



CREDIT TECHNOLOGIES, INC.

MERGED INFILE CREDIT REPORT

FILE # 626437 **FNMA #** **DATE COMPLETED** 01/05/2006 **RQD' BY** MORTGAGE
PREPARED FOR ABC MORTGAGE TEST - TESTML **DATE ORDERED** 1/4/2006 **ADMINISTRATO**
 1600 SUNFLOWER AVE STE 100 **REPOSITORIES** XP/TU/EF **PRPD' BY**
 COSTA MESA, CA 92626 **PRICE** **LOAN TYPE**
REF. # PISTONS2

PROPERTY ADDRESS

APPLICANT		CO-APPLICANT	
APPLICANT	WALLACE, BEN	CO-APPLICANT	
SOC SEC #	200-52-2006 DOB	SOC SEC #	DOB
MARITAL STATUS	NOT DISCLOSED	DEPENDENTS	
CURRENT ADDRESS	4 CHAMPIONSHIP DRIVE, AUBURN HILLS, MI 48326		LENGTH
PREVIOUS ADDRESS			LENGTH

SCORE MODELS

TRANSUNION/FICO CLASSIC (04) - BEN WALLACE - 200522006
SCORE: 654
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
 030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
 012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

EQUIFAX/FACTA BEACON 5.0 - BEN WALLACE - 200522006
SCORE: 679
 00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 00002 - LEVEL OF DELINQUENCY ON ACCOUNTS

EXPERIAN/FAIR, ISAAC (VER. 2) - BEN WALLACE - 200522006
SCORE: 743
 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
 08 - NUMBER OF RECENT INQUIRIES
 05 - NUMBER OF ACCOUNTS WITH BALANCES

SAFE SCAN

*** SAFESCAN ***
 BEN WALLACE - 200-52-2006
 SAFESCANED: YOUR INQUIRY HAS GONE THROUGH OUR SAFESCAN DATABASE.
 SSN ISSUED IN 1981, STATE: CA.

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
J	B	HSBC MORTGAGE CORP U 547526	12/05	08/04 11/05	\$351000 MTG	\$351000 360 \$1426	\$0	16	0	0	0	AS AGREED XP/TU/EF
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST												
J	B	NCB NE ER 4489298	12/05	09/04 12/05	\$60000 MTG	\$54828 MIN \$308	\$0	15	0	0	0	AS AGREED XP/TU/EF
HOME EQUITY LINE OF CREDIT - REVOLVING TERMS												
J	B	G M A C 0859035	12/05	08/03 11/05	\$44618 AUTO	\$24540 060 \$743	\$0	28	0	0	0	AS AGREED XP/TU/EF

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER

CREDIT TECHNOLOGIES: 40480 GRAND RIVER AVE., STE. H, NOVI, MI 48375 (P) 248-473-7400 (F) 888-445-4922

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that report bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.

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APPLICANT WALLACE, BEN CO-APPLICANT
 SOC SEC # 200-52-2006 DOB CO-APPLICANT SOC SEC # DOB
 MARITAL STATUS NOT DISCLOSED DEPENDENTS

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
B	B	CITIBANK N A 616059 NOTE LOAN	12/05	11/04 12/05	\$18084 INST	\$17803 180 \$54	\$0	13	0	0	0	AS AGREED XP/TU/EF
J	B	BAY FEDERAL CREDIT U 138269	12/05	08/05 11/05	\$16207 AUTO	\$15313 048 \$373	\$0	4	0	0	0	AS AGREED XP/EF
P	B	TABANK 5060335 TRANSFERRED TO ANOTHER LENDER	04/02	11/01 04/02	\$6500 REV	\$6500 \$325*	\$0	04	0	0	0	CLOSED XP/TU/EF
J	B	CHASE/CC 15230035	12/05	04/00 11/05	\$3914 REV	\$2667 MIN \$67	\$0	28	0	0	0	AS AGREED XP/TU/EF
A	B	DISCOVER FIN SVS LLC 6011000	12/05	12/99 12/05	\$8300 REV	\$2652 MIN \$30	\$0	72	0	0	0	AS AGREED XP/TU/EF
A	B	CAPITAL 1 BK 41217 Late Dates: 12/05-30	12/05	07/99 11/05	\$2276 REV	\$2347 MIN \$70	\$113	18	1	0	0	DELINQ 30 XP/TU/EF
B	B	WELLS FARGO BANK 4465420	12/05	06/05 11/05	\$8000 REV	\$2347 MIN \$70	\$0	6	0	0	0	AS AGREED XP/TU/EF
A	B	BAC/FLEET-BKCARD 430550 ACCOUNT CLOSED AT CONSUMER'S REQUEST	02/05	11/02 10/03	\$15000 REV	\$0 \$0	\$0	27	0	0	0	PAID XP
J	B	BANK OF AMERICA MORT 13364025 SECOND MORTGAGE	09/04	06/03 08/04	\$55800 MTG	\$0 360 \$0	\$0	15	0	0	0	PAID XP/TU/EF
J	B	BANK OF AMERICA MORT 1336189 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST	09/04	06/03 08/04	\$297600 MTG	\$0 360 \$0	\$0	15	0	0	0	PAID XP/TU/EF
B	B	BANK OF STOCKTON 321122 CHECK CREDIT OR LINE OF CREDIT	08/99	12/97 07/99	\$500 REV	\$0 \$0	\$0	20	0	0	0	PAID XP/EF
B	B	CAP ONE BK 52910715 ACCOUNT CLOSED AT CONSUMER'S REQUEST	04/00	04/99 03/00	\$569 REV	\$0 \$0	\$0	13	0	0	0	PAID XP/TU/EF
A	B	CAP ONE BK	03/99	08/94	\$8336	\$0	\$0	56	0	0	0	PAID

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 SOC SEC # 200-52-2006 DOB SOC SEC # DOB
 MARITAL STATUS NOT DISCLOSED DEPENDENTS

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
		4388641		02/99	REV	\$0						XP/TU
		ACCOUNT CLOSED AT CONSUMER'S REQUEST										
A	B	CBUSASEARS	12/05	08/02	\$2500	\$0	\$0	40	0	0	0	AS AGREED
		5049948		05/04	REV	\$0						XP/TU/EF
J	B	CHRYSLER FINANCIAL	01/04	06/01	\$17765	\$0	\$0	33	0	0	0	PAID
		101306		10/03	AUTO	060 \$0						XP/TU/EF
A	B	CITI	12/05	09/98	\$12200	\$0	\$0	87	0	0	0	AS AGREED
		5424180		10/04	REV	\$0						XP/EF
J	B	FNB OMAHA	12/05	09/01	\$12500	\$0	\$0	51	0	0	0	CRCDLOST
		2842555594		06/03	REV	\$0						XP/TU/EF
		CREDIT CARD LOST OR STOLEN										
J	B	FNB OMAHA	11/03	09/01	\$12500	\$0	\$0	3	0	0	0	PAID
		32622752		09/03	REV	\$0						XP/TU/EF
		ACCOUNT CLOSED AT CONSUMER'S REQUEST										
B	B	GEMB/MERVYNS	12/05	12/01	\$700	\$0	\$0	40	0	0	0	PAID
		6045891		01/02	REV	\$0						XP/TU/EF
		ACCOUNT CLOSED AT CONSUMER'S REQUEST										
J	B	HSBC/RS	03/05	11/01	\$6500	\$0	\$0	23	0	0	0	PAID
		04-49001		05/02	REV	\$0						XP/TU/EF
		CLOSED										
B	B	MCYGEMB	12/05	02/01	\$800	\$0	\$0	59	0	0	0	CLOSED
		45020330		03/01	REV	\$0						XP/TU/EF
		ACCOUNT CLOSED AT CONSUMER'S REQUEST										
U	B	THD/CBUSA	12/05	03/04	\$15000	\$0	\$0	22	0	0	0	AS AGREED
		6035320		10/04	REV	\$0						XP
B	B	UNVL/CITI	02/03	02/02	\$6000	\$0	\$0	13	0	0	0	CLOSED
		5491130		12/02	REV	\$0						XP/TU/EF
		ACCOUNT CLOSED AT CONSUMER'S REQUEST										
B	B	US DEPT OF EDUCATION	11/04	09/99	\$10704	\$0	\$0	1	0	0	0	PAID
		616059		11/04	EDU	120 \$0						XP/TU/EF
B	B	WELLS FARGO ED FIN S	12/04	11/03	\$3537	\$0	\$0	14	0	0	0	PAID
		6160593071		12/04	EDU	120 \$0						XP/EF
B	B	WELLS FARGO ED FIN S	12/04	10/02	\$3594	\$0	\$0	27	0	0	0	PAID

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PROPERTY ADDRESS

APPLICANT WALLACE, BEN CO-APPLICANT
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		616059307		12/04	EDU	120 \$0						XP/EF
A B		CITI 5424180	02/03	09/98 02/03		\$10700 REV	-	\$0 46	0	0	0	AS AGREED TU
U B		CITIBANK 6160593	01/05	11/04 11/04		- EDU	-	-	-	-	-	INACTIVE EF
B B		FLEET CC 43055000	08/03	09/01 08/03		\$12500 REV	- \$43	\$0 23	0	0	0	AS AGREED TU/EF

COLLECTION ACCOUNTS

*** NONE ***

PUBLIC RECORDS

*** NONE ***

INQUIRIES

EF 01/03/06 BANKAMERIC
 XP 01/03/06 BAC-MORTGAGE
 TU 01/03/06 B OF A MORTG
 XP 12/14/05 NATIONAL CITY BANK
 XP 12/12/05 NATIONAL CITY BANK
 TU/EF 12/06/05 CHASEHOME
 XP 12/06/05 CHASE BANK NA
 EF 11/04/05 CR TECHINC
 XP/TU 11/04/05 CREDIT TECHNOLOGIES IN
 XP 08/12/05 BAY FEDERAL CREDIT UNI
 XP 08/05/05 FAC - TTY
 XP 06/24/05 WELLS FARGO BANK
 TU 09/01/04 NAT'L CITY B
 EF 07/23/04 INFO1-FRSN
 XP 07/23/04 LANDAMERICA CREDIT SVC
 TU 07/23/04 LANDAM CR SV

SOURCE OF INFORMATION

- EQUIFAX - PULLED ON: 01/04/06 - INFILE DATE: 01/22/98
 NM: BEN WALLACE
 SS: 200522006
 AD: 4 CHAMPIONSHIP DR, AUBURN HILLS, MI 48326 - REPORTED 09/04
- EXPERIAN - PULLED ON: 01/04/06
 NM: BEN WALLACE
 SS: 200522006
 AD: 4 CHAMRIONSHIP DR, AUBURN HILLS, MI 48326 - REPORTED 07/03 - 06/05

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APPLICANT WALLACE, BEN CO-APPLICANT
 SOC SEC # 200-52-2006 DOB SOC SEC # DOB
 MARITAL STATUS NOT DISCLOSED DEPENDENTS

SOURCE OF INFORMATION

3 TRANSUNION - PULLED ON: 01/04/06 - INFILE DATE: 05/01/98
 NM: BEN WALLACE
 SS: 200522006
 AD: 4 CHAMPIONSHIP DR, AUBURN HILLS, MI 48326 - REPORTED 01/04

TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	4	405828	411000	1734	0
AUTO	3	39853	60825	1116	0
EDUCATION	4	0	0	0	0
OTHER INSTALLMENT	1	17803	18084	54	0
OPEN	0	0	0	0	0
REVOLVING	20	16513	81890	605	113
OTHER	0	0	0	0	0
TOTAL	32	479997	571799	3509	113

SECURED DEBT 445681 OLDEST TRADLINE 08/94
 UNSECURED DEBT 34316 DEBT/HIGH CREDIT 85%

DEROGATORY SUMMARY

CHARGE OFFS: 0 30 DAYS: 1 INQUIRIES: 16
 COLLECTIONS: 0 60 DAYS: 0
 BANKRUPTCY: 0 90 DAYS: 0
 PUBLIC RECORDS: 0 OTHER: 0

CREDITORS

BANK OF AMERICA MORTGA 1435 RIVER PARK DR, SACRAMENTO, CA 95815 BYMAILONLY
 BANK OF AMERICA MORTGAGE POB 35140, LOUISVILLE, KY 40232 800-444-4302
 BANK OF AMERICA MTG 1435 RIVER PARK DRIVE #41, SACRAMENTO CA 95815
 BANK OF ST 301 E MINER AV, STOCKTON CA 95202 209-464-8781
 BANK OF STOCKTON 301 E MAIN ST, STOCKTON, CA 95202 209-941-1250
 BANKOFAMERIC/BANKAMERICA 10850 WHITE ROCK R MC-CA3-701-0276, RACHO CORDOVA, CA 95670 919-861-5240
 BAY FEDERAL CREDIT U 4604 SCOTTS VALLEY DR, SCOTTS VALLEY, CA 95066-4203 831-479-6000
 BAY FEDERAL CREDIT UNI 3333 CLARES ST, CAPITOLA, CA 95010 (831) 479-6000
 CAP 1 BANK PO BOX 85015, RICHMOND VA 23285 800/258-9319
 CAPITAL 1 BK ***** 11013 W BROAD ST, GLEN ALLEN, VA 23060 800/955-7070
 CAPITAL ONE BANK PO BOX 85064, GLEN ALLEN VA 23058 888-298-2919
 CBUSASEARS 133200 SMITH RD, CLEVELAND OH 44130
 CHASE BANK NA 250 W HURON MK FERGUSON, CLEVELAND, OH 44113 216-479-2500
 CHASE/CC 225 CHASTAIN MEADOWS CT., KENNESAW GA 30144 800-477-6761
 CHEMICAL BAN 1 CHASE SQUARE MC-4, ROCHESTER, NY 14643 716-258-6205
 CHRYS CRED PO BOX 1509, PLEASANTON, CA 94566 BYMAILONLY

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	COSTA MESA, CA 92626		PRICE	LOAN TYPE	
			REF. #	PISTONS2	

PROPERTY ADDRESS

	APPLICANT		CO-APPLICANT
APPLICANT	WALLACE, BEN		
SOC SEC #	200-52-2006	DOB	DOB
MARITAL STATUS	NOT DISCLOSED		DEPENDENTS

CREDITORS

CHRYSLER	PO BOX 551080, JACKSONVILLE, FL 32255	866-251-9400
CITI	P.O. BOX 6500, SIOUX FALLS SD 57117	BYMAILONLY
CITIBANK	701 E. 60TH ST NORTH, SIOUX FALLS SD 57104	800-967-2400
CITIBANK N A	701 E 60TH ST N, SIOUX FALLS, SD 57104	800-967-2400
CITIBANK STU	701 EAST 60TH STRE, SIOUX FALLS SD 57104	800-967-2400
CREDIT TECH	40480 GRAND RIVER, NOVI, MI 48375	800-445-4922
CREDIT TECHNOLOGIES IN	40480 GRAND RIVER AVE ST, NOVI, MI 48375	248-473-7400
DISCOVER FIN	POB 15316, WILMINGTON, DE 19850	800-347-2683
DISCOVER FINANCIAL SVC	PO BOX 15316, WILMINGTON, DE 19850	800/347-2683
DISCOVR CD	PO BOX15316, WILMINGTON DE 19850	
FLEET CC	680 BLAIR MILL ROAD, HORSHAM, PA 19044	302-791-4400
FNB OMAHA	1620 DODGE STREET, OMAHA NE 68197	800/688-7070
G M A C	PO BOX 12699, GLENDALE, AZ 85318	BYMAILONLY
GEMB/MERV	PO BOX 981400, EL PASO TX 79998	BYMAILONLY
GMAC	P O BOX 1994, EAST HANOVER NJ 07936	800-200-4622
HHLD BANK	POB 978, WOOD DALE IL 60191	800-695-6950
HRS/RECOVERY	90 CHRISTIANA RD, NEW CASTLE, DE 19720	800/365-0492
HSBC MORTGAGE CORP USA	2929 WALDEN AVE, DEPEW, NY 14043	716-651-6111
HSBC MORTGAGE CORP USA	CONSUMER DISPUTES POB 4604, BUFFALO, NY 14240	800-338-4626

HSBCMTG	2929 WALDEN AVENUE, DEPEW NY 14043	
LANDAMERICA CREDIT SVC	23622 CALABASAS RD STE 1, CALABASAS, CA 91302	559-277-6940
M E/GECCCC	PO BOX 8122, MASON OH 45040	800-243-6552
MACYS	PO BOX 52186, PHOENIX, AZ 85072	
MCYGEMB	9111 DUKE BLVD, MASON, OH 45040	800-243-6552
NATIONAL CITY BANK	1900 E 9TH ST LOCATOR #2, CLEVELAND, OH 44114	BYMAILONLY
NAT'L CITY B	1900 EAST 9TH ST, CLEVELAND, OH 44114	216-575-2130
NATL CTY CRD	4661 EAST MAIN ST, COLUMBUS OH 43251	
NCB NE ER	4661 E MAIN ST, COLUMBUS, OH 43213	(800) 562-0055
NTL CITY	1 CASCADE PLAZA, AKRON OH 44305	
OPTIONONEMOR/LENDERSCRDT	20929 VENTURA BLVD SUITE 203, WOODLAND HILLS, CA 91364	818-226-3700
SEARS	13200 SMITH RD, CLEVELAND, OH 44130	BYMAILONLY
TA BANK	P O BOX 10930, WILMINGTON DE 19850	800/356-2333
TABANK*****	ONE CORPORATE COMM STE 400, NEW CASTLE, DE 19720	800/342-0930
THD/CBUSA	PO BOX 6003, HAGERSTOWN, MD 21747	BYMAILONLY
TRANSAMERICA BANK	11227 LAKEVIEW AVE, LENEXA, KS 66219	BYMAILONLY
UCS/UNIVERSAL CARD	PO BOX 44167, JACKSONVILLE, FL 32231	800/950-5114
SER*****		
UNVL/CITI	8787 BAYPINES, JACKSONVILLE FL 32201	904-954-7500
US DEP ED	501 BLEEKER STREET, UTICA, NY 13502	800-848-0979

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	1600 SUNFLOWER AVE STE 100		REPOSITORIES XP/TU/EF	PRPD' BY	
	COSTA MESA, CA 92626		PRICE	LOAN TYPE	
			REF. #		PISTONS2

PROPERTY ADDRESS

	APPLICANT		CO-APPLICANT
APPLICANT	WALLACE, BEN		
SOC SEC #	200-52-2006	DOB	DOB
MARITAL STATUS	NOT DISCLOSED		DEPENDENTS

CREDITORS

US DEPT ED	PO BOX 7202, UTICA NY 13504	800/621-3115
US DEPT OF EDUCATION	501 BLEECKER ST, UTICA NY 13501	800/848-0979
WELLS FARGO BANK	PO BOX 5445, PORTLAND, OR 97228	877-778-5697
WELLSFARGO	301 E 58TH ST N, SIOUX FALLS SD 57104	800-658-3567
WFB CD SVC	P.O. BOX 3696, PORTLAND OR 97208	800-642-4720

REMARKS

EXPERIAN OFAC NAME MATCHING SERVICE: SPELLING OF NAME USED TO ACCESS REPORT DOES NOT MATCH OFAC LIST

MISCELLANEOUS INFORMATION

Instant View Password: AR-D75715

To verify the authenticity of this credit report, please visit <https://credit.credittechnologies.com> and click on the Instant View link. Enter report number 626437 and password AR-D75715 to view the report. For any inquiries regarding this report or services provided by CREDIT TECHNOLOGIES please contact us at 248-473-7400.

DISCLAIMER

An asterisk (*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

EXPERIAN	TRANSUNION	EQUIFAX
PO BOX 2002	PO BOX 1000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19022	ATLANTA, GA 30374
888-397-3742	800-888-4213	800-685-1111
www.experian.com/reportaccess	www.transunion.com	www.equifax.com

*** END OF REPORT 1/6/2006 6:30:51 AM ***

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER

CREDIT TECHNOLOGIES: 40480 GRAND RIVER AVE., STE. H, NOVI, MI 48375 (P) 248-473-7400 (F) 888-445-4922

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that repo Ad bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnify. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.

ABC MORTGAGE TEST
 1600 SUNFLOWER AVE STE 100
 COSTA MESA, CA 92626
 714-708-6950

**NOTICE TO THE HOME LOAN APPLICANT
 CREDIT SCORE INFORMATION DISCLOSURE**

WALLACE, BEN
 4 CHAMPIONSHIP DRIVE
 AUBURN HILLS, MI 48326

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions regarding the terms of the loan, contact the lender.

Your credit scores were provided by the following credit reporting agencies:

TRANS UNION	EXPERIAN	EQUIFAX CREDIT
PO BOX 4000	PO BOX 2002	PO BOX 740241
CHESTER, PA 19022	ALLEN, TX 75013	ATLANTA, GA 30374
866-887-2673	888-397-3742	800-685-1111
www.transunion.com	www.experian.com/reportaccess	www.equifax.com

The following information about your credit scores was created on 1/4/2006.

Applicant:WALLACE, BEN

Name of Score:EQUIFAX/FACTA BEACON 5.0

Credit Score:679 **Range:**300-850

Key Factors affecting the score

- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- LEVEL OF DELINQUENCY ON ACCOUNTS

Applicant:WALLACE, BEN

Name of Score:TRANSUNION/FICO CLASSIC (04)

Credit Score:654 **Range:**300-850

Key Factors affecting the score

- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

Applicant:WALLACE, BEN

Name of Score:EXPERIAN/FAIR, ISAAC (VER. 2)

Credit Score:743 **Range:**300-850

Key Factors affecting the score

- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
- PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
- NUMBER OF RECENT INQUIRIES
- NUMBER OF ACCOUNTS WITH BALANCES