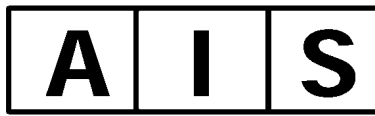




How to Read Your AIS Credit Report

Page one Scoring and Risk Model Assessment



AUTOMATED INFORMATION SERVICES, INC.

275 Halstead Avenue #2A
Harrison, NY 10528

Phone • (914) 381-4545
Fax • (914) 381-4584

Merged Infile
Credit Report

Your Company information will be here.

Report Type

Bureau types. In this case all three were pulled.

Applicant Name and Address

Prepared For:	AUTOMATED INFORMATION SERVICES INC - 123Z 275 HALSTEAD AVE STE 2A HARRISON, NY 10528	Sources:	TU, XPN, EFX
	Loan No: 2345678	Ordered:	01/07/2001
		Completed:	01/07/2001
Applicant:	CONSUMER, JOHN	Reference No:	
Co-Applicant:		Report No:	01826846
		Price:	\$10.50
		SSN:	123-45-6789
		SSN:	

Current Address: 92 COVERT AVE ELMONT, NY 11003

CREDIT										
Creditor Name Account Number	Type	Date Reported	Date Opened Last Reported	Hi Credit Term Mo	Balance Term Amount	Past Due	MO 30	60	90 *Historical*	MOP

***** S C O R E S *****

Scoring & risk for Transunion

Risk Assessment Codes

JOHN CONSUMER TU-01
728 EMPIRICA 14 10 05 09

INSUFFICIENT LENGTH OF CREDIT HISTORY
PROPORTION OF REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH
TOO MANY ACCOUNTS WITH BALANCES
TOO MANY ACCOUNTS RECENTLY OPENED

Scoring & risk for Experian

JOHN CONSUMER XPN-01
721 EXPERIAN/FAIR, ISAAC RISK MODEL 14 05 08 10

LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED.
NUMBER OF ACCOUNTS WITH BALANCES.
NUMBER OF RECENT INQUIRIES.
PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS.

Scoring & risk for Equifax

JOHN CONSUMER EFX-01
731 BEACON 96 14 01 05 30

LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
AMOUNT OWED ON ACCOUNTS IS TOO HIGH
TOO MANY ACCOUNTS WITH BALANCES
TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT

Codes correspond to the text lines below

This information is furnished 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. The borrower has agreed to indemnify the reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon the borrower's statements. It must be used in confidence and complies with the provisions of Public Law 91-508 the Fair Credit Reporting Act. Reporting Bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FRMBS, Fannie Mae, FHFA, & the Fair and Accurate Credit Administration.



Page two
Trade Line Details

Creditor Name	Reporting Credit Bureau	Type of Credit REV = Revolving INS = Installment MTG = Mortgage CRE = Credit Line OPN = Open	Date Creditor reported info to the bureau		Date account was established	Hi Credit Term Mo	Balance Term Amount	Past Due	High Credit is the highest amount charged or opening balance				MCP
			Date Reported	Date Opened Last Reported					MO	30	60	90	
CREDIT													
TU-01 1 CHASE MHT BK 908908098098980 FHA REAL ESTATE MORTGAGE		REV	12/99	12/88 09/99		\$188	\$0		19	0	0	0	1
TU-01 1 CHASE MHT BK 66987 DEBIT CARD		INS	12/99	12/78		\$3600 36	\$0 \$100		16	0	0	0	1
TU-01 1 CHASE MHT BK 8912989808 RETURNED CHECK		INS	12/99	02/70		\$1889	\$0 \$112		9	0	0	0	1
TU-01 1 CHOICE 89980 RECREATIONAL MERCHANDISE		INS	12/99	05/81		\$1100	\$0 \$210		0	0	0	0	1
TU-01 1 CHOICE 9808099 HIGH CREDIT AMOUNT IS CREDIT LIMIT AUTO LEASE		REV	12/99			\$1500	\$0		12	0	0	0	1
TU-01 1 FRD MOTOR CR 78978989778 GOVERNMENT GRANT		INS	12/99	05/70		\$12889	\$0 \$215		21	0	0	0	1
TU-01 1 FRD MOTOR CR 98098098809098 TIME SHARED LOAN		INS	12/99			\$25000	\$0 \$348		9	0	0	0	1
TU-01 1 FST BK LAF 808809098980 UTILITY COMPANY		REV	12/99	01/69		\$128	\$0		17	0	0	0	1
TU-01 1 FST BK LAF 98980898 GOVERNMENT OVERPAYMENT		INS	12/99	12/78		\$1888	\$0		13	0	0	0	1
TU-01 1 FST CARD 980980980980 GOVERNMENT FINES		INS	12/99	12/79		\$1888	\$0 \$10		25	0	0	0	1

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The Subsequent pages will have the Public record information, Inquiry information, Resident information and creditor information. The creditor information includes phone numbers.

Thank you for Choosing Automated Information Services, INC.



(914) 381-4545 - Customer Service
(917) 251-6264 - Technical Support