

## CREDIT PLUS

## CREDIT REPORT

<b>FILE #</b>	15073012	<b>FNMA #</b>	<b>DATE COMPLETED</b> 12/30/2008	<b>RQD' BY</b>	BRAD BAILEY
<b>PREPARED FOR</b>	COMMONWEALTH MORTG - DP20004		<b>DATE ORDERED</b> 12/30/2008		
	25775 OAK RIDGE DR, STE 120		<b>REPOSITORIES</b> XP/TU/EF	<b>PRPD' BY</b>	
	THE WOODLANDS, TX 77380		<b>PRICE</b> \$19.30	<b>LOAN TYPE</b>	
			<b>REF. #</b> 081029000		

## PROPERTY ADDRESS

	<b>APPLICANT</b>		<b>CO-APPLICANT</b>
<b>APPLICANT</b>	USNER, MICHAEL ANTHONY	<b>CO-APPLICANT</b>	USNER, REBECCA RUTH
<b>SOC SEC #</b>	585-37-7921 <b>DOB</b> 10/21/1968	<b>SOC SEC #</b>	529-27-2152 <b>DOB</b> 1/16/1972
<b>MARITAL STATUS</b>	MARRIED	<b>DEPENDENTS</b>	
<b>CURRENT ADDRESS</b>	11552 GRAND PINE DRIVE, MONTGOMERY, TX 77356		<b>LENGTH</b>
<b>PREVIOUS ADDRESS</b>			<b>LENGTH</b>

## SCORE MODELS

EQUIFAX/FACTA BEACON 5.0 - MICHAEL A USNER - 585377921

SCORE: **768**

00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT

00002 - LEVEL OF DELINQUENCY ON ACCOUNTS

00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

TRANSUNION/FICO CLASSIC (04) - MICHAEL A USNER - 585377921

SCORE: **761**

030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT

010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

003 - PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH

013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN

FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - MICHAEL A USNER - 585377921

SCORE: **773**

10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS

08 - TOO MANY INQUIRIES LAST 12 MONTHS

18 - NUMBER OF ACCOUNTS WITH DELINQUENCY

09 - TOO MANY ACCOUNTS RECENTLY OPENED

EQUIFAX/FACTA BEACON 5.0 - REBECCA R USNER - 529272152

SCORE: **770**

00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT

00008 - TOO MANY INQUIRIES LAST 12 MONTHS

00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

TRANSUNION/FICO CLASSIC (04) - REBECCA R USNER - 529272152

SCORE: **767**

030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT

012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS

002 - LEVEL OF DELINQUENCY ON ACCOUNTS

FA - INQUIRIES IMPACTED THE CREDIT SCORE

EXPERIAN/FAIR, ISAAC (VER. 2) - REBECCA USNER - 529272152

SCORE: **779**

10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS

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

CREDIT PLUS: 31550 WINTERPLACE PARKWAY, SALISBURY, MD 21804 (P) (800) 258-3488 (F) (800) 258-3287

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 DP20004 REPOSITORIES XP/TU/EF PRPD' BY  
 25775 OAK RIDGE DR, STE 120 PRICE \$19.30 LOAN TYPE  
 THE WOODLANDS, TX 77380 REF. # 081029000

## PROPERTY ADDRESS

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 APPLICANT USNER, MICHAEL ANTHONY CO-APPLICANT USNER, REBECCA RUTH  
 SOC SEC # 585-37-7921 DOB 10/21/1968 SOC SEC # 529-27-2152 DOB 1/16/1972  
 MARITAL STATUS MARRIED DEPENDENTS

## SCORE MODELS

08 - TOO MANY INQUIRIES LAST 12 MONTHS  
 18 - NUMBER OF ACCOUNTS WITH DELINQUENCY  
 09 - TOO MANY ACCOUNTS RECENTLY OPENED

## CREDIT

ECOA	WHOSE	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						
J	J	<a href="#">CHASE MANHATTAN MTGE</a> 1767726551	12/08	07/07 12/08	\$350000 MTG 360	\$343495 \$3169	\$0	17	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
AFFECTED BY NATURAL OR DECLARED DISASTER; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST												
B	B	<a href="#">TOYOTA MOTOR CREDIT</a> 70401263557720001	11/08	05/08 11/08	\$16124 AUTO	\$13880 037 \$448	\$0	6	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
J	J	<a href="#">KEY BANK</a> -5292721521	11/08	08/08 11/08	\$8850 EDU	\$8817 240 \$63	\$0	4	0	0	0	AS AGREED <a href="#">XP/EF</a>
C	J	<a href="#">CHASE</a> 540168307394	12/08	07/08 11/08	\$17000 REV	\$8287 MIN \$165	\$0	5	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
C	C	<a href="#">US DEP ED</a> 5292721521 CLOSED	02/01	08/96 02/01	\$2000 EDU	\$191 46 \$50	\$0	10	0	0	0	CLOSED <a href="#">TU/EF</a>
J	C	<a href="#">BANK OF AMERICA</a> 2323 ACCOUNT CLOSED AT CONSUMER'S REQUEST	05/99	07/94 12/97	\$4200 REV	\$0 \$0	\$0	48	0	0	0	PAID <a href="#">XP</a>
J	J	<a href="#">BANK OF AMERICA</a> 74 ACCOUNT CLOSED AT CONSUMER'S REQUEST; CHECK CREDIT OR LINE OF CREDIT	05/08	01/08 05/08	\$25000 REV	\$0 \$0	\$0	5	0	0	0	PAID <a href="#">XP/TU/EF</a>
B	J	<a href="#">BANK OF AMERICA</a> 5764	12/08	09/05 11/08	\$21900 REV	\$0 \$0	\$0	39	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
J	J	<a href="#">CHASE</a> 44922822 HOME EQUITY LINE OF CREDIT - REVOLVING TERMS	01/08	04/05 12/07	\$44780 MTG	\$0 \$0	\$0	34	0	0	0	PAID <a href="#">XP/TU/EF</a>
C	C	<a href="#">CHASE</a> 436613306597 ACCOUNT CLOSED AT CONSUMER'S REQUEST	05/06	05/98 11/03	\$8000 REV	\$0 \$0	\$0	91	0	0	0	PAID <a href="#">XP/TU/EF</a>

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## CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
P	J	<a href="#">CHEVRON</a> 121303 PURCHASED BY ANOTHER LENDER	04/08	06/98 02/08	\$2000 REV	\$0 \$0	\$0	48	0	0	0	PAID <a href="#">TU</a>
C	C	<a href="#">CHLD/CBSD</a> 6011644315222306	12/08	04/08 10/08	\$1500 REV	\$0 \$0	\$0	8	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
B	B	<a href="#">CITI</a> 542418087149 ACCOUNT CLOSED AT CONSUMER'S REQUEST	04/06	12/98 03/05	\$6430 REV	\$0 \$0	\$0	88	0	0	0	PAID <a href="#">XP/TU/EF</a>
C	C	<a href="#">CITI</a> 542418013258 ACCOUNT CLOSED AT CONSUMER'S REQUEST	06/01	06/99 03/01	\$3800 REV	\$0 \$0	\$0	24	0	0	0	PAID <a href="#">XP/TU/EF</a>
T	C	<a href="#">COUNTRYWID</a> 2776738 REAL ESTATE MORTGAGE	06/03	06/03 06/03	\$89692 MTG	\$0 \$0	\$0	-	-	-	-	PAID <a href="#">EF</a>
C	C	<a href="#">COUNTRYWIDE HOME LOA</a> 2776738 Late Dates: 3/03-30 FHA REAL ESTATE LOAN	02/05	06/99 --/--	\$89692 MTG	\$0 360 \$0	\$0	43	1	0	0	PD WAS 30 <a href="#">XP/TU</a>
C	C	<a href="#">CRDT FIRST</a> 50293	07/03	12/98 07/99	\$270 REV	\$0 \$0	\$0	24	0	0	0	AS AGREED <a href="#">TU</a>
B	B	<a href="#">DISCOVER FIN</a> 601100966451 ACCOUNT CLOSED BY CONSUMER	11/02	12/93 08/99	\$6000 REV	\$0 \$0	\$0	27	0	0	0	PAID <a href="#">XP/TU/EF</a>
B	B	<a href="#">FSB BANKCARD</a> 5015971000030498 ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST; TRANSFERRED TO ANOTHER LENDER	04/01	05/95 01/01	\$2000 REV	\$0 \$0	\$0	73	0	0	0	PAID <a href="#">XP/TU/EF</a>
B	B	<a href="#">FSB BANKCARD</a> 473211012900 TRANSFERRED TO ANOTHER LENDER; PURCHASED BY ANOTHER LENDER; ACCOUNT CLOSED	04/01	10/90 03/01	\$3000 REV	\$0 \$0	\$0	99	0	0	0	PAID <a href="#">XP</a>
B	B	<a href="#">GEMB/CARE CREDIT</a> 601918036537	12/08	07/05 03/07	\$1000 REV	\$0 \$0	\$0	42	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>

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				DLA	ACCT TYPE	TERMS						SOURCE
C	J	<a href="#">GEMB/CHEVRON</a> 706159103246	12/08	06/98 12/08	\$2000 REV	\$0 \$0	\$0	21	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
A	C	<a href="#">GEMB/DILLARDS</a> 604587062033 ACCOUNT CLOSED AT CONSUMER'S REQUEST	09/07	02/95 06/98	\$411 REV	\$0 \$0	\$0	99	0	0	0	PAID <a href="#">XP</a>
C	C	<a href="#">GEMB/FINGER FURNITUR</a> 603461080300	12/08	07/07 01/08	\$7500 REV	\$0 \$0	\$0	17	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
B	B	<a href="#">GEMB/LOWES</a> 798192444645	12/08	07/07 02/08	\$3700 REV	\$0 \$0	\$0	17	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
B	B	<a href="#">GEMB/OLDNAVY</a> 601859600121 Late Dates: 9/05-30 CLOSED	12/08	12/01 11/05	\$700 REV	\$0 \$0	\$0	48	1	0	0	PD WAS 30 <a href="#">XP/TU/EF</a>
C	C	<a href="#">GEMB/WALMART</a> 603220760035 CLOSED	12/08	01/98 02/01	\$224 REV	\$0 \$0	\$0	48	0	0	0	PAID <a href="#">XP/TU/EF</a>
C	C	<a href="#">GEMB/WLMRTDC</a> 601131001040	04/05	02/05 --/--	\$9500 REV	\$0 \$0	\$0	01	0	0	0	AS AGREED <a href="#">TU</a>
J	J	<a href="#">GMAC MTG</a> 601219431 FANNIE MAE ACCOUNT	01/08	04/05 11/07	\$179120 MTG	\$0 360 \$0	\$0	31	0	0	0	PAID <a href="#">XP/TU/EF</a>
B	B	<a href="#">HONEYWELL AEROSPACE/</a> 2286101042	12/03	04/02 12/03	\$6616 INST	\$0 060 \$0	\$0	21	0	0	0	PAID <a href="#">XP/TU/EF</a>
B	B	<a href="#">HONEYWELL AEROSPACE/</a> 2286101058	07/00	05/98 06/00	\$12829 AUTO	\$0 060 \$0	\$0	27	0	0	0	PAID <a href="#">XP/TU/EF</a>
B	B	<a href="#">HONEYWELL AEROSPACE/</a> 228610002124	02/07	12/04 02/07	\$17822 AUTO	\$0 048 \$0	\$0	27	0	0	0	PAID <a href="#">XP/TU/EF</a>
B	B	<a href="#">HONEYWELL AEROSPACE/</a>	01/08	06/01 01/08	\$21653 INST	\$0 120 \$0	\$0	80	0	0	0	PAID <a href="#">XP/TU/EF</a>

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				DLA	ACCT TYPE	TERMS						SOURCE
		2286103061 RECREATIONAL MERCHANDISE										
B	B	<a href="#">HONEYWELL AEROSPACE/</a> 2286104030	06/01	03/00 05/01	\$5000 INST	\$0 024 \$0	\$0	16	0	0	0	PAID <a href="#">XP/TU/EF</a>
B	B	<a href="#">HONEYWELL AEROSPACE/</a> 2286102049	03/00	04/99 02/00	\$3800 INST	\$0 024 \$0	\$0	12	0	0	0	PAID <a href="#">XP/TU/EF</a>
B	B	<a href="#">HONEYWELL AEROSPACE/</a> 2286103069	08/99	06/99 06/99	\$2250 AUTO	\$0 036 \$0	\$0	3	0	0	0	PAID <a href="#">XP/TU/EF</a>
C	C	<a href="#">NEW MEXICO EDUC CR U</a> 448104001010 CREDIT CARD LOST OR STOLEN	04/08	02/01 01/08	\$6000 REV	\$0 \$0	\$0	86	0	0	0	CRCDCLOST <a href="#">XP/TU/EF</a>
C	C	<a href="#">NEW MEXICO EDUC CR U</a> 448104001109	12/08	02/01 11/08	\$6000 REV	\$0 \$0	\$0	33	0	0	0	AS AGREED <a href="#">XP/TU/EF</a>
J	J	<a href="#">NM EDU FCU</a> 1549740145 UNSECURED	06/08	11/03 04/05	\$14842 INST	\$0 035 \$0	\$0	55	0	0	0	PAID <a href="#">XP/TU/EF</a>
C	C	<a href="#">NM EDU FCU</a> 1549740144 UNSECURED	06/05	02/01 07/03	\$6000 INST	\$0 037 \$0	\$0	51	0	0	0	PAID <a href="#">XP/TU/EF</a>
C	C	<a href="#">NM EDU FCU</a> 1549740143	07/01	08/99 07/00	\$2400 INST	\$0 036 \$0	\$0	22	0	0	0	PAID <a href="#">XP/TU/EF</a>
B	B	<a href="#">TOYOTA MOTOR CREDIT</a> 70401161819160001	01/08	02/07 01/08	\$21517 AUTO	\$0 061 \$0	\$0	11	0	0	0	PAID <a href="#">XP/TU/EF</a>
B	B	<a href="#">US DEPT OF EDUCATION</a> 5853779211	03/99	11/95 03/99	\$10660 EDU	\$0 120 \$0	\$0	18	0	0	0	PAID <a href="#">XP/TU</a>
B	B	<a href="#">US DEPT OF EDUCATION</a> 5853779212	06/08	03/99 05/08	\$10177 EDU	\$0 120 \$0	\$0	1	0	0	0	PAID <a href="#">XP/TU/EF</a>
B	B	<a href="#">WELLS FARGO BANK</a>	04/04	10/90	\$3000	\$0	\$0	49	0	0	0	PAID

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				DLA	ACCT TYPE	TERMS						SOURCE
		446539510100	09/02		REV	\$0						XP/TU/EF
		ACCOUNT CLOSED AT CONSUMER'S REQUEST										
B	B	WELLS FARGO BANK	01/05	07/00	\$28772	\$0	\$0	53	0	0	0	PAID
		50082120129950001		11/04	AUTO	066 \$0						XP/TU/EF
		AUTO LEASE										
B	B	WFNNB/EXPRESS	11/99	11/95	\$720	\$0	\$0	24	0	0	0	PAID
		36905235369052352		11/99	REV	\$0						XP/TU/EF
		ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST										
C	C	LEARNERS	04/03	04/03	\$500	-	\$0	-	-	-	-	AS AGREED
		110518955097944		04/03	REV	\$10						EF
		CHARGE										

## COLLECTION ACCOUNTS

\*\*\* NONE \*\*\*

## OTHER CREDIT HISTORY

\*\*\* NONE \*\*\*

## PUBLIC RECORDS

\*\*\* NONE \*\*\*

## INQUIRIES (LAST 90 DAYS)

\*\*\* NONE \*\*\*

## TRADE SUMMARY

	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	5	343495	350000	3169	0
AUTO	6	13880	16124	448	0
EDUCATION	4	9008	10850	113	0
OTHER INSTALLMENT	7	0	0	0	0
OPEN	0	0	0	0	0
REVOLVING	26	8287	70870	175	0
OTHER	0	0	0	0	0
TOTAL	48	374670	447844	3905	0

SECURED DEBT 357375 OLDEST TRADELINE 10/90  
 UNSECURED DEBT 17295 DEBT/HIGH CREDIT 84%

## DEROGATORY SUMMARY

CHARGE OFFS: 0 30 DAYS: 2 INQUIRIES: 0  
 COLLECTIONS: 0 60 DAYS: 0

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## CREDIT PLUS: 31550 WINTERPLACE PARKWAY, SALISBURY, MD 21804 (P) (800) 258-3488 (F) (800) 258-3287

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<b>FILE #</b>	15073012	<b>FNMA #</b>	<b>DATE COMPLETED</b> 12/30/2008	<b>RQD' BY</b>	BRAD BAILEY
<b>PREPARED FOR</b>	COMMONWEALTH MORTG - DP20004 25775 OAK RIDGE DR, STE 120 THE WOODLANDS, TX 77380		<b>DATE ORDERED</b> 12/30/2008 <b>REPOSITORIES</b> XP/TU/EF <b>PRICE</b> \$19.30 <b>REF. #</b> 081029000	<b>PRPD' BY</b>	<b>LOAN TYPE</b>

**PROPERTY ADDRESS**

	<b>APPLICANT</b>		<b>CO-APPLICANT</b>
<b>APPLICANT</b>	USNER, MICHAEL ANTHONY	<b>CO-APPLICANT</b>	USNER, REBECCA RUTH
<b>SOC SEC #</b>	585-37-7921 <b>DOB</b> 10/21/1968	<b>SOC SEC #</b>	529-27-2152 <b>DOB</b> 1/16/1972
<b>MARITAL STATUS</b>	MARRIED	<b>DEPENDENTS</b>	

**DEROGATORY SUMMARY**

<b>BANKRUPTCY:</b>	0	<b>90 DAYS:</b>	0
<b>PUBLIC RECORDS:</b>	0	<b>OTHER:</b>	0

**SOURCE OF INFORMATION**

- 1    EQUIFAX - PULLED ON: 12/30/08 - INFILE DATE: 08/23/91  
      NM: REBECCA R USNER DOB: 01/16/72  
      NM: REBECCA USNEER  
      NM: REBECCA R VANDERLINDEN  
      NM: REBECCA ROMERO  
      SS: 529272152  
      AD: 11552 GRAND PINE DR, MONTGOMERY, TX 77356 - REPORTED 12/07  
      AD: 2135 N IRVINE ST, CORNELIUS, OR 97113 - REPORTED 10/05  
      AD: 1701 NE KATHRYN ST, HILLSBORO, OR 97124 - REPORTED 03/05  
      PH: (503) 359-1640 - REPORTED 03/06
- 2    EQUIFAX - PULLED ON: 12/30/08 - INFILE DATE: 10/01/90  
      NM: MICHAEL A USNER DOB: 10/21/68  
      SS: 585377921  
      AD: 11552 GRAND PINE DR, MONTGOMERY, TX 77356 - REPORTED 07/07  
      AD: 2135 N IRVINE ST, CORNELIUS, OR 97113 - REPORTED 06/05  
      AD: 1701 NE KATHRYN ST, HILLSBORO, OR 97124 - REPORTED 03/05  
      EM: ALBUQ HILTON/BARTENDER/ NM  
      EM: STEVEGERENCER//  
      PH: (503) 359-1640 - REPORTED 12/05 PH: (503) 640-6256 - REPORTED 06/05
- 3    EXPERIAN - PULLED ON: 12/30/08  
      NM: REBECCA USNER YOB: 1972 DOB: 01/16/72  
      NM: REBECCA VANDER LINDEN  
      NM: REBECCA ROMERO  
      SS: 529272152  
      AD: 11552 GRAND PINE DR, MONTGOMERY, TX 773562416 - REPORTED 07/07 - 09/08  
      AD: 2135 N IRVINE ST, CORNELIUS, OR 971137390 - REPORTED 05/05 - 08/06  
      AD: 1701 NE KATHRYN ST, HILLSBORO, OR 971241918 - REPORTED 03/05 - 04/05  
      EM: WILLIS ISD// - REPORTED 07/07  
      EM: AVIS RENT A CAR// - REPORTED 08/94
- 4    EXPERIAN - PULLED ON: 12/30/08  
      NM: MICHAEL A USNER YOB: 1968 DOB: 10/21/68  
      SS: 585377921  
      AD: 11552 GRAND PINE DR, MONTGOMERY, TX 773562416 - REPORTED 07/07 - 09/08  
      AD: 2135 N IRVINE ST, CORNELIUS, OR 971137390 - REPORTED 05/05 - 04/07  
      AD: 1701 NE KATHRYN ST, HILLSBORO, OR 971241918 - REPORTED 03/05 - 04/05  
      EM: HEWLETT-PACKARD// - REPORTED 07/08  
      EM: INTEL// - REPORTED 02/06
- 5    TRANSUNION - PULLED ON: 12/30/08 - INFILE DATE: 08/01/91  
      NM: REBECCA R USNER  
      NM: VANDERLINDEN,REBECCA,R  
      NM: LINDEN,REBECCA,VANDER

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<b>PREPARED FOR</b>	COMMONWEALTH MORTG - DP20004		<b>DATE ORDERED</b> 12/30/2008		
	25775 OAK RIDGE DR, STE 120		<b>REPOSITORIES</b> XP/TU/EF	<b>PRPD' BY</b>	
	THE WOODLANDS, TX 77380		<b>PRICE</b> \$19.30	<b>LOAN TYPE</b>	
			<b>REF. #</b> 081029000		

**PROPERTY ADDRESS****APPLICANT**

**APPLICANT** USNER, MICHAEL ANTHONY  
**SOC SEC #** 585-37-7921 **DOB** 10/21/1968  
**MARITAL STATUS** MARRIED

**CO-APPLICANT**

**CO-APPLICANT** USNER, REBECCA RUTH  
**SOC SEC #** 529-27-2152 **DOB** 1/16/1972  
**DEPENDENTS**

**SOURCE OF INFORMATION**

NM: ROMERO,REBECCA,R  
 NM: DOB: 01/16/72  
 SS: 529272152  
 AD: 11552 GRAND PINE DR, MONTGOMERY, TX 77356 - REPORTED 07/07  
 AD: 2135 N IRVINE ST, CORNELIUS, OR 97113 - REPORTED 05/05  
 AD: 2712 NE MARY ELLEN ST, ALBUQUERQUE, NM 87112

- 6 TRANSUNION - PULLED ON: 12/30/08 - INFILE DATE: 11/01/90  
 NM: MICHAEL A USNER  
 NM: USNER,MICHAELA  
 NM: UNSER,MICHAEL,A  
 NM: MICHAEL,USNER,A  
 NM: DOB: 10/21/68  
 SS: 585377921  
 AD: 11552 GRAND PINE DR, MONTGOMERY, TX 77356 - REPORTED 07/07  
 AD: 2135 N IRVINE ST, CORNELIUS, OR 97113 - REPORTED 05/05  
 AD: 1701 NE KATHRYN ST, HILLSBORO, OR 97124  
 EM: HEWLETT-PACKARD//  
 EM: INTEL//

**CREDITORS**

1ST SEC BK	PO BOX 30002, SALT LAKE CITY, UT 84130	800-445-2689
ACS/KEY BANK	1350 MAIN ST, SPRINGFIELD MA 01103	866-440-2067
BANKAMERIC	P.O. BOX 7047, DOVER DE 19903	800-759-6262
BANKAMERICA	POB 1597, NORFOLK VA 23501	800-236-6497
BANKONEDE	,	
CARE/GEMB	PO BOX 276 MAIL CODE OH3-4258 C/O CARDHOLDER OPERA, DAYTON, OH 45401	866-396-8254
CBD	530 RIVERSIDE DR, SALISBURY, MD 21801	410-742-9551
CCB NA / CHEVRON CREDIT BK	POB 5010, CONCORD CA 94524	800-243-8766
CHASE	PO BOX 901039, FORT WORTH TX 76101	800-800-5626 bkone
CHASE HEQ	,	800-441-7683
CHASE MANHATTAN MTGE	3415 VISION DR, COLUMBUS OH 43219	800-848-9380
CHASE MORG	101 E TOWN STREET, COLUMBUS OH 43215	800-848-9136
CHASE MORT	200 OLD WILSON BRD, WORTHINGTON OH 43085	800-848-9136
CHASE-MNHTN	POB 77279, HOUSTON TX 77279	800-935-9935
CHILDRENS PL/CBUSA NA	915 SECAUCUS RD, SECAUCUS, NJ 07094	877-752-2387
CHLD/CBUSA	PO BOX 5002, SIOUX FALLS SD 57117	877-596-8809
CITI	PO BOX 6241, SIOUX FALLS SD 57117	800-950-5114
CITI CARDS CBSDNA	POB 6241, SIOUX FALLS, SD 57117	800-843-0777
COUNTRYWID	450 AMERICAN ST, SIMI VALLEY CA 93065	800-669-6607

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	25775 OAK RIDGE DR, STE 120		<b>REPOSITORIES</b> XP/TU/EF	<b>PRPD' BY</b>	
	THE WOODLANDS, TX 77380		<b>PRICE</b> \$19.30	<b>LOAN TYPE</b>	
			<b>REF. #</b> 081029000		

**PROPERTY ADDRESS**

	<b>APPLICANT</b>		<b>CO-APPLICANT</b>
<b>APPLICANT</b>	USNER, MICHAEL ANTHONY	<b>CO-APPLICANT</b>	USNER, REBECCA RUTH
<b>SOC SEC #</b>	585-37-7921	<b>DOB</b> 10/21/1968	<b>SOC SEC #</b> 529-27-2152
			<b>DOB</b> 1/16/1972
<b>MARITAL STATUS</b>	MARRIED	<b>DEPENDENTS</b>	

**CREDITORS**

COUNTRYWIDE HOME LOANS	400 COUNTRYWIDE WAY, SIMI VALLEY, CA 93065	800-669-6607
CREDIT FIRST	POB 81083, CLEVELAND, OH 44181	216-362-5000
DISCOVER FINANCIAL SERVI	POB 15316, WILMINGTON, DE 19850	800-347-2683
DISCOVER FINANCIAL SVC	PO BOX 15316, WILMINGTON, DE 19850	800-347-2683
DISCOVR CD	PO BOX15316, WILMINGTON DE 19850	800-347-5342
FSB BANKCARD	PO BOX 3696, PORTLAND, OR 97208	800-642-4720
FST SEC BCRD	P.O. BOX 30002, SALT LAKE CITY UT 84130	800-445-2689
GE CONSUMER FINANCE	PO BOX 981426, EL PASO, TX 79997	800-643-8278
DILLARDS		
GE MONEY BANK/CHEVRON	,	866-597-1513
GEMB/CARE CREDIT CORE	950 FORRER BLVD, KETTERING, OH 45420	937-534-6950
GEMB/CHEVRON PLCC	,	800-243-8766
GEMB/LOWE'S	P.O. BOX 103065 C811, ROSWELL, GA 30076	800-444-1408
GEMB/OLD NAVY	BRANCH C11A P.O. BOX 103065, ROSWELL, GA 30076	877-222-6868
GEMB/WALMART	P.O. BOX 103027 C77W, ROSWELL, GA 30076	800-957-0832
GENERAL MOTORS MTG COR	PO BOX 780, WATERLOO, IA 50704	800-766-4622
GMAC MORT.	3451 HAMMOND AVE, WATERLOO IA 50702	800-766-4622
GMAC MORTGAGE	3451 HAMMOND AVE PO BOX 780, WATERLOO, IA 50702	800-766-4622
HONEYWELL AEROSPACE FC	18301 N 79TH AVE STE A10, GLENDALE, AZ 85308	623-334-4701
HONEYWELL CU	10000 N 31ST AVE, PHOENIX, AZ 85021	
HYWELL CU	18301 N 79TH AVE BLDG A-100, GLENDALE, AZ 85308	623-334-4701
KEY BANK	2277 E 220TH STREET, LONG BEACH, CA 90810	MAIL ONLY
LEARNERS	PO BOX 182121, COLUMBUS, OH 43218	800-889-0494
LOWES/MBGA	POB 103080, ROSWELL, GA 30076	800-444-1408
MBNA AMERICA	PO BOX 17054, WILMINGTON DE 19884	800-421-2110
MBNA AMERICA BANK NA	400 CHRISTIANA ROAD, NEWARK, DE 19713	800-421-2110
MCCBG/OLDNAVY	PO BOX 103065, ROSWELL, GA 30076	877-222-6868
NM EDCTR FCU	6501 INDIAN SCHOOL, ALBUQUERQUE, NM 87110	505-889-7755
NM EDU FCU	6501 INDIAN SCHOOL RD NE, ALBUQUERQUE, NM 87110	505-889-7755
NM EDUCATO	PO BOX 8530, ALBUQUERQUE, NM 87198	505-265-1241
OLD NAVY/MCCBG	P.O. BOX 29116, SHAWNEE MISSIO, KS 66201	877-222-6868
STRUCTURE	555 WEST 112TH ST, NORTHGLENN, CO 80234	800-695-5630
TOYOTA MOTOR CREDIT	7670 S CHESTER ST UNIT 2, ENGLEWOOD, CO 80112	800-874-8822
TOYOTA MTR	P O BOX 671007, HOUSTON TX 77267	800-874-8822
US DEP ED	501 BLEEKER STREET, UTICA, NY 13502	800-848-0979
US DEPT ED	,	800-848-0979
US DEPT OF EDUCATION	501 BLEECKER ST, UTICA, NY 13501	800-848-0979

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	THE WOODLANDS, TX 77380		<b>PRICE</b> \$19.30	<b>LOAN TYPE</b>	
			<b>REF. #</b> 081029000		

**PROPERTY ADDRESS**

	<b>APPLICANT</b>		<b>CO-APPLICANT</b>
<b>APPLICANT</b>	USNER, MICHAEL ANTHONY	<b>CO-APPLICANT</b>	USNER, REBECCA RUTH
<b>SOC SEC #</b>	585-37-7921 <b>DOB</b> 10/21/1968	<b>SOC SEC #</b>	529-27-2152 <b>DOB</b> 1/16/1972
<b>MARITAL STATUS</b>	MARRIED	<b>DEPENDENTS</b>	

**CREDITORS**

WAL-MART/MBGA	PO BOX 103027, ROSWELL, GA 30076	877-969-1130
WELL FARG BK	P.O. BOX 9012, WALNUT CREEK, CA 94598	800-642-2401/LEASING
WELLS FARGO BANK	AUTO FINANCE GROUP LEASING 711 W. BROADWAY, TEMPE, AZ 85282	800-642-2401
WFB CD SVC	P.O. BOX 3696, PORTLAND, OR 97208	877-778-5697
WFN STRUCTURE	PO BOX 330064, NORTHGLENN, CO 80233	800-695-5630

**MISCELLANEOUS INFORMATION**

Instant View Password: AV-BBCFEB

To verify the authenticity of this credit report, please visit <https://credit.creditplus.com> and click on the Instant View link. Enter report number 15073012 and password AV-BBCFEB to view the report. For any inquiries regarding this report or services provided by CREDIT PLUS please contact us at (800) 258-3488.

**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 / CSC
PO BOX 2002	PO BOX 1000	PO BOX 619054
ALLEN, TX 75013	CHESTER, PA 19016	DALLAS, TX 75261
888-397-3742	800-888-4213	800-392-7816
<a href="http://www.experian.com/reportaccess">www.experian.com/reportaccess</a>	<a href="http://www.transunion.com">www.transunion.com</a>	<a href="http://www.equifax.com">www.equifax.com</a>

\*\*\* END OF REPORT 12/30/2008 8:05:21 AM \*\*\*

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COMMONWEALTH MORTGAGE CORPORATION  
 25775 OAK RIDGE DR, STE 120  
 THE WOODLANDS, TX 77380  
 281.362.9500

## NOTICE TO THE HOME LOAN APPLICANT

### CREDIT SCORE INFORMATION DISCLOSURE

USNER, MICHAEL ANTHONY & USNER, REBECCA RUTH  
 11552 GRAND PINE DRIVE  
 MONTGOMERY, TX 77356

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency 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 that a consumer reporting agency 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 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 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 regarding the terms of the loan, contact the lender.

Your credit scores were provided by the following credit reporting agencies:

TRANS UNION	EQUIFAX CREDIT	EXPERIAN
PO BOX 4000	PO BOX 619054	PO BOX 2002
CHESTER, PA 19016	DALLAS, TX 75261	ALLEN, TX 75013
866-887-2673	800-392-7816	888-397-3742
<a href="http://www.transunion.com">www.transunion.com</a>	<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com/reportaccess">www.experian.com/reportaccess</a>

The following information about your credit scores was created on 12/30/2008.

**Applicant:**USNER, MICHAEL ANTHONY

**Name of Score:**EQUIFAX/FACTA BEACON 5.0

**Credit Score:**768 **Range:**300-850

**Key Factors affecting the score**

- TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- LEVEL OF DELINQUENCY ON ACCOUNTS
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

**Applicant:**USNER, MICHAEL ANTHONY

**Name of Score:**TRANSUNION/FICO CLASSIC (04)

**Credit Score:**761 **Range:**300-850

**Key Factors affecting the score**

- TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- PROPORTION OF LOAN BALANCES TO LOAN AMOUNTS IS TOO HIGH
- TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
- INQUIRIES IMPACTED THE CREDIT SCORE

**Applicant:**USNER, MICHAEL ANTHONY

**Name of Score:**EXPERIAN/FAIR, ISAAC (VER. 2)

**Credit Score:**773 **Range:**300-850

**Key Factors affecting the score**

- PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
- TOO MANY INQUIRIES LAST 12 MONTHS
- NUMBER OF ACCOUNTS WITH DELINQUENCY
- TOO MANY ACCOUNTS RECENTLY OPENED

**Applicant:**USNER, REBECCA RUTH

**Name of Score:**EQUIFAX/FACTA BEACON 5.0

**Credit Score:**770 **Range:**300-850

**Key Factors affecting the score**

- TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- TOO MANY INQUIRIES LAST 12 MONTHS
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

**Applicant:**USNER, REBECCA RUTH

**Name of Score:**TRANSUNION/FICO CLASSIC (04)

**Credit Score:**767 **Range:**300-850

**Key Factors affecting the score**

- TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
- LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
- PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
- LEVEL OF DELINQUENCY ON ACCOUNTS
- INQUIRIES IMPACTED THE CREDIT SCORE

**Applicant:**USNER, REBECCA RUTH

**Name of Score:**EXPERIAN/FAIR, ISAAC (VER. 2)

**Credit Score:**779 **Range:**300-850

**Key Factors affecting the score**

- PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
- TOO MANY INQUIRIES LAST 12 MONTHS
- NUMBER OF ACCOUNTS WITH DELINQUENCY
- TOO MANY ACCOUNTS RECENTLY OPENED



## Potential Score Improvement

File#: **15073012**  
Date: **12/30/2008**



Company: **COMMONWEALTH MORTGAGE CORPORATION**

**Applicant: MICHAEL ANTHONY USNER**

	Experian	TransUnion	Equifax
Bureau Scores	773	761	768
<b>Potential Score Improvement</b>	<b>+10</b>	<b>+12</b>	<b>+15</b>
Credit Analyzer Module	Rapid Rescore	Rapid Rescore	Rapid Rescore

**Co-Applicant: REBECCA RUTH USNER**

	Experian	TransUnion	Equifax
Bureau Scores	779	767	770
<b>Potential Score Improvement</b>	<b>+11</b>	<b>+11</b>	<b>+13</b>
Credit Analyzer Module	Rapid Rescore	Rapid Rescore	Rapid Rescore

### Credit Assure™

Credit Assure™ searches for inaccurate information (i.e., incorrect, outdated, or missing data). It also seeks for the best combination of pay downs, balance transfers, and other activities through credit management scans so that you don't overlook the opportunities to raise a borrower's credit score.



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