

# Reference and Interpretation Guide:



Merged Infile & Residential Mortgage  
Credit Report

**CBC** COMPANIES

" An unusual partnership "

**Prepared For (1):**

This section shows what lender the report was prepared for, and to the attention of the person who ordered the report.

**Property Address (2):**

(\*) This section identifies the property address to be financed, type of mortgage and if the address is to be purchased or refinanced, and if the file is joint or individual.

**Prepared By (3):**

This section identifies who prepared the report, the report price; computer ID (which is CBC Companies identifier) and the loan number assigned to the file.

**Date Received (4):**

This section shows the date the request was made, (\*) date completed and date that anything was revised.

**Applicant (5A):**

This section shows the applicant's name, social security number, (\*) date of birth, marital status, phone number and number of dependents, as well as the present and previous address.

**Co-Applicant (5B):**

This section shows the co-applicant's name, social security number and present and previous address.

**Employment Information (6):**

This section shows the applicant and co-applicant's employers and addresses, (\*) start dates, positions held, income and whether employment has been verified, the date the information was verified and who verified the information. This section also shows the applicant's and co-applicant's previous employment.

(\*) Indicates the proceeding information will appear only on a Residential Mortgage Credit Report (RMCR). This information is not received from the repository (ies) and therefore must be verified otherwise.

CBC COMPANIES  
1404 E. 9TH ST. SUITE 210  
(800) 435-0081



Phone: 216-348-8353  
Fax: 800-262-4066

RESIDENTIAL MORTGAGE CREDIT REPORT

<b>1</b> PREPARED FOR: CBC System Support 1404 E. 9th Street CLEVELAND OH 44114  ATTENTION: MAT GLEESON	<b>2</b> PROPERTY ADDRESS: 1492 COLUMBUS ST. MAYFLOWER OH 44001  LOAN TYPE: CONV PURPOSE OF LOAN: PURCHASE REPORT TYPE: JOINT	<b>3</b> PREPARED BY: RSY CHARGES: \$0.00 COMPUTER ID #: 9628511511100 LENDER CASE #: 3488420	<b>4</b> DATE RECEIVED: 10/11/96  DATE COMPLETED: 10/11/96  DATE REVISED: 10/14/96
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APPLICANT

CO-APPLICANT

<b>5A</b> NAME: BRISCOE M COUNTY JR SSN: 287-46-5690      DOB: 00/51 MARITAL STATUS:      DEPENDANTS: HOME PHONE:  <u>PRESENT ADDRESS:</u> 324 HERON CT. NILES IL 60714-0000 SINCE:      OWN:      RENT:  <u>PREVIOUS ADDRESS:</u> 123 MEADOW LN CHICAGO IL 60700-0000 FROM:      TO:      OWN: RENT:  <u>PREVIOUS ADDRESS:</u>	<b>5B</b> NAME: TUALULA A COUNTY SSN: 190-32-6587      DOB: 00/71 MARITAL STATUS:      DEPENDANTS: HOME PHONE:  <u>PRESENT ADDRESS:</u> 324 HERON CT. NILES IL 60714-0000 SINCE:      OWN:      RENT:  <u>PREVIOUS ADDRESS:</u> 326 KAREN CIRCLE SANTA ANA CA 92704-0000 FROM:      TO:      OWN: RENT:  <u>PREVIOUS ADDRESS:</u>
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EMPLOYMENT INFORMATION

<b>6</b> <u>PRESENT EMPLOYMENT:</u> TEL: SERVANTIS SYSTEMS INC  FROM: POSITION: DO IT ALL INCOME:      INCOME VER:N DATE VER: VERIFIED BY:  <u>PREVIOUS EMPLOYMENT:</u> TEL: NOT AVAILABLE  FROM: TO: POSITION: INCOME:      INCOME VER:N DATE VER: VERIFIED BY:  <u>PREVIOUS EMPLOYMENT:</u> TEL: GM  FROM: TO: POSITION: INCOME:      INCOME VER:N	<u>PRESENT EMPLOYMENT:</u> TEL: NOT AVAILABLE  FROM: POSITION: INCOME:      INCOME VER:N DATE VER: VERIFIED BY:  <u>PREVIOUS EMPLOYMENT:</u> TEL:  FROM: TO: POSITION: INCOME:      INCOME VER:N DATE VER: VERIFIED BY:  <u>PREVIOUS EMPLOYMENT:</u> TEL:  FROM: TO: POSITION: INCOME:      INCOME VER:N
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### **Applicant & Co-Applicant (7):**

This section appears on the top of each page identifying the applicant and co-applicant by name and social security number.

### **Mortgage Credit Score (8):**

This section shows the credit scores from the vendors and/or the credit quote score and can also display reason verbiage.

### **Public Record (9):**

This section shows all public record items for both the applicant and co-applicant.

### **Credit Summary (10):**

- A** All revolving, installments, real estate and accounts showing as open or unknown are totaled into columns of monthly payments, balances, and credit limits.
- B** All tradelines on the report will be added and indicate how many accounts are revolving, installment, real estate, open or unknown.
- C** How many times 30+, 60+, 90+ days the revolving, installments, real estate and or unknown accounts have been delinquent.
- D** Total amount for each column heading.
- E** Number of inquiries within the last 90 days.
- F** Number of Public Records on the report.
- G** Number of bankruptcies.
- H** The worst status on the report.
- I** Oldest date reviewed on the report.
- J** Number of satisfactory accounts on the report.

APPLICANT		CO-APPLICANT	
NAME: BRISCOE M COUNTY JR	7	NAME: TUALULA A COUNTY	
SSN: 287-46-5690		SSN: 190-32-6587	

**MORTGAGE CREDIT SCORE**

1	BEACON SCORE 00582	8	EFX01
	ACCOUNT NOT PAID AS AGREED, PUBLIC RECORD, OR COLLECTION AGENCY FILING NUMBER OF ACCOUNTS CURRENTLY OR IN THE PAST NOT PAID AS AGREED LACK OF RECENTLY REPORTED BALANCES ON REVOLVING / OPEN ACCOUNTS NUMBER OF INQUIRIES WITHIN THE LAST TWELVE MONTHS 00022000180002400008		
8	BEACON SCORE 00622		EFX01
	ACCOUNT NOT PAID AS AGREED, PUBLIC RECORD, OR COLLECTION AGENCY FILING LACK OF RECENTLY REPORTED BALANCES ON REVOLVING / OPEN ACCOUNTS NUMBER OF INQUIRIES WITHIN THE LAST TWELVE MONTHS LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED 00022000180002400014		

**PUBLIC RECORD INFORMATION**

1	JUDGEMENT	RPTD-03/92	VRFD-08/95	OPND-	*
	CASE-193571 FORECLOSURE		SRCE-645VC09572	AMT-42950	
	ASSET-	LIAB-	BAL-42950	LACT-	
	PLTF-OHIO MTG ATY JONES		DEF-SUBJ		
	SHERIFF SALE				
			9		EFX01
1	CIVIL JUDGEMENT	RPTD-04/90	VRFD-	OPND-	*
	CASE-12345		SRCE-Z 4841227	AMT-343	
	ASSET-	LIAB-	BAL- 343	LACT-	
	PLTF-SEARS ROEBUCK	ATTY-SMITH			
					10
					TRU02

**CREDIT SUMMARY**

	PAYMENTS	BALANCES	LIMITS	TRADES	30+	60+	90+
REVOLVING	A 128	2313	21900	B 9	0	C 1	1
INSTALLMENT	484	10415	32732	4	0	0	0
REAL ESTATE	0	0	149000	1	0	0	0
OPEN / OTHER	0	0	0	0	0	0	0
TOTAL	D 612	12728	203632	14	0	1	1
# INQUIRIES	8	E	# PUBLIC RECORDS	2	F	# BANKRUPTCIES	0
WORST TRADE	9	H	OLDEST DATE	1/85	I	# SATISFACTORIES	8
						G	J

## Credit History (11):

- A** The Equal Credit Opportunity Act (ECOA) code indicates who is responsible for repayment of the debt.
- 0 - Undesignated whether individual or Joint
  - 1 - Individual account for the applicant
  - 2 - Joint account for the applicant undesignated co-borrower
  - 3 - Authorized user
  - 4 - Joint undetermined whether 2 or 3
  - 5 - Applicant is a co-maker
  - 6 - On behalf (used only in Massachusetts)
  - 7 - Maker (if subject defaults, co-maker is liable)
  - 8 - Co-applicant's information
  - 9 - Subject is no longer associated with account
- B** *Creditor Name* - who is reporting debt.
- C** *Date Reported* - this date is the last time the account was updated by the creditor.
- D** *Date of last activity* - this date is the last activity date (last paid date).
- E** *Date Opened* - the date the account was opened with the creditor.
- F** *Highest Credit or Limit* - the highest credit or limit amount reported from the credit granter.
- G** *Balance Owning* - the balance as of the date reported.
- H** *Amount past due* - the amount the account is currently past due.
- I** *Terms* - the terms have been arranged for repayment.
- J** *Payment* - the monthly payment arranged for repayment.
- K** *Type of Account/Status* - type of account and status the applicant has with the creditor.
- 0 - Account too new to rate
  - 1- Pays as agreed, customarily within 30 days
  - 2 - at least 30 days past due
  - 3- at least 60 days past due
  - 4 - at least 90 days past due
  - 5 - at least 120 days past due
  - 6 - at least 180 days past due
  - 7 - Account included under wage earner (chapter 13 bankruptcy), NPFC plan
  - 8 - Merchandise repossessed
  - 9 - Bad debt, placed for collection
  - X - No information or rating available
  - N - No activity, current account with zero balance

## Inquiries (12):

Inquiries made on the applicant's within the last three months will show whether any new accounts have been opened.

INS - installment (fixed number of payments)  
OPN - open payment due on billing at 30 or 90 days  
REV - revolving (percentage of total due each month)

- L** *Historical Status* - Number of months of history reviewed.  
This will show how many months the account status has been reviewed and how many time the account has been delinquent within 30-60 days, 60-90 days, 90 days and over for the time period of the months reviewed.
- M** *Account Number* - this is the applicant's account number with the creditor.

APPLICANT		CO-APPLICANT	
NAME: BRISCOE M COUNTY JR		NAME: TUALULA A COUNTY	
SSN: 287-46-5690		SSN: 190-32-6587	

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CREDIT HISTORY

1 0 3 R E F	E C O A	CREDITOR ACCOUNT NO	DATE RPTED	DATE LAST ACT	DATE OPND	LIMIT OR HIGHEST CREDIT	PRESENT STATUS				HISTORICAL STATUS					
							BALANCE OWING	AMOUNT PAST DUE	TERMS	PAY AMT	TYPE AND ACCOUNT STATUS	NO MOS HIST REV	30-60 DAYS ONLY	60-90 DAYS ONLY	90 DAYS AND OVER	
	A	DISCOVER CARD #1234567 (890) 789-0102	09/96	08/96	1/91	2500	210		20	20	REV 01	25	00	00	00	
												TRU01				
		B														L
		KAUFMANN'S #99371264920 (412) 232-2131 06/96 2 05/95 4	10/96	09/96	04/92	419	53		20	20	REV 01	32	01	00	01	
												1111211111111				
												1111141111111				
												EFX01				
		1								0000	REV	70	00	00	00	
		C						G				EFX01				
		8									REV 01	01	00	00	00	
		D										1				
		H										TRU01				
		J														
		M									OPN 09	24				
												EFX01				
		1									INS	01	00	00	00	
												TRU02				
		2										24				
												EFX01				
		FORECLOSURE PROCEEDINGS STARTED			REAL ESTATE MORTGAGE											

INQUIRIES

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--DATE--	WHS	KOB	MEMBER - NO		
10/08/96	1	ZB	4052B00830	CRT DATA	EFX01
10/02/96 (216) 928-8810	1	FM	645FM10738	CLEVE MTG	EFX01
10/01/96 (816) 559-1603	1	UT	910UT12245	SPRINTSPEC	EFX01

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**Comment Section (13):**

(\* ) This section displays changes on the report and any applicable fees.

APPLICANT				CO-APPLICANT	
NAME: BRISCOE M COUNTY JR			NAME: TUALULA A COUNTY		
SSN: 287-46-5690			SSN: 190-32-6587		
INQUIRIES					
--DATE--	WHS	KOB	MEMBER - NO		
09/27/96 (816) 559-1603	1	ZB	401ZB02525	EMS-ATL	EFX01
09/23/96 (216) 928-8810	1	FM	645FM10738	CLEVE MTG	EFX01
09/16/96 (216) 861-4400	1	FM	645FM09959	CAPITALRES	EFX01
09/12/96 (216) 861-4400	8	Z	0070407	CBC CUSTMR S	TRU01
09/12/96 (216) 861-4400	8	Z	0070006	CBC MTG RPTS	TRU01
09/10/96 (216) 861-4400	8	Z	0070006	CBC MTG RPTS	TRU01
<b>13</b>					
REF: WOODSIDE TERRA APTS WILL SUPPLEMENT BFO 12/5/96					
SUPP: (2) FIDELITY COLLECTIONS UPTD 11/01/96 (RY) N/C					
PER SUE 348-1234 VERY KAUFMANN'S CONS STATES NEVER LATE 12/05					
DISCLOSURE					
<small>NATIONAL CREDIT REPOSITORY (IES) ACCESSED FOR THIS CREDIT REPORT: EQUIFAX, TRANS UNION, THE REPORTING BUREAU CERTIFIES WITH CONTRACTUAL REQUIREMENTS GOVERNING CHECK OF PUBLICS AS WELL AS CREDIT INFORMATION.</small>					<b>14</b>
<small>The Residential Mortgage Credit Report meets the standards set forth by the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, Veterans Administration, Federal Housing Administration and the Federal Home Administration. The credit information furnished is in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. By acceptance of the report the inquirer has agreed to indemnify the reporting bureau for any damages arising from misuse of this information. This report must be held in strict confidence and in accordance with the Fair Credit Reporting Act.</small>					
<b>END OF CREDIT REPORT</b>					
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**Disclosure (14):**

This section shows the approval statements via the FNMA, FHLMC, HUD, FHA, and VA guide lines and the repository (ies) accessed for the respective report.