

**Credit Report Prepared For:**

**John Jones**  
**You Sequoia Properties**  
**1701 North Hill Street, Santa Ana, CA 92705**

**Account #:** 5823484  
**Date:** 10/24/2001 05:03 pm  
**Information Source(s):** Credit Agency,Criminal,Eviction

**Search Information Provided**

**Name:** Consumer, Jonathan  
**Current Address:** 123 South Street, Unit A, Irvine, CA 92651  
**Property applied to:** Kittridge Testing, 14411 Kittridge Street, Van Nuys, CA 91405

**Applicant SnapShot**

**Score:** 561 (Fair Isaac Model)

Following reflects up to seven years of credit history:

**Positive Accounts:** 6    **Negative Accounts:** 3 ([Jump To](#))    **Public Records:** 3 ([Jump To](#))    **Collections:** 1 ([Jump To](#))

Monthly count of negative and positive accounts in last two years:

<b>Positive Accounts</b>	2006	6	2005	6	6	7	7	5	6	7	8	6	6	6	6	2004	6	6	6	6	6	6	6	6	6
	Jan		Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan		Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar
<b>Negative Accounts</b>	2006	3	2005	3	3	2	2	4	3	4	1	3	3	3	2004	3	3	3	3	3	3	3	3	3	3
	Jan		Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan		Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar

**Total Debt:** \$280,037    **Total Monthly Payments:** \$4,984    **Past Due Payments:** \$1,421 ([Jump To](#))  
**Income:** \$6850    **Approx After Tax Income** [\[?\]](#): \$5137.50    **Money Left** [\[?\]](#): \$153.50

**Begin Report Section: Credit Report**

**Consumer Credit Report**

**Applicant Name:** CONSUMER, JONATHAN QUINCY  
**Current Address:** BURBANK, CA 91502-9150 (06/95 - 01/98)  
**Previous Address:** SANTA ANA, CA 92708-9270 (02/95)      **Date of Birth:** 12/3/1951  
**Previous Address:** LOS ANGELES, CA 90017-9001 (09/93)

**Credit Score:** 561 (Fair Isaac Model)

**Score Factors:**

- Account(s) not paid as agreed and/or legal item filed
- Length of time (or unknown time) since account delinquent
- Number of accounts delinquent
- Proportion of balance to high credit on bank revolving or all revolving accounts

**Summary of Accounts**

**Positive:** 6      **Negative:** 3      **Public Record:** 3      **Collection:** 1

**Credit Summary**

No of Accounts    Payment Record                      No of Accounts    Payment Record

6	Pays or paid as agreed	1	Chapter 13 (Wage Earner Plan)
2	Pays or paid 30-60 days past due		

**Trade Totals**

	<u>Limit</u>	<u>High Balance</u>	<u>Balance</u>	<u>Past Due</u>	<u>Payment</u>	<u>Available</u>
<b>Installment Totals</b>	1,000	0	265,380	1,421	4,549	
<b>Revolving Totals</b>	20,000	16,720	14,657	0	435	27%
<b>Open Totals</b>						
<b>Grand Totals</b>	<b>21,000</b>	<b>16,720</b>	<b>280,037</b>	<b>1,421</b>	<b>4,984</b>	

**Creditor Payment Records**

**Legend**

- Paid as agreed 30 days overdue 60 days overdue 90 days overdue 90+ days overdue
- Wage Earner Plan (Ch. 13) Repossession Collection/Charge Off/Bad Debt/Skip No Update

<u>Account Type</u>	<u>Status</u>
Credit Card	
Revolving Charge Account	
Credit Card	
Credit Card	
Installment Sales Contract	
Auto Loan	
Secured Loan	
Real Estate Specific Type Unknown	
Credit Card	

**Creditor Records (Revolving Accounts)**

<u>Account Type</u>	<u>Opened</u>	<u>Balance</u>	<u>Limit</u>	<u>High Bal</u>	<u>Past Due</u>	<u>Payment</u>	<u>Rating/Status</u>
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Credit Card	05/96	0	7,000	5,700	Curr Acct/Closed
Comment: Account closed at consumers request.					
Revolving Charge Account	01/68	0	1,400		Making regular WEP payments
Comment: Account previously in dispute - now resolved - reported by subscriber.					
Credit Card	02/85	6,029	10,000	7,108	180 Curr Acct
Credit Card	01/90	8,628	10,000	9,612	255 Curr Acct

### Creditor Records (Installment Accounts)

Account Type	Opened	Balance	Limit	High Bal	Past Due	Payment	Rating/Status
Installment Sales Contract	02/95	1,000	1,000				Pays as agreed
Auto Loan	12/93	11,050			465	465	<= 2 payments past due
Secured Loan	03/93	19,330			956	956	<= 2 payments past due
Real Estate Specific Type Unknown	05/90	234,000				3,128	Curr Acct

### Creditor Records (Open Accounts)

Account Type	Opened	Balance	Limit	High Bal	Past Due	Payment	Rating/Status
Credit Card	03/95	0	4,000	3,612			Curr Acct/Closed

### Collection Items

Assigned	Last Act	Name	Orig Bal	Curr Bal	Status
09/94		DR. JOHN KILDARE	500	250	Coll Acct
Comment: Account information disputed by customer.					

### Public Records/UD/Skip

<b>Bankruptcy</b>	<b>Filed:</b>	02/93	<b>Court:</b>	U S BANKRUPTCY COURT
	<b>Liability:</b>	\$100,000	<b>Case Num:</b>	35054539906234561
	<b>Assets:</b>	\$100,000	<b>Comments:</b>	"Bankruptcy Chapter13- petition filed."
	<b>How Filed:</b>	Joint		
<b>Legal Item</b>	<b>Filed:</b>	07/95	<b>Court:</b>	SO CALIF DISTRICT COURT
	<b>Amount:</b>	\$12,450	<b>Case Num:</b>	45078321
<b>Legal Item</b>	<b>Filed:</b>	09/93	<b>Court:</b>	COUNTY SPR CT SANTA ANA
	<b>Amount:</b>	\$1,200	<b>Case Num:</b>	7505853
	<b>Plaintiff:</b>	ALLIED COMPANY		

### Inquiries

Name	Date
HEMLOCKS	12/05/98
BAY COMPANY	12/03/98
HILLSIDE BANK	10/21/97

### Begin Report Section (Criminal Check)

### Criminal Check

<b>Offender:</b> JONATHAN CONSUMER	<b>DOB:</b> 12/3/1951	<b>Database:</b> CACON
<b>Date:</b> 11/06/1990	<b>Offense:</b> Breaking and Entering	<b>Statute:</b> 487.HA

**Sex Offender Search****No Records Found****Begin Report Section (Eviction Report)****Eviction Scan: Exact Name Matches (check carefully)****Note: Exact matches are displayed in blue**

<u>Identification</u>	<u>Date</u>	<u>Address</u>	<u>Details</u>
CONSUMER, JONATHAN	04/20/00	10655 N BIRCH ST BURBANK, CA 91502	<b>Prop/Owner:</b> MICHEL ROY <b>Disposition:</b> JUDGEMENT FOR PLAINTIFF <b>Judgement:</b> 1800

End of Report.