

**DCI Credit Services, Inc.**3333 East Broadway, Suite 1217
Bismarck, North Dakota 58501
(800) 472-2182 Fax (800) 480-2431**CREDIT REPORT**

Report No 12586

Provided For: ORIGINAL MTG
3333 E BROADWAY AVE STE 1206
BISMARCK, ND 58501

Date Received 4/1/2003	Date Issued 4/2/2003	Requested By TEST ACCOUNT
Loan Type CONV	Job #	Charges \$0.00
Sources EF*	Reference #	

Property Address:

GENERAL INFORMATION			
Borrower Name	JACK, APPLE	Social Security No	123-45-6789
Co-Borrower Name		Social Security No	
Current Address	3333 E BROADWAY AV, BISMARCK, ND 58501		Length 10 YEARS
Previous Address			Length
Marital Status	UNMARRIED		
Dependents	0		

BORROWER	CO-BORROWER
Employer CEREAL FACTORY	Employer NA
Position TASTE TESTER	Position NA
Since 01/03 Income \$10.00 HRL	Since NA Income NA
Verified By POLLY-EXT.82 - 04/01/03	Verified By NA - NA

CREDIT HISTORY

E C O A	CREDITOR NAME ACCOUNT NUMBER	DATE REPORTED	DATE OPENED	HIGH CREDIT	BALANCE TERMS	PAST DUE AMOUNT	HISTORICAL STATUS			PRESENT STATUS	
		DATE LAST ACTIVITY					MOS REV	TIMES PAST DUE			
								30+	60+		90+
----- P R E V I O U S E M P L O Y E R -----											
	B: APPLE ORCHARD FROM: 10/00 TO: 12/02 POSITION: PICKER VERIFIED BY: POLLY-EXT.82 ON: 04/01/03										
----- S C O R E M O D E L S -----											
1	APPLE JACK - 123465789 EQUIFAX/BEACON			610							
	00001 - AMOUNT OWED ON ACCOUNTS IS TOO HIGH 00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS 00038 - SERIOUS DELINQUENCY, AND DEROGATORY PUBLIC RECORD OR COLLECTION FILED 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED										
0	TRANSUNION/EMPIRICA			570							
	038 - SERIOUS DELINQUENCY, AND PUBLIC RECORD OR COLLECTION FILED 010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS 020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTIONS IS TOO SHORT 002 - LEVEL OF DELINQUENCY ON ACCOUNTS										
0	EXPERIAN/FAIR, ISAAC (VER.2)			590							
	38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS 13 - LENGTH OF TIME (OR UNKNOWN TIME) SINCE ACCOUNT DELINQUENT 20 - LENGTH OF TIME SINCE LEGAL ITEM FILED OR COLLECTION ITEM REPORTED										
----- O P E N A C C O U N T S -----											
J	XYZ MORTGAGE 100328967 HOME LOAN	04/03 04/03	09/95	\$114000 MTG	\$113000 \$1000	\$0	24	0	0	0	AS AGREED EF/TU/XP
J	ABC BANK 6961410023155617 SECURED	04/03 03/03	06/96	\$46000 INST	\$42114 \$397	\$0	12	0	0	0	AS AGREED EF
J	EVERYONE'S CRED UN 4428987654 CHARGE	04/03 03/03	10/96	\$3000 REV	\$50 \$10	\$0	25	0	0	0	AS AGREED EF

ECOA KEY: B=BORROWER; C=CO-BORROWER; S=SHARED; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER

The 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 inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict 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 FNMA, FHMC, FHA, VA & the Farmers Home Administration.

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Co-Borrower Name		Social Security No	DOB
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		DATE LAST ACTIVITY					MOS REV	30+	60+	90+	
C L O S E D A C C O U N T S											
B	ABC BANK 555321456	09/02 10/95	06/93	\$500 INST	\$0 \$0	\$0	12	0	0	0	PAID EF
B	EVERYONE'S CRED UN 9871232	09/02 10/99	03/98	\$6500 AUTO	\$0 \$0	\$0	12	0	0	0	PAID EF
D E R O G A T O R Y A C C O U N T S											
J	JUNK STORE CREDIT 412838887321 Late Dates: 01/02-30 CHARGE	03/03 03/03	10/88	\$10000 REV	\$2998 \$55	\$0	60	1	0	0	CUR WAS 30 EF
J	ZZZ COLLECTIONS 11223344 ORIGINAL CREDITOR: SWEET TOOTH DENTAL ASSOC.	04/03	12/02	\$50 COLL	\$50 \$50	\$50	-	-	-	-	COLLECTION
T R A D E S U M M A R Y											
			COUNT	BALANCE	PAYMENT	PAST DUE					
	MORTGAGE		1	113000	1000	0					
	INSTALLMENT		3	42114	397	0					
	OPEN		0	0	0	0					
	REVOLVING		2	3048	65	0					
	OTHER		1	50	50	50					
	TOTAL		7	158212	1512	50					
D E R O G A T O R Y S U M M A R Y											
	CHARGE OFFS	0	DELINQ	30 DAYS	1	INQUIRIES	4				
	COLLECTIONS	1		60 DAYS	0						
	BANKRUPTCY ACCOUNTS	0		90 DAYS	0						
	PUBLIC RECORDS	2		OTHER							
P U B L I C R E C O R D S											
I	ORCHARD COUNTY JUDGMENT TU/EF/XP		Ref #: 1234 Amount: \$500 Status Date: --/--			File Date: 12/02 Plaintiff: ABC RENTALS Status: NOT SATISFIED					
U	ORCHARD COUNTY STATE TAX LN TU/EF/XP		Ref #: 9999 Amount: \$125 Status Date: 05/00			File Date: 12/99 Plaintiff: STATE TAX DEPT Status: RELEASED					
I N Q U I R I E S											
EF	03/25/03	ABC BANK									
EF	03/02/03	XYZ MORTGAGE									

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	EF	02/14/03								
	EF	01/14/03								

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

1 - EQUIFAX 01/13/03
 NAME: APPLE JACK SSN: 123465789
 ADDRESS: 3333 E BROADWAY AVE, BISMARCK, ND 58501
 ADDRESS: 1234 MAIN ST, BISMARCK, ND 58504
 ADDRESS: 4924 LAZY CREEK DR, BARKSDALE A F B, LA 71110

R E M A R K S

CONSUMER STATEMENT: THIS IS A TRAINING FILE FOR DCI CREDIT SERVICES? IF YOU HAVE ANY QUESTIONS, PLEASE CALL OUR OFFICE AT 701-222-1367,APPLE JACK

C R E D I T O R S

ABC BANK	1400 GINGER BLVD, BISMARCK, ND 58501-3772	701-000-0000
EVERYONE'S CREDIT UNION	1607 HAPPY STREET, BISMARCK, ND 58501-0594	701-000-0000
JUNK STORE CREDIT CARD CO	1202 SUNNY STREET, EDINA, MN	952-000-0000
ORCHARD COUNTY	246 RIPEN STREET, MIAMI FL	999-999-9999
XYZ MORTGAGE	PO BOX 25, BISMARCK ND 58501-0000	701-000-0000
ZZZ COLLECTIONS	400 DEBTOR DRIVE, DENVER CO	999-999-9999

*** END OF REPORT 4/25/2003 2:23:11 PM ***

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