DATAFACTS, INC. PAGE 1 OF 7

8520 MACON RD., #2
CORDOVA, TN 38018
800-264-4110

DU CREDIT REPORT

ORDER #	: [redacted]	SOURCES	: XPN,TU,EFX
ENTERED	: 03/09/04 - 01:52pm	RELEASED	: 03/09/04 - 01:52pm
REQUESTED BY	: a0122jb1	LOAN #	: CO
BORROWER	: [redacted], TINA	SSN	: [redacted]
CO-BORROWER	: NOT APPLICABLE	SSN	: N/A
PRESENT ADDRESS	: 1892 [redacted] ST		
SUBJECT ADDRESS	: CORDOVA, TN 38016		
LENDER	: 19-N015W NATIONAL BANK OF COMMERC		

**** CREDIT SCORES ****

NAME	TYPE	SCORE	SOURCE
TINA [redacted]	FICO	590	XPN FAIR,ISAAC

was 520 +70 pts

FACTORS:
38 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
14 - LENGTH OF CREDIT HISTORY TOO SHORT
13 - TIME SINCE DELINQUENCY TOO RECENT OR UNKNOWN

TINA [redacted]	FICO	601	TU EMPIRICA

was 543 + 58 pts

FACTORS:
38 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
10 - BALANCE TO CREDIT LIMIT IS TOO HIGH ON REVOLVING ACCOUNTS
18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION

TINA [redacted]	FICO	639	EFX BEACON

was 560 + 79 pts

FACTORS:
38 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
08 - TOO MANY INQUIRIES LAST 12 MONTHS
14 - LENGTH OF CREDIT HISTORY TOO SHORT
16 - LACK OF RECENT REVOLVING ACCOUNT INFORMATION

Creditor / Account Number	RPT-DT ECOA	Open Date	High cred	Approx Bal	Terms Pymt	Mo Rev	30	60	90	Curr Stat / Loan Type
ARCADIA FINANCIAL [redacted]	02/04 B	08/03 (XPN1,TU1,EFX1)	13100	12507	72 MO 309	06	0	0	0	I-01 AUTO
CAPITAL ONE BANK [redacted]	11/03 J	02/95 (XPN1)	566	0	REV	99	1	2	3	R-00 CHG CARD

AU13 PREVIOUSLY STATUS 09

CONTINUED ON NEXT PAGE

Creditor RPT-DT ECOA Open High Approx Terms Mo 30 60 90 Curr Stat