

# SECURITIES AND EXCHANGE COMMISSION

## FORM 8-K

Current report filing

Filing Date: **2003-02-10** | Period of Report: **2003-02-07**  
SEC Accession No. **0001068238-03-000018**

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### FILER

**CREDIT SUISSE FIRST BOSTON MOR AC CORP CSFB ABS  
TR 2002 HI23**

Mailing Address  
11 MADISON AVENUE  
NEW YORK NY 10010

Business Address  
11 MADISON AVE  
NEW YORK NY 10010

CIK: **1178857** | IRS No.: **133320910** | State of Incorporation: **DE** | Fiscal Year End: **1231**  
Type: **8-K** | Act: **34** | File No.: **333-65554-05** | Film No.: **03546767**  
SIC: **6189** Asset-backed securities

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934, as amended

Date of Earliest Event Reported: February 7, 2003  
(date of earliest event reported)

CREDIT SUISSE FIRST BOSTON MORTGAGE ACCEPTANCE CORP.  
(Exact name of registrant as specified in its charter)

DELAWARE                      333-65554                      13-3460894  
(State or Other                      (Commission                      (I.R.S. Employer  
Jurisdiction of Incorporation)      File Number)                      Identification Number)

Eleven Madison Avenue  
New York, New York 10010  
(Address of Principal Executive Offices)  
(Zip Code)

Registrant's telephone number, including area code: (212) 325-2000

Not Applicable  
(Former Name or Former Address, if Changed Since Last Report)

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Items 1 through 6, Item 8 and Item 9 are not included because they are not applicable.

Item 7. Financial Statements and Exhibits.  
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Information and Exhibits.  
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(a) Financial Statements of businesses acquired.

Not applicable.

(b) Pro Forma financial information.

Not applicable.

(c) Exhibit No.	Description
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25	Form T-1 Statement of Eligibility under the Trust Indenture Act of 1939, as amended. (Certain exhibits to Form T-1 are incorporated by reference to Exhibit 25).

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

CREDIT SUISSE FIRST BOSTON  
MORTGAGE ACCEPTANCE CORP.

By: /s/ John Herbert  
Name: John Herbert  
Title: Vice President

Dated: February 7, 2003

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Exhibit	Description	Page
25	Form T-1 Statement of Eligibility under the Trust Indenture Act of 1939, as amended. (Certain exhibits to Form T-1 are incorporated by reference to Exhibit 25).	5

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SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM T-1

STATEMENT OF ELIGIBILITY UNDER  
THE TRUST INDENTURE ACT OF 1939 OF A  
CORPORATION DESIGNATED TO ACT AS TRUSTEE  
Check if an Application to Determine Eligibility of  
a Trustee Pursuant to Section 305(b)(2)

U.S. BANK NATIONAL ASSOCIATION  
(Exact name of Trustee as specified in its charter)

31-0841368  
I.R.S. Employer Identification No.

180 East Fifth Street  
St. Paul, Minnesota  
(Address of principal executive offices)

55101  
(Zip Code)

Sheryl Christopherson  
U.S. Bank National Association  
180 East Fifth Street  
St. Paul, Minnesota 55101  
Telephone (651) 244-0739  
(Name, address and telephone number of agent for service)

IRWIN WHOLE LOAN HOME EQUITY TRUST 2003-A

(Issuer with respect to the Securities)

CREDIT SUISSE FIRST BOSTON MORTGAGE ACCEPTANCE CORP.

(Exact name of Registrant as specified in its charter)

Delaware  
(State or other jurisdiction of incorporation or organization)

13-3460894  
(I.R.S. Employer Identification No.)

Eleven Madison Avenue  
New York, New York  
(Address of Principal Executive Offices)

10010  
(Zip Code)

Home Equity Loan-Backed Notes  
(Title of the Indenture Securities)

FORM T-1

Item 1. GENERAL INFORMATION. Furnish the following information as to the Trustee.

- a) Name and address of each examining or supervising authority to which it is subject.  
Comptroller of the Currency  
Washington, D.C.
- b) Whether it is authorized to exercise corporate trust powers.  
Yes

Item 2. AFFILIATIONS WITH OBLIGOR. If the obligor is an affiliate of the Trustee, describe each such affiliation.  
None

Items 3-15 Items 3-15 are not applicable because to the best of the Trustee's knowledge, the obligor is not in default under any Indenture for which the Trustee acts as Trustee.

Item 16. LIST OF EXHIBITS: List below all exhibits filed as a part of this statement of eligibility and qualification.

1. A copy of the Articles of Association of the Trustee.\*
2. A copy of the certificate of authority of the Trustee to commence business.\*
3. A copy of the certificate of authority of the Trustee to exercise corporate trust powers.\*
4. A copy of the existing bylaws of the Trustee.\*
5. A copy of each Indenture referred to in Item 4. Not applicable.
6. The consent of the Trustee required by Section 321(b) of the Trust Indenture Act of 1939, attached as Exhibit 6.
7. Report of Condition of the Trustee as of September 30, 2002, published pursuant to law or the requirements of its supervising or examining authority, attached as Exhibit 7.

\* Incorporated by reference to Registration Number 333-67188.

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**NOTE**

The answers to this statement insofar as such answers relate to what persons have been underwriters for any securities of the obligors within three years prior to the date of filing this statement, or what persons are owners of 10% or more of the voting securities of the obligors, or affiliates, are based upon information furnished to the Trustee by the obligors. While the Trustee has no reason to doubt the accuracy of any such information, it cannot accept any responsibility therefor.

**SIGNATURE**

Pursuant to the requirements of the Trust Indenture Act of 1939, as amended, the Trustee, U.S. BANK NATIONAL ASSOCIATION, a national banking association organized and existing under the laws of the United States of America, has duly caused this statement of eligibility and qualification to be signed on its behalf by the undersigned, thereunto duly authorized, all in the City of Chicago, State of Illinois on the 7th day of February 2003.

U.S. BANK NATIONAL ASSOCIATION

By: /s/ Nancie J. Arvin  
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Nancie J. Arvin  
Vice President

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Exhibit 6  
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CONSENT

In accordance with Section 321(b) of the Trust Indenture Act of 1939, the undersigned, U.S. BANK NATIONAL ASSOCIATION hereby consents that reports of examination of the undersigned by Federal, State, Territorial or District authorities may be furnished by such authorities to the Securities and Exchange Commission upon its request therefor.

Dated: February 7, 2003

U.S. BANK NATIONAL ASSOCIATION

By: /s/ Nancie J. Arvin  
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Nancie J. Arvin  
Vice President

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**Exhibit 7**  
**U.S. Bank National Association**  
**Statement of Financial Condition**

**As of 9/30/2002**

**(\$000's)**

Assets	9/30/2002
Cash and Due From Depository Institutions	\$8,809,794
Federal Reserve Stock	0

Securities	28,156,313
Federal Funds	975,986
Loans & Lease Financing Receivables	111,491,144
Fixed Assets	1,357,049
Intangible Assets	8,242,263
Other Assets	7,510,862
Total Assets	\$166,543,411
Liabilities	
Deposits	\$112,901,360
Fed Funds	2,319,887
Treasury Demand Notes	0
Trading Liabilities	285,504
Other Borrowed Money	20,829,386
Acceptances	137,242
Subordinated Notes and Debentures	5,696,195
Other Liabilities	5,198,418
Total Liabilities	\$147,367,992
Equity	
Minority Interest in Subsidiaries	\$990,010
Common and Preferred Stock	18,200
Surplus	11,312,077
Undivided Profits	6,855,132
Total Equity Capital	\$19,175,419
Total Liabilities and Equity Capital	\$166,543,411

To the best of the undersigned's determination, as of the date hereof, the above financial information is true and correct.

**U.S. Bank National Association**

By: /s/ Nancie J. Arvin  
Vice President

Date: February 7, 2003