ACRAnet

Tel: (805) 584-3196

Fax: (805) 527-0550

PREPARED FOR:

DETERMINATION PROCESSING SERVICES, INC.

6033 W CENTURY BLVD, SUITE 1075, LOS ANGELES, CA 90045

Attention: DPSI Prepared By: Report Type: 3 BUREAUS 3 SCORES

Reference #: ADBSI-4503294 Request Date: 2/19/2003 Sources: TU, EFX and XPN

Password: U8c9RBNNxx Completed Date: 2/19/2003 Loan Type:

Client Loan #: Client #: TEST1 ECOA Type: INDIVIDUAL

Fannie Mae #: Price: \$0.00 Tax: \$0.00 Total: \$0.00

Loan Officer:

Applicant/Co-Applicant Information

Applicant: DTESTFILE, CHARLES DOB: SSN#: 777-77-7777

Co-Applicant DOB: SSN#:

Street Address: 1234 S MAIN Marital Status:
City, State, Zip: SPOKANE, WA 99223 Own/Rent:
Length of Time: Dependents:

Property

Score Information

EFX BEACON 96 SCORE FOR: DTESTFILE, CHARLES

BEACON NOT AVAILABLE, NO QUALIFYING ACCOUNTS PRESENT

TU EMPIRICA SCORE FOR: DTESTFILE, CHARLES

FILE NOT SCORED BECAUSE SUBJECT DOES NOT HAVE SUFFICIENT CREDIT

XPN/FAIR, ISAAC MODEL II FOR: DTESTFILE, CHARLES

RISK SCORE NOT AVAILABLE DUE TO MODEL EXCLUSION CRITERIA

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Employment InformationApplicantCo-ApplicantEmployer:Employer:Position Held:Position Held:Start/Stop Dates:Start/Stop Dates:Income:Income:Verified By/Date:Verified By/Date:

Trade Information

No Trades exist on this report.

Collection Information

No Collections exist on this report.

Public Record Information

No Public Records exist on this report.

Additional Address Information

Current Address(es)

Date	Move In	Move Out	Length Of	Pavment	Unit Number	Own/Rent/	Number Of	Balance
Reported	Date	Date	Time:	1 ayıncın	Cint rumoer	Other	Lates	Balance

1234 S MAIN, SPOKANE, WA 99223

02/01/2003

Landlord / Mortgage Co: Phone:

Verified Date: Verified By:

SINGLE-FAMILY DWELLING

N 1122 MAIN ST, SPOKANE, WA 99201

12/01/2002

Landlord / Mortgage Co: Phone:

Verified Date: Verified By:

1234, SPOKANE, WA 99201

07/01/2002

Landlord / Mortgage Co: Phone:

Verified Date: Verified By:

DETERMINATIO/ACRANET,INC 2/19/2003 ACRANET 2/18/2003 REAL ESTATE SPECIFIC TYPE UNKNOWN MORTGAGE REPORTERS AFS 2/18/2003 REAL ESTATE SPECIFIC TYPE UNKNOWN CREDIT REPORT BROKERS DETERMINATIO/ACRANET,INC 2/18/2003

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Inquiries (co	ntinued)
DETERMINATIO/ACRANET,INC	2/18/2003
ACCURATEFINA/ACCURATEFIN	2/18/2003
ACCFIN	2/18/2003
ACRANET	2/18/2003
NETWORK CREDIT REAL ESTATE SPECIFIC TYPE UNKNOWN CREDIT REPORT BROKERS	2/12/2003
SUNCOASTSCHOO/NETWORKCRS	2/12/2003
NETWORK CR	2/12/2003
ACRANET REAL ESTATE SPECIFIC TYPE UNKNOWN MORTGAGE REPORTERS	2/11/2003
ACRANET REAL ESTATE SPECIFIC TYPE UNKNOWN MORTGAGE REPORTERS	2/11/2003
RAHWAYSAVINGS/DYNMCINFOS	2/11/2003
RAHWAYSAVINGS/DYNMCINFOS	2/11/2003
ACRANET	2/11/2003
ACRANET	2/11/2003
ACRANET REAL ESTATE SPECIFIC TYPE UNKNOWN MORTGAGE REPORTERS	2/7/2003
ACRANET	2/7/2003
ACRANET REAL ESTATE SPECIFIC TYPE UNKNOWN MORTGAGE REPORTERS	2/5/2003
DETERMINATIO/ACRANET,INC	2/5/2003
ACRANET	2/5/2003
ACRANET REAL ESTATE SPECIFIC TYPE UNKNOWN MORTGAGE REPORTERS	1/28/2003
ACRANETTESTI/ACRANET,INC	1/28/2003
ACRANET	1/28/2003
INTEGRATEDMTG/ONLINEINFO	12/3/2002

Alerts and Validation

CKPT: INPUT SSN INVALID - 9 DIGITS ARE THE SAME

0030 CKPT: INPUT SSN INVALID-9 DIGITS ARE THE SAME

EDIT ALERT

PI01 - SOCIAL SECURITY NUMBER. INVALID FORMAT IGNORED.

RECORDED INQUIRIES ALERT

TU EMPIRICA SCORE

EMPIRICA SCORE PRODUCT WAS DELIVERED

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The Follo	wing AKA(s)	Were Reported
	· · · · · · · · · · · · · · · · · · ·	, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,

AKA Name AKA SSN#

DTESTFILE, CHARLES

*** END OF REPORT - 2/19/2003 8:46:03 AM ***

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