

BB

Credit Account Information

(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)

Account Column Title Descriptions:

Account Number - The Account number reported by credit grantor
 Date Acct. Opened - The Date that the credit grantor opened the account
 High Credit - The Highest Amount Charged
 Credit Limit - The Highest Amount Permitted
 Terms Duration - The Number of Installments or Payments
 Terms Frequency - The Scheduled Time Between Payments
 Months Reviewed - The Number of Months Reviewed
 Activity Description - The Most Recent Account Activity
 Creditor Class - The Type of Company Reporting The Account
 Date Reported - The Month and Year of the Last Account Update
 Balance Amount - The Total Amount Owed as of the Date Reported

Amount Past Due - The Amount Past Due as of the Date Reported
 Date of Last Paymnt - The Date of Last Payment
 Actual Pay Amt - The Actual Amount of Last Payment
 Sched Pay Amt - The Requested Amount of Last Payment
 Date of Last Actvty - The Date of the Last Account Activity
 Date Maj Delq Rptd - The Date the 1st Major Delinquency Was Reported
 Charge Off Amt - The Amount Charged Off by Creditor
 Deferred Pay Date - The 1st Payment Due Date for Deferred Loans
 Balloon Pay Amt - The Amount of Final(Balloon) Payment
 Balloon Pay Date - The Date of Final(Balloon) Payment
 Date Closed - The Date the Account was Closed

Account History Status Code Descriptions

1 : 30-59 Days Past Due
 2 : 60-89 Days Past Due
 3 : 90-119 Days Past Due
 4 : 120-149 Days Past Due

5 : 150-179 Days Past Due
 6 : 180 or More Days Past Due
 G : Collection Account
 H : Foreclosure

J : Voluntary Surrender
 K : Repossession
 L : Charge Off

Citibank SD Na PO Box 6003 Attn: Susan Walker Hagerstown MD 21747-6003

Account Number		Date Opened		High Credit		Credit Limit		Terms Duration		Terms Frequency		Mnths Revd		Activity Description		Creditor Classification									
462120601943*		10/2002		\$0		\$1,000				Monthly		28		Paid and Closed											
Items As of Date Reported		Balance Amount		Amount Past Due		Date of Last Paymnt		Actual Paymnt Amount		Scheduled Paymnt Amount		Date of Last Activity		Date Maj. Del. 1st Rptd		Charge Off Amount		Deferred Pay Start Date		Balloon Pay Amount		Balloon Pay Date		Date Closed	
02/2005		\$0																							

Current Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Authorized User;

Downey S&L 3501 Jamboree Rd Newport Beach CA 92660-2939 : (714) 556-9270

Account Number		Date Opened		High Credit		Credit Limit		Terms Duration		Terms Frequency		Mnths Revd		Activity Description		Creditor Classification	
45316212*		04/1999		\$0								14					
Items As of	Balance	Amount	Date of	Actual		Scheduled	Date of	Date Maj.	Charge Off		Deferred Pay	Balloon Pay		Balloon		Date	
Date Reported	Amount	Past Due	Last Paymnt	Paymnt Amount		Paymnt Amount	Last Activity	Del. 1st Rptd	Amount		Start Date	Amount		Pay Date		Closed	
07/2000	\$0						02/2000										

Current Status - Pays As Agreed; Type of Account - Revolving; Whose Account - Shared, But Otherwise Undesignated; ADDITIONAL INFORMATION - Account Paid/Zero Balance; Line of Credit;

Equity Residential 6404 International Pkw Plano TX 75093-8225 : (972) 267-2072

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Mnths Revd	Activity Description	Creditor Classification				
110056000029*		\$0				11						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
02/2006	\$306	\$306				01/2005						

Current Status - Over 120 Days Past Due; Type of Account - Open; Type of Loan - Collection Agency/Attorney; Whose Account - Individual Account; ADDITIONAL INFORMATION - Collection Account;

Account History with Status Codes	01/2006	12/2005	11/2005	09/2005	08/2005	07/2005	06/2005	05/2005	04/2005	03/2005
	G	G	G	G	G	G	G	G	G	G