

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

Public Records Found For:  Applicant  Spouse

<b>S E N D T O</b>	UNITED ONE RESOURCES, INC	REPORT #	323589	FNMA #	
	270 NORTH SHERMAN STREET	LOAN TYPE		REF. #	
	WILKES-BARRE, PA 18702	REPOSITORIES	XP*		
		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	
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	BY	VERIFIED	BY

ECOA	WHOSE	CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	HISTORICAL STATUS			AMOUNT PAST DUE
									TIME PAST DUE	MOS REV		

**S C O R E M O D E L S**

- 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  
 EXPERIAN/NATIONAL RISK V2 **502**  
 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  
 H - RECENTLY ACTIVE OR LACK OF BANK, RETAIL OR FINANCE ACCOUNTS  
 B - PRESENCE OF DELINQUENT ACCOUNTS

**T R A D E S U M M A R Y**

	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
<b>TOTAL</b>	<b>10</b>	<b>280287</b>	<b>487075</b>	<b>4984</b>	<b>1421</b>

  

SECURED DEBT	245050	OLDEST TRADELINE	05/90
UNSECURED DEBT	35237	DEBT/HIGH CREDIT	58%

**D E R O G A T O R Y S U M M A R Y**

CHARGE OFFS	0	DELINQ 30 DAYS	3	INQUIRIES	0
COLLECTIONS	1	60 DAYS	1		
BANKRUPTCY ACCOUNTS	1	90 DAYS	1		
PUBLIC RECORDS	3	OTHER	0		

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

REPORT # 323589 FNMA #  
 LOAN TYPE REF. #  
 REPOSITORIES XP\*  
 ORDERED 03/22/2006 BY SHIRLEY BIAGIOLI  
 COMPLETED 03/22/2006 PRICE \$0.00

PROPERTY ADDRESS

**BORROWER**

**CO-BORROWER**

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

CO-BORROWER  
 SOC SEC # DOB  
 DEPENDENTS  
 LENGTH  
 LENGTH

E C O A	W H O S E	CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	HISTORICAL STATUS			AMOUNT PAST DUE
									TIME PAST DUE	MOS REV		
									30+	60+	90+	

**T R A D E L I N E S**

J B	HOME FINANCIAL	01/06	05/90	\$400000	\$234000	\$3128	AS AGREED	0	0	0	92	\$0
	24000098500012		01/06		MTG	360	XP					
J B	MOUNTAIN BK	01/06	03/00	\$43225	\$19330	\$956	DELINQ 30	3	0	0	39	\$956
	3562A0197325346R12		01/06		INST	060	XP					
	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	XP					
	Late Dates: 6/96-30											
B B	STATE BANK	03/06	01/00	\$10000	\$8628	\$255	AS AGREED	0	0	0	85	\$0
	4271008232		03/06		REV		XP					
J B	EMPLOYEES CREDIT U	02/06	05/02	\$10000	\$6029	\$180	AS AGREED	0	0	0	99	\$0
	525556601		02/06		REV		XP					
A B	HEMLOCKS	03/06	02/06	\$1000	\$1000	\$-	AS AGREED	0	0	0	17	\$0
	8285103111261		02/06		INST	024	XP					
	INSTALLMENT SALES CONTRACT											
J B	CREDIT AND COLLECT	12/05	08/99	\$500	\$250	\$-	COLLECTION	0	0	0	20	
	98E543182136				OTHE	UNK	XP					
	ACCOUNT INFORMATION DISPUTED BY CONSUMER; ORIGINAL CREDITOR: DR. JOHN KILDARE											
J B	BAY COMPANY	02/04	02/99	\$1400	\$0	\$0	BANKRUPTCY	1	1	4	99	\$0
	525556601				REV		XP					
	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		XP					
	ACCOUNT CLOSED AT CONSUMER'S REQUEST											
B B	TRAVEL CHARGE USA	07/04	04/04	\$4000	\$0	\$0	PAID	0	0	0	34	\$0
	4271008232		07/05		REV	001	XP					

**P U B L I C R E C O R D S**

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

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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

E C O A	W H O S E	CREDITOR ACCOUNT NUMBER	DATE REPORTED	DATE OPENED DATE LAST ACTIVITY	HIGH CREDIT	BALANCE	PAYMENT TERM	STATUS	HISTORICAL STATUS			AMOUNT PAST DUE	
									TIME PAST DUE				MOS REV
									30+	60+	90+		

I B COUNTY SPR CT SANTA ANA File Date: 02/04 Ref #: 7505853  
 JUDGMENT Amount: \$1,200 Plaintiff: ALLIED COMPANY  
 XP Status Date: 02/04 Status: NOT SATISFIED

I B U S BANKRUPTCY COURT File Date: 02/04 Ref #: 35054539906234561  
 CHAPTER 13 BANKRUPTCY Amount: \$100,000 Plaintiff:  
 XP Status Date: 02/04 Status: FILED

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**I N Q U I R I E S ( O N L Y L A S T 9 0 D A Y S S H O W N )**

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

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**C R E D I T O R S**

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

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**S O U R C E O F I N F O R M A T I O N**

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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, , 06/95  
 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 05/91

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**F R A U D S H I E L D**

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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

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**A L E R T**

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

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

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									TIME PAST DUE	MOS REV		
									30+	60+	90+	

**R E M A R K S**

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.

**M I S C E L L A N E O U S I N F O R M A T I O N**

Instant View Password: A7-6085C31

To verify the authenticity of this credit report, please visit <https://unitedonerresources.meridianlink.com> and click on the Instant View link. Enter 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 x2785.

**D I S C L A I M E R**

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 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	EQUIFAX PO BOX 740256 ATLANTA, GA 30374 800-685-1111 www.equifax.com
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\*\*\* END OF REPORT 3/22/2006 11:32:33 AM \*\*\*

**United One Resources, Inc.**  
 270 North Sherman Street  
 Wilkes-Barre, PA 18702  
 (570) 824-7811 x 2785 Fax (570) 824-9502

**ADVERSE SUMMARY**

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	ACCOUNT PREVIOUSLY IN DISPUTE-NOW RESOLVED-REPORTED BY SUBSCRIBER												

**PUBLIC RECORDS**

I B	SO CALIF DISTRICT COURT	File Date: 02/04	Ref #: 45078321
	COUNTY TAX LN	Amount: \$12,450	Plaintiff:
	XP	Status Date: 02/04	Status: RELEASED
I B	COUNTY SPR CT SANTA ANA	File Date: 02/04	Ref #: 7505853
	JUDGMENT	Amount: \$1,200	Plaintiff: ALLIED COMPANY
	XP	Status Date: 02/04	Status: NOT SATISFIED
I B	U S BANKRUPTCY COURT	File Date: 02/04	Ref #: 35054539906234561
	CHAPTER 13 BANKRUPTCY	Amount: \$100,000	Plaintiff:
	XP	Status Date: 02/04	Status: FILED

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