

SAMPLE REPORT

PLEASE contact us if you have any questions about this report...

FILE #	7202189	FNMA #	DATE COMPLETED	12/24/2005	RQD' BY	DINO
PREPARED FOR	SCOTT ROAD MORTGAGE		DATE ORDERED	12/24/2005		MAJORINTA
	4520 EXECUTIVE DRIVE, SUITE 215		REPOSITORIES	XP/TU/EF	PRPD' BY	
	SAN DIEGO, CA 92121		PRICE	\$18.95	LOAN TYPE	
			REF. #			

PROPERTY ADDRESS

	APPLICANT		CO-APPLICANT	
APPLICANT	MORRISON, THOMAS		CO-APPLICANT	MORRISON, JOY
SOC SEC #	1x4-xx-3x54	DOB	SOC SEC #	3x8-xx-7x45
MARITAL STATUS	MARRIED		DEPENDENTS	0
CURRENT ADDRESS	5647 OCEAN VIEW DRIVE, BAKERSFIELD, CA 93312			LENGTH
PREVIOUS ADDRESS				LENGTH

SCORE MODELS

EQUIFAX/BEACON 5.0 - THOMAS MORRISON - SSN

SCORE: **689** (his mid-score)

00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00008 - TOO MANY INQUIRIES LAST 12 MONTHS
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

TRANSUNION/FICO CLASSIC (04) - THOMAS MORRISON - SSN

SCORE: **729**

038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED
 013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 008 - TOO MANY INQUIRIES LAST 12 MONTHS
 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 FA - IN ADDITION TO THE FACTORS LISTED ABOVE, THE NUMBER OF INQUIRIES ON THE CONSUMER'S CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE.

EXPERIAN/FAIR, ISAAC (VER. 2) - THOMAS MORRISON - SSN

SCORE: **681**

38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
 18 - NUMBER OF ACCOUNTS DELINQUENT
 08 - NUMBER OF RECENT INQUIRIES
 06 - NUMBER OF FINANCE COMPANY ACCOUNTS

EQUIFAX/BEACON 5.0 - JOY MORRISON - SSN

SCORE: **692** (her mid-score)

00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00008 - TOO MANY INQUIRIES LAST 12 MONTHS
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

TRANSUNION/FICO CLASSIC (04) - JOY MORRISON - SSN

SCORE: **736**

038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED

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FILE # 7202189 FNMA # DATE COMPLETED 12/24/2005 RQD' BY DINO
 PREPARED FOR COAGENT ROAD MORTGAGE DATE ORDERED 12/24/2005 MAJORINTA
 4520 EXECUTIVE DRIVE, SUITE 215 REPOSITORIES XP/TU/EF PRPD' BY
 SAN DIEGO, CA 92121 PRICE \$12.95 LOAN TYPE
 REF. #

PROPERTY ADDRESS

APPLICANT MORRISON, THOMAS CO-APPLICANT MORRISON, JOY
 SOC SEC # DOB SOC SEC # DOB
 MARITAL STATUS MARRIED DEPENDENTS

SCORE MODELS

013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 006 - TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS
 FA - IN ADDITION TO THE FACTORS LISTED ABOVE, THE NUMBER OF INQUIRIES ON THE CONSUMER'S CREDIT FILE HAS ADVERSELY AFFECTED THE CREDIT SCORE.

EXPERIAN/FAIR, ISAAC (VER. 2) - JOY MORRISON - SSN
 SCORE: 668

38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
 18 - NUMBER OF ACCOUNTS DELINQUENT
 08 - NUMBER OF RECENT INQUIRIES
 06 - NUMBER OF FINANCE COMPANY ACCOUNTS

TRADELINES

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
J	J	CITIMORTGAGE INC 20026546548004 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST	06/05	10/04 05/05	\$508000 MTG 360 \$2010	\$508000	\$0	5	0	0	0	AS AGREED XP/TU/EF
J	J	NATIONAL CITY MORTGA 9875486542 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST	06/05	04/04 05/05	\$281600 MTG 360 \$1913	\$281593	\$0	14	0	0	0	AS AGREED XP/TU/EF
J	J	COUNTRYWIDE HOME LOA 32197871 HOME EQUITY LINE OF CREDIT - REVOLVING TERMS	05/05	07/04 05/05	\$80400 MTG MIN \$689	\$79646	\$0	7	0	0	0	AS AGREED XP/TU/EF
P	J	CITIBANK NA 500816-64548511	05/05	10/04 05/05	\$75000 REV MIN \$382	\$74383	\$0	7	0	0	0	AS AGREED XP/TU/EF
P	J	HSBC NV 0215487921 ACCOUNTS CLOSED BY CREDIT GRANTOR	05/99	11/92 03/99	\$11500 REV MIN \$199	\$9731	\$0	-	-	-	-	BANKRUPTCY XP/TU/EF
J	C	FOA BK 521657841221	09/98	05/90 10/97	\$7500 REV MIN \$151	\$7323	\$0	-	-	-	-	CLOSED TU
J	J	BAC/FLEET-BKCARD 4071548715487	04/99	05/95 04/99	\$6000 REV	\$5060 \$0	\$0	45	0	0	0	BANKRUPTCY XP/TU/EF

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

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 PREPARED FOR COGNATE ROAD MORTGAGE DATE ORDERED 12/24/2005 MAJORINTA
 4520 EXECUTIVE DRIVE, SUITE 215 REPOSITORIES XP/TU/EF PRPD' BY
 SAN DIEGO, CA 92121 PRICE \$12.95 LOAN TYPE
 REF. #

PROPERTY ADDRESS

APPLICANT MORRISON, THOMAS CO-APPLICANT MORRISON, JOY
 SOC SEC # DOB SOC SEC # DOB
 MARITAL STATUS MARRIED DEPENDENTS

TRADELINES

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
TRANSFERRED TO ANOTHER LENDER; PURCHASED BY ANOTHER LENDER												
B	B	B SALLIE MAE 3RD PTY L 1241548718474	05/05	09/96 05/05	\$8679 EDU	\$1847 120 \$75	\$0	62	0	0	0	AS AGREED XP/TU/EF
A	J	J CAP ONE BK 04741541966	05/05	03/04 05/05	\$4723 REV	\$92 MIN \$15	\$0	15	0	0	0	AS AGREED XP/TU/EF
B	J	J PROVIDIAN FINANCIAL 45484124697125	06/05	07/04 06/05	\$9000 REV	\$1 MIN \$1	\$0	11	0	0	0	AS AGREED XP/TU/EF
J	J	J AM HONDA FIN 1254845489244 CLOSED; COLLATERAL: 00873 1HGEJ8149TL039872	04/98	04/96 06/97	\$19761 AUTO	\$0 60 \$0	\$0	-	-	-	-	PAID XP/TU
J	J	J BAC-BANKCARD 1654845115 ACCOUNT CLOSED AT CONSUMER'S REQUEST	07/01	07/72 08/95	\$6539 REV	\$0 \$0	\$0	99	0	0	0	PAID XP/TU
B	B	B BALLY TOTAL FITNESS 1548945191154 INSTALLMENT SALES CONTRACT	02/03	08/89 -/-	\$399 INST	\$0 012 \$0	\$0	1	0	0	0	PAID XP
J	B	B BANKAMERICA 516784515159 ACCOUNT CLOSED BY CONSUMER	09/98	11/87 03/95	\$6526 REV	\$0 \$0	\$0	-	-	-	-	PAID XP/TU
B	J	J BANKAMERICA 15648425151215 CLOSED	08/98	05/96 -/-	\$21740 LEAS	\$0 24 \$0	\$0	-	-	-	-	PAID XP/TU
B	B	B CAP ONE BK 454181516548	05/05	07/04 09/04	\$419 REV	\$0 \$0	\$0	11	0	0	0	AS AGREED XP/TU/EF
J	J	J CHASE 002151148662	04/99	08/90 03/99	\$9000 REV	\$0 \$0	\$0	12	0	0	0	BANKRUPTCY XP/TU/EF
P	B	B CHASE 154897154841 ACCOUNT CLOSED AT CONSUMER'S REQUEST	03/97	06/93 -/-	\$3000 REV	\$0 \$0	\$0	47	0	0	0	PAID XP

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TRADELINES

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	J	J CHASE ADVG 00101458213154 CHECK CREDIT OR LINE OF CREDIT	04/99	12/91 03/99	\$5200 REV	\$0 \$0	\$0	89	0	0	0	BANKRUPTCY XP/TU/EF
B	J	J CHASE NA 53454188971297 ACCOUNT CLOSED BY CONSUMER (CHAPTER 7)	05/02	05/95 03/99	\$6500 REV	\$0 \$0	\$0	-	-	-	-	BANKRUPTCY XP/TU/EF
C	C	C CITI 4121514787515498 INCLUDED IN BANKRUPTCY	02/03	09/97 03/99	\$6000 REV	\$0 \$0	\$0	-	-	-	-	BANKRUPTCY XP/TU/EF
C	J	J CITI 423254878784215 INCLUDED IN BANKRUPTCY	02/03	05/95 03/99	\$5700 REV	\$0 \$0	\$0	-	-	-	-	BANKRUPTCY XP/TU/EF
B	J	J CITI 445418451238578	02/03	01/92 03/99	\$10000 REV	\$0 \$0	\$0	-	-	-	-	BANKRUPTCY XP/TU/EF
J	J	J COUNTRYWIDE HOME LOA 3121871857121 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST	04/04	09/03 03/04	\$236000 MTG	\$0 360 \$0	\$0	5	0	0	0	PAID XP/TU/EF
J	J	J DISCOVER FINANCIAL S 621548421741 ACCOUNT CLOSED AT CONSUMER'S REQUEST	04/99	04/86 -/-	\$5500 REV	\$0 \$0	\$0	0	0	0	0	BANKRUPTCY XP
B	B	B DISCOVER FINANCIAL S 60157787545121651	04/99	10/90 -/-	\$7500 REV	\$0 \$0	\$0	0	0	0	0	BANKRUPTCY XP
B	B	B DISCOVER FINANCIAL S 6011187165781231	04/99	11/95 -/-	\$3600 REV	\$0 \$0	\$0	0	0	0	0	BANKRUPTCY XP
C	C	C FCNB/SPIEGL/EBAUR/NW 321878419	05/96	09/93 05/94	\$400 REV	\$0 \$0	\$0	32	0	0	0	INACTIVE XP
J	J	J FMCC 1216798151	10/99	08/97 06/99	\$26272 AUTO	\$0 60 \$0	\$0	-	-	-	-	BANKRUPTCY XP/TU/EF

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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	J	FORD CRED 1654897516	08/04	10/00 08/04	\$20293 AUTO	\$0 061 \$0	\$0	46	0	0	0	PAID XP/TU/EF
J	J	GEMB/JCP -216579845498	06/05	08/97 09/00	\$200 REV	\$0 \$0	\$0	69	0	0	0	AS AGREED XP/TU/EF
C	C	GEMB/MERVYNS 11878947978787	06/05	02/00 11/01	\$200 REV	\$0 \$0	\$0	29	0	0	0	AS AGREED XP/TU/EF
C	C	GEMB/MERVYNS 15649875167894	05/05	12/04 01/05	\$200 REV	\$0 \$0	\$0	17	0	0	0	AS AGREED XP/TU/EF
P	J	GREEN POINT SAVINGS 44687187564 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST	11/04	11/03 09/04	\$500000 MTG	\$0 360 \$0	\$0	8	0	0	0	PAID XP/TU/EF
P	J	HOMECOME FIN 156489415649845 CLOSED; HOME EQUITY LOAN	05/02	01/95 08/01	\$0 MTG	\$0 25 \$0	\$0	01	0	0	0	PAID TU
J	J	HOMECOMINGS FINANCIA 165798415748945 Late Dates: 11/00-30, 7/00-30, 5/00-30, 3/00-30 CHECK CREDIT OR LINE OF CREDIT	08/01	01/95 09/00	\$125000 REV	\$0 \$0	\$0	49	5	0	0	PD WAS 30 XP/TU/EF
J	J	HONDA FIN 1198764189747 Late Dates: 8/00-30, 6/00-30, 5/00-30, 4/00-30 LEASE	04/04	03/98 04/01	\$8504 LEAS	\$0 036 \$0	\$0	72	4	0	0	PD WAS 30 XP/TU/EF
J	J	MASTERFIN 198756489754 REAL ESTATE MORTGAGE	12/04	04/03 10/03	\$100000 MTG	\$0 180 \$0	\$0	13	0	0	0	PAID XP/EF
J	J	MBNA AMERICA 54987518975648 ACCOUNT CLOSED BY CONSUMER	08/95	08/89 02/90	\$5000 REV	\$0 \$0	\$0	-	-	-	-	PAID TU
B	B	MEDICAL 1867564897	11/02	09/01 11/02	\$824 INST	\$0 \$0	\$0	-	-	-	-	PAID COLL TU

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 PREPARED FOR COGENT ROAD MORTGAGE DATE ORDERED 12/24/2005 MAJORINTA
 4520 EXECUTIVE DRIVE, SUITE 215 REPOSITORIES XP/TU/EF PRPD' BY
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 REF. #

PROPERTY ADDRESS

APPLICANT MORRISON, THOMAS CO-APPLICANT MORRISON, JOY
 SOC SEC # DOB SOC SEC # DOB
 MARITAL STATUS MARRIED DEPENDENTS

TRADELINES

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
PAID PROFIT AND LOSS; MEDICAL DEBT												
J	J	N TLCY/VISA 15748945	06/99	05/90 03/99	\$9069 REV	\$0 \$0	\$0	-	-	-	-	BANKRUPTCY XP/EF
J	J	PNC MORTGAGE SERVI 19874897545	09/00	04/91 07/00	\$422500 MTG	\$0 360 \$0	\$0	27	0	0	0	PAID XP/TU
CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST												
C	C	ROBINSONS/MAY 49874894	05/05	05/98 01/02	\$438 REV	\$0 \$0	\$0	85	0	0	0	AS AGREED XP/TU/EF
B	B	SM SERVICING 498748975486	02/00	06/97 12/99	\$8679 EDU	\$0 \$0	\$0	10	0	0	0	PAID TU
TRANSFERRED TO ANOTHER LENDER												
B	B	STUDENT LOAN MKT ASS 1498724897	03/00	06/97 -/-	\$8679 EDU	\$0 UNK \$0	\$0	14	0	0	0	PAID XP
TRANSFERRED TO ANOTHER LENDER												
C	C	TNB - TARGET 86798432156	06/05	04/97 10/98	\$430 REV	\$0 \$0	\$0	28	0	0	0	AS AGREED XP/TU/EF
B	J	UNVL/CITI 1987187869	05/02	04/91 03/99	\$4000 REV	\$0 \$0	\$0	-	-	-	-	BANKRUPTCY XP/TU/EF
CHAPTER 7 BANKRUPTCY												
P	J	US BANK 8716789454	05/99	11/95 03/99	\$10000 REV	\$0 \$6498	\$0		1	1	0	BANKRUPTCY XP/TU/EF
Late Dates: 12/98-60, 11/98-30 CLOSED ACCOUNT												
B	B	US DEP ED 86761897454	10/02	09/94 10/02	\$3677 EDU	\$0 88 \$0	\$0	48	0	0	0	PAID TU/EF
CLOSED												
P	J	USBANK 89719878948974	05/99	04/90 03/99	\$6000 REV	\$0 \$3410	\$0	-	-	-	-	BANKRUPTCY XP/TU/EF
CLOSED ACCOUNT												

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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	J	WASHINGTON MUTUAL FA 21987318971 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST	12/03	04/03 09/03	\$322700 MTG	\$0 360 \$0	\$0	8	0	0	0	PAID XP/TU/EF
J	J	WELLSFARGO 189418974 BANKRUPTCY CHAPTER 7	06/05	04/86 03/99	\$21506 REV	\$0 \$0	\$0	-	-	-	-	BANKRUPTCY XP/TU/EF
J	J	WELLSFARGO 198721897 BANKRUPTCY CHAPTER 7	06/05	07/86 03/99	\$30000 REV	\$0 \$0	\$0	-	-	-	-	BANKRUPTCY XP/TU/EF
J	J	WFB CD SVC 49841874 BANKRUPTCY CHAPTER 7	06/05	08/86 03/99	\$6674 REV	\$0 \$0	\$0	-	-	-	-	BANKRUPTCY XP/TU/EF
J	J	WFB CD SVC 489487487 BANKRUPTCY CHAPTER 7	06/05	10/76 03/99	\$8019 REV	\$0 \$0	\$0	-	-	-	-	BANKRUPTCY XP/TU/EF
J	J	BK ONE COLS 2894354897564	01/97	01/95 01/97	\$113200 REV	- -	\$0	-	-	-	-	AS AGREED TU
J	C	FMCC 418972189745	10/99	08/97 06/99	- AUTO	- -	-	-	-	-	-	BANKRUPTCY EF
P	J	WELLSFARGO 897454874	02/00	04/86 03/99	- REV	- -	-	-	-	-	-	BANKRUPTCY EF

PUBLIC RECORDS

I J CENTRAL DISTRICT OF CA File Date: 04/99 Plaintiff: RICHARD L. MOSSMAN
 Docket #: 95482287 Amount: \$0 Action Type: CHAPTER 7 BANKRUPTCY
 Source: XP/TU/EF Status Date: 07/99 Status: DISCHARGED

INQUIRIES (ONLY LAST 90 DAYS SHOWN)

*** NONE ***

SOURCE OF INFORMATION

1 EQUIFAX - PULLED ON: 06/24/05 - INFILE DATE: 12/29/82

NM: JOY D MORRISON DOB: 01/12/57

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

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PREPARED FOR	COGETN ROAD MORTGAGE		DATE ORDERED 12/24/2005		MAJORINTA
	4520 EXECUTIVE DRIVE, SUITE 215		REPOSITORIES XP/TU/EF	PRPD' BY	
	SAN DIEGO, CA 92121		PRICE \$12.95	LOAN TYPE	
			REF. #		

PROPERTY ADDRESS

	APPLICANT		CO-APPLICANT
APPLICANT	MORRISON, THOMAS	CO-APPLICANT	MORRISON, JOY
SOC SEC #	DOB	SOC SEC #	DOB
MARITAL STATUS	MARRIED	DEPENDENTS	

SOURCE OF INFORMATION

SS: 358217745
 AD: 5647 OCEAN VIEW DRIVE, BAKERSFIELD, CA 93312 - REPORTED 01/04
 AD: 554 MAPLEWOOD LANE, SPRINGHILL, CA 92154 - REPORTED 08/03
 AD: 54 IRONWOOD ROAD, OCEAN BEACH, CA 93214 - REPORTED 12/00
 EM: QUALCOM/PRODUCT ENG./ CA - REPORTED 01/88

- 2 EQUIFAX - PULLED ON: 06/24/05 - INFILE DATE: 12/29/82
 NM: THOMAS T MORRISON DOB: 06/01/57
 SS: 124876654
 AD: 5647 OCEAN VIEW DRIVE, BAKERSFIELD, CA 93312 - REPORTED 01/04
 AD: 554 MAPLEWOOD LANE, SPRINGHILL, CA 92154 - REPORTED 04/04
 AD: 8879 CRESTED TERN, VISTA, CA 92574 - REPORTED 06/01
 EM: DOYEN/RAYMOND PROF GROUP/ENGINEER/
 EM: INTELSYS/ENGINEER/
 EM: INTELSYS INC/PRINCIPAL ENGINEER/ CA - REPORTED 05/84
- 3 TRANSUNION - PULLED ON: 06/24/05 - INFILE DATE: 11/01/71
 NM: THOMAS T MORRISON
 NM: DOB: 06/01/57
 SS: 124876654
 AD: 554 MAPLEWOOD LANE, SPRINGHILL, CA 92154 - REPORTED 01/04
 AD: 5647 OCEAN VIEW DRIVE, BAKERSFIELD, CA 93312 - REPORTED 06/03
 AD: 54 IRONWOOD ROAD, OCEAN BEACH, CA 93214
 EM: INTELSYS INC/PROFESSIONAL/
 EM: INTEL ENGR//
 PH: 897-5487 - RESIDENCE
- 4 TRANSUNION - PULLED ON: 06/24/05 - INFILE DATE: 12/01/77
 NM: JOY D MORRISON
 NM: DOB: 01/01/57
 SS: 358217745
 AD: 554 MAPLEWOOD LANE, SPRINGHILL, CA 92154 - REPORTED 12/03
 AD: 5647 OCEAN VIEW DRIVE, BAKERSFIELD, CA 93312 - REPORTED 06/03
 AD: 54 IRONWOOD ROAD, OCEAN BEACH, CA 93214
 EM: QUALCOM//
 EM: QUALCOM, INC/ADMIN MGR/
 PH: 897-5424 - RESIDENCE
- 5 EXPERIAN - PULLED ON: 06/24/05
 NM: JOY MORRISON YOB: 1957 DOB: N/A
 SS: 358217745
 SS: 563199072
 AD: 554 MAPLEWOOD LANE, SPRINGHILL, CA 92154 - REPORTED 05/03 - 01/05
 AD: 5647 OCEAN VIEW DRIVE, BAKERSFIELD, CA 93312 - REPORTED 09/03 - 12/04

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FILE # 7202189 FNMA # DATE COMPLETED 12/24/2005 RQD' BY DINO
 PREPARED FOR COGENT ROAD MORTGAGE DATE ORDERED 12/24/2005 MAJORINTA
 4520 EXECUTIVE DRIVE, SUITE 215 REPOSITORIES XP/TU/EF PRPD' BY
 SAN DIEGO, CA 92121 PRICE \$12.95 LOAN TYPE
 REF. #

PROPERTY ADDRESS

APPLICANT MORRISON, THOMAS CO-APPLICANT MORRISON, JOY
 SOC SEC # DOB SOC SEC # DOB
 MARITAL STATUS MARRIED DEPENDENTS

SOURCE OF INFORMATION

AD: 54 IRONWOOD ROAD, OCEAN BEACH, CA 93214 - REPORTED 09/00 - 03/03
 EM: QUALCOM//18774 QUALCOM AVE SAN DIEGO CA - REPORTED 05/96
 EM: QUALCOM// - REPORTED 09/92

- 6 EXPERIAN - PULLED ON: 06/24/05
 NM: THOMAS T MORRISON YOB: 1957 DOB: N/A
 SS: 124876654
 SS: 358217745
 AD: 554 MAPLEWOOD LANE, SPRINGHILL, CA 92154 - REPORTED 05/03 - 12/04
 AD: 5647 OCEAN VIEW DRIVE, BAKERSFIELD, CA 93312 - REPORTED 09/03 - 12/04
 AD: 8879 CRESTED TERN, VISTA, CA 92574 - REPORTED 11/88 - 04/03
 EM: PROFESSIONAL DESIGN GROUP// IRVINE - REPORTED 09/00
 EM: PROFESSIONAL DESGN GRP//8974 N PHARMA ST IRVINE, CA - REPORTED 10/00

REMARKS

JOY MORRISON YOB: 1957
 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED
 THOMAS T MORRISON YOB: 1957
 EXPERIAN OFAC NAME MATCHING SERVICE: NO MATCH FOUND UNLESS OTHERWISE INDICATED

TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	9	869239	870000	4612	0
AUTO	4	0	0	0	0
EDUCATION	4	1847	8679	75	0
OTHER INSTALLMENT	4	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	37	96590	228810	748	0
OTHER	0	0	0	0	0
TOTAL	58	967676	1107489	5435	0

SECURED DEBT 869239 OLDEST TRADELINE 07/72
 UNSECURED DEBT 98437 DEBT/HIGH CREDIT 89%

DEROGATORY SUMMARY

CHARGE OFFS: 0 30 DAYS: 3 INQUIRIES: 0
 COLLECTIONS: 1 60 DAYS: 1
 BANKRUPTCY: 22 90 DAYS: 0
 PUBLIC RECORDS: 1 OTHER: 0

CREDITORS

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FILE #	7202189	FNMA #	DATE COMPLETED 12/24/2005	RQD' BY	DINO
PREPARED FOR	COGENT ROAD MORTGAGE		DATE ORDERED 12/24/2005		MAJORINTA
	4520 EXECUTIVE DRIVE, SUITE 215		REPOSITORIES XP/TU/EF	PRPD' BY	
	SAN DIEGO, CA 92121		PRICE \$12.95	LOAN TYPE	
			REF. #		

PROPERTY ADDRESS

APPLICANT		CO-APPLICANT	
APPLICANT	MORRISON, THOMAS	CO-APPLICANT	MORRISON, JOY
SOC SEC #	DOB	SOC SEC #	DOB
MARITAL STATUS	MARRIED	DEPENDENTS	

CREDITORS

AM HONDA FIN	POB 6070, CYPRESS CA 90630	310-212-6619
AMERICAN HONDA FINANCE	700 VAN NESS AVE BLD 300, TORRANCE, CA 90509	800-408-6132
BALLY TOTAL FITNESS	12440 E IMPERIAL SUITE 3, NORWALK, CA 90650	562-484-2980
BANK ONE COLUMBUS	800 BROOKSEGE, WESTERVILLE, OH 43081	800-945-2015
BANKAMERICA	1825 E BUCKEYE RD, PHOENIX AZ 85034	800-944-0404
CAP 1 BANK	PO BOX 85015, RICHMOND VA 23285-5075	800-830-7521
CAPITAL 1 BK	11013 W BROAD ST, GLEN ALLEN, VA 23060	800-333-7116
CENTRAL DISTRICT OF CA	411 W 4TH ST, SANTA ANA CA 92701	714-338-5300
CHASE	4915 INDEPENDENCE PKWY, TAMPA, FL 33634	800-955-9900
CHASE ADVG	500 WHITE CLAY CENTER DR, NEWARK, DE 19711	BY MAIL
CHASE BANK	1 CHASE MANHATTEN PLAZA, NEW YORK NY 10081	
CHASE NA	4915 INDEPENDENCE PARKWA, TAMPA FL 33634	800-356-5555
CITI	P.O. BOX 6500, SIOUX FALLS SD 57117	MAIL ONLY
CITI CARDS CBSDNA	POB 6000, SIOUX FALLS, SD 57117	800-934-2788
CITIBANK NA	PO BOX 769006, SAN ANTONIO, TX 78245	800-685-0935
CITIBANKNA	,	800-723-6694
CITIMORTGAGE INC	PO BOX 9442, GAITHERSBURG, MD 20898	800-283-7918
COUNTRYWID	450 AMERICAN ST, SIMI VALLEY CA 93065	818-304-8400
COUNTRYWIDE HOME LOANS	400 COUNTRYWIDE WAY, SIMI VALLEY, CA 93065	800-669-6607 ATMD
DISCOVER FINANCIAL SVC	PO BOX 15316, WILMINGTON, DE 19850	BYMAILONLY
FCNB/SPIEGL/EBAUR/NWPT	9300 SW GEMINI DR, BEAVERTON, OR 97078	BYMAILONLY
FIRST OF AMERICA BK	POB 500 MAIL CODE, PORTAGE, MI 49081	616-376-4000
FLEET CC	300 WAKEFIELD DR, NEWARK DE 19702	302-266-7304
FMCC	12110 EMMET, OMAHA NE 68164	800-727-7000
FORD CRED	PO BOX BOX 542000, OMAHA, NE 68154	BYMAILONLY
FRD MOTOR CR	POB 542000, OMAHA NE 68154	
GEMB/MERVYNS	PO BOX 981400, EL PASO, TX 79998	BYMAILONLY
GREEN POINT SAVINGS	4160 MAIN ST, FLUSHING, NY 11355	516-327-1135
GREENPNT MTG	2300 BROOKSTONE CE, COLUMBUS GA 31904	706-323-0315
GREENPOINT MORTGAGE	INC., COLUMBUS GA 31908	706-649-6700
HHLD BANK	POB 98706, LAS VEGAS NV 89193	
HOMECOME FIN	2711 N HASKELL, DALLAS TX 75204	800-206-2901
HOMECOMING	,	800-307-6983

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3/28/2006

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	SAN DIEGO, CA 92121		PRICE \$12.95	LOAN TYPE	
			REF. #		

PROPERTY ADDRESS

APPLICANT		CO-APPLICANT	
APPLICANT	MORRISON, THOMAS	CO-APPLICANT	MORRISON, JOY
SOC SEC #	DOB	SOC SEC #	DOB
MARITAL STATUS	MARRIED	DEPENDENTS	

CREDITORS

HOMECOMINGS FINANCIAL	2711 N HASKELL SUITE 1000, DALLAS, TX 75204	800-206-2901
HONDA FIN	6261 KATELLA AVE # 1 A, CYPRESS CA 90630	MAIL ONLY
HSBC NV	1441 SCHILLING PLACE, SALINAS CA 93901	800-947-1000
JCP/MCCBG	,	MAIL ONLY
LAPALMA HOSPITAL	555 VAN REED RD, WYOMISSING, PA 19610	888-298-3065
MASTER FINANCIAL INC	505 CITY PKWY W STE 800, ORANGE, CA 92868	714-456-1000
MASTERFIN	333 S ANITA DR SUITE 150, ORANGE, CA 92668	800-564-3254
MBGA/JC PENNEY	PO BOX 27570, ALBUQUERQUE, NM 87125	800-542-0800
MBGA/JCPENEY	P.O. BOX 27570, ALBUQUERQUE NM 87125	
MBNA AMERICA	POB 15026, WILMINGTON DE 19801	800-421-2110
MCCBG/MERV	RETAILERS NATL BANK MERV, MINNEAPOLIS MN 55440	
MCCBG/MERVYN	3701 WAYZATA BLVD, MINNEAPOLIS MN 55416	
NATIONAL CITY CARD SER	1 NATIONAL CITY PKWY, KALAMAZOO, MI 49009	BYMAILONLY
NATIONAL CITY MORTGAGE***	VOM,	513-436-3025
NATIONSANC AUTO LEASING	270 S SERVICE RD, MELVILLE, NY 11747	
NATLCITY	3232 NEMARK DR, MIAMISBURG OH 45342	937-436-3025
NTL CITY MTG	3232 NEWARK DR, MIAMISBURG OH 45342	800-822-5626
NTLCY/VISA	,	616-376-3650
PNC MORTGAGE	75 N FAIRWAY, VERNON HILLS IL 60061	800-736-9090
PNC MORTGAGE SERVICING	PO BOX 37560, LOUISVILLE, KY 40233	502-581-2120
PROVIDIAN FINANCIAL	PO BOX 9180, PLEASANTON, CA 94566	BYMAILONLY
RNB-TARGET	MAILSTOP 2BD, MINNEAPOLIS MN 55440	MAIL ONLY
ROBINSNS/MAY	P.O. BOX 8021, LORAIN OH 44055	
ROBINSONS/MAY	4611 E BASELINE RD, PHOENIX, AZ 85042	BYMAILONLY
ROBINSONS-MAY	PO BOX 60950D BLVD, LAKEWOOD CA 90712	818-509-5067
SALLIE MAE	,	900-555-7562
SALLIE MAE 3RD PTY LSC	1002 ARTHUR DR, LYNN HAVEN, FL 32444	850-767-7000
SANTA ANA BANKRUPTCY COU	34 CIVIC CENTER, SANTA ANA, CA 92701	714-836-2993
SM SERVICING	PO BOX 9500, WILKES BARRE PA 18773	900-555-7562
STUDENT LOAN MKT ASSN	777 N TWIN CREEK DR, KILLEEN, TX 76543	254-554-4500
THEMONEYTREE/CREDITDATA.	4520 EXECUTIVE DRI #215, SAN DIEGO, CA 92121	877-493-1938
TNB - TARGET	PO BOX 9745, MINNEAPOLIS, MN 55440	BYMAILONLY

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APPLICANT	MORRISON, THOMAS	CO-APPLICANT	MORRISON, JOY
SOC SEC #	DOB	SOC SEC #	DOB
MARITAL STATUS	MARRIED	DEPENDENTS	

CREDITORS

U S BANK	332 MINNESOTA DR, SAINT PAUL, MN 55102	866-234-4750
UNVL/CITI	8787 BAYPINES, JACKSONVILLE FL 32201	904-954-7500
US BANK	CB DISPUTES, ST LOUIS MO 63116	866-234-4750
US BKPT CT CA SANTA AN	34 CIVIC CENTER PLZ, SANTA ANA, CA 92701	BYMAILONLY
US DEP ED	501 BLEEKER STREET, UTICA NY 13502	800-848-0979
US DEPT ED	PO BOX 7202, UTICA NY 13504	MAIL ONLY
USBANK	,	866-234-4750
WASHINGTON MUTUAL BA	9451 CORBIN AVENUE, NORTHRIDGE CA 91328	800-282-4840
WASHINGTON MUTUAL FA	PO BOX 1093, NORTHRIDGE, CA 91328	800-282-4840
WELLS FARGO	PO BOX 5445, PORTLAND OR 97228	800-642-4720
WELLS FARGO BANK	PO BOX 10438, DES MOINES, IA 50306	800-241-0025
WELLS FARGO BK	P O BOX 4051, CONCORD, CA 94524	800-642-4720
WELLS FARGO CARD SER	P.O. BOX 3696, PORTLAND OR 97208	800-642-4720
WELLSFARGO	PO BOX 30095, WALNUT CREEK CA 94598	
WSHNGTN MUTL	P.O. BOX 1093, NORTHRIDGE CA 91328	800-282-4840

MISCELLANEOUS INFORMATION

Instant View Password: VR-4554789

Fannie User ID: RG66493

To verify the authenticity of this credit report, please visit www.powercreditscores.com/ and click on Contact Us
Enter report number 7202189 and password VR-4554789 to view the report. For any inquiries regarding this report or services provided by PowerCreditScores.com please contact us at (775) 849-2030.

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 12/24/2005 2:06:01 PM ***

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