

Kroll Factual Data BUREAU

Residential Merged Credit Report

KROLL FACTUAL DATA, 5200 HAHNS PEAK DRIVE LOVELAND, CO 80538 (800)324-5005

ALLIED HOME MTG CAPITAL CORP.	Client Tracking	Requested by	Report ID
	Donald		
	Client Code	BX Date requested	Charges
		04/17/2009 07:15:20	0.00

Identification (as requested)

Applicant's last name	First name	Middle	Suffix	DOB	Social Security
	Donald	T		1956	7410

Residence information (as requested)

Present	3724	Daytona Beach	FL	32118	Telephone
---------	------	---------------	----	-------	-----------

File Variations

Equifax	BQ1	-7410	DONALD T	1956	04/17/09 07:15
Experian	BX1	-7410	DONALD T	1956	04/17/09 07:15
Trans Union	BU1	-7410	DONALD T SR	1956	04/17/09 07:15

Credit Score Information

619	Repository	Brand	Type	-7410	DONALD T	BX1
	Experian	Fair Isaac	FICO			
38 - Serious delinquency and public record or collection 10 - Ratio of balance to limit on bank revolving or other rev accts too high 18 - Number of accounts with delinquency 20 - Time since derogatory public record or collection is too short FACTA: TOO MANY INQUIRIES LAST 12 MONTHS						

606	Repository	Brand	Type	-7410	DONALD T SR	BU1
	TransUnion	Classic 04	FICO			
038 - Serious delinquency, and public record or collection filed 010 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts 013 - Time since delinquency is too recent or unknown 020 - Length of time since derogatory public record or collection is too short FACTA: Inquiries impacted the credit score.						

589	Repository	Brand	Type	-7410	DONALD T	BQ1
	Equifax	BEACON 5	FICO			
38 - Serious delinquency, and derogatory public record or collection filed 20 - Length of time since derogatory public record or collection is too short 18 - Number of accounts with delinquency 10 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts FACTA: Inquiries impacted this score.						

Public Records

Bankruptcy	BQ1 BX1	Chapter 7 Bankruptcy	Docket #	Liabilities	Status
	BU1		0401167-DSP-05/04	\$	Discharged in bankruptcy
		Court name	Filed	Assets	Status date
		Us Bkpt Ct Fl Orlando	02/01/2004	\$	05/04
Attorney: ANN W ROGERS					

Inquiry Information

03/13/2009 CREDIT (BQ1)	04/17/2009 EQC (BU1)
03/04/2009 FACTL DJA (BQ1)	03/04/2009 EQC (BU1)
03/04/2009 KROLL FACTUAL DATA/390 (BX1)	01/29/2009 NCOFIN MSF33 (BU1)

Credit History

	Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue	Payment	Balance
GEMB/DILLARDS 6045870854526423	11/04	04/09	2,856	54 mos	0	0	0			
	Last active	8X1 BU1 BQ1	High limit	Revol (R1)						
	04/09	[Ind]	4,200	Charge				-0-	\$102	2,425

	Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue	Payment	Balance
MERRICK BANK	06/08	03/09	1,497	9 mos	0	0	0			

Kroll Factual Data

BUREAU EXP 5 5

Residential Merged Credit Report

KROLL FACTUAL DATA, 5200 MAHNS PEAK DRIVE LOVELAND, CO 80638 (800)324-5005

ALLIED HOME MTG CAPITAL CORP.	Client Tracking ██████████ Donald	Requested by ██████████	Report ID ██████████
	Client Code ██████████	BX Date requested 05/26/2009 12:02:54	Charges \$83

Identification (as requested)

Applicant's last name ██████████	First name Donald	Middle T	Suffix ██████████	DOB ██████████ 1956	Social Security ██████████ 7410
-------------------------------------	----------------------	-------------	----------------------	------------------------	------------------------------------

Residence Information (as requested)

Present	3724 ██████████	Daytona Beach	FL	32118	Telephone ██████████
---------	-----------------	---------------	----	-------	-------------------------

File Variations

Equifax	BQ1	██████████ 7410	██████████ DONALD T	██████████ 1956	05/26/09 12:02
Experian	BX1	██████████ 7410	██████████ DONALD T	1956	05/26/09 12:02
Trans Union	BU1	██████████ 7410	██████████ DONALD T SR	██████████ 1956	05/26/09 12:03

Credit Score Information

699	Repository Equifax	Brand BEACON 5	Type FICO	██████████ 7410	CUMMINGS, DONALD T	BQ1
	38 - Serious delinquency, and derogatory public record or collection filed 18 - Number of accounts with delinquency 06 - Too many consumer finance company accounts 14 - Length of time accounts have been established FACTA: Inquiries impacted this score.					
667	Repository Experian	Brand Fair Isaac	Type FICO	██████████ 7410	CUMMINGS, DONALD T	BX1
	38 - Serious delinquency and public record or collection 18 - Number of accounts with delinquency 10 - Ratio of balance to limit on bank revolving or other rev accts too high 02 - Level of delinquency on accounts FACTA: TOO MANY INQUIRIES LAST 12 MONTHS					
660	Repository TransUnion	Brand Classic 04	Type FICO	██████████ 7410	CUMMINGS, DONALD T SR	BU1
	038 - Serious delinquency, and public record or collection filed 013 - Time since delinquency is too recent or unknown 018 - Number of accounts with delinquency 010 - Proportion of balances to credit limits is too high on bank revolving or other revolving accounts FACTA: Inquiries impacted the credit score.					

Public Records

Bankruptcy	BO1 BX1	Chapter 7 Bankruptcy	Docket # 0401167-DSP-05/04-VER-	Liabilities \$	Status Discharged in bankruptcy
		Court name Us Bkpt Ct Fl Orlando	Filed 02/01/2004	Assets \$	Status date 05/04

Inquiry Information

04/17/2009 FACIL QTA (BQ1)	05/26/2009 FDC (BU1)
03/04/2009 FACIL DTA (BQ1)	04/17/2009 EDC (BU1)
04/17/2009 KROLL FACTUAL DATA/080 (BX1)	03/04/2009 FDC (BU1)
03/04/2009 KROLL FACTUAL DATA/030 (BX1)	

Credit History

	Opened	Reported	High balance	Reviewed	30	60	90+	Pastdue	Payment	Balance
GEMB/DILLARDS 6045870854526423	11/04	05/09	2,856	55 mos	0	0	0			
	Last active 05/09	BX1 BU1 BQ1 [Ind]	High limit 4,200	Revol (R1) Charge				-0-	\$99	2,361
HSEC BANK 544045502053	07/04	04/09	2,568	57 mos	0	0	0			
	Last active	BX1 BU1 BQ1	High limit	Revol (R1)				-0-	\$51	1,054