C.I.C. MORTGAGE REPORTING

2208 21st Ave South P.O. Box 120349 • Nashville, TN 37212-0349

(615) 386-2352 • (800) 352-5882 • FAX (615) 292-3587 • (800) 328-8898

Merged Initial Credit Report

Prepared For: FRANKLIN AMERICAN MORTGAGE - 136
501 CORPORATE CENTRE
FRANKLIN, TN 37064

Req By: LOAN Loan No:

Sources: KRN, TU, EFX
Ordered: 01/11/02
Completed: 01/11/02
Reference No: AB013061
Report No: 10436981
Price:

Applicant: [redacted], LEWOOD SSN: 254-[redacted]
Co-Applicant: [redacted], KIMBERLY SSN: 412-[redacted]

Current Address: 1957 STONEBROOK CIR ANTIOCH, TN 37013

CREDIT

Creditor Name / Account Number	Type	Date Reported	Date Opened / Last Reported	Hi Credit / Term Mo	Balance / Term Amount	Past Due	M30 60 90 "Historical"	MOP
* * * S C O R E S * * *								
Risk Assessment				Codes				
KIMBERLY PATRICK [redacted] EFX-02 646 BEACON 96 INSTALLMENT				40 09 16 20				
LEWOOD [redacted] EFX-01 635 BEACON 96 INSTALLMENT				38 36 08 32				
KIMBERLY F. [redacted] KRN-02 524 FAIR ISAAC				38 10 12 02				
LEWOOD J. [redacted] JR KRN-01 568 FAIR ISAAC				38 18 33 13				
KIMBERLY F. [redacted] TU-02 578 EMPIRICA				38 16 12 28				
LEWOOD [redacted] JR TU-01 696 EMPIRICA				39 10 10 13				
KRN-02, TU-02, EFX-02 1 MAZDA AMER CR 2356235 AMOUNT IN H/C COLUMN IS CREDIT LIMIT CURR ACCT AUTO	INS	12/01	12/00 11/01	812315 060	810701 8326		4 0 0 0 1	
TU-02, KRN-02, EFX-02 1 PROVIDIAN 0308447084 CREDIT LIMIT: $6500 CUR WAS 30 SECURED CREDIT CARD - TEXAS REV PAYMENT HISTORY : R/2000-30;	REV	01/02	07/98 12/01	86584 REV	86357 8481		48 1 0 0 1	
TU-02, KRN-02, EFX-02 1 CITIBANK FC 5424180371462 AMOUNT IN H/C COLUMN IS CREDIT LIMIT CURR ACCT CREDIT CARD, TEXAS REV	REV	11/01	04/98 11/01	85000 RED	81532 882		0 0 0 0 1	

Was 524 Was 572 Was 518 Was 617 Was 518 Was 591

646 635 524 568 578 696

C.I.C. MORTGAGE REPORTING

2208 21st Ave South P.O. Box 120349 • Nashville, TN 37212-0349

(615) 386-2352 • (800) 352-5882 • FAX (615) 292-3587 • (800) 328-8898

Merged Initial Credit Report

Prepared For: FRANKLIN AMERICAN MORTGAGE - 136
501 CORPORATE CENTRE
FRANKLIN, TN 37064

Req By: LOAN Loan No:

Sources: KRN, TU, EFX
Ordered: 11/05/01
Completed: 11/05/01
Reference No: AB012911
Report No: 05381344
Price:

Applicant: [redacted], LEWOOD SSN: 254-[redacted]
Co-Applicant: [redacted], KIMBERLY SSN: 412-[redacted]

Current Address: 1957 STONEBROOK CIR ANTIOCH, TN 37013

CREDIT

Creditor Name / Account Number	Type	Date Reported	Date Opened / Last Reported	Hi Credit / Term Mo	Balance / Term Amount	Past Due	M30 60 90 "Historical"	MOP
* * * S C O R E S * * *								
Risk Assessment				Codes				
KIMBERLY [redacted] EFX-03 524 BEACON 96 INSTALLMENT				38 34 13 30				
LEWOOD [redacted] EFX-02 BEACON 96 INSTALLMENT.				38 31 02 33				
LEWOOD [redacted] EFX-01 604 BEACON 96 INSTALLMENT				38 31 08 10				
KIMBERLY [redacted] KRN-02 518 FAIR ISAAC				38 30 18 02				
LEWOOD [redacted] J KRN-01 617 FAIR ISAAC				38 18 13 21				
KIMBERLY [redacted] TU-03 518 EMPIRICA				38 13 10 18				
LEWOOD [redacted] JR TU-02 591 EMPIRICA				38 33 17 02				
LEWOOD [redacted] TU-01 639 EMPIRICA				40 10 14 08				
KRN-02, TU-03, EFX-03 1 MAZDA AMER CR 2356235 AMOUNT IN H/C COLUMN IS CREDIT LIMIT CURR ACCT AUTO	INS	10/01	12/00 10/01	812315 060	811311 9318		3 0 0 0 1	
KRN-02, TU-03, EFX-03 1 PROVIDIAN FINANC REV 0308447084 CREDIT LIMIT: $6810 CUR WAS 30 SECURED CARD REVOLVING PAYMENT HISTORY : R/2000-30;	REV	10/01	07/98 09/01	86584 REV	86848 8492		11 1 0 0 1	

K- ~~542~~ 604 617- 591 K- 524 518 518