

Sep 27 08 01:12p [REDACTED] INC

p.1

101 Overland Drive
North Aurora, IL 60542
www.ncocreditservices.com



Tel: (800) 925-6691
(800) 944-3624
Fax: (800) 285-8348

E-Mail: credit.tech@ncogroup.com

NCO Credit Services

PREPARED FOR:

First Select Mortgage Corp

1663 SIDLEY BLVD CALUMET CITY, IL 60409

Attention:	RF [REDACTED]	Prepared By:	Report Type: CHECKBOX INFILE
Reference #:	MIIX [REDACTED]	Request Date: 9/24/2008	Sources: TU, EFX and XPN
Password:	hymufQ8cUn	Completed Date: 9/24/2008	Loan Type:
Client Loan #:		Client #: [REDACTED]	ECOA Type: INDIVIDUAL
AUS Reference #:			Price: \$ 10.50 Tax: \$ 0.00 Total: \$ 10.50
Loan Officer:			

Applicant Information

Applicant:	STI [REDACTED]	DOB: 11/03/1977	SSN#: 283-33 [REDACTED]
Co-Applicant:		DOB:	SSN#:
Street Address:	[REDACTED] FERRIS BLVD [REDACTED]	Marital Status:	
City, State, Zip:	MORENO VALLEY, CA 92551	Own/Rent:	
Length of Time:		Dependants:	
Property:			

Score Information

EFX FACTA BEACON 5.0 SCORE	765	Range 300 to 850	FOR: STRANGE, QUINTINA
		Score Date: 9/24/2008	EFX 1
19	TOO FEW ACCOUNTS CURRENTLY PAID AS AGREED		
14	LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED		
32	LACK OF RECENT INFORMATION LOAN INFORMATION		
24	NO RECENT REVOLVING BALANCES		
TU FICO CLASSIC 04	792	Range 336 to 843	FOR: STRANGE, QUINTINA
		Score Date: 9/24/2008	TU-1
027	TOO FEW ACCOUNTS CURRENTLY PAID AS AGREED		
014	LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED		
004	LACK OF RECENT INSTALLMENT LOAN INFORMATION		
023	NO RECENT REVOLVING BALANCES		
XPN/FAIR, ISAAC MODEL II	+793	Range 300 to 850	FOR: STRANGE, QUINTINA
		Score Date: 9/24/2008	XPN-1
14	LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED		
24	NO RECENT REVOLVING BALANCES		
19	TOO FEW ACCOUNTS CURRENTLY PAID AS AGREED		

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Tel: (800) [REDACTED]
(800) [REDACTED]
Fax: (800) [REDACTED]
E-Mail: [REDACTED]

NCO Credit Services

PREPARED FOR:

First Select Mortgage Corp

Reference #: [REDACTED] 00475 Request Date: 9/24/2008
AUS Reference #: [REDACTED] Completed Date: 9/24/2008

Applicant Information

Applicant: [REDACTED] 11/03/1977 SSN# [REDACTED]
Co-Applicant: [REDACTED] SSN#: [REDACTED]
Street Address: [REDACTED]
City, State, Zip: MORENO VALLEY, CA 92551

Score Information

EFX FACTA BEACON 5.0 SCORE 765 Range 300 to 850 FOR: STRANGE, QUINTINA
Score Date: 9/24/2008 EFX-1

- 19 TOO FEW ACCOUNTS CURRENTLY PAID AS AGREED
- 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- 32 LACK OF RECENT INFORMATION LOAN INFORMATION
- 24 NO RECENT REVOLVING BALANCES

TU FICO CLASSIC 04 792 Range 336 to 843 FOR: STRANGE, QUINTINA
Score Date: 9/24/2008 TU-1

- 027 TOO FEW ACCOUNTS CURRENTLY PAID AS AGREED
- 014 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- 004 LACK OF RECENT INSTALLMENT LOAN INFORMATION
- 024 NO RECENT REVOLVING BALANCES

XPN/FAIR, ISAAC MODEL II +793 Range 300 to 850 FOR: STRANGE, QUINTINA
Score Date: 9/24/2008 XPN-1

- 14 LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- 24 NO RECENT REVOLVING BALANCES
- 19 TOO FEW ACCOUNTS CURRENTLY PAID AS AGREED

Employment Information

Applicant	Co-Applicant
Employer:	Employer:
Position Held:	Position Held:
Start/Stop Dates:	Start/Stop Dates:
Income:	Income:
Verified By/Date:	Verified By/Date:

Notice: This is a Merged report containing information supplied by the sources shown. The merge process is automated and the report may include some duplications and/or omissions.

Trade Information

Creditor Name	Date Reported	Date Opened	High Credit Credit Limit	Balance Owning	Terms	Current Status	Historical Status			Past Due
							#Mo	Times Past Due	Last Past Due	
Account Number	DLA				Acct. Type	FICRA				JUR
[REDACTED]	09/08	04/04		0		01	54	0	0	0
[REDACTED] 0617	04/05		4500		REV	A				TU-1 EFX-1 XFN-1

Collection Information

No Collections exist in this section.

Public Record Information

No Public Records exist in this section.

Inquiries

NCO CREDIT S	9/24/2008	TU-1
NCO CREDIT S	9/12/2008	TU 1

Creditor Information List

Company	Phone	Address	City, State, Zip
[REDACTED] CARDS CBS/DNA	[REDACTED]	POB 6241	SIOUX FALLS SD 57117
NCO CREDIT SERVICES	(630) 264-7600	101 OVERLAND	NORTH AURORA IL 60542

Source(s) of Information

File Segment	File Holder Name	Social Security #	Address
EFX-1	[REDACTED]	263-33 [REDACTED]	[REDACTED] MORENO VALLEY, CA 92551
TU 1	[REDACTED]	263-33 [REDACTED]	[REDACTED]
XFN-1	[REDACTED]	263-33 [REDACTED]	[REDACTED]

Alerts and Validation

TU CREDITOR CONTACT INFORMATION	TU-1
CREDITOR CONTACT INFORMATION PRODUCT WAS DELIVERED	
TU FICO CLASSIC 04	TU-1
FICO CLASSIC 04 PRODUCT WAS DELIVERED	