

Prepared for:	Reference #:	BKFRQ-5602226
MFI CREDIT SOLUTIONS	Applicant:	CONSUMER, JONATHON
7181 GARFIELD AVE, HUNTINGTON BEACH, CA 92648	Co-Applicant:	
Completed Date:		6/18/2010



Qualifications	Applicant		Co-applicant not ordered
	Current (from bureaus*)	Potential	
Credit score			
on Equifax	731	+0 → 731	
on Experian	Mid 700	+0 → 700	
on TransUnion	not scorable		
Negative mortgage history			
In last 12 months		none	
All time		none	
Installment loans ≤ 10 months left		none	
<hr/>			
Key Indicators			
Mid-score forecast, in 30 days ?		↗ 711	
Collection accounts		!	
Public records		!	
In dispute		!	
In credit counseling		none	
Authorized user		!	
Mortgage shopping (recent inquiries)		none	
Alerts reported by bureaus ?		none	
<hr/>			
Mid-Score Risk			
If revolving balances rise, in 30 days ?	+\$250	no decrease	
	+\$1,000	↘ 676	

*"Current" scores are provided by the credit bureaus (see credit scoring section of credit report for details). "Potential" scores and score changes, score "forecast" and score "risk" are provided by CreditXpert Inc. and are not bureau or FICO scores or changes.



CreditXpert products are based on credit report information from the credit bureaus. CreditXpert Inc. ("CXI") is not responsible for inaccurate results, including any due to incorrect, missing, or outdated report information or incorrect assumptions about the future. Scores and score changes predicted by CreditXpert products are only estimates and are not guaranteed. CXI is not affiliated with or endorsed by Equifax, Experian, TransUnion or FICO. CXI is not a credit counseling or credit repair organization. THE FOREGOING IS NOT INTENDED TO PROVIDE OR IMPLY WARRANTIES OF ANY KIND. CREDITXPRT PRODUCTS ARE PROVIDED ON AN "AS IS" BASIS, AND CXI AND ITS DISTRIBUTORS DISCLAIM ANY AND ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, SYSTEM INTEGRATION, NON-INTERFERENCE AND/OR ACCURACY OF INFORMATIONAL CONTENT.



MFI CREDIT SOLUTIONS

PREPARED FOR:

MFI CREDIT SOLUTIONS

7181 GARFIELD AVE HUNTINGTON BEACH, CA 92648

Attention:	JOANNE	Prepared By:		Report Type:	INFILE 3 BUR 3 SCORE
Reference #:	BKFRQ-5602226	Request Date:	6/18/2010	Sources:	TU, EFX and XPN
Password:	VRXbwB3TnA	Completed Date:	6/18/2010	Loan Type:	
Client Loan #:		Client #:	4000	ECOA Type:	INDIVIDUAL
AUS Reference #:				Price:	\$ 0.00
Loan Officer:				Tax:	\$ 0.00
				Total:	\$ 0.00

Applicant Information

Applicant:	CONSUMER, JONATHON	DOB:		SSN#:	548-60-3388
Co-Applicant:		DOB:		SSN#:	
Street Address:	10655 N BIRCH ST	Marital Status:			
City, State, Zip:	BURBANK, CA 91502	Own/Rent:			
Length of Time:		Dependants:			
Property:					

Pulse

Check-Up

Score Information

EFX FACTA BEACON 5.0	731	Range 300 to 850	FOR: CONSUMER, JONATHAN	
		Score Date: 6/18/2010		EFX-1
30	TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT			
14	LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED			
08	TOO MANY INQUIRIES LAST 12 MONTHS			
09	TOO MANY ACCOUNTS RECENTLY OPENED			
TU FICO CLASSIC 04		Range 336 to 843	FOR: CONSUMER, JOANATHAN Q	
		Score Date: 6/18/2010		TU-1
FILE NOT SCORED - SUBJECT DECEASED				
XPN NEW NATIONAL RISK MODEL	502	Range 0 to 1000	FOR: CONSUMER, JONATHAN QUINCY	
		Score Date: 3/30/2002		XPN-1
19	AVERAGE AGE OF ACCOUNTS			
35	DELINQUENCY ON BANK INSTALLMENT LOANS			
01	TOO FEW ACCOUNTS NOW CURRENT			
08	PRESENCE OF NON-SATISFACTORY RATINGS ON ACCOUNTS OR LACK OF OPEN ACCOUNTS			
XPN/FAIR, ISAAC MODEL II	700	Range 300 to 850	FOR: CONSUMER, JONATHAN QUINCY	
		Score Date: 3/30/2002		XPN-1
22	SERIOUS DELINQUENCY, DEROGATORY PUBLIC RECORD OR COLLECTION FILED			
13	TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN			
18	NUMBER OF ACCOUNTS WITH DELINQUENCY			
34	AMOUNT OWED ON DELINQUENT ACCOUNTS			
XPN/MDS BANKRUPTCY MODEL	925	Range 108 to 1200+	FOR: CONSUMER, JONATHAN QUINCY	
		Score Date: 3/30/2002		XPN-1
K	RATIO OF BANK REVOLVING BALANCES TO CREDIT LIMITS OR LACK OF BANK REVOLVING ACCOUNT INFORMATION			
C	PRESENCE OF DEROGATORY ACCOUNTS			
H	RECENTLY ACTIVE OR LACK OF BANK, RETAIL OR FINANCE ACCOUNTS			
B	PRESENCE OF DELINQUENT ACCOUNTS			

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 2002, 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): Jonathon Consumer

Date

Trades

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		Credit Limit		Acct. Type	ECO A		30	60	90	
HEMLOCKS 8285103111261 Loan Term: 24M OPEN ACCOUNT INSTALLMENT SALES CONTRACT	06/96	02/95		1000		CURR	17	0	0	0	
			1000		INST	A					XPX-1
CA HP CRED 99999863 CREDIT CARD	05/10	05/10		0		CURR		0	0	0	
	05/10		500		REV	B					EFX-1
CA HP CRED 99999864 CREDIT CARD	05/10	04/10		0		CURR	01	0	0	0	
	05/10		500		REV	B					EFX-1
CHEVRONVAL 10050209 CLOSED OR PAID ACCOUNT/ZERO BALANCE HOME EQUITY	05/10	02/09	5000	0		CURR	14	0	0	0	
	02/09				MTG	J					EFX-1
CHEVRONVAL 10080209 CLOSED OR PAID ACCOUNT/ZERO BALANCE HOME EQUITY	05/10	02/09	1250	0		CURR	14	0	0	0	
	02/09				MTG	B					EFX-1
CHEVRONVAL 10160209 CLOSED OR PAID ACCOUNT/ZERO BALANCE HOME EQUITY	05/10	02/09	1650	0		CURR	14	0	0	0	
	02/09				MTG	J					EFX-1
CHEVRONVAL 10170209 CLOSED OR PAID ACCOUNT/ZERO BALANCE HOME EQUITY	05/10	02/09	1350	0		CURR	14	0	0	0	
	02/09				MTG	J					EFX-1
CHEVRONVAL 10400705 HOME EQUITY LINE OF CREDIT	05/10	07/05	25000	0		CURR	14	0	0	0	
	09/09				MTG	B					EFX-1
COMM ARTS 642680000009 ACCOUNT CLOSED AT CONSUMER'S REQUEST CLOSED OR PAID ACCOUNT/ZERO BALANCE	05/08	03/08	0	0	250	CURR	02	0	0	0	
					REV	B					EFX-1
COMM ARTS CU 642680000010 Loan Term: 24M CLOSED OR PAID ACCOUNT/ZERO BALANCE SECURED	03/09	08/08		0	219	CURR	05	0	0	0	
					INST	B					TU-1 EFX-1
COMMUNITY 264450800 CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO	05/10	09/05	16500	0	533	CURR	56	0	0	0	
	11/05				INST	B					EFX-1
CU OF SO CAL 9000100000 Loan Term: 60M CLOSED AUTO LOAN	01/10	01/10	40000	0	836	UNRATED		0	0	0	0
					INST	B					TU-1
CU OF SO CAL 9000100600 Loan Term: 180M CLOSED UNSECURED LOAN	03/08	03/08	417000	0	3748	UNRATED		0	0	0	0
					INST	B					TU-1
FIN21COMCU 3155920202 CLOSED OR PAID ACCOUNT/ZERO BALANCE SECURED	06/09	02/05	0	0		CURR	52	0	0	0	
	02/05				INST	B					EFX-1

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

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due		
	Account Number	DLA	Credit Limit		Acct. Type	ECOA	#Mo	Times Past Due			Last Past Due	
							30	60	90			
FOOTHIL EFCU 9999999990204 Loan Term: 60M CLOSED AUTO LOAN	02/09	02/09	20000	0	514	CURR	0	0	0	0		
							INST	J	TU-1			
ISLAND SAVINGS 405855254820 CLOSED ACCOUNT ACCOUNT CLOSED AT CONSUMER'S REQUEST CREDIT CARD	10/97	05/96	5700	0		CURR	18	0	0	0		
							REV	J	XPN-1			
MT AMERICA 430704 CREDIT CARD	06/10	07/07		0		CURR	34	0	0	0		
							50	REV	B	EFX-1		
ODL VAL CU 9999960100 Loan Term: 60M AUTO	07/09	12/08	0	0		CURR	06	0	0	0		
							INST	B	EFX-1			
ODL VAL CU 9999960101 Loan Term: 60M CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO	07/09	12/08	0	0		CURR	06	0	0	0		
							INST	B	EFX-1			
SCHLS FCU 307419060001 AUTO	05/10	05/10	25000	0	512	CURR		0	0	0		
							INST	B	EFX-1			
SCHLS FCU 307419060001 CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO	02/10	10/08	0	0	123	CURR	16	0	0	0		
							INST	B	EFX-1			
SCHLS FCU 307419060001 CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO	06/08	12/06	100	0	1	CURR	18	0	0	0		
							INST	B	EFX-1			
SCHLS FCU 307419060002 CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO	05/10	03/10	25000	0	516	CURR	02	0	0	0		
							INST	B	EFX-1			
SCHLS FCU 307419060002 CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO	12/09	04/03	20000	0	374	CURR	10	0	0	0		
							INST	B	EFX-1			
SCHLS FCU 307419060003 CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO	12/09	04/03	25000	0	468	CURR	10	0	0	0		
							INST	B	EFX-1			
SCHLS FCU 307419060004 Loan Term: 66M CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO	05/09	12/07	10000	0		CURR	17	0	0	0		
							INST	J	EFX-1			
SCHLS FCU 307419060005 CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO	08/09	03/08	25000	0	488	CURR	17	0	0	0		
							INST	B	EFX-1			
SCHLS FCU 307419060006 CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO	08/09	03/08	25000	0	487	CURR	17	0	0	0		
							INST	B	EFX-1			

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

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due	
	DLA		Credit Limit		Acct. Type		ECOA	#Mo	Times Past Due		
Account Number							30	60	90		
SCHLS FCU 307419060007 CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO	05/10	04/09	10000	0	210 INST	CURR B	13	0	0	0	EFX-1
SCHLS FCU 307419060008 CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO	05/10	05/09	25295	0	532 INST	CURR B	12	0	0	0	EFX-1
SCHLS FCU 307419060009 CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO	05/10	05/09	14145	0	297 INST	CURR B	12	0	0	0	EFX-1
SCHLS FCU 307419060206 CLOSED OR PAID ACCOUNT/ZERO BALANCE RECREATIONAL MERCHANDISE	04/07	09/05	0	0	800 INST	CURR B	19	0	0	0	EFX-1
SCHLS FCU 307419060207 CLOSED OR PAID ACCOUNT/ZERO BALANCE LINE OF CREDIT	04/07	09/05	0	0	REV	CURR B	19	0	0	0	EFX-1
SCHLS FCU 307419060209 CLOSED OR PAID ACCOUNT/ZERO BALANCE RECREATIONAL MERCHANDISE	04/07	09/05	0	0	INST	CURR B	19	0	0	0	EFX-1
SCHLS FCU 307419060300 CLOSED OR PAID ACCOUNT/ZERO BALANCE RECREATIONAL MERCHANDISE	04/07	09/05	0	0	INST	CURR B	19	0	0	0	EFX-1
SCHLS FCU 307419060301 CLOSED OR PAID ACCOUNT/ZERO BALANCE RECREATIONAL MERCHANDISE	04/07	09/05	0	0	INST	CURR B	19	0	0	0	EFX-1
SCHLS FCU 307419060302 CLOSED OR PAID ACCOUNT/ZERO BALANCE RECREATIONAL MERCHANDISE	04/07	09/05	0	0	INST	CURR B	19	0	0	0	EFX-1
SCHLS FCU 307419060303 CLOSED OR PAID ACCOUNT/ZERO BALANCE RECREATIONAL MERCHANDISE	04/07	09/05	0	0	INST	CURR B	19	0	0	0	EFX-1
SCHLS FCU 307419060304 CLOSED OR PAID ACCOUNT/ZERO BALANCE UNSECURED	04/07	09/05	0	0	INST	CURR B	19	0	0	0	EFX-1
SCHLS FCU 307419060305 CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO	05/08	03/06	15000	0	250 INST	CURR B	26	0	0	0	EFX-1
SCHOOLSFIRST 990808 ACCOUNT CLOSED BY CONSUMER CLOSED OR PAID ACCOUNT/ZERO BALANCE CREDIT LINE SECURED, REVOLVING	11/09 10/07	10/07	0	0	REV	CURR B	25	0	0	0	TU-1 EFX-1
SCHOOLSFIRST 990809 ACCOUNT CLOSED BY CONSUMER CLOSED OR PAID ACCOUNT/ZERO BALANCE CREDIT LINE SECURED, REVOLVING	11/09 10/07	10/07	50000 50000	0	REV	CURR B	25	0	0	0	TU-1 EFX-1

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

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due	
	Account Number		DLA				Credit Limit	Acct. Type	ECOA	#Mo	Times Past Due
								30	60	90	
SCHOOLSFIRST 990900	05/10 11/08	11/08	15000	0	292 INST	CURR B	18	0	0	0	
Loan Term: 60M CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
SCHOOLSFSST 7770906	12/08 12/06	05/04	10000	0	500 INST	CURR J	18	0	0	0	EFX-1
CLOSED OR PAID ACCOUNT/ZERO BALANCE AUTO											
SCHOOLSFSST 990806	08/07 08/05	08/05	50000	0	REV	CURR J	24	0	0	0	EFX-1
ACCOUNT CLOSED BY CONSUMER CLOSED OR PAID ACCOUNT/ZERO BALANCE											
SCHOOLSFSST 990807	04/08 04/06	04/06	100000	0	REV	CURR B	24	0	0	0	EFX-1
ACCOUNT CLOSED BY CONSUMER CLOSED OR PAID ACCOUNT/ZERO BALANCE											
TEMPE SCHOOL 10000	10/09	10/09	200	0	0 INST	UNRATED B		0	0	0	0 TU-1
Loan Term: 999X CLOSED UNSECURED LOAN											
TEMPE SCHOOL 10001	01/09 11/07	03/96	12879	0	334 INST	UNRATED P		0	0	0	0 TU-1
Loan Term: 48M CLOSED AUTO LOAN											
TEMPE SCHOOL 10004	06/06	06/06	200	0	0 INST	UNRATED B		0	0	0	0 TU-1
Loan Term: 999X CLOSED UNSECURED LOAN											
TEMPE SCHOOL 10006	02/08	01/08		0	0 INST	UNRATED B		0	0	0	0 TU-1
Loan Term: 1X CLOSED UNSECURED LOAN											
TEMPE SCHOOL 10007	01/10 01/10	12/09	10000	0	215 INST	CURR P	01	0	0	0	0 TU-1
Loan Term: 60M CLOSED AUTO LOAN											
TEMPE SCHOOL 1	05/10	11/07	550 5000	0	REV	CURR B	16	0	0	0	0 TU-1
ACCOUNT CLOSED BY CONSUMER CHECK CREDIT OR LINE OF CREDIT											
TRAVEL CHARGE USA 4271008232	12/97	03/95	3612 4000	0		CURR B	34	0	0	0	0 XPN-1
Loan Term: 1M ACCOUNT/PAID SATISFACTORILY PAID ACCT CREDIT CARD											
WESTSTAR 229753009021	01/09 02/08	02/01	100	0	REV	CURR B	08	0	0	0	0 EFX-1
LINE OF CREDIT											
Y-12 FCU 8042370002	10/03	10/03	120	0	2 INST	CURR B		0	0	0	0 TU-1
Loan Term: 48M CLOSED UNSECURED LOAN											

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

Derogatory Trades

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status	Past Due
Account Number	DLA		Credit Limit		Acct. Type	ECO A	#Mo 30 60 90	Last Past Due

BAY COMPANY 05/96 01/68 0 ACCT WEP 99 1 1 4
 525556601 1400 REV J XPN-1 04/96
 Late Dates: 120+ SLOW-04/1996 120+ SLOW03/1996 120 SLOW-02/1996 90 SLOW-01/1996 60 SLOW-12/1995 30 SLOW-11/1995
 ACCOUNT DELINQUENT 180 DAYS PAST DUE DATE
 DEBT INCLUDED IN OR DISCHARGED THROUGH BANKRUPTCY CHAPTER 13
 ACCOUNT PREVIOUSLY IN DISPUTE - NOW RESOLVED - REPORTED BY SUBSCRIBER
 CHARGE ACCOUNT

Collection Information

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

CREDIT AND COLLECTION 04/96 09/94 500 250 CHG OFF
 98E543182136 DR. JOHN KILDARE J XPN-1 09/94
 HIGH CREDIT AMOUNT IS ORIGINAL LOAN AMOUNT
 ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTOR'S INTERNAL COLLECTION DEPARTMENT
 ACCOUNT INFORMATION DISPUTED BY CONSUMER
 UNKNOWN - CREDIT EXTENSION, REVIEW, OR COLLECTION

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

BANKRUPTCY CH-13 XPN-1
 35054539906234561 / 3009999 02/93 02/93
 U S BANKRUPTCY COURT
 BK 13-PETIT
 LIAB: 100000
 ASSET: 8500

COUNTY TAX LIEN 07/95 06/94 12450 REL 07/01/1995 XPN-1
 B476P2109 / 3051111
 SO CALIF DISTRICT COURT
 CO LIEN REL

JUDGMENT 09/93 09/93 1200 XPN-1
 7505853 / 3019999 ALLIED COMPANY
 COUNTY SPR CT SANTA ANA

Employment Information

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

Alerts and Validation

XPN FRAUD VICTIM XPN-1
 **#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 FRAUD SHIELD (FACS+) XPN-1
 PHONE ANSWERING SERVICE:/ABC ANSWER-ALL/10655 N BIRCH ST/BURBANK CA 91502/818.555.1212
 SSN ISSUED BETWEEN 1965-1966
 SSN HAS BEEN USED 8 TIMES SINCE 03/01/1996
 ADDRESS HAS BEEN USED 15 TIMES SINCE 03/01/1996

XPN FRAUD SHIELD (FACS+) XPN-1
 COMMERCIAL BUSINESS ADDRESS:/J&J INVESTMENTS/2600 BOWSER ST #312/LOS ANGELES CA 90017/213.111.2222

XPN FRAUD SHIELD (FACS+) XPN-1
 CKPT: INPUT SSN RECORDED AS DECEASED
 DOB: 01101951 DOD: 03301996

Alerts and Validation

RECORDED INQUIRIES ALERT TU-1
 49 INQUIRIES IN LAST 60 DAYS.

EFX SSN INFO EFX-1
 INQUIRY SSN: 548-60-3388

The following AKA(s) were reported

Name	SSN #	DOB
CONSUMER, JACK Nickname: JACK CONSUMER **	234-56-7891	XPN-1 XPN-1
CONSUMER, JOANATHAN Q		TU-1
CONSUMER, JON KRISTEN		TU-1
CONSUMER, JON Q		TU-1
CONSUMER, JONATHAN		EFX-1
CONSUMER, JONATHAN QUINCY		TU-1
JONES, JONATHAN SMITH		XPN-1
SMITH, JOHN **	123-45-6789	XPN-1 XPN-1

*** Indicates Additional Information May Exist*

Bureau Addresses

EQUIFAX	PO BOX 105873, ATLANTA, GA 30348	(800) 685-1111
EXPERIAN	PO BOX 2002, 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.

Source(s) of Information

File Segment	File Holder Name	Social Security #	Address
EFX-1	CONSUMER, JONATHAN		10655 BIRCH SR, BURBANK, CA 91501
TU-1	CONSUMER, JOANATHAN Q	548-60-3388	2800 S MILL AV APT 100, TEMPE, AZ 85282
XPN-1	CONSUMER, JONATHAN QUINCY	999-99-9990	10655 BIRCH SR, BURBANK, CA 91501

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.xpertonline.net/SecondUse>

*** END OF REPORT - 6/18/2010 5:19:22 AM ***