

**ACCURATE FINANCIAL  
 SERVICES, INC.**

PREPARED FOR:

**XYZ MORTGAGE COMPANY, LLC.**

123 MAIN STREET, NASHVILLE, TN 37075

**Attention:** KENT                      **Prepared By:**                      **Report Type:** (1) EQUIFAX  
**Reference #:** ADAUI-2203192      **Request Date:** 1/21/2004      **Sources:** EFX  
**Password:** t786q8RHgy              **Completed Date:** 1/21/2004      **Loan Type:** VA  
**Client Loan #:**                      **Client #:** 105                      **ECOA Type:** INDIVIDUAL  
**Fannie Mae #:**  
**Loan Officer:** BARBIE

**Applicant/Co-Applicant Information**

**Applicant:** RICHARDSON, SUSAN JOY                      **DOB:**                      **SSN#:** 306-30-2348  
**Co-Applicant**                                                              **DOB:**                      **SSN#:**  
**Street Address:** 555 MAIN STREET, APT 4                      **Marital Status:**  
**City, State, Zip:** ANTIOCH, TN 37013                      **Own/Rent:**  
**Length of Time:**                                                              **Dependents:**  
**Property**

**Score Information**

EFX BEACON 96                      **506**                      **FOR:** RICHARDSON, SUSAN JOY  
 INSTALLMENTS SCORE  
 38 SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED  
 34 AMOUNT OWED ON DELINQUENT ACCOUNTS  
 20 LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT  
 33 PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH

**Alerts and Validation**

SAFESCAN  
 SAFESCANNED: YOUR INQUIRY HAS GONE THROUGH OUR SAFESCAN DATA BASE.

EFX-1

EFX SSN INFO

SSN: 306-30-2348 ISSUED: 1977 GA

EFX-1

**Source(s) of Information**

File Segment	File Holder Name	Social Security #	Address
EFX-1	RICHARDSON	SUSAN	306-30-2348

**Profile Summary**

**Trades:** 13                      **Delinq 30:** 3                      **Charge Offs:** 1  
**Balance:** \$22211                      **Delinq 60:** 4                      **Collections:** 3  
**Terms:** \$457                      **Delinq 90:** 8                      **Public Records:** 3  
 Amount Past Due: \$1604

**Derogatory 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				Acct. Type	ECOA		30	60		90
FORD MOTOR	12/00	02/99	24155	18915	402	120 SLOW	21	1	1	1	1604
ABA9352854	03/00				INST	I					EFX-1 11/00
<b>Late Dates: 90 SLOW-11/2000 30 SLOW-8/2000</b>											
<b>AUTO</b>											
NELNET LNS	12/02	02/00	2670	2861	34	CURR	34	0	2	4	
3063023481	12/02				INST	I					EFX-1 07/01
<b>Late Dates: 90 SLOW-7/2001 120 SLOW-8/2000</b>											
<b>STUDENT LOAN</b>											
<b>PAYMENT DEFERRED</b>											

### Derogatory Trades (continued)

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				Acct. Type	EOA		30	60	90	
FCNB 031452485457	11/02 07/01	04/01	984	0		CHG OFF REV I	1	1	3		12/01
Late Dates: 120 SLOW-12/2001 120 SLOW-11/2001 ACCOUNT TRANSFERRED OR SOLD CREDIT CARD BAD DEBT; PLACED FOR COLLECTION; SKIP											
FCNB/SPIEGLE 720346550	02/01 08/00	12/98	1127	0		CURR REV I	30	1	0	0	0
Late Dates: 30 SLOW-3/2000 ACCOUNT CLOSED BY CONSUMER CHARGE											
ASSOC/CITI 4610218996	12/02 04/00	01/99									EFX-1
ACCOUNT INCLUDED IN BANKRUPTCY											
CAP 1 BANK 1075568217	05/01 07/99	11/98									EFX-1
ACCOUNT INCLUDED IN BANKRUPTCY											
HOUSEHOLD BANK 1-1102425789	02/01 01/01	04/00	2582								EFX-1
ACCOUNT INCLUDED IN BANKRUPTCY											
PARISIAN 01032016725789	03/01 06/00	12/98									EFX-1
ACCOUNT INCLUDED IN BANKRUPTCY											

### 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				Acct. Type	EOA		30	60	90	
JC PENNYS -1377596281	02/01 01/01	05/99	435	435	21	CURR REV I	21	0	0	0	EFX-1
CHARGE											
EDUCATION SER 306302348001	12/97 09/97	09/97	2625	0		UNRATED INST I	0	0	0		EFX-1
STUDENT LOAN ACCOUNT TRANSFERRED OR SOLD											
FTH3RD BK 254868176	01/98 01/98	04/96	12643	0		CURR INST C	21	0	0	0	EFX-1
NELNET LNS 306302348	04/00 01/00	09/97	2625	0		CURR INST I	28	0	0	0	EFX-1
STUDENT LOAN ACCOUNT TRANSFERRED OR SOLD											
CAP 1 BANK 5295287357	08/00 06/99	11/98				CRCD	0	0	0		EFX-1
CREDIT CARD LOST OR STOLEN CARD											

### Collection Information

Account Name	Date Reported	Date Opened	High Credit	Balance	Acct. Type	Account Status	Past Due
Account Number	Client					EOA	Last Past Due
MICHIGAN HEALTHCARE 941981	10/02	08/02	552	552		CHG OFF I EFX-1	552
DATE OF LAST ACTIVITY WITH ORIGINAL CREDITOR: 03/01/2002 UNPAID							



**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.**

## **Bureau Addresses**

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

\*\*\* END OF REPORT - 5/15/2003 2:56:46 PM \*\*\*