270 North Sherman Street

Wilkes-Barre, PA 18702 (570) 824-7811 x 2785 Fax (570) 824-9502 PREOUAL CREDIT REPORT

Reporting Bureau certifies compliance contractual requirements governing check of public records with these results.

Public Records Found For: X Applicant Spouse

REPORT # FNMA# UNITED ONE RESOURCES, INC 323589 270 NORTH SHERMAN STREET I OAN TYPF RFF.# REPOSITORIES XP\* WILKES-BARRE, PA 18702

> **ORDERED** 03/22/2006 BY SHIRLEY BIAGIOLI

COMPLETED 03/22/2006 PRICE \$0.00

PROPERTY ADDRESS

BORROWER CO-BORROWER **BORROWER** CONSUMER, JONATHAN **CO-BORROWER** SOC SEC# 548-80-3388 DOB SOC SEC# DOB MARITAL STATUS **DEPENDENTS** CURRENT ADDRESS 10655 BIRCH STREET, BURBANK, CA 91502 LENGTH PREVIOUS ADDRESS LENGTH **EMPLOYMENT EMPLOYER EMPLOYER** 

**POSITION POSITION** SINCE INCOME SINCE INCOME **VERIFIED VERIFIED** BY HISTORICAL STATUS PAYMENT **CREDITOR** OPFNED DATE AMOUNT HIGH CREDIT **BALANCE STATUS** MOS ACCOUNT NUMBER REPORTED PAST DUE DATE LAST TERM RFV

\_\_\_\_\_\_\_ SCORE MODELS

2 JONATHAN QUINCY CONSUMER - 999999990

EXPERIAN/FAIR, ISAAC (VER. 2) 700

- 22 ACCOUNT(S) NOT PAID AS AGREED AND/OR LEGAL ITEM FILED
- 13 LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT
- 18 NUMBER OF ACCOUNTS DELINQUENT
- 34 AMOUNT OWED ON DELINQUENT ACCOUNTS
- 2 JONATHAN QUINCY CONSUMER 999999990 502

EXPERIAN/NATIONAL RISK V2

- 19 AVERAGE AGE OF ACCOUNTS
- 35 DELINQUENCY ON BANK INSTALLMENT LOANS
- 01 TOO FEW ACCOUNTS NOW CURRENT
- 08 PRESENCE OF NON-SATISFACTORY RATINGS ON ACCOUNTS OR LACK OF OPEN ACCOUNTS
- 2 JONATHAN QUINCY CONSUMER 999999990

EXPERIAN/MDS BANKRUPTCY

925

- K RATIO OF BANK REVOLVING BALANCES TO CREDIT LIMITS OR LACK OF BANK REVOLVING ACCOUNT INFORMATION
- C PRESENCE OF DEROGATORY ACCOUNTS
- RECENTLY ACTIVE OR LACK OF BANK, RETAIL OR FINANCE ACCOUNTS
- B PRESENCE OF DELINQUENT ACCOUNTS

PUBLIC RECORDS

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	TRADE SUMMARI											
		COUNT	BALANCE	HIGH CREDIT	PAYMENT	PAST DUE						
	MORTGAGE	1	234000	400000	3128	0						
	AUTO	1	11050	22350	465	465						
	EDUCATION	0	0	0	0	0						
OTHER	INSTALLMENT	2	20330	44225	956	956						
	OPEN	0	0	0	0	0						
	REVOLVING	5	14657	20000	435	0						
	OTHER	1	250	500	0	0						
	TOTAL	10	280287	487075	4984	1421						
	SECURED DEBT	245050	OLDI	EST TRADELINE	05/90							

UNSECURED DEBT 35237 DEBT/HIGH CREDIT 58%

3

\_\_\_\_\_\_

	DERO	GATO	RY S	UMMAR	Y		
CHARGE OFFS	0	DELINQ	30 DAYS	3	INQUIRIES	0	
COLLECTIONS	1		60 DAYS	5 1			
BANKRUPTCY ACCOUNTS	1		90 DAYS	5 1			

When completed as a Residential Mortgage Credit Report, the reporting bureau certifies the RMCR to meet all standards set forth by the FHA, FNMA, VA, FHLMC. The information has been obtained from sources deemed reliable, the accuracy of which the reporting bureau does not guarantee. This information has been furnished in response to an inquiry for the purpose of evaluating a credit risk. The inquirer has agreed to indemnify reporting bureau for any damages arising from misuse of this information, and this report is furnished in reliance upon that indemnify. This report must be held in strict confidence and in accordance with the Fair Credit Reporting Act.

OTHER

0

270 North Sherman Street Wilkes-Barre, PA 18702

(570) 824-7811 x 2785 Fax (570) 824-9502 PREOUAL CREDIT REPORT

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Public Records Found For: X Applicant Spouse

FNMA#

RFF.#

REPORT # UNITED ONE RESOURCES, INC 270 NORTH SHERMAN STREET LOAN TYPE WILKES-BARRE, PA 18702

REPOSITORIES XP\*

ORDERED 03/22/2006 BY SHIRLEY BIAGIOLI

COMPLETED 03/22/2006 PRICE \$0.00

323589

PROPERTY ADDRESS

**BORROWER** CO-BORROWER **BORROWER** CONSUMER, JONATHAN CO-BORROWER SOC SEC# 548-80-3388 DOB SOC SEC# DOB MARITAL STATUS **DEPENDENTS** CURRENT ADDRESS 10655 BIRCH STREET, BURBANK, CA 91502 **LENGTH** PREVIOUS ADDRESS LENGTH DATE OPENED HISTORICAL STATUS **PAYMENT CREDITOR** DATE **AMOUNT** HIGH CREDIT **BALANCE STATUS** ACCOUNT NUMBER **REPORTED** PAST DUE DATE LAST **TFRM** 30+ 60+ 90+ \_\_\_\_\_\_ TRADELINES 05/90 01/06 \$400000 \$234000 \$3128 92 B HOME FINANCIAL AS AGREED 0 0 0 \$0 24000098500012 01/06 360 XР MTG \$956 \$956 03/00 J B MOUNTAIN BK 01/06 \$43225 \$19330 DELINQ 30 3 0 0 39 3562A0197325346R12 01/06 INST 060 ΧP Late Dates: 12/96-30, 5/96-30 B B CENTRAL BANK 03/06 03/03 \$22350 \$11050 \$465 DELINQ 30 1 0 0 31 \$465 23802654388 02/06 AUTO 048 ΧP Late Dates: 6/96-30 STATE BANK 03/06 01/00 \$10000 \$8628 \$255 0 0 0 85 \$0 AS AGREED BB 4271008232 03/06 REV ΧP EMPLOYEES CREDIT U 02/06 05/02 \$6029 \$180 99 \$10000 AS AGREED n n n \$0 JВ 525556601 02/06 REV ΧP 02/06 03/06 \$1000 \$1000 0 0 0 \$0 A B HEMLOCKS \$-AS AGREED 17 8285103111261 02/06 TNST 024 ΧP INSTALLMENT SALES CONTRACT \$250 J B CREDIT AND COLLECT 12/05 08/99 \$500 \$-COLLECTION 0 0 0 20 98E543182136 OTHE UNK XР ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: DR. JOHN KILDARE J B BAY COMPANY 02/04 02/99 \$1400 \$0 \$0 BANKRUPTCY 1 \$0 525556601 REV ΧP Late Dates: 4/96-150+, 3/96-150+, 2/96-120, 1/96-90, 12/95-60, 11/95-30 ACCOUNT PREVIOUSLY IN DISPUTE-NOW RESOLVED-REPORTED BY SUBSCRIBER J B ISLAND SAVINGS 03/04 05/01 \$7000 \$0 \$0 CLOSED 0 0 0 18 \$0 405855254820 REV ΧP ACCOUNT CLOSED AT CONSUMER'S REQUEST TRAVEL CHARGE USA 07/04 04/04 \$4000 \$0 \$0 0 0 34 \$0 PAID 4271008232 REV 001 07/05ΧP

RECORDS PUBLIC

I B SO CALIF DISTRICT COURT File Date: 02/04 Ref #: 45078321

COUNTY TAX LN Amount: \$12,450 Plaintiff:

Status Date: 02/04 ΧP Status: RELEASED

When completed as a Residential Mortgage Credit Report, the reporting bureau certifies the RMCR to meet all standards set forth by the FHA, FNMA, VA, FHLMC. The information has been obtained from sources deemed reliable, the accuracy of which the reporting bureau does not guarantee. This information has been furnished in response to an inquiry for the purpose of evaluating a credit risk. The inquirer has agreed to indemnify reporting bureau for any damages arising from misuse of this information, and this report is furnished in reliance upon that indemnify. This report must be held in strict confidence and in accordance with the Fair Credit Reporting Act.

270 North Sherman Street Wilkes-Barre, PA 18702 (570) 824-7811 x 2785 Fax (570) 824-9502

PREQUAL CREDIT REPORT Reporting Bureau certifies compliance contractual requirements

governing check of public records with these results.

Public Records Found For: X Applicant Spouse

UNITED ONE RESOURCES, INC 270 NORTH SHERMAN STREET WILKES-BARRE, PA 18702

REPORT # 323589 I OAN TYPF REPOSITORIES XP\*

FNMA# RFF.#

03/22/2006 BY SHIRLEY BIAGIOLI

COMPLETED

**CO-BORROWER** 

ORDERED

03/22/2006 PRICE \$0.00

CO-BORROWER

PROPERTY ADDRESS

CONSUMER, JONATHAN 548-80-3388 DOB

BORROWER

SOC SEC# DEPENDENTS DOB

MARITAL STATUS CURRENT ADDRESS 10655 BIRCH STREET, BURBANK, CA 91502

LENGTH LENGTH

PREVIOUS ADDRESS

**BORROWER** 

SOC SEC#

DATE OPENED **CREDITOR** DATE ACCOUNT NUMBER REPORTED DATE LAST

File Date: 02/04

HIGH CREDIT

PAYMENT BALANCE **TFRM** 

**STATUS** 

HISTORICAL STATUS **AMOUNT** PAST DUE 30+ 60+ 90+

I B COUNTY SPR CT SANTA ANA

JUDGMENT ΧP

XР

Amount: \$1,200 Status Date: 02/04

Plaintiff: ALLIED COMPANY Status: NOT SATISFIED

I B U S BANKRUPTCY COURT CHAPTER 13 BANKRUPTCY

File Date: 02/04 Amount: \$100,000

Ref #: 35054539906234561 Plaintiff:

Status Date: 02/04

Status: FILED

Ref #: 7505853

INOUIRIES (ONLY LAST 90 DAYS SHOWN)

\_\_\_\_\_\_ \*\*\* NO RECORD FOUND \*\*\*

CREDITORS

\*\*\* NO RECORD FOUND \*\*\*

SOURCE OF INFORMATION \_\_\_\_\_\_

\_\_\_\_\_\_\_

2 - EXPERIAN 03/30/02

NAME: JONATHAN QUINCY CONSUMER YOB: 1951

NAME: JACK CONSUMER NAME: JOHN SMITH

NAME: JONATHAN SMITH JONES JR

SSN: 999-99-9990 SSN: 234-56-7891 SSN: 123-45-6789

ADDRESS: 10655 N BIRCH ST/BURBANK CA 91502-1234, ADDRESS: 1314 SOPHIA LN APT 3/SANTA ANA CA 92708-5678, , ADDRESS: 2600 BOWSER ST #312/LOS ANGELES CA 90017-9876,

EMPLOYER: AJAX HARDWARE//2035 BROADWAY SUITE 300 LOS ANGELES CA EMPLOYER: BELL AUTOMOTIVE//111 MAIN STREET BURBANK CA

\_\_\_\_\_\_ \_\_\_\_\_\_

FRAUD SHIELD

CONSUMER, JONATHAN

FROM 03/01/96 INQ COUNT FOR SSN - 8

FROM 03/01/96 INQ COUNT FOR ADDRESS - 15

INPUT SSN ISSUED 1965 - 1966

DOB: 01/10/51; DOD: 03/30/96

\_\_\_\_\_\_ ALERT

EXPERIAN ID FRAUD VICTIM ALERT ON FILE. DO NOT EXTEND CREDIT WITHOUT VERIFYING CONSUMER INFORMATION.

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270 North Sherman Street Wilkes-Barre, PA 18702 (570) 824-7811 x 2785 Fax (570) 824-9502

ACCOUNT NUMBER

#### PREQUAL CREDIT REPORT

SHIRLEY BIAGIOLI

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Public Records Found For: X Applicant Spouse

UNITED ONE RESOURCES, INC 270 NORTH SHERMAN STREET WILKES-BARRE, PA 18702

REPORT # I OAN TYPE REPOSITORIES XP\*

323589

FNMA# RFF.#

ORDERED 03/22/2006 BY COMPLETED

03/22/2006 PRICE \$0.00

PROPERTY ADDRESS

**BORROWER** CO-BORROWER **BORROWER** CONSUMER, JONATHAN **CO-BORROWER** SOC SEC# 548-80-3388 DOB SOC SEC# MARITAL STATUS DEPENDENTS CURRENT ADDRESS 10655 BIRCH STREET, BURBANK, CA 91502 PREVIOUS ADDRESS

LENGTH LENGTH

DOB

**CREDITOR** 

DATE **REPORTED** 

DATE OPENED DATE LAST

HIGH CREDIT

BALANCE

PAYMENT **TFRM** 

**STATUS** 

HISTORICAL STATUS 30+ 60+ 90+

**AMOUNT** PAST DUE

\_\_\_\_\_\_ REMARKS

CONSUMER STATEMENT: \*\*#HK# ID SECURITY ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICANT INFORMATION. THIS SECURITY ALERT WILL BE MAINTAINED FOR 90 DAYS BEGINNING 05-01-02

MISCELLANEOUS INFORMATION

\_\_\_\_\_\_ 

Instant View Password: A7-6085C31

To verify the authenticity of this credit report, please visit https://unitedoneresources.meridianlink.com and click on the Instant View link. report number 323589 and password A7-6085C31 to view the report. For any inquiries regarding this report or services provided by UNITED ONE RESOURCES please contact us at  $570-824-7811 \times 2785$ .

\_\_\_\_\_\_ 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

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 PO BOX 949 ALLEN, TX 75013 800-682-7654 www.experian.com/reportaccess

TRANSUNION PO BOX 2000 CHESTER, PA 19022 800-916-8800 www.transunion.com

PO BOX 740256 ATLANTA, GA 30374 800-685-1111 www.equifax.com

\*\*\* END OF REPORT 3/22/2006 11:32:33 AM \*\*\*

270 North Sherman Street Wilkes-Barre, PA 18702 (570) 824-7811 x 2785 Fax (570) 824-9502 ADVERSE SUMMARY

Reporting Bureau certifies compliance contractual requirements governing check of public records with these results.

Public Records Found For: X Applicant Spouse

UNITED ONE RESOURCES, INC 270 NORTH SHERMAN STREET WILKES-BARRE, PA 18702

REPORT # I OAN TYPE REPOSITORIES XP\*

323589

FNMA # RFF.#

CO-BORROWER

**STATUS** 

SHIRLEY BIAGIOLI

COMPLETED

**ORDERED** 

03/22/2006 BY 03/22/2006 PRICE

PROPERTY ADDRESS

BORROWER CONSUMER, JONATHAN 548-80-3388 DOB

SOC SEC# DEPENDENTS

CO-BORROWER

DOB

CURRENT ADDRESS 10655 BIRCH STREET, BURBANK, CA 91502 PREVIOUS ADDRESS

LENGTH LENGTH

> 1 0 0

MARITAL STATUS

BORROWER

SOC SEC#

DATE OPENED **CREDITOR** DATE ACCOUNT NUMBER **REPORTED** DATE LAST

HIGH CREDIT

BALANCE

PAYMENT **TFRM** 

HISTORICAL STATUS 30+ 60+ 90+

**AMOUNT** PAST DUE

\$465

31

\_\_\_\_\_\_

DEROGATORY ACCOUNTS

\$43225 03/00 \$19330 \$956 DELINQ 30 3 0 0 39 \$956 J B MOUNTAIN BK 01/06 3562A0197325346R12 01/06 INST 060 ΧP

Late Dates: 12/96-30, 5/96-30

B B CENTRAL BANK 03/06 03/03 \$22350 \$11050 \$465 DELINQ 30 23802654388 02/06 AUTO 048 ΧP

Late Dates: 6/96-30

J B CREDIT AND COLLECT 12/05 08/99 \$500 \$250 \$-COLLECTION 0 20 UNK 98E543182136 OTHE XР

ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: DR. JOHN KILDARE

02/04 \$1400 \$0 J B BAY COMPANY 02/99 \$0 \$0 BANKRUPTCY 1 1 525556601 REV

Late Dates: 4/96-150+, 3/96-150+, 2/96-120, 1/96-90, 12/95-60, 11/95-30 ACCOUNT PREVIOUSLY IN DISPUTE-NOW RESOLVED-REPORTED BY SUBSCRIBER

PUBLIC RECORDS

SO CALIF DISTRICT COURT File Date: 02/04 Ref #: 45078321 COUNTY TAX LN Amount: \$12,450 Plaintiff: Status: RELEASED

Status Date: 02/04

File Date: 02/04 Ref #: 7505853

\_\_\_\_\_\_

I B COUNTY SPR CT SANTA ANA JUDGMENT Amount: \$1,200 Plaintiff: ALLIED COMPANY

Status Date: 02/04 Status: NOT SATISFIED ΧP

Ref #: 35054539906234561 I B U S BANKRUPTCY COURT File Date: 02/04

CHAPTER 13 BANKRUPTCY Amount: \$100,000 Plaintiff: Status Date: 02/04 ΧP Status: FILED

\*\*\* END OF REPORT 3/22/2006 11:32:34 AM \*\*\*