

1333 N 27th St
Billings, MT 59104

Tel: (406) 252-6371
(800) 231-1971
Fax: (406) 252-6370
E-Mail: collect@creditservice.com

ACRAnet - CARS

PREPARED FOR:

TEST COMPANY

PO BOX 20661 BILLINGS, MT 59104

Attention:	BRAD	Prepared By:		Report Type:	TENANT
Reference #:	AHCSH-4200346	Request Date:	3/19/2007		SCREENING/TU
Password:	qXH7pi3rSH	Completed Date:	3/19/2007	Sources:	TU
Client Loan #:		Client #:	1100	Loan Type:	
AUS Reference #:				ECOA Type:	INDIVIDUAL
Loan Officer:				Price:	\$ 20.00 Tax: \$ 0.00 Total: \$ 20.00

THIS IS A FINAL REPORT

Applicant Information

Applicant:	CCLAMPETT, JETHRO	DOB:		SSN#:	222-01-4141
Co-Applicant:		DOB:		SSN#:	
Street Address:	123 BEVERLY HILLS DRIVE			Marital Status:	
City, State, Zip:	ATLANTA, GA 30318			Own/Rent:	
Length of Time:				Dependants:	
Property:					

Trade Information

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owing	Terms	Current Status	Historical Status			Past Due
							#Mo	Times Past Due	Last Past Due	
Account Number	DLA		Credit Limit		Acct. Type	ECOA	30	60	90	Due
CHASE/CC 152300339524 CREDIT CARD	07/99	09/98	0	0	REV	01	0	0	0	0
CHASE/CC 433198020000 CREDIT CARD ACCOUNT CLOSED BY CONSUMER	11/99	10/99	0	0	REV	01	0	0	0	0
CHASE/CC 433198020000 CREDIT CARD ACCOUNT CLOSED BY CONSUMER	11/99	10/99	0	0	REV	01	0	0	0	0
CHASE/CC 433198020000 CREDIT CARD ACCOUNT CLOSED BY CONSUMER	11/99	10/99	0	0	REV	01	0	0	0	0
COMM FEDERAL 554569600001 CREDIT CARD CANCELED BY CREDIT GRANTOR	07/03	03/01	0	0	REV	01	04	0	0	0

Reporting Bureau certifies that Residential Mortgage Credit Reports meet the standards published by FHA, VA, FNMA, FHMC, & FmHA. Credit and Public Record information has been obtained from sources deemed reliable. The accuracy of this information is not guaranteed. The inquirer agrees to indemnify this reporting agency from any damages arising from misuse of this information. The contents of this report are confidential, and are not to be disclosed except as provided under public law 91-508 the Fair Credit Reporting Act

Trade Information

Creditor Name	Date Reported	Date Opened	High Credit	Balance Owning	Terms	Current Status	Historical Status			Past Due	
			Credit Limit				#Mo	Times Past Due			Last Past Due
Account Number	DLA				Acct. Type	ECO A		30	60	90	
FCNB MSTR TR 407176910022 CREDIT CARD CANCELED BY CREDIT GRANTOR	02/01	11/98	1378 1100	0	REV	01 I	08	0	0	0	0
FCNB MSTR TR 542116000717 CREDIT CARD	11/00	08/99	0 300	0	REV	01 I	05	0	0	0	0
FCNB MSTR TR 542116200406 CREDIT CARD ACCOUNT CLOSED BY CONSUMER	11/00	08/99	0 300	0	REV	01 I	05	0	0	0	0
FIA CSNA 7581 CREDIT CARD	05/00	07/96	0 2000	0	REV	01 I		0	0	0	
FST TN BK MP 0837	09/97	04/97	0 9000	0	REV	01 I		0	0	0	0
HSBC/RS 18060110000 CHARGE ACCOUNT CANCELED BY CREDIT GRANTOR	04/00	03/00	0	0	REV	01 I		0	0	0	0
HSBC/RS 54160110678 CHARGE ACCOUNT	10/01	07/01	0	0	REV	01 I	03	0	0	0	0
OH SVGS BK 418800041007 CREDIT CARD ACCOUNT CLOSED BY CONSUMER	12/00	05/99	0 300	0	REV	01 I	01	0	0	0	0
RSHK/CBSD 773820897 COMBINED CREDIT PLAN	01/03	01/00	0 1000	0	REV	01 I	31	0	0	0	0
STBC/CLASSIC 422928401528 CREDIT CARD	01/00	07/96	2000 2000	0	REV	01 I		0	0	0	0
TROPICAL FIN 190065798 Loan Term: M HOME EQUITY LOAN CLOSED	01/06 04/00	04/00	1625	0	MTG	01 I	24	0	0	0	0
TROPICAL FIN 190065798 Loan Term: 10M MOBILE HOME CLOSED	04/00 04/00	04/00	1625	0	INST	UR I		0	0	0	0

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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:

Collection Information

No Collections exist in this section.

Public Record Information

No Public Records exist in this section.

Consumer Statements

THIS IS A TEST FILE

THIS IS A TEST FILE

Inquiries

FNDNG STE	3/16/2007
SARMA	3/14/2007
SARMA	3/12/2007
ASSOC CREDIT	3/9/2007
FDNG STE	3/9/2007
FDNG STE	3/7/2007
SARMA	3/6/2007
FDNG STE	3/5/2007
FDNG STE	2/15/2007
SARMA	2/14/2007
SARMA	2/12/2007
FDNG STE	2/12/2007
RELS CREDIT	2/10/2007
SARMA	2/7/2007
CSC MTG	2/6/2007
FDNG STE	2/6/2007
SARMA	2/5/2007
SARMA	1/31/2007
SARMA	1/26/2007

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Inquiries

SARMA	1/24/2007
SARMA	1/22/2007
SARMA	1/11/2007
SARMA	1/10/2007
FDNG STE	1/10/2007
SARMA	1/9/2007
SARMA	1/8/2007
FDNG STE	1/5/2007
1ST FED DEFI	1/4/2007
SARMA	1/3/2007
FDNG STE	1/3/2007

Alerts and Validation

ADDRESS DISCREPANCY

TRANSUNION: CURRENT ADDRESS MISMATCH - INPUT DOES NOT MATCH FILE

TU HIGH RISK FRAUD ALERT

HIGH RISK FRAUD ALERT AVAILABLE AND CLEAR

TU FICO CLASSIC PF 95

FICO CLASSIC PF 95 PRODUCT WAS DELIVERED

The following AKA(s) were reported

Name	SSN #	DOB
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CLAMPETT, JETHRO C

CLAMPETT, JETHRO C

JETHROC, CCLAMPETT

This credit report is for the intended use of originating entity only. Use of this credit report by any other entity other than the originating entity constitutes second use. Second use users are required to post a secondary use inquiry on the consumer credit file. In addition, a Client Service Agreement must be completed and forwarded to the originating Credit Reporting Agency. Second use users can log onto the following website to post second use information and obtain a copy of the Client Service Agreement. <https://www.xpertonline.net/SecondUse>

*** END OF REPORT - 3/29/2007 9:20:23 AM ***

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AUS Reference #:

Completed Date: 3/19/2007

Applicant Information

Applicant: CCLAMPETT, JETHRO

SSN#: 222-01-4141

Co-Applicant:

SSN#:

Street Address: 123 BEVERLY HILLS DRIVE

City, State, Zip: ATLANTA, GA 30318

Score Information

TU FICO CLASSIC PF 95

Range 250 to 900

FOR: CLAMPETT, JETHRO C

Score Date: 3/19/2007

FILE NOT SCORED BECAUSE SUBJECT DOES NOT HAVE SUFFICIENT CREDIT

TU FICO CLASSIC PF 95

Range 250 to 900

FOR: CLAMPETT, JETHRO C

Score Date: 3/19/2007

FILE NOT SCORED BECAUSE SUBJECT DOES NOT HAVE SUFFICIENT CREDIT

SCORE(S) DISCLOSURE

NOTICE TO HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency (credit bureau) 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 a consumer reporting agency (credit bureau) 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 (credit bureau) 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 (credit bureau) 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 concerning the terms of the loan, contact the lender

****The credit reporting agency (CRA) is allowed to charge a reasonable fee for this disclosure****

TRANSUNION 2 BALDWIN PLACE P.O. BOX 1000, CHESTER, PA 19022

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SCORE PAGE