

*** 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
ECO	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.
