

MCS Mortgage Credit Services, Inc.

225 South East Street #380
Indianapolis, IN. 46202-4042

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Merged Infile
Credit Report

Prepared For: BEAZER MTG - MEMPHIS - 130305 4273 CHERRY CTR DR STE 6 MEMPHIS, TN 38118 Req by: HAIN Loan No:		Sources: Ordered: 11/11/03 Completed: 11/11/03 Reference No: Report No: Price: SSN: 280-60- SSN:						
Applicant: TINA K. Co-Applicant:								
Current Address: 1892 CORDOVA, TN 38016								
CREDIT								
Creditor Name Account Number	Type	Date Reported	Date Opened/ Last Activity	Hi Credit Term Mo	Balance Term Amount	Past Due	MO 30 60 90 *Historical*	MOP
* * * S C O R E S * * *								
Risk Assessment Codes								
TINA K. TU-01 543 NEW EMPIRICA 38 20 18 10 SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED RECENT DEROGATORY PUBLIC RECORD OR COLLECTION NUMBER OF ACCOUNTS WITH DELINQUENCY PROPORTION OF REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH								
TINA XPN-01 520 EXPERIAN/FAIR, ISAAC RISK MODEL 38 13 18 10 SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED. LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT. NUMBER OF ACCOUNTS DELINQUENT. PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS.								
TINA K. EFX-01 560 BEACON 96 38 13 08 14 SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN TOO MANY INQUIRIES WITHIN THE LAST TWELVE MONTHS LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED								