
*** TEST CREDIT REPORT ***

DATE ORDERED: 12/01/04 ACCOUNT #: 99999FNMA ORDER #: 500448
REPORT PRICE: \$00.00 REQUESTED BY:
PREPARED FOR: FANNIE MAE TESTING - BUREAU SIMUL
LOAN #:
WASHINGTON, DC 20016

BORROWER: HOMEOWNER, JOHN SSN: 300405000
PRESENT ADDRESS: 175 13TH STREET
WASHINGTON, DC 20013
SPOUSE: HOMEOWNER, MARY SSN: 500222000

AMT PYMT
DATE HIGH DATE CUR TERM/ PAST HIST CURRENT
ECOA OPEN CR VER BAL PYMT DUE 30-60-90 STATUS

1) CHASE
58652333
U 05/01 12547 07/04 5000 60/257.44 0,0,0 I-1
2) SALLIE MAE
950254520
S 09/94 5000 07/04 2500 180/49.24 0,0,0 I-1
3) SALLIE MAE
950752340
U 09/95 2500 07/04 1100 180/24.63 0,0,0 I-1
4) TOYOTA CREDIT
3210989098
S 05/02 24371 07/04 15838 60/500.03 0,0,0 I-1
5) UNIVERSAL VISA
6011785239
I 04/91 10000 07/04 950 /25.00 0,0,0 R-1

***** PUBLIC RECORDS *****

THE FOLLOWING ARE PUBLIC RECORDS OBTAINED FROM THE REPOSITORY SOURCES
FOUND BELOW:

***** END OF PUBLIC RECORDS *****

INQUIRIES FOR THE PAST 12 MONTHS:

* CREDIT BUREAU SCORES *

BEACON Score for JOHN	EQUIFAX 00760
BEACON Score for MARY	EQUIFAX 00783
EMPIRICA Score for JOHN	TU 00779
EMPIRICA Score for MARY	TU 00768
FICO II Score for JOHN	EXPERIAN 00785
FICO II Score for MARY	EXPERIAN 00771

***** ERROR/WARNINGS REPORTED BY REPOSITORIES AND/OR CREDIT AGENCY *****

***** END OF ERROR/WARNINGS *****

NOTE: THIS CREDIT REPORT IS PROVIDED FOR TRAINING PURPOSES ONLY IN CONJUNCTION WITH DESKTOP ORIGINATOR AND DESKTOP UNDERWRITER. IT IS NOT A RESIDENTIAL MORTGAGE CREDIT REPORT BUT IS A REPLICATION OF A 3-IN-FILE MERGED REPORT. IT MAY NOT MEET THE STANDARDS SET FORTH BY FANNIE MAE, FHA, OR VA FOR REAL ESTATE TRANSACTIONS AND IT MAY NOT REPRESENT THE MINIMUM REQUIREMENTS FOR AN "IN-FILE" CREDIT REPORT.

THE BORROWERS USED FOR DU TESTING AND TRAINING PURPOSES ARE FICTITIOUS AND DO NOT RELATE TO REAL PEOPLE. THE NAMES, ADDRESSES AND SOCIAL SECURITY NUMBERS WERE CREATED AT RANDOM, AND ANY SIMILARITY WITH REAL INDIVIDUALS IS UNINTENTIONAL.
