

## Credit Profile Report

Unsurpassed data precision and file coverage

**The best decisions begin with the best information. The Credit Profile Report from Experian offers unparalleled accuracy and superior data quality generated by the File One<sup>SM</sup> system.**

Experian's Credit Profile Report gives you the accurate, current and complete information you need to:

- Acquire new business — Make decisions about new customers and new accounts with speed and accuracy
- Manage customers — Monitor, evaluate and make decisions based upon changes in the customer profile as they occur
- Maximize collections — Detect potential fraudulent activity and take action where your recovery chances are greatest



# File One<sup>SM</sup> is your key to profitable decision making

## Complete

The most comprehensive nationwide consumer credit information available

## Accurate

High-integrity, current information is provided

## Easy to read

Our easy-to-read format groups similar data elements together for faster analysis

## Flexible

Optional display formats available

## Current and relevant credit information

- Higher hit ratios and more complete files
- Unique file matching system that examines many variables

## Saves you time and money

- Eliminates multiple inquiries
- Replaces manual searches for information

For your reference, a sample Credit Profile Report is provided on the following pages.



# The Credit Profile Report from Experian

Files on more than 215 million credit-active consumers nationwide are maintained in Experian's database. Your inquiry initiates a search of this database, which produces an applicant's credit history — the Credit Profile Report. An illustration and description of a sample Credit Profile Report follow.

## **A** Inquiry sample



TCA1  
RTS 3122250X1J CONSUMER, JONATHAN QUINCY 999999990;  
CONSUMER, NANCY CHRISTINE 123456789;  
CA-10655 NORTH BIRCH STREET/BURBANK CA 91502, PH-714.555.1111, DL: CA N2345678;  
PA-1314 SOPHIA LANE APT #3/SANTA ANA CA 92708-5678, Y-1951, T-04048060;  
E-AJAX HARDWARE/2035 BROADWAY SUITE 300/LOS ANGELES CA 90019

## **A** Inquiry

- a** Subscriber number and password
- b** Consumer's name
- c** Social Security number (SSN)
- d** Spouse's name and SSN
- e** Current address
- f** Telephone number
- g** Driver's license number
- h** Previous address
- i** Year of birth
- j** Type of terms and amount
- k** Employment

## Credit Profile Report



TCA1  
RTS 3122250X1J **a** CONSUMER, JONATHAN QUINCY **b** 999999990; **c**  
CONSUMER, NANCY CHRISTINE 123456789; **d**  
CA-10655 NORTH BIRCH STREET/BURBANK CA 91502, **e** PH-714.555.1111, **f** DL: CA N2345678; **g**  
PA-1314 SOPHIA LANE APT #3/SANTA ANA CA 92708-5678, **h** Y-1951, **i** T-04048060; **j**  
E-AJAX HARDWARE/2035 BROADWAY SUITE 300/LOS ANGELES CA 90019 **k**

## B Consumer identifying information

- 1 A code that identifies the **Experian or credit reporting agency office** nearest to the consumer's current address. Used for consumer referrals.
- 2 Consumer's **name and address**, including time frame reported, source and number of subscribers reporting the address.  
U = Update tape,  
I = Inquiry,  
M = Manual data and  
P = PDS — Experian's proprietary data source
- 3 **Last subscriber** reporting the consumer at his or her current address.
- 4 Consumer's **previous addresses** with source, in order by reliability of source.
- 5 An **asterisk** preceding any address indicates the address did not match inquiry current address.
- 6 Consumer's **Social Security number and other Social Security numbers** reported on the consumer's file, in descending order based on number of occurrences reported; asterisk denotes any SSN not matching inquiry input social.
- 7 Consumer's **year of birth or date of birth**.
- 8 **Employer's name and address**, including time frame reported and source.  
U = Update tape  
I = Inquiry
- 9 **Previous employer's name and address**, with time frame reported and source.
- 10 **Alternate names** such as different, previous surnames or nicknames associated with the consumer's file.

## C Demographics

Demographics contains the consumer's telephone number (including source and phone type: R = Residential, B = Business, C = Cellular, P = Pager, T = Pay telephone, F = Fax, I = Institution) and the GEO code of the current address. *Optional by contacting your Experian sales representative.*

## D Fraud Shield<sup>SM</sup> summary

Fraud Shield<sup>SM</sup> summary contains messages related to the Fraud Shield fraud prevention services. *Optional with SHIELD keyword on inquiry or contact your Experian sales representative.*



**A** TCA1 RTS 3122250\*\*\* CONSUMER, JONATHAN QUINCY 999999990; CA-10655 NORTH BIRCH STREET/BURBANK CA 91502

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**B** JONATHAN QUINCY CONSUMER **2** SS: 999-99-9990 **6** E: AJAX HARDWARE **8**  
 10655 N BIRCH ST 234-56-7891\* 2035 BROADWAY SUITE 300  
 BURBANK CA 91502-1234 123-45-6789\* LOS ANGELES CA 90019  
 RPTD: 4-01 TO 1-04 U 3X DOB: 1/10/1951 **7** RPTD: 6-04 I  
 LAST SUB: 2390446 **3**

\*1314 SOPHIA LN APT 3 **4** E: BELL AUTOMOTIV **9**  
 SANTA ANA CA 92708-5678 111 MAIN STREET  
 RPTD: 1-99 U 1X BURBANK CA 91503  
 LAST SUB: 1199999 RPTD: 5-97 TO 11-02 I

**5** \*2600 BOWSER ST #312  
 LOS ANGELES CA 90017-9876  
 RPTD: 9-97 I

\*JACK CONSUMER, JOHN SMITH, JONATHAN SMITH JONES JR **10**

**C** ----- DEMOGRAPHICS -----  
 PH: 818.555.1111 UR PH: 706.432.9876 IB PH: 213.876.1234 UB  
 GEO: 35 123 456789 0 1234

**D** ----- FRAUD SHIELD SUMMARY -----  
 INPUT SSN RECORDED AS DECEASED INQ: PHONE ANSWERING SERVICE:  
 DOB: 1-10-1951 DOD: 3-30-2004 ABC ANSWER-ALL  
 INPUT SSN ISSUED 1965-1966 10655 N BIRCH ST  
 TELEPHONE NUMBER INCONSISTENT W/ADDRESS BURBANK CA 91502  
 FROM 12-01-05 INQ COUNT FOR SSN=5 818.555.1212  
 FROM 12-01-05 INQ COUNT FOR ADDRESS=15

FILE: COMMERCIAL BUSINESS ADDRESS:  
 J&J INVESTMENTS  
 2600 BOWSER STREET #312  
 LOS ANGELES CA 90017  
 213.111.2222

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## E Profile Summary

Profile Summary contains 17 significant calculations from the Credit Profile Report. *Optional with PSUM keyword on inquiry or contact your Experian sales representative.*

## F Score summary

Risk model scores are generated if you use Experian's credit risk models. *Optional with RM keyword on inquiry or contact your Experian sales representative. May also optionally display score factor code definitions.*

## G Public records

Public record information consists of bankruptcies, liens and civil actions against a consumer.

- 11 Reporting court's name
- 12 Original filing date with court
- 13 Status date if status is satisfied, released, vacated, discharged or dismissed
- 14 Reporting court's subscriber number
- 15 Amount of public record
- 16 Type of public record
- 17 Certificate ID or docket number
- 18 Code describing the consumer's association to the public record item per the Equal Credit Opportunity Act
- 19 Book and page number
- 20 Plaintiff's name
- 21 Liability and asset amounts for bankruptcies only
- 22 Voluntary indicator only; may display as VOLUN if consumer voluntarily dismissed bankruptcy



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### PROFILE SUMMARY

PUBLIC RECORDS-----3	PAST DUE AMT-----\$3,644	INQUIRIES-----3	CNT 05/03/05/23
INSTALL BAL----\$27,750	SCH/EST PAY-----\$1,327	INQS/6 MO---3	SATIS ACCTS---6
R ESTATE BAL--\$263,551	R ESTATE PAY----\$1,887	TRADELINE--10	NOW DEL/DRG---2
REVOLVNG BAL----\$2,123	REVOLVNG AVAIL-----77%	PAID ACCT---1	WAS DEL/DRG---2
			OLD TRADE-12-89

### SCORE SUMMARY

VANTAGESCORE	= 611	SCORE FACTORS: 91, 50, 12, 31
SCOREX PLUS NEW ACCT	= 518	SCORE FACTORS: 61, 63, 40, 56
BANKRUPTCY PLUS	= 1040	SCORE FACTORS: 39, 48, 90, 34

### PUBLIC RECORDS

*SO CALIF DISTRICT COURT	6-21-03	7-01-04	3011111	\$12,450	CO LIEN REL
C#: 45078321	1	BP: B476P210			
*COUNTY SPR CT SANTA ANA	9-19-03		3019999	\$1,200	CIV CL JUDG
D#: 7505853	1	PLAINTIFF: ALLIED COMP			
BP: B1234P50987					
*U S BANKRUPTCY COURT	6-12-00	1-11-01	3009999	\$129,803-L	BK 7-PETIT
D#: 35054539906234561	2			\$85,500-A	VOLUN

+++++ MORE

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### Reminder:

To ensure compliance with the Fair Credit Reporting Act, reasonable care should be taken to input accurate identification belonging to the consumer when requesting services.


# H Tradelines

Any or all of the following information may appear if provided by a subscriber:

- a. Original credit grantor name for third-party collection agency tradelines
- b. Balloon payment information (date and amount) or deferred payment start date for deferred loans
- c. Mortgage Identification Number (MIN) for mortgage tradelines
- d. Portfolio "Sold To:" or "Purchased From:" name

- 23 Special comments reported by a subscriber or consumer to distinguish accounts that may require special handling.
- 24 Compliance condition code reported by a subscriber to distinguish accounts that are "Closed by Consumer" and/or "Disputed Accounts."
- 25 "D" indicates the terms of the loan have been deferred to a future date.
- 26 An asterisk preceding public record information or a tradeline indicates that information may need further review.
- 27 Reporting subscriber's name.
- 28 Reporting subscriber's number.
- 29 KOB (Kind of Business) Code describes a subscriber's business. The first letter designates an industry. The second character more narrowly defines a subscriber's business.
- 30 Type of account.
- 31 Terms of account.
- 32 Code describing consumer's association to the account per the Equal Credit Opportunity Act.
- 33 Consumer's account number.

- 34 Date the account was opened.
- 35 Balance date is the date of the subscriber's reported update on account.
- 36 Date of consumer's last payment on the account.
- 37 Amount of the loan or credit established.
- 38 Indicates if the amount is an original loan (O), credit limit (L), high balance (H), initial charge-off (C) or unknown (blank).
- 39 Current balance on the account.
- 40 Payment amount the consumer is scheduled to pay on the account.
- 41 Payment level date is the current status date.
- 42 The amount past due for the account.
- 43 The account condition indicates the current condition of account.
- 44 Months reviewed indicates the total number of months history has been maintained for the account.
- 45 Maximum delinquency and payment code is the most recent date and code of the worst status.



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----- TRADES -----									
SUBSCRIBER	OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS				
SUB# KOB TYP TRM ECOA BALDATE	BALANCE	PYMT LEVEL	MOS REV	PYMT HISTOR					
LAST PD MONTH PAY PAST DUE MAXIMUM	BY MONTH								
*CREDIT AND COLLECTION	10-03	\$1,590-O							COLLACCT
3980999 YC COL 1 1 2-25-06	\$1,590	11-03		(28)	GGGG-GGGGG-GG				
98E543182136		\$1,590	11-03/G		GGGGGGGG-G--				
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA									
ACCOUNT INFORMATION DISPUTED BY CONSUMER**									
**DEBT BEING PAID THROUGH INSURANCE**									
*ISLAND SAVINGS	3-03	\$500-L	\$775-H	PAID	CUR WAS 30				
1211248 BC CRC REV 2 4-20-05			4-05	(26)	BCCCCCCCCCCCC				
405855254820	4-05				CCCCCCCCCCCC				
**ACCOUNT CLOSED AT CONSUMER'S REQUEST**									
HEMLOCKS	2-05	\$2,000-L		OPEN	CURR ACCT				
2313849 DV ISC 024-D 3 6-10-06	\$2,000	2-05		(17)	NNNNNNNNNNNNNN				
8285103111261					NNNN				
DEFERRED PAYMENT START DATE: 03/01/2007									
*CENTRAL BANK	9-05	\$21,424-O		OPEN	DELINQ 30				
1132912 BI AUT 59 1 2-28-06	\$19,814	2-06		(6)	1CCCCC				
23802654388	\$400	\$400							
*MOUNTAIN BANK	10-02	\$43,337-O		OPEN	60 4+ TIMES				
1119999 BI SEC 60 1 4-06-06	\$4,346	4-06		(42)	21-1C1C111CC2				
3562A019732534	\$827	\$1654	11-03/1		2211CC211111				
*BAY COMPANY	6-00	\$1,700-L	\$2,437-H	BK7LET	CHARGOFF				
2390446 DC CHG REV 1 7-07-00	\$0	7-00		(62)	9LL665432121C				
525556601	10-99				CC-CCCCCCCC				

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**46** Payment status comments reflect the payment history of the account as of the balance date.

**47** Consumer's payment history during the past 25 months beginning with the month represented by the balance date. The codes reflect the status of the account for each month and are displayed for balance reporting subscribers only.

C	Current
N	Current account/Zero balance — no update tape received for this trade
0	Current account/Zero balance — reported on update tape
1	30 days past the due date
2	60 days past the due date
3	90 days past the due date
4	120 days past the due date

5	150 days past the due date
6	180 days past the due date
7	Chapter 13 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)
8	Foreclosure proceeding, deed in lieu
9	Chapter 7, 11 or 12 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)
G	Collection
H	Foreclosure
J	Voluntary surrender
K	Repossession
L	Charge-off
B	Account condition change, payment code not applicable
- (dash)	No history reported for that month
Blank	No history maintained; see payment status comment

**48** Two amounts may display. Indicates the account has a \$12,500 (L)imit and the (H)ighest balance was \$10,659.

**49** Actual monthly payment is indicated by the "A" directly after the monthly payment amount; represents the actual payment amount received by the lender for that reporting period.

Scheduled monthly payment is implied if there is no "A" or "E."

Estimated monthly payment is indicated by the "E" directly after the monthly payment amount, calculated by Experian based on reporter's formula.

## I Inquiries

Inquiries indicate that a Credit Profile Report was received on that date by the subscriber listed. Inquiring subscriber name, number and KOB are shown. Type, terms and amount may display and are from the subscriber's inquiry input.

## J Messages

The Messages section may include general consumer statements, informational or other special messages. Consumer statements relating to a tradeline or public record item appear directly after the item.

**50** Name, address and telephone number of Experian's consumer assistance office or credit reporting agency nearest to the consumer's current address. Use for consumer referrals. Display is elective; contact your Experian sales representative.



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EMPLOYEES CREDIT UNION	6-02	\$12,500-L	\$10,659-H	48	OPEN	CURR ACCT
1220855 BC CRC REV	2 3-24-06	\$0	3-06	(46)	000000000000	000000000000
5396258022578	10-05					

HOME FINANCIAL	7-02	\$275,000-O		OPEN	CURR ACCT
5935250 FM R/E 30Y	2 1-31-06	\$263,551	1-06	(38)	C-CC-00000000
24000098500012	1-06	\$1887			000000000000
MIN: 123456789012345678					

STATE BANK	12-89	\$15,000-L	\$8,479-H	OPEN	CURR ACCT
1299987 BC CRC REV	1 2-27-06	\$2,123	2-06	(50)	000000000000
4271008232	2-06	\$100-A			000000000000

d. PURCHASED PORTFOLIO FROM: SOUTHWEST BANK **49**

ABC UTILITY COMPANY	6-00	UNK		OPEN	CURR ACCT
3591234 UT UTI	1 1 2-28-06		2-06	( 1 )	C
268A3B86C8	1-06				

----- INQUIRIES -----

HEMLOCKS	01-05-06	2313849 DC		
BAY COMPANY	12-03-05	2390446 DC	\$1,500	CHG REV
HILLSIDE BANK	10-21-05	2240679 BC		

----- MESSAGES -----

CONSUMER STATEMENT\* 06& 01-20-06  
 ID FRAUD VICTIM ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICATION INFORMATION AT DAY 555-555-5555 OR EVENING 555-555-5555. THIS VICTIM ALERT WILL BE MAINTAINED FOR SEVEN YEARS BEGINNING 01-20-06.

CONSUMER ASSISTANCE CONTACT: EXPERIAN **50**  
 701 EXPERIAN PARKWAY, PO BOX 2002, ALL TX 75013 888.397.3742

END -- EXPERIAN

**To find out more about Credit Profile  
Report, contact your local Experian  
sales representative or call  
888 414 1120.**

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