

Vendor 1 Source Data	Report No 99999
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Prepared For: ABC Bank
 1111 Main St.
 Anytown, TX 77777

Date Received 11/4/2003	Date Issued 11/4/2003	Requested By Joe Processor
Loan Type	FNMA #	File # 001122334455
Sources TU, EF, XP	Reference/Loan # 123456789	

Trade Information

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Past Due	Historical Status			Present Status	
Account Number	Date Last Activity			Monthly Inst.	Account Type	ECO A	# MO	Times Past Due			EF/XP/TU
								30	60	90	

OPEN ACCOUNTS

GREEN PT C 100538	10/01/03 200309	04/01/98	\$28763	\$25675 \$292	240 Mortgage	0 Participated Not Authorized Or CoBorrower	44	0	0	0	Current As Agreed EF/XP/TU
MOBILE HOME											
CITIBANK 25970	09/01/03 200309	10/01/00	\$9958	\$11224 \$111	169 Education	0 Borrower	29	0	0	0	Current As Agreed EF/XP/TU
CITIBANK 25971	09/01/03 200309	10/01/00	\$8908	\$10087 \$100	169 Education	0 Borrower	29	0	0	0	Current As Agreed XP/TU
FIRST USA 441290	10/01/03 200310	03/01/02	\$8500	\$8237 \$164	MIN Revolving	0 Borrower	19	0	0	0	Current As Agreed EF/XP/TU
FIRST USA 441148	10/01/03 200309	05/01/02	\$8500	\$8156 \$163	MIN Revolving	0 Authorized User	17	0	0	0	Current As Agreed EF/XP/TU
BANK OF AM 1301494	10/01/03 200310	08/01/97	\$10560	\$7911 \$110	180 Mortgage	0 Joint	73	0	0	0	Current As Agreed EF/XP/TU
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST											
BANK OF AM 441010	10/01/03 200310	02/01/01	\$6500	\$6408 \$59	MIN Revolving	0 CoBorrower	33	0	0	0	Current As Agreed EF/XP/TU
FIRST USA 441519	10/01/03 200310	09/01/00	\$5538	\$5208 \$104	MIN Revolving	0 Authorized User	37	0	0	0	Current As Agreed EF/XP/TU
AMSOUTH BA 00001600000000900123	09/01/03 200309	11/01/99	\$13265	\$4723 \$286	060 Auto	0 Participated Not Authorized Or CoBorrower	45	0	0	0	Current As Agreed EF/XP/TU
RNB - TARG 923485176790	10/01/03 200310	06/01/01	\$705	\$556 \$28	MIN Revolving	0 Borrower	11	0	0	0	Current As Agreed EF/XP/TU
GECCCC/PEA 60150924	10/01/03 200310	08/01/03	\$500	\$448 \$13	- Revolving	0 Borrower	3	0	0	0	Current As Agreed EF/XP/TU
LOWES/MBGA C8121-177	10/01/03 200310	02/01/02	\$1800	\$206 \$15	MIN Revolving	0 Joint	21	0	0	0	Current As Agreed EF/XP/TU

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Account Number	Date Last Activity			Monthly Inst.	Account Type	ECO A	# MO	Times Past Due			EF/XP/TU
							30	60	90		

OPEN ACCOUNTS

BANK OF AM 114149 CHECK CREDIT OR LINE OF CREDIT	09/01/03 199611	07/01/96	\$500	\$0 \$0	- Revolving	0 Joint	87	0	0	0	Current As Agreed EF/XP/TU
KOHL'S 035492	10/01/03 200307	01/01/03	\$500	\$0 \$0	- Revolving	0 Borrower	9	0	0	0	Current As Agreed EF/XP/TU
LOWES C8921-0525 CHARGE	03/01/03 200302	02/01/02	\$1800	\$0 \$0	- Revolving	0 Joint	13	0	0	0	Current As Agreed EF
RNB - TARG 926670	10/01/03 200304	12/01/02	\$500	\$0 \$0	- Revolving	0 CoBorrower	10	0	0	0	Current As Agreed EF/XP/TU
WFNNB/VICT 826482644	10/01/03 200303	07/01/02	\$180	\$0 \$0	- Revolving	0 Borrower	16	0	0	0	Current As Agreed EF/XP/TU

CLOSED ACCOUNTS

BANK OF AM 100010951 INSTALLMENT LOAN	11/01/97 199709	07/01/93	\$12312	\$0 \$0	060 Installment	0 CoBorrower	54	0	0	0	Paid Account EF/XP/TU
CITIBK FSB 6006-20771 UNSECURED	09/01/03 200307	07/01/99	\$15000	\$0 \$0	48 Installment	0 CoBorrower	49	0	0	0	Paid Account EF/XP/TU
CITI 541524 ACCOUNT CLOSED AT CONSUMER'S REQUEST	05/01/01 200102	02/01/94	\$4100	\$0 \$0	- Revolving	0 CoBorrower	88	0	0	0	Closed Account EF/XP/TU
FST CITZ S 25012 COLLATERAL: 95 DODGE	10/01/99 199907	07/01/95	\$14855	\$0 \$0	UNK Installment	0 Joint	31	0	0	0	Paid Account EF/XP/TU
GREENPT CR 100085 SECURED	01/01/99 199707	05/01/92	\$20551	\$0 \$0	180 Installment	0 Joint	79	0	0	0	Paid Account EF/XP/TU
HHL'D BANK 78800645	04/01/03 200108	02/01/00	\$6000	\$0 \$0	- Revolving	0 Participated Not Authorized Or CoBorrower	59	0	0	0	Paid Account EF/XP/TU
SALLIE MAE 254624F ACCOUNT TRANSFERRED OR SOLD	04/01/01 200103	12/01/00	\$1500	\$0 \$0	- Education	0 Borrower	03	0	0	0	Paid Account EF/TU
SALLIE MAE 254623F ACCOUNT TRANSFERRED OR SOLD	04/01/01 200103	12/01/00	\$4000	\$0 \$0	- Education	0 Borrower	03	0	0	0	Paid Account EF/TU

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SALLIE MAE 24257102F ACCOUNT TRANSFERRED OR SOLD	11/01/00 200009	03/01/99	\$1395	\$0	-	0	Education	Borrower	-	-	-	-	Paid Account EF/TU
SALLIE MAE 2425701F ACCOUNT TRANSFERRED OR SOLD	11/01/00 200009	03/01/99	\$4105	\$0	-	0	Education	Borrower	-	-	-	-	Paid Account EF/TU
SC STUDENT 242572C STUDENT LOAN-PAYMENT DEFERRED	08/01/96 UUUUUU	08/01/96	\$9928	\$0	120	0	Education	Borrower	2	0	0	0	Paid Account XP/TU
SC STUDNTL 2296572A TRANSFERRED TO ANOTHER LENDER	12/01/00 200010	08/01/95	\$1040	\$0	107	0	Education	Borrower	42	0	0	0	Paid Account XP/TU
SC STUDNTL 2296572B TRANSFERRED TO ANOTHER LENDER	12/01/00 200010	08/01/95	\$4960	\$0	118	0	Education	Borrower	42	0	0	0	Paid Account XP/TU
STUDNT LN 229572B ACCOUNT TRANSFERRED OR SOLD	12/01/00 200010	08/01/95	\$4960	\$0	-	0	Installment	Borrower	34	0	0	0	Paid Account EF
STUDNT LN 25292A ACCOUNT TRANSFERRED OR SOLD	12/01/00 200010	08/01/95	\$1040	\$0	-	0	Installment	Borrower	34	0	0	0	Paid Account EF
USA SERVIC 272073761 TRANSFERRED TO ANOTHER LENDER	02/01/01 200012	08/01/99	\$2000	\$0	119	0	Education	Borrower	4	0	0	0	Paid Account EF/XP/TU
USA SERVIC 2272073260 TRANSFERRED TO ANOTHER LENDER	02/01/01 200012	08/01/99	\$750	\$0	119	0	Education	Borrower	4	0	0	0	Paid Account EF/XP/TU
WACHOVIA B 8389 ACCOUNT CLOSED DUE TO TRANSFER OR REFINANCE	10/01/00 UUUUUU	08/01/99	\$4000	\$0	UNK	0	Education	Borrower	2	0	0	0	Paid Account XP
WACHOVIA B 8391 ACCOUNT CLOSED DUE TO TRANSFER OR REFINANCE	10/01/00 UUUUUU	08/01/99	\$1500	\$0	UNK	0	Education	Borrower	2	0	0	0	Paid Account XP
WFFINANCE 10944087	09/01/96 199608	08/01/94	\$1488	\$0	24	0	Installment	Joint	24	0	0	0	Paid Account EF/XP/TU

Trade Summary

	COUNT	BALANCE	PAYMENT	PAST DUE
MORTGAGE	2	33,586	402	0
OTHER	24	26,034	497	0
INSTALLMENT				
OPEN	0	0	0	0
REVOLVING	14	29,219	546	0
OTHER	0	0	0	0
TOTAL	40	88,839	1,445	0

SECURED DEBT	75832		HIGH CREDIT	86089
UNSECURED DEBT	25298		DEBT/HIGH CREDIT	117%

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Derogatory Summary

CHARGE OFFS	0	DELINQ 30 DAYS	0	INQUIRIES	17
COLLECTIONS	0	60 DAYS	0		
BANKRUPTCY ACCOUNTS	0	90 DAYS	0	CURRENTLY ADVERSE	
PUBLIC RECORDS	0	SATISFACTORY	40	PREVIOUSLY ADVERSE	0

Inquiries

EF	10/08/03	COOSA VALL
EF	08/12/03	GECCCC
XP	07/09/03	DISCOVER FINANCIAL SER
XP	05/21/03	ATLANTA CREDIT/INFO ON
TU	05/21/03	TITLEONEMORTGAGE/INFO1
EF	05/21/03	INFO1-GA
EF	03/01/03	RNBGTGTVISA
TU	01/26/03	KOHL DPT ST
TU	12/10/02	CAP 1 FSB
EF/XP	12/10/02	CAPONE
XP	12/07/02	RNB TARGET
EF	10/01/02	SUNTRUST
EF	08/14/02	VERIZONWIR
XP	07/08/02	WFNNB/VICTORIAS SECRET
XP	05/02/02	FIRST USA BANK
EF	03/20/02	FIRST USA
EF	02/09/02	LOWES/MBGA

Source(s) of Information

1-EF
 Name : JOHN DOE DOB: 08/20/67
 SSN : 111223333
 Address : 791 TERRY WHITE RD, ANYTOWN, 33333 -
 Address : APT 791, ANYTOWN, 33333 -
 Address : 810 TERRY WHITE RD, ANYTOWN, 33333 -
 Employer : GOSHEN CORP/EXTRUSIONS OPER / - / -
 Employer : NANYZPLASTICS / OPERATOR / -
 Employer : NAYZPLASTICS / OPERRATOR / -

2-EF
 Name : JANE DOE DOB: 04/01/72
 SSN : 222334444
 Address : 791 TERRY WHITE RD, ANYTOWN, 33333 -
 Address : 810 TERRY WHITE RD, ANYTOWN, 33333 -
 Address : 814 BEN GAUSE RD, ANYTOWN, 33333 -
 Employer : POSER LABELS / - / -

3-TU
 Name : JANE DOE
 Name : DOB: 04/01/72
 SSN : 222334444
 Address : 791 TERRY WHITE RD, ANYTOWN, 33333 10/1/1998
 Address : 810 TERRY WHITE RD, ANYTOWN, 33333 000000
 Address : 814 BEN GAUSE RD, ANYTOWN, 33333 -

4-TU
 Name : JOHN DOE
 Name : DOB: 08/01/67
 SSN : 111223333
 Address : 791 TERRY WHITE RD, ANYTOWN, 33333 10/1/1998
 Address : 810 TERRY WHITE RD, ANYTOWN, 33333 000000
 Address : 814 BEN GAUSE RD, ANYTOWN, 33333 -
 Employer : GOSHEN CORP EXTRUSIONS OPER / - / -

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHA, VA & the Farmers Home Administration.

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Source(s) of Information

5-XP
 Name : JANE DOE YOB: 1972
 Name : JANE A DOE
 SSN : 222334444
 SSN : 222334455
 Address : 791 TERRY WHITE RD, ANYTOWN, 33333 9/1/1998
 Address : 810 TERRY WHITE RD, ANYTOWN, 33333 2/1/1997
 Address : 11716 COUNTY LINE RD, ANYTOWN, 33333 12/1/1996
 Employer : POSER LABELS / - / 4/1/1997
 Employer : VULCRAFT / - / 7/1/1996

6-XP
 Name : JOHN DOE YOB: 1967
 SSN : 111223333
 Address : 791 TERRY WHITE RD, ANYTOWN, 33333 10/1/1998
 Address : 810 TERRY WHITE RD, ANYTOWN, 33333 1/1/1997
 Address : 11716 COUNTY LINE RD, ANYTOWN, 33333 10/1/1996
 Employer : GOSSEN CORPORATION / - / 7/1/2003
 Employer : GOSSEN CORP / - / 4/1/1997

Remarks

Creditors

AIRTOUCH CELLULAR IN	4151 ASHFORD DUNWOODY ROA , ATLANTA, GA 30319	770-257-5318
AMSOUTH BANK ALABAMA	720 NORTH 39TH STR , BIRMINGHAM, AL 35222	-
AMSOUTH BANK NA	P O BOX 11007 , BIRMINGHAM, AL 35288	205-560-3700
AMSOUTH IL	- , -	205-326-5120
ATLANTA CRED	PO BOX 930219 , NORCROSS, GA 30003	-
ATLANTA CREDIT/INFO ONE	6010 DAWSON BLVD , NORCROSS GA 300931225	-
BANK OF AMERICA	PO BOX 20507 , GREENSBORO NC 27409	-
BANK OF AMERICA MORTGA	PO BOX 35140 , LOUISVILLE KY 40232	-
BANK OF AMERICA MORTGAGE	POB 35140 , LOUISVILLE, KY 40232	800-444-4302
BANKAMERIC	P.O. BOX 7047 , DOVER DE 19903	800-759-6262
CAP 1 FSB	10800 NUCKOLS RD MAILSTOP 12018-050 , GLEN ALLEN, VA 23060	000-000-0000
CAPITAL ONE	4851 COX ROAD , GLEN ALLEN, VA 23060	804-289-7044
CAPITAL ONE FSB	PO BOX 26625 , RICHMOND, VA 23261	804-965-8671
CITBK FSB	- , -	800-685-0935
CITI	P.O. BOX 6500 , SIOUX FALLS SD 57117	-
CITI CARDS CBSDNA	POB 6241 , SIOUX FALLS, SD 57117	800-843-0777
CITIBANK	PO BOX 769006 , SAN ANTONIO, TX 78245	800-685-0935
CITIBANK NY STATE NA	99 GARNSEY RD , PITTSFORD NY 145344532	-
FIRST CITIZENS BANK	P.O. BOX 171 , NICHOLS, SC 29581	-
FIRST CITIZENS BANK & TR	PO BOX 637 , GEORGETOWN SC 294420637	-
FIRST CITIZENS BANK SC	P O BOX 29 , COLUMBIA, SC 29202	-
FIRST USA	- , -	800-677-7101
FIRST USA BANK	201 N WALNUT ST FL 6 , WILMINGTON, DE 19801	800-622-6528
FIRST USA BANK N A	1001 JEFFERSON PLAZA , WILMINGTON DE 19701	800-955-9900
FST USA BK	CONSUMER DISPUTE V PO BOX 8650 , WILMINGTON, DE 19899	-
FUSA NA	900 N MARKET ST , WILMINGTON DE 19801	800-677-7101
GE CRED UN	2010 REDMOND CIRCLE , ROME, GA 30165-1398	706-235-8551
GECC	PO BOX 25488 , CHARLOTTE, NC 28229-5488	330-493-7273
GECCCC/PEARL VISION IN	950 FORRER BLVD , KETTERING OH 45420	937-534-6950
GREENPT CR	10680 TREENA AVE #500 , SAN DIEGO CA 92131	-
GRNPT CRD	PO BOX 969085 , SAN DIEGO, CA 92196	-
HHLDBANK	POB 978 , WOOD DALE IL 60191	866-515-9472
HHLDBANK-RETAIL SERVICES	90 CHRISTIANA RD , NEW CASTLE DE 19720	800-695-6950

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Sources TU, EF, XP	Reference/Loan # 123456789	

Creditors

KOHL'S	N56 W 17000 RIDGEWOOD DR , MENOMONEE FALLS WI 53051	516-673-2387
KOHL'S DEP ST	N56 W17000 RIDGE , MENOMONEE FALL, WI	414-703-1555
KOHL'S DPT ST	N56 W17000 RIDGEWD , MENOMONEE FALL, WI 53051	414-703-7000
LOWES	P.O. BOX 103065 , ROSWELL GA 30076	800-444-1408
LOWES/MBGA	PO BOX 103065 , ROSWELL GA 30076	800-444-1408
LOWES/MCCBG	POB 103080 , ROSWELL, GA 30076	-
NATIONSBANK	4161 PIEDMONT PKWY , GREENSBORO, NC 27410	336-805-3967
NORWEST FINANCIAL	1515 N KINGS HWY # 2-G , MYRTLE BEACH, SC 29577	803-448-1427
NORWEST FINANCIAL SE	1515 NORTH KINGS HIGHWAY MYRTLE , BEACH SC 29577-3640	843-448-1427
NORWEST FINC	1515 N KING HWY MYRTLE , BEACH SC 29577	-
RET NATL BANK TARGET	3701 WAYZATA BLVD , MINNEAPOLIS MN 554163401	-
RETAILERS NATIONAL B	3701 WAYZATA BLVD 2B-D , MINNEAPOLIS, MN 55416	-
RNB - TARGET	PO BOX 9745 , MINNEAPOLIS MN 55440	-
RNB-DAYTON/HUDSON/FIELDS	3701 WAYZATA BLVD #2-CF, MINNEAPOLIS, MN 55416	-
RNB-TARGET	MAILSTOP 2BD , MINNEAPOLIS MN 55440	-
SALLIE MAE	1002 ARTHUR DRIVE , LYNN HAVEN FL 32444	900-555-7562
SC STUDENT LOAN CORP	PO BOX 21487 , COLUMBIA, SC 29221	803-772-9480
SC STUDNTLN	POB 21337 , COLUMBIA, SC 29221	803-798-0916
SHELTER FINANCIAL SERVIC	4225 SHELTER BAY AVE , MILL VALLEY CA 949416016	-
STUD LN MARKETING ASSOC	POB 9500 , WILKES BARRE, PA 18773	-
STUDENT LN	C/O SUNTECH , RIDGELAND MS 39158	800-745-5473
STUDNT LN	- , -	803-798-0916
SUNTRUST BANK,ATLANT	55 PARK PLACE , ATLANTA, GA 30302	404-230-5555
USA GROUP LOAN SERVICES	POB 6179 MC 3225 , INDIANAPOLIS, IN 46206	-
USA SERVICING COMPANY	11100 USA PKWY , FISHERS IN 46038	-
USAG LOAN	7999 KNUE RD , INDIANAPOLIS IN 46250	-
VALLEYVISTAM/CREDITDATA.	2120 LAS PALMAS ST , CARLSBAD, CA 92008	800-922-1301
WACHOVIA BK EDUCAID/FT	3301 C ST STE 100A , SACRAMENTO CA 95816	916-446-1626
WFFNB/VS	PO BOX 182128 , COLUMBUS OH 43218	800-695-9478
WFNNB/VICTORIAS SECRET	220 W SCHROCK RD , WESTERVILLE OH 43081	-

Disclaimer

This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the line item, or to the appropriate repository service center(s) listed below.

EXPERIAN (XP)
 P.O. Box 2104
 Allen, Tx 75013
 888-397-3742
 www.experian.com

TRANS UNION (TU)
 P.O. Box 2000
 Chester, PA 19022
 800-916-8800
 www.transunion.com

EQUIFAX (EF)
 P.O. Box 740256
 Atlanta, GA 30374
 800-685-1111
 www.equifax.com

*** END OF REPORT 12/5/2003 9:49 AM ***