

**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	3	2004	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

	Limit	High Balance	Balance	Past Due	Payment	Available
<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

Account Type	Status
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)

Account Type	Opened	Balance	Limit	High Bal	Past Due	Payment	Rating/Status
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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.