SSN#:</b>	000-00-0000
<b>Co-Applicant</b>	MARTINEZ, MARY S	<b>DOB:</b>	05/02/60	<b>SSN#:</b>	111-11-1111
<b>Street Address:</b>	49 LONGGONE LN	<b>Marital Status:</b>			MARRIED
<b>City, State, Zip:</b>	ANYTOWN, CA 91502	<b>Own/Rent:</b>			OWN
<b>Length of Time:</b>		<b>Dependents:</b>			2
<b>Property</b>	623 HAPPY ST., ANYTOWN, CA 91502				

#### Score Information

EFX FACTA BEACON 5.0 **658** Range 300 to 850 FOR: MARTINEZ, JOHN G  
Score Date: 7/16/2009

14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
10 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS  
05 TOO MANY ACCOUNTS WITH BALANCES  
12 LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

TU EMPIRICA SCORE **625** Range 336 to 843 FOR: MARTINEZ, JOHN G  
Score Date: 7/16/2009

40 DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
10 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS  
14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
20 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT

XPN/FAIR ISAAC MODEL II **613** Range 300 to 850 FOR: MARTINEZ, JOHN G  
Score Date: 7/16/2009

40 DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
14 LENGTH OF ACCOUNTS HAS BEEN ESTABLISHED  
10 PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNT  
12 LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

## Score Information (continued)

EFX FACTA BEACON 5.0 **779** Range not given FOR: MARTINEZ, MARY S  
 Score Date: 7/16/2009  
 30 TIME SINCE MOST RECENT ACCOUNT OPENING IS SHORT  
 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 05 TOO MANY ACCOUNTS WITH BALANCES  
 08 TOO MANY INQUIRIES IN LAST 12 MONTHS

TU EMPIRICA SCORE **704** Range 336 to 843 FOR: MARTINEZ, MARY S  
 Score Date: 7/16/2009  
 39 SERIOUS DELINQUENCY  
 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN  
 05 TOO MANY ACCOUNTS WITH BALANCES  
 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

XPN/FAIR ISAAC II **745** Range 300 to 850 FOR: MARTINEZ, MARY S  
 Score Date: 7/16/2009  
 39 SERIOUS DELINQUENCY  
 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 08 NUMBER OF RECENT INQUIRIES  
 33 PROPORTION OF CURRENT LOAN BALANCE TO ORIGINAL

### Trades

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due	
							# Mo	Times Past Due			
Account Number	DLA		Credit Limit		Acct. Type	EOCA		30	60	90	Last Past Due
HOME FINANCIAL	06/09	05/90	400000	234000	3128	CURR	92	0	0	0	
24000098500012	06/09				MTG	J					XPN-1, XPN-2
Loan Term: 360M											TU-1, TU-2, EFX-1, EFX-2
STATE BANK	06/09	01/90	9612	8628	255	CURR	77	0	0	0	
4271008232	06/09		10000		REV	C					XPN-2, TU-2, EFX-2
Loan Term: REV											
ISLAND SAVINGS	06/09	05/00	5700	6800		CURR	17	0	0	0	
405855254820	06/09		7000		REV	A					XPN-2, TU-2, EFX-2
Loan Term: REV											
EMPLOYEES CREDIT UNION	06/09	02/85	7108	6029	180	CURR	99	0	0	0	
525556601	06/09		10000		REV	J					XPN-1, XPN-2
Loan Term: REV											TU-1, TU-2, EFX-1, EFX-2
BAY COMPANY	06/09	01/02		0		CURR	99	0	0	0	
525556601	05/09		1400		REV	J					XPN-2, TU-3
Loan Term: REV											
TRAVEL CHARGE USA	06/09	03/99	3612	0		CURR	33	0	0	0	
4271008232	04/07		4000		REV	B					XPN-1
Loan Term: 1M											

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

## Trades / Derogatory Trades

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due
							# Mo	30	60	
Account Number	DLA		Credit Limit		Acct. Type	ECOA				Last Past Due

MOUNTAIN BK 07/09 03/00 43225 19330 956 30 SLOW 39 1 0 0 956  
 3562A0197325346R12345 06/09 INST J XPN-1 06/09

Loan Term: 60M

Late Dates: 30 SLOW – 06/05

HOME COMING FUNDING 07/09 17/00 108750 108337 1223 30 SLOW 10 1 0 0 1278  
 23802654388 06/09 MTG J XPN-1, XPN-2, TU-1, TU-2

Loan Term: 360M

## Collection Information

Account Name	Date Reported	Date Opened	High Credit	Balance	Acct. Type	Account Status	Past Due
Account Number	Client			Credit Limit	ECOA	Last Past Due	

CHAMBERS COLLECTIONS 07/09 09/04 500 650 R CHG OFF  
 98E543182136 CITIBANK J XPN-1, TU-1

DATE OF LAST ACTIVITY WITH ORIGINAL CREDITOR: 09/01/2004  
 PREVIOUS STATUS 09  
 PREVIOUSLY IN COLLECTION

## Inquiry Information

MORTGAGE FAX 7-07-09 TU-1, TU-2  
 ODPT/CBUSA 6-20-09 XPN-2

## 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*

Judgment 01/08 12/07 1200 UNPAID XPN-1  
 B1234P50987 / 3019999 - AAA vs. SUBJECT

COURT NAME: COUNTY SPR CT SANTA ANA

*BANKRUPTCY CH-13* LIAB ASSET EXEMPT XPN-1  
 35054539906234561 / 3009999 100000 8500 DISCHARGED 08-20-06 Filed 02/10/2006

COURT NAME: U S BANKRUPTCY COURT

COUNTY TAX LIEN 02/04 12450 Released 07/01/2004 XPN-1  
 B476P2109 / 3051111  
 COURT NAME: SO CALIF DISTRICT COURT

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## Public Record Information (continued)

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

## Employment Information

Applicant	Co-Applciant
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Employer: Ace, Inc.

Employer: St. Joseph's Hospital

Position Held:

Position Held:

Start/Stop Dates:

Start/Stop Dates:

Income:

Income:

Verified By/Date:

Verified By/Date:

See Additional Employment section for more information.

## Creditor Information List

Company	Phone	Address	City,State,Zip
STATE BANK	(800) 628-0679	140 W INDUSTRIAL DR	EL, IL 60126
BAY COMPANY	(BYM) AIL-ONLY	PO BOX 1990	TE, AZ 85280

## Alerts and Validation

ALERT

FACTA: Fraud Victim Extended - \*\*#HK# ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICANT INFORMATION. THIS SECURITY ALERT WILL BE MAINTAINED FOR 90 DAYS BEGINNING 05-01-02.

XPN-1

ExperianFACSPlus

FACS+: PHONE ANSWERING SERVICE:/ABC ANSWER-ALL/10655 N BIRCH ST/BURBANK CA 91502/818.555.1212  
FACS+: SSN ISSUED BETWEEN 1965-1966

XPN-1

ExperianFACSPlus

FACS+: COMMERCIAL BUSINESS ADDRESS:/J&J INVESTMENTS/2600 BOWSER ST #312/LOS ANGELES CA 90017/213.111.2222

XPN-1

## The Following AKA(s) Were Reported

AKA Name	AKA SSN#
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MARTINEZ, JON

XPN-1

MARTINEZ, MARY SANCHEZ

XPN-2

## Bureau Addresses

Equifax, PO BOX 105873, ATLANTA, GA 30348 (800) 685-1111  
Trans Union, 2 BALDWIN PLACE, PO BOX 1000, CHESTER, PA 19022 (800) 888-4213  
EXPERIAN, 701 EXPERIAN PARKWAY PO BOX 949, ALLEN, TX 75013 (800) 682-7654

**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.**

## SCORE(S) DISCLOSURE

### NOTICE TO THE 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  
Trans Union, 2 BALDWIN PLACE, PO BOX 1000, CHESTER, PA 19022 (800) 888-4213  
EXPERIAN, 701 EXPERIAN PARKWAY PO BOX 949, ALLEN, TX 75013 (800) 682-7654

### Source(s) of Information

File Segment	File Holder Name	Social Security #	Address
EFX-1	MARTINEZ, JOHN G	000-00-0000	49 LONGGONE LN. ANYTOWN, CA 91502
XPN-1	MARTINEZ, JOHN G	000-00-0000	49 LONGGONE LN. ANYTOWN, CA 91502
TU-1	MARTINEZ, JOHN G	000-00-0000	49 LONGGONE LN ANYTOWN, CA 91502
EFX-2	MARTINEZ, MARY S	111-11-1111	49 LONGGONE LN. ANYTOWN, CA 91502
TU-2	MARTINEZ, MARY S	111-11-1111	49 LONGGONE LN. ANYTOWN, CA 91502
TU-3	SANCHEZ, MARY S	111-11-1111	49 LONGGONE LN. ANYTOWN, CA 91502
XPN-2	MARTINEZ, MARY S	111-11-1111	49 LONGGONE LN. ANYTOWN, CA 91502

\*\*\* END OF REPORT - 4/26/2005 2:44:34 PM \*\*\*

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