

*How to:*  
**Read a Credit Report**



Presented by:

**Ken Hill**

*Managing Director, 700Credit*



# Agenda

- Introduction
- Components of a Credit Report
  - What is Included
  - What is not
- Navigating different report formats:
  - 700Credit HTML format
  - TransUnion
  - Equifax
  - Experian
- Available add-on products
- Q&A



*Components of a Credit Report:*

# What is included



- Personal/Demographic Information
  - Name, address, social security number, date of birth, employment history
- Credit Score
- Credit History – All Trades
  - Account details such as open date, credit limit, loan amount, balance, payment terms, etc.
- Inquiries
  - Record of who has pulled a credit report
- Public Records & Collections
  - Liens, bankruptcies, judgements, items being handled by a collection agency



*Components of a Credit Report:*

# What is *not* included

- Checking or savings account data
- Charged-off debts or collection items more than 7 years old
- Gender, ethnicity, religion, or political affiliation
- Medical history
  - Medical *collections* can be
- Criminal records
- Motor vehicle records
- Actual items purchased by credit card



# Introduction to Soft Pulls

- The term “soft pull” refers to an action where a marketing inquiry/soft inquiry is made on a consumer’s credit file using name and address only
  - ✓ No SSN or DOB required
  - ✓ Places a soft inquiry not a hard inquiry on the credit file
  - ✓ Can be used to prescreen or pre-qualify consumers
  - ✓ Requesting a Hard Pull Credit Report is still required before funding the deal

**Soft inquiries** do not affect your credit score.





# Navigating Different Report Formats






# 700Credit HTML Report

- Supports all three bureaus in a common easy-to-read format
- Pulls credit bureau information into a common interface
- Includes our unique Auto Summary at the top of the report showing all auto-related trades in the report
- Negative information is in **RED**, positive in **BLUE**
- Includes bureau summary as seen in bureau reports, in addition to the 700Credit Summary
- Open trades are highlighted and shown at the top of section

CREDIT REPORT



SHERYL L MACARTHUR  
272 LEE ROAD 2  
SMITHS, AL 36877

Date: 03/02/18 16:10:00

**Special Messages**

SSN Verified : SSN MATCHES  
SSN Verified : MLA SEARCH NOT PERFORMED DUE TO MISSING REQUIRED DATA

**Score Summary**

ScoreCard	Score	Code	Score Factor Description
FICO SCORE 9 AUTO	852	32	lack of recent installment loan information
		14	length of time accounts have been established
		98	lack of recent auto loan information
FICO AUTO V8	827	10	ratio of balance to limit on bank revolving or other rev accts too high
		32	lack of recent installment loan information
		14	length of time accounts have been established
		10	ratio of balance to limit on bank revolving or other rev accts too high
FICO Auto V2	787	98	lack of recent auto loan information
		32	lack of recent installment loan information
		10	ratio of balance to limit on bank revolving or other rev accts too high
		09	too many accounts recently opened
		98	lack of recent auto loan information

**Bureau Summary**

Public Records: 0	Past Due Amt: \$0	Inquiries: 1	CNT: 00/00/00/00
Install Bal: \$0	Sch/Est Pay: \$66	Inq / 6 mo: 0	Satis Acct: 33
R Estate Bal: N/A	R Estate Pay: N/A	Tradeline: 33	New Del/Drg: 0
Tot Rev Bal: \$3,144	Tot Rev Avail: 92%	Paid Acct: 14	Was Del/Drg: 0
			Old Trade: 08-85

**700Credit Summary**

Total Trades	Oldest Trade	Current	Negative	History Negative	Public Records	Collections	30	60	90	Inquiries	Inquiries Last 6
33	08-85	0	0	0	0	0	0	0	0	1	0

	Number	High Credit	Credit Limit	Balance	Past Due	Monthly Payment	Available %
Revolving	31	\$30,210	\$34,544	\$3,144	\$0	\$66	90
Mortgage	0	\$0	\$0	\$0	\$0	\$0	
Installment	2	\$0	\$0	\$0	\$0	\$0	
<b>TOTALS</b>	<b>33</b>	<b>\$30,210</b>	<b>\$34,544</b>	<b>\$3,144</b>	<b>\$0</b>	<b>\$66</b>	

**Trades - Revolving Accounts**

Account #	Name/Id	Opened	Reported	Credit Limit	Balance	Month Pay	Terms
Status/Acct Type	Trade Type/KOB	Paid	High Credit	Orig Amt	Closed Ind	Date Closed	Payment Pattern
Comments	Comments	Bal Date	Charge Off	Owner			
BANK CREDIT CARD	0206900	09/16	\$2,000	\$0	-	-	Revolving
-	-	10/17	\$1,263	-	13	0 0 0	0 0 0
Revolving/ Bank Credit Cards	-	-	-	CLOSED	-	-	BCCCCCCCCCCC
CURR ACCT / Credit Card, Terms REV	-	10/28/17	-	Individual	-	-	C
CREDIT CARD LOST OR STOLEN	-	-	-	-	-	-	-





# Consumer Demographic Information





# TransUnion: Consumer Demographic Info.

```

1 GOI duncan,elizabeth*2 9932,woodbine,chicago,il,60068*3 555,e,jackson,st,cleveland,oh,44123*5 002-02-2222**

1A <FOR> <SUB NAME> TRANSUNION CREDIT REPORT <DATE> <TIME>
(I) D248 ABC DEPT STORE <MKT SUB> <INFILE> 5/20/05 09:36CT
06 CH 4/76

2 <SUBJECT> 2A <SSN> 2B <BIRTH DATE>
DUNCAN, ELIZABETH 111-11-1111 2/52
<ALSO KNOWN AS> 3C <TELEPHONE>
COOK, ELIZABETH (555)555-5555

<CURRENT ADDRESS> <DATE RPTD>
9932 WOODBINE, #9B, CHICAGO, IL. 60693 1/03
<FORMER ADDRESS>
10 N. CAMINO, OAKLAND, CA. 94583 4/99
8500 N. WESTERN AV. CHICAGO, IL 60645

<CURRENT EMPLOYER AND ADDRESS> <POSITION> <VERF> <RPTD> <HIRE>
ABC HOTELS CONCIERGE 5/05 5/05 3/99
ANYTOWN, IL.
    
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1A ***ID MISMATCH ALERT: PREVIOUS INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)***
1B ***HIGH RISK FRAUD ALERT: INPUT SSN NOT ISSUED BY SOCIAL SECURITY ADMINISTRATION***
1C ***SSN YEAR OF ISSUANCE: FILE SSN ISSUED: 1957-1960; STATE ISSUED: IL;
EST. AGE OBTAINED: 4-8***

1D ***FRAUD MANAGEMENT PLATFORM
FRAUD MODEL SCORE: 650
INPUT ZIP CODE NOT VALID FOR CITY

1E ***OFAC NAME SCREEN: CLEAR***
***CONSUMER STATEMENT: SEE END RPT***
    
```

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4 MODEL PROFILE *** ALERT ***
***TRANSUNION NEW ACCOUNT MODEL: SCORE +550: 24, 23, 10, 07 ***
***TRANSUNION BANKRUPTCY MODEL: SCORE +533: 24, 07, 15, 08 ***
    
```

---

```

5 CREDIT SUMMARY *** TOTAL FILE HISTORY
PR=2 COL=1 NEG=1 HSTNEG=2-8 TRD=4 RVL=2 INST=1 MTG=1 OPN=0 INQ=4
HIGH CRED CRED. LIM BALANCE PAST DUE MONTHLY PAY AVAILABLE
REVOLVING: $10.1K $18.2K $5.4K $225 71%
INSTALLMENT: $16.9K $12.9K $1128 $282
MORTGAGE $232.5K $173.2K $1470
TOTALS: $259.5 $18.2K $191.5K $1128 $1977
    
```

---

```

6 PUBLIC RECORDS
SOURCE DATE LIAB ECOA ASSETS PAID DOCKET#
TYPE COURT LOC ATTORNEY
Z 4932059 10/03R C 99B38521
CHAPTER 7 BANKRUPTCY D. WINSLOW

ZB5027011 1/03R $3128 I 6/03 98M987654
    
```





# Experian: Consumer Demographic Info.

```
A> PAGE 1   DATE 9-11-2000   TIME 18:52:48   PaTTY V701   BAZI
ROBERT BRYAN MUSTARD           SS: 878-99-4588           E: AUTO CENTRAL
4589 SW BONNIE ST              858-22-5885*           SAN FRANCISCO
OAKLAND CA 97455-1588         DOB: 03/08/31           RPTD: 3-00 TO 6-00 I
RPTD: 11-97 TO 8-00   U 6X
LAST SUB: 658777731X48
9906 BOUNTIFUL AVE
ATTAWANDA WA 98555
RPTD: 9-96 TO 3-98
ROBERT BRYAN KETCHUP
```

```
B> ----- FACS+ SUMMARY -----
```

```
INPUT SSN ISSUED 1972 -1974           INQ: MAIL RECEIVING SERVICE:
FROM 6-01-00 INQ COUNT FOR SSN=5     MAIL BOX ACCESS INC
FROM 6-01-00 INQ COUNT FOR ADDRESS=0  4589 SW BONNIE ST
                                       OAKLAND CA 97455
                                       510.555.1212
```

```
C> ----- PROFILE SUMMARY -----
```

```
PUBLIC RECORDS----1  PAST DUE AMT-----$21  INQUIRIES---6  Satis ACCTS---8  CNT 01/00/00/01
INSTALL BAL-$19,217  SCH/EST PAY-----$677+  INQS/6 MO---4  NOW DEL/DRG---3
R ESTATE BAL----N/A  R ESTATE PAY-----N/A  TRADELINE--10  WAS DEL/DRG---2
TOT REV BAL  $8,520  TOT REV AVAIL----10%  PAID ACCT---2  OLD TRADE--8-77
```

```
D> ----- SCORE SUMMARY -----
```

```
NEW NATIONAL RISK SCORE = 852  SCORE FACTORS: 10, 20, 31, 12
```

```
E> ----- PUBLIC RECORDS -----
```

```
PERRIS MUNICIPAL COUR  1-12-99  5-7-99  39978542  $28,040  CIV CL JUDG
D#: PEC41114           2  PLAINTIFF:  JUNKY AUTO REPAIR
```

```
F> ----- TRADES -----
```

SUBSCRIBER	OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS					
SUB#	KOB	TYP	TRM	EOCA	BALDATE	BALANCE	PYMT LEVEL	MOS	REV	PMT HISTORY
ACCOUNT #					LAST PD	MONTH	PAY	PAST DUE	MAXIMUM	BY MONTH
SHACK REALTY CORP					6-97		\$10,750-0			COLLACCT DELINQ 90
123456	RZ	ISC	84	2	12-21-98		\$10,309		11-98	(15) GG3-1CCC-CC
135884					6-98					C2
APPLE TWO CREDIT					6-96		\$125-0			COLLACCT
894222	YC	COL	10	1	7-31-96		54		7-96	(12) GG-----G





# Equifax: Consumer Demographic Info.

VANTAGESCORE SCORE: 501  
 REASON CODES: BF/ TS/ RT/ TQ/Y  
 NARRATIVES:  
 TOO MANY BANKCARD ACCOUNTS WITH HIGH UTILIZATION  
 TIME SINCE OLDEST ACCOUNT OPENED IS TOO RECENT  
 OPEN REVOLVING ACCOUNT BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH  
 OPEN ACCOUNT BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH  
 NUMBER OF INQUIRIES WAS A FACTOR, BUT EFFECT WAS NOT SIGNIFICANT  
 \*\*\*\*\*  
 SAFESCAN WARNING:  
 IS SOCIAL SECURITY NUMBER A TYPO ERROR? IF NOT, SOCIAL SECURITY NUMBER HAS  
 NEVER BEEN ISSUED BY THE SOCIAL SECURITY ADMINISTRATION.  
 \*\*\*\*\*

\*CONSUMER, JOHN, Q, JR SINCE 03/10/82 FAD 09/06/01 FN-238  
 9412, MAIN, ST, ATLANTA, GA, 30302, TAPE RPTD 07/00  
 TELEPHONE NUMBER (404) 555-1212 TAPE RPTD 07/00  
 410, ORANGE GROVE, DR, SAN JOSE, CA, 95119, CRT RPTD 06/99  
 46, KENNEDY, DR, DETROIT, MI, 48201 TAPE RPTD 03/96  
 FN-CONSUMER, QUINCY  
 BDS-03/03/1961, SSS-555-55-5555 SSN CFM - N, SSN MAT-  
 01 ES-ENGINEER, CENTRAL POWER, ATLANTA, GA, 06/00  
 02 EF-ENGINEER, ACME MFG, SAN JOSE, CA  
 03 E2-ENGINEER, MAJOR MOTORS, DETROIT, MI

05 11706 SPECL 915AAT33 D PROMOTIONAL BLOCK  
 06 11706 SPECL 915AA133 N ACTIVE DUTY ALERT  
 07 ALERT CONTACT\*-EXTENDED FRAUD, RPTD-05/01/2006, EFFECT:05/01/2006  
 DAYTIME, ( ) 770-999-1212, EXT-00333  
 PAGER, ( ) 770-444-5555  
 08 ALERT CONTACT\*-MILITARY, RPTD-10/26/2006, EFFECT:10/26/2006  
 ADDRESS-56 CIRCLE RD, ANYTOWN, AL, 351240000  
 DAYTIME, ( ) 770-999-1212, EXT-00333  
 EVENING, ( ) 770-888-0000,  
 PAGER, ( ) 770-444-5555,  
 GEN INFO: CALL THE PAGER FIRST  
 \*\*\*\*\* PUBLIC RECORDS OR OTHER INFORMATION \*\*\*\*\*  
 09 07/98 BKRP 111V116, 98453657-DSP-09/98, LIAB\$25600, ASSETS10500, EXEMPTS100,  
 INDIVID, PERSONAL, DISMSD CH-7  
 10 05/98 COLL 03/98 111YC363 ACB COLLECTIONS  
 AMT:\$532 BAL:\$300 UNPAID DLA:11/97, I, 202012  
 11 05/98 ST JD, 111VC51, \$500, DEF-SUBJECT, 88776, ANY BANK USA, VER 09/98, SATISFIED, 08/98  
 \*\*\*\*\*  
 \*INQS-SUBJECT SHOWS 3 INQUIRIES SINCE 06/01  
 FASHIONCO 1110C304 09/06/01 JEWELMAN S 111JA105 08/31/01  
 ABC BANK 111BB6875 07/12/01 FK 111FM6875 PRGCOLL 10/01/00  
 ANYCO 1110C304 10/11/99  
 \* FIRM/ID CODE RPTD OPND H/C TRM BAL R/D CS MR ECOA ACCOUNT NUMBER  
 ABC BANK\*111BB6875 09/01 07/01 2500 20 650 15 R1 02 J 86934  
 DLA 09/01  
 GLOBEXP\*1110N250 09/01 01/95 450 123 123 01 08 J 75250  
 DLA 09/01  
 BANKFIRM111BB771 08/01 07/82 5000 135 4500 R1 99 I 27043  
 DLA 07/01  
 ANYCO \*1110C29 08/01 10/99 1478 30 903 155 R5 22 J 81750  
 DLA 03/01  
 30 (03) 60 (01) 90+ (01) 07/01-R4, 06/01-R3, 05/01-R2  
 ACCOUNT CLOSED BY CREDIT GRANTOR  
 MOTORCO\*111FA2982 03/98 02/93 12500 275 0 11 60 I 02F16  
 AUTO LOAN DLA 03/98  
 CITYMU\*111FM117 08/01 05/96 160K1350 156K 1350 12 63 J 85632  
 30 (02) 60 (01) 90+ (00) 07/01-12, 10/00-13 DLA 07/01  
 HOME LOAN  
 BANKFIRM111BB771 04/97 07/82 LOST OR STOLEN CARD 24567  
 CONFIRMED BY CREDIT GRANTOR



# Score Summary



# Score Summary Includes:

- ✓ Scorecard name
- ✓ Score
- ✓ Code
- ✓ **Score factor description:**  
factors that negatively affected the score

CREDIT REPORT

experian

SHERYL L MACARTHUR  
272 LEE ROAD 2  
SMITHS, AL 36877

Date: 03/02/18 16:10:00

**Special Messages**

SSN Verified : SSN MATCHES  
SSN Verified : MLA SEARCH NOT PERFORMED DUE TO MISSING REQUIRED DATA

**Score Summary**

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		32	lack of recent installment loan information
		10	ratio of balance to limit on bank revolving or other rev accts too high
		09	too many accounts recently opened
		98	lack of recent auto loan information

	Number	Credit	Limit	Balance	Due	Payment	Available %
Revolving	31	\$30,210	\$34,544	\$3,144	\$0	\$66	90
Mortgage	0	\$0	\$0	\$0	\$0	\$0	
Installment	2	\$0	\$0	\$0	\$0	\$0	
<b>TOTALS</b>	<b>33</b>	<b>\$30,210</b>	<b>\$34,544</b>	<b>\$3,144</b>	<b>\$0</b>	<b>\$66</b>	

**Trades - Revolving Accounts**

Account Name/Id	Opened	Credit Limit	Balance	Month Pay	Terms
Account #	Reported	High Credit	Orig Amt	MOS Rep	30 60 90
Trade Type/KOB	Paid	Charge Off	Closed Ind	Date Closed	Payment Pattern
Status/Acct Type	Bal Date	Past Due	Owner		
Comments:					
BANK CREDIT CARD 0206900	09/16	\$2,000	\$0	-	Revolving
	10/17	\$1,263	-	13	0 0 0
Revolving/ Bank Credit Cards	-	-	CLOSED	-	BCCCCCCCCC
CURR ACCT / Credit Card, Terms REV	10/28/17	-	Individual	-	C
CREDIT CARD LOST OR STOLEN					





# TransUnion: Score Summary

```

1 30i duncan,elizabeth*2 9932,woodbine,chicago,il,60069*3 555,e.jackson,st.cleveland,oh,44123*5 002-02-2222**
1A <FOR> <SUB NAME> TRANSUNION CREDIT REPORT <MKT SUB> <INFILE> <DATE> <TIME>
(I) D248 ABC DEPT STORE 06 CH 4/76 5/20/05 09:36CT
2 <SUBJECT> <SSN> <BIRTH DATE>
DUNCAN, ELIZABETH 111-11-1111 2/52
<ALSO KNOWN AS> <TELEPHONE>
COOK, ELIZABETH (555)555-5555
<CURRENT ADDRESS> <DATE RPTD>
9932 WOODBINE, #9B, CHICAGO, IL. 60693 1/03
<FORMER ADDRESS>
10 N. CAMINO, OAKLAND, CA. 94583 4/99
8500 N. WESTERN AV. CHICAGO, IL 60645
  
```

```

MODEL PROFILE ***ALERT***
***TRANSUNION NEW ACCOUNT MODEL: SCORE +550: 24, 23, 10, 07 ***
***TRANSUNION BANKRUPTCY MODEL: SCORE +533: 24, 07, 15, 08 ***
  
```

```

1A ***OFAC NAME SCREEN: CLEAR***
***CONSUMER STATEMENT: SEE END RPT***
  
```

```

MODEL PROFILE ***ALERT***
***TRANSUNION NEW ACCOUNT MODEL: SCORE +550: 24, 23, 10, 07 ***
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CREDIT SUMMARY ***TOTAL FILE HISTORY
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HIGH CRED CRED. LIM BALANCE PAST DUE MONTHLY PAY AVAILABLE
REVOLVING: $10.1K $18.2K $5.4K $225 71%
INSTALLMENT: $16.9K $12.9K $1128 $282
MORTGAGE $232.5K $173.2K $1470
TOTALS: $259.5 $18.2K $191.5K $1128 $1977
  
```

```

PUBLIC RECORDS
SOURCE DATE LIAB ECOA ASSETS PAID DOCKET#
TYPE COURT LOC
Z 4932059 10/03R C 99B38521
CHAPTER 7 BANKRUPTCY D. WINSLOW
ZP5027011 1/03R $3128 I 6/03 98M987654
PAID CIVIL JUDGMENT WILLIAMS
  
```

```

COLLECTIONS
SUBNAME SUBCODE ECOA OPENED CLOSED $PLACED CREDITOR MOP
ACCOUNT# VERIFIED BALANCE REMARKS
  
```





# Experian: Score Summary

A> PAGE 1 DATE 9-11-2000 TIME 18:52:48 PeTTY V701 BAZI  
ROBERT BRYAN MUSTARD SS: 878-99-4588 E: AUTO CENTRAL  
4589 SW BONNIE ST 858-22-5885\* SAN FRANCISCO  
OAKLAND CA 97455-1588 DOB: 03/08/31 RPTD: 3-00 TO 6-00 I  
RPTD: 11-97 TO 8-00 U 6X  
LAST SUB: 658777731X48  
9906 BOUNTIFUL AVE  
ATTAWANDA WA 98555  
RPTD: 9-96 TO 3-98

D>----- SCORE SUMMARY -----  
NEW NATIONAL RISK SCORE = 852 SCORE FACTORS: 10, 20, 31, 12

R ESTATE BAL---N/A R ESTATE PAY----N/A TRADELINE--10 WAS DEL/DRG---2  
TOT REV BAL \$0,320 TOT REV AVAIL 209 TRID ACCT 2 OLD TRADE 0 77

D>----- SCORE SUMMARY -----  
NEW NATIONAL RISK SCORE = 852 SCORE FACTORS: 10, 20, 31, 12

PERRIS MUNICIPAL COUR 1-12-99 5-7-99 39978542 \$28,040 CIV CL JUDG  
D#: PEC41114 2 PLAINTIFF: JUNKY AUTO REPAIR

F>----- TRADES -----

SUBSCRIBER	OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS
SUB# KOB TYP TRM ECOA BALDATE BALANCE PYMT LEVEL MOS REV PMT HISTORY					
ACCOUNT #	LAST PD MONTH PAY	PAST DUE	MAXIMUM	BY MONTH	

SHACK REALTY CORP	6-97	\$10,750-0		COLLACCT	DELINQ 90
123456 RZ ISC 84 2	12-21-98	\$10,309	11-98	(15)	GG3-1CCC-CC
135884	6-98				C2

APPLE TWO CREDIT	6-96	\$125-0		COLLACCT	
894222 YC COL 10 1	7-31-96	54	7-96	(12)	GG-----G
195568566498					

ORIGINAL CREDITOR: DO IT YOURSELF SURGERY CEN  
COUNTY OF ISHKABIBBLE 4-99 UNK OPEN DELINQ 180  
3905854 VC C/S 1 1 6-30-00 \$13,750 7-99 (22) 66666666666  
19054BZOK0576 6-00 \$290 \$12,786 2C66666-6

G>----- INQUIRIES -----

CHEATUM INSURANCE	7-20-00	69065888	IG	INS	
STILL RUNNIN HONDA	5-16-99	79645558	AN	UNK AUT	
HORIZON WIRELESS	1-12-99	39978542	UW	UTI	



# Equifax: Score Summary

VANTAGESCORE SCORE: 501  
 REASON CODES: BF/ TS/ RT/ TQ/Y  
 NARRATIVES:  
 TOO MANY BANKCARD ACCOUNTS WITH HIGH UTILIZATION  
 TIME SINCE OLDEST ACCOUNT OPENED IS TOO RECENT  
 OPEN REVOLVING ACCOUNT BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH  
 OPEN ACCOUNT BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH  
 NUMBER OF INQUIRIES WAS A FACTOR, BUT EFFECT WAS NOT SIGNIFICANT

\*\*\*\*\*  
 SAFESCAN WARNING:  
 IS SOCIAL SECURITY NUMBER A TYPO ERROR? IF NOT, SOCIAL SECURITY NUMBER HAS  
 NEVER BEEN ISSUED BY THE SOCIAL SECURITY ADMINISTRATION.  
 \*\*\*\*\*

\* EXTENDED FRAUD VICTIM \*  
 \* ACTIVE MILITARY \*  
 \* ADDRESS DISCREPANCY-NO SUBSTANTIAL DIFFERENCE OCCURRED \*

\*\*\*\*\*  
 SSN ISSUED- 79 STATE ISSUED- MI  
 \*001 EQUIFAX INFORMATION SERVICES  
 P O BOX 740241 ATLANTA GA 30374-0241 607/685-1111 7 8  
 \*CONSUMER, JOHN, Q, JR SINCE 03/10/82 FAD 09/06/01 FN-238

VANTAGESCORE SCORE: 501  
 REASON CODES: BF/ TS/ RT/ TQ/Y  
 NARRATIVES:  
 TOO MANY BANKCARD ACCOUNTS WITH HIGH UTILIZATION  
 TIME SINCE OLDEST ACCOUNT OPENED IS TOO RECENT  
 OPEN REVOLVING ACCOUNT BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH  
 OPEN ACCOUNT BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH  
 NUMBER OF INQUIRIES WAS A FACTOR, BUT EFFECT WAS NOT SIGNIFICANT

10 05/98 COLL 03/98 111YC363 ACB COLLECTIONS  
 AMT:\$532 BAL:\$300 UNPAID DLA:11/97, I, 202012  
 11 05/98 ST JD, 111VC51, \$500, DEF-SUBJECT, 88776, ANY BANK USA, VER 09/98, SATISFIED, 08/98  
 \*\*\*\*\*  
 \*INQS-SUBJECT SHOWS 3 INQUIRIES SINCE 06/01  
 FASHIONCO 111DC304 09/06/01 JEWELMAN S 111JA105 08/31/01  
 ABC BANK 111BB6875 07/12/01 FK 111FM6875 PRGCOLL 10/01/00  
 ANYCO 111DC304 10/11/99

* FIRM/ID CODE	RPTD	OPND	H/C	TRM	BAL	R/D	CS	MR	EEOA	ACCOUNT NUMBER
ABC BANK*111BB6875	09/01	07/01	2500	20	650	15	R1	02	J	86934
GLOBEXP*1110N250	09/01	01/95	450	123	123		01	08	J	75250
BANKFIRM111BB771	08/01	07/82	5000	135	4500		R1	99	I	27043
ANYCO *111DC29	08/01	10/99	1478	30	903	155	R5	22	J	81750
30(03)60(01)90+(01) 07/01-R4, 06/01-R3, 05/01-R2										DLA 03/01
ACCOUNT CLOSED BY CREDIT GRANTOR										
MOTORCO*111FA2982	03/98	02/93	12500	275	0		I1	60	I	02F16
AUTO LOAN										
CITYMU*111FM1117	08/01	05/96	160K1350	156K	1350		I2	63	J	85632
30(02)60(01)90+(00) 07/01-12, 10/00-13										DLA 07/01
HOME LOAN										
BANKFIRM111BB771	04/97	07/82	LOST OR STOLEN CARD							24567
CONSUMER STATEMENT RPTD 09/99 PURGE 09/05										
MY WALLET AND ID WERE STOLEN &										

END OF REPORT EQUIFAX AND AFFILIATES - 09/30/01 19 SAFESCANED



# Score Summary Includes:

- ✓ Scorecard name
- ✓ Score
- ✓ Code
- ✓ **Score factor description:**  
factors that negatively affected the score

**CREDIT REPORT**

**experian**

SHERYL L MACARTHUR  
272 LEE ROAD 2  
SMITHS, AL 36877

Date: 03/02/18 16:10:00

**Special Messages**

SSN Verified : SSN MATCHES  
SSN Verified : MLA SEARCH NOT PERFORMED DUE TO MISSING REQUIRED DATA

**Score Summary**

ScoreCard	Score	Code	Score Factor Description
FICO SCORE 9 AUTO	852	32	lack of recent installment loan information
		14	length of time accounts have been established
		98	lack of recent auto loan information

**Score Summary**

ScoreCard	Score	Code	Score Factor Description
FICO SCORE 9 AUTO	852	32	lack of recent installment loan information
		14	length of time accounts have been established
		98	lack of recent auto loan information
FICO AUTO VS	827	10	ratio of balance to limit on bank revolving or other rev accts too high
		32	lack of recent installment loan information
		14	length of time accounts have been established
		10	ratio of balance to limit on bank revolving or other rev accts too high
FICO Auto V2	787	98	lack of recent auto loan information
		32	lack of recent installment loan information
		10	ratio of balance to limit on bank revolving or other rev accts too high
		09	too many accounts recently opened
		98	lack of recent auto loan information

	Number	Credit	Limit	Balance	Due	Payment	Available %
Revolving	31	\$30,210	\$34,544	\$3,144	\$0	\$66	90
Mortgage	0	\$0	\$0	\$0	\$0	\$0	
Installment	2	\$0	\$0	\$0	\$0	\$0	
<b>TOTALS</b>	<b>33</b>	<b>\$30,210</b>	<b>\$34,544</b>	<b>\$3,144</b>	<b>\$0</b>	<b>\$66</b>	

**Trades - Revolving Accounts**

Account Name/Id	Opened	Credit Limit	Balance	Month Pay	Terms
Account #	Reported	High Credit	Orig Amt	MOS Rep	30 60 90
Trade Type/KOB	Paid	Charge Off	Closed Ind	Date Closed	Payment Pattern
Status/Acct Type	Bal Date	Past Due	Owner		
<b>Comments:</b>					
BANK CREDIT CARD 0206900	09/16	\$2,000	\$0	-	Revolving
	10/17	\$1,263	-	13	0 0 0
Revolving/ Bank Credit Cards	-	-	CLOSED	-	BCCCCCCCCC
CURR ACCT / Credit Card, Terms REV	10/28/17	-	Individual	-	C
CREDIT CARD LOST OR STOLEN					





# Bureau Summary





# 700Credit: Bureau Summary

- Provides a summary list of credit trades lines – along with totals - that includes:
  - ✓ revolving
  - ✓ closed
  - ✓ mortgage

**CREDIT REPORT**

experian

SHERYL L MACARTHUR  
272 LEE ROAD 2  
SMITHS, AL 36877

Date: 03/02/18 16:10:00

**Special Messages**

SSN Verified : SSN MATCHES  
SSN Verified : MLA SEARCH NOT PERFORMED DUE TO MISSING REQUIRED DATA

**Score Summary**

ScoreCard	Score	Code	Score Factor Description
FICO SCORE 9 AUTO	522	32	lack of recent installment loan information
		14	length of time accounts have been established
		98	lack of recent auto loan information
FICO AUTO V8	527	10	ratio of balance to limit on bank revolving or other rev accts too high
		32	lack of recent installment loan information
		14	length of time accounts have been established
		10	ratio of balance to limit on bank revolving or other rev accts too high
FICO Auto V2	757	98	lack of recent auto loan information
		32	lack of recent installment loan information
		10	ratio of balance to limit on bank revolving or other rev accts too high
		09	too many accounts recently opened
		98	lack of recent auto loan information

**Bureau Summary**

<b>Public Records:</b>	0	<b>Past Due Amt:</b>	\$0	<b>Inquiries:</b>	1	<b>CNT:</b>	00/00/00/00
<b>Install Bal:</b>	\$0	<b>Sch/Est Pay:</b>	\$66	<b>Inqs / 6 mo:</b>	0	<b>Satis Accts:</b>	33
<b>R Estate Bal:</b>	N/A	<b>R Estate Pay:</b>	N/A	<b>Tradeline:</b>	33	<b>Now Del/Drg:</b>	0
<b>Tot Rev Bal:</b>	\$3,144	<b>Tot Rev Avail:</b>	92%	<b>Paid Acct:</b>	14	<b>Was Del/Drg:</b>	0
						<b>Old Trade:</b>	08-85

History	Public	Records	Collections	30	60	90	Inquiries	Inquiries
0	0	0	0	0	0	0	1	Last 6
0	0	0	0	0	0	0	0	0
<b>Credit Limit</b>	<b>Balance</b>	<b>Past Due</b>	<b>Monthly Payment</b>	<b>Available %</b>				
\$34,544	\$3,144	\$0	\$66	90				
\$0	\$0	\$0	\$0	\$0				
\$0	\$0	\$0	\$0	\$0				
\$34,544	\$3,144	\$0	\$66					

Trade Type	KOB	Paid	Credit Limit	Balance	Month Pay	Terms
Status/Acct Type	Charge Off	Bal Date	High Credit	Orig Amt	MOS Rep	30 60 90
Comments	Close Ind	Past Due	Owner	Date Closed	Payment Pattern	
BANK CREDIT CARD 0206900	-	09/16	\$2,000	\$0	-	Revolving
Revolving / Bank Credit Cards	-	10/17	\$1,263	-	13	0 0 0
CURR ACCT / Credit Card, Terms REV	-	-	-	CLOSED	-	BCCCCCCCCC
CREDIT CARD LOST OR STOLEN	-	10/28/17	-	Individual	-	C



# TransUnion: "Credit Summary"

```

1 EQA DUNCAN, ELIZABETH*2 9932,woodbine, chicago,il,60069*3 555,e,jackson, st,cleveland,oh,44123*5 002-02-2222**

4A <FOR> <SUB NAME> TRANSUNION CREDIT REPORT <DATE> <TIME>
(I) D248 ABC DEPT STORE <MKT SUB> <INFILE> 5/20/05 09:36CT
06 CH 4/76

4B <SUBJECT> <SSN> <BIRTH DATE>
DUNCAN, ELIZABETH 111-11-1111 2/52
<ALSO KNOWN AS> <TELEPHONE>
COOK, ELIZABETH (555)555-5555

<CURRENT ADDRESS> <DATE RPTD>
9932 WOODBINE, #9B, CHICAGO, IL. 60693 1/03
<FORMER ADDRESS>
10 N. CAMINO, OAKLAND, CA. 94583 4/99
8500 N. WESTERN AV. CHICAGO, IL 60645

<CURRENT EMPLOYER AND ADDRESS> <POSITION> <VERF> <RPTD> <HIRE>
ABC HOTELS ANYTOWN, IL. CONCIERGE 5/05 5/05 3/99

SPECIAL MESSAGES
4A ***MID MISMATCH ALERT: PREVIOUS INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)***
4B ***HIGH RISK FRAUD ALERT: INPUT SSN NOT ISSUED BY SOCIAL SECURITY ADMINISTRATION***
4C ***SSN YEAR OF ISSUANCE: FILE SSN ISSUED: 1957-1960; STATE ISSUED: IL; EST. AGE OBTAINED: 4-8***
4D ***FRAUD MANAGEMENT PLATFORM FRAUD MODEL SCORE: 650 INPUT ZIP CODE NOT VALID FOR CITY
4E ***OFAC NAME SCREEN: CLEAR***
4F ***CONSUMER STATEMENT: SEE END RPT***

MODEL PROFILE ***ALERT***
4A ***TRANSUNION NEW ACCOUNT MODEL: SCORE +550: 24, 23, 10, 07 ***
4B ***TRANSUNION RISK RANKING MODEL: SCORE +550: 24, 23, 10, 07 ***

4C CREDIT SUMMARY ***TOTAL FILE HISTORY
PR=2 COL=1 NEG=1 HSTNEG=2-8 TRD=4 RVL=2 INST=1 MTG=1 OPN=0 INQ=4
HIGH CRED CRED. LIM BALANCE PAST DUE MONTHLY PAY AVAILABLE
REVOLVING: $10.1K $18.2K $5.4K $225 71%
INSTALLMENT: $16.9K $12.9K $1128 $282
MORTGAGE $232.5K $173.2K $1470
TOTALS: $259.5 $18.2K $191.5K $1128 $1977

4D PUBLIC RECORDS
SOURCE DATE LIAB ECOA ASSETS PAID DOCKET#
TYPE COURT LOC
Z 4932059 10/03R C 99B38521
CHAPTER 7 BANKRUPTCY D. WINSLOW

ZP5027011 1/03R $3128 I 6/03 98M987654
PAID CIVIL JUDGMENT WILLIAMS

4E COLLECTIONS
SUBNAME SUBCODE ECOA OPENED CLOSED $PLACED CREDITOR MOP
ACCOUNT# VERIFIED
ADVANCED COL Y 999C004 I 5/00 5/00F $2500 ABC BANK 09P
12345 4/05A $1000
    
```



# Experian: "Profile Summary"

```
A> PAGE 1 DATE 9-11-2000 TIME 18:52:48 PaTTY V701 BAZI
ROBERT BRYAN MUSTARD SS: 878-99-4588 E: AUTO CENTRAL
4589 SW BONNIE ST 858-22-5885* SAN FRANCISCO
OAKLAND CA 97455-1588 DOB: 03/08/31 RPTD: 3-00 TO 6-00 I
RPTD: 11-97 TO 8-00 U 6X
LAST SUB: 658777731X48
9906 BOUNTIFUL AVE
ATTAWANDA WA 98555
RPTD: 9-96 TO 3-98
ROBERT BRYAN KETCHUP
```

```
B> ----- FACS+ SUMMARY -----
INPUT SSN ISSUED 1972 -1974 INQ: MAIL RECEIVING SERVICE:
FROM 6-01-00 INQ COUNT FOR SSN=5 MAIL BOX ACCESS INC
FROM 6-01-00 INQ COUNT FOR ADDRESS=0 4589 SW BONNIE ST
OAKLAND CA 97455
510.555.1212
```

```
C> ----- PROFILE SUMMARY -----
PUBLIC RECORDS----1 PAST DUE AMT----$21 INQUIRIES---6 Satis ACCTS---8 CNT 01/00/00/01
INSTALL BAL-$19,217 SCH/EST PAY----$677+ INQS/6 MO---4 NOW DEL/DRG---3
R ESTATE BAL----N/A R ESTATE PAY----N/A TRADELINE--10 WAS DEL/DRG---2
TOT REV BAL $8,520 TOT REV AVAIL----10% PAID ACCT---2 OLD TRADE--8-77
```

```
D> ----- SCORE SUMMARY -----
NEW NATIONAL RISK SCORE = 852 SCORE FACTORS: 10, 20, 31, 12
```

```
E> ----- PUBLIC RECORDS -----
PERRIS MUNICIPAL COUR 1-12-99 5-7-99 39978542 $28,040 CIV CL JUDG
D#: PEC41114 2 PLAINTIFF: JUNKY AUTO REPAIR
```

```
F> ----- TRADES -----
SUBSCRIBER OPEN AMT-TYP1 AMT-TYP2 ACCTCOND PYMT STATUS
SUB# KOB TYP TRM ECOA BALDATE BALANCE PYMT LEVEL MOS REV PMT HISTORY
ACCOUNT # LAST PD MONTH PAY PAST DUE MAXIMUM BY MONTH
SHACK REALTY CORP 6-97 $10,750-0 COLLACCT DELINQ 90
123456 RZ ISC 84 2 12-21-98 $10,309 11-98 (15) GG3-1CCC-CC
135884 6-98 C2
APPLE TWO CREDIT 6-96 $125-0 COLLACCT
894222 YC COL 10 1 7-31-96 54 7-96 (12) GG-----G
195568566498
ORIGINAL CREDITOR: DO IT YOURSELF SURGERY CEN
COUNTY OF ISHKABIBBLE 4-99 UNK OPEN DELINQ 180
3905854 VC C/S 1 1 6-30-00 $13,750 7-99 (22) 666666666664
19054BZOK0576 6-00 $290 $12,786 2C666666-6
```

```
G> ----- INQUIRIES -----
CHEATUM INSURANCE 7-20-00 69065888 IG INS
STILL RUNNIN HONDA 5-16-99 79645558 AN UNK AUT
HORIZON WIRELESS 1-12-99 39978542 UW UTI
```

```
-----END XPN REPORT-----
If you reject your applicant based on this XPN report, direct him/her to
```





# Equifax: "Bureau Summary"

```

VANTAGESCORE SCORE: 501
REASON CODES: BF/ TS/ RT/ TR/Y
NARRATIVES:
TOO MANY BANKCARD ACCOUNTS WITH HIGH UTILIZATION
TIME SINCE OLDEST ACCOUNT OPENED IS TOO RECENT
OPEN REVOLVING ACCOUNT BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH
OPEN ACCOUNT BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH
NUMBER OF INQUIRIES WAS A FACTOR, BUT EFFECT WAS NOT SIGNIFICANT
*****
SAFESCAN WARNING:
IS SOCIAL SECURITY NUMBER A TYPO ERROR? IF NOT, SOCIAL SECURITY NUMBER HAS
NEVER BEEN ISSUED BY THE SOCIAL SECURITY ADMINISTRATION.
*****
* EXTENDED FRAUD VICTIM *
* ACTIVE MILITARY *
* ADDRESS DISCREPANCY-NO SUBSTANTIAL DIFFERENCE OCCURRED *
*****
SSN ISSUED- 79 STATE ISSUED- MI
*001 EQUIFAX INFORMATION SERVICES
P O BOX 740241 ATLANTA GA 30374-0241 6 0/685-1111 7 8
*CONSUMER, JOHN, Q, JR SINCE 03/10/82 FAD 09/06/01 FN-238
9412 MAIN ST, ATLANTA, GA, 30302, TAPE RPTD 07/00
TELEPHONE NUMBER (404)555-1212 TAPE RPTD 07/00
410, ORANGE GROVE, DR, SAN JOSE, CA, 95119, CRT RPTD 06/99
46, KENNEDY DR, DETROIT, MI, 48201 TAPE RPTD 03/96
FN-CONSUMER, QUINCY
BDS-03/03/1961, SSS-555-55-5555 SSN CFM - N, SSN MAT-
01 ES-ENGINEER, CENTRAL POWER, ATLANTA, GA, 06/00
02 EF-ENGINEER, ACME MFG, SAN JOSE, CA
03 EE-ENGINEER, HAZOR MOTORS, DETROIT, MI
*SUM-07/82-09/01, PR/01-YES, FB-NO, ACCTS:7, HCS450-160K, 4-ONES, 1-TWO, 1-FIVE,
1-OTHER.
04 11/06 SPECL 915AA133 E EXTENDED FRAUD
05 11/06 SPECL 915AA133 D PROMOTIONAL BLOCK
06 11/06 SPECL 915AA133 N ACTIVE DUTY ALERT
07 ALERT CONTACT*-EXTENDED FRAUD, RPTD-05/01/2006, EFFECT:05/01/2006
DAYTIME, ( )770-999-1212, EXT-00333
PAGER, ( )770-444-5555
08 ALERT CONTACT*-MILITARY, RPTD-10/26/2006, EFFECT:10/26/2006
ADDRESS-56 CIRCLE RD, ANYTOWN, AL, 351240000
DAYTIME, ( )770-999-1212, EXT-00333
EVENING, ( )770-888-0000,
PAGER, ( )770-444-5555
GEN INFO: CALL THE PAGER FIRST
***** PUBLIC RECORDS OR OTHER INFORMATION *****
09 07/98 BKRPT 111VF116, 98453657-DSP-09/98, LIAB$25600, ASSETS$10500, EXEMPTS$100,
INDIVID, PERSONAL, DISMSD CH-7
10 05/98 COLL 03/98 111YC363 ACB COLLECTIONS
AMT:$532 BAL:$300 UNPAID DLA:11/97, I, 202012
11 05/98 ST JD, 111VC51, $500, DEF-SUBJECT, 88776, ANY BANK USA, VER 09/98, SATISFIED, 08/98
*****
*INQS-SUBJECT SHOWS 3 INQUIRIES SINCE 06/01
FASHIONCO 111DC304 09/06/01 JEWELMAN S 111JA105 08/31/01
ABC BANK 111BB6875 07/12/01 FK 111FM6875 PRGCOLL 10/01/00
ANYCO 111DC304 10/11/99
* FIRM/ID CODE RPTD OPND H/C TRM BAL R/D CS MR ECOA ACCOUNT NUMBER
ABC BANK*111BB6875 09/01 07/01 2500 20 650 15 R1 02 J 86934
  
```





# 700Credit: Bureau Summary

- Provides a summary list of credit trades lines – along with totals - that includes:
  - ✓ revolving
  - ✓ closed
  - ✓ mortgage

**CREDIT REPORT**

experian

SHERYL L MACARTHUR  
272 LEE ROAD 2  
SMITHS, AL 36877

Date: 03/02/18 16:10:00

**Special Messages**

SSN Verified : SSN MATCHES  
SSN Verified : MLA SEARCH NOT PERFORMED DUE TO MISSING REQUIRED DATA

**Score Summary**

ScoreCard	Score	Code	Score Factor Description
FICO SCORE 9 AUTO	522	32	lack of recent installment loan information
		14	length of time accounts have been established
		98	lack of recent auto loan information
FICO AUTO V8	527	10	ratio of balance to limit on bank revolving or other rev accts too high
		32	lack of recent installment loan information
		14	length of time accounts have been established
		10	ratio of balance to limit on bank revolving or other rev accts too high
FICO Auto V2	757	98	lack of recent auto loan information
		32	lack of recent installment loan information
		10	ratio of balance to limit on bank revolving or other rev accts too high
		09	too many accounts recently opened
		98	lack of recent auto loan information

**Bureau Summary**

<b>Public Records:</b>	0	<b>Past Due Amt:</b>	\$0	<b>Inquiries:</b>	1	<b>CNT:</b>	00/00/00/00
<b>Install Bal:</b>	\$0	<b>Sch/Est Pay:</b>	\$66	<b>Inqs / 6 mo:</b>	0	<b>Satis Accts:</b>	33
<b>R Estate Bal:</b>	N/A	<b>R Estate Pay:</b>	N/A	<b>Tradeline:</b>	33	<b>Now Del/Drg:</b>	0
<b>Tot Rev Bal:</b>	\$3,144	<b>Tot Rev Avail:</b>	92%	<b>Paid Acct:</b>	14	<b>Was Del/Drg:</b>	0
						<b>Old Trade:</b>	08-85

History	Public	Collections	30	60	90	Inquiries	Inquiries
negative	Records					Last 6	Last 6
0	0	0	0	0	0	1	0

Credit Limit	Balance	Past Due	Monthly Payment	Available %
\$34,544	\$3,144	\$0	\$66	90
\$0	\$0	\$0	\$0	
\$0	\$0	\$0	\$0	
\$34,544	\$3,144	\$0	\$66	

Trade Type	KOB	Paid	Credit Limit	Balance	Month Pay	Terms
Status	Acct Type	Bal Date	High Credit	Orig Amt	MOS Rep	30 60 90
Comments			Charge Off	Closed Ind	Date Closed	Payment Pattern
BANK CREDIT CARD	0206900	09/16	\$2,000	\$0	-	Revolving
-		10/17	\$1,263	-	13	0 0 0
Revolving / Bank Credit Cards		-	-	CLOSED	-	BCCCCCCCCC
CURR ACCT / Credit Card, Terms REV		10/28/17	-	Individual	-	C
CREDIT CARD LOST OR STOLEN						



# Credit Summary



# 700Credit: Credit Summary

- Common Format Summaries
- Provides a rolled-up summary of trades including:
  - High credit, credit limit, balance, past due, monthly payment and available credit %
- Provide both Bureau and Provider

700Credit Summary											
Total Trades	Oldest Trade	Current	Negative	History Negative	Public Records	Collections	30	60	90	Inquiries	Inquiries Last 6
33	08-85	0	0	0	0	0	0	0	0	1	0
	Number	High Credit	Credit Limit	Balance	Past Due	Monthly Payment	Available %				
Revolving	31	\$30,210	\$34,544	\$3,144	\$0	\$66	90				
Mortgage	0	\$0	\$0	\$0	\$0	\$0					
Installment	2	\$0	\$0	\$0	\$0	\$0					
<b>TOTALS</b>	<b>33</b>	<b>\$30,210</b>	<b>\$34,544</b>	<b>\$3,144</b>	<b>\$0</b>	<b>\$66</b>					

CREDIT REPORT

SHERYL L MACARTHUR  
 272 LEE ROAD 2  
 SMITHS, AL 36877

Date: 03/02/18 16:10:00

---

**Special Messages**

SSN Verified : SSN MATCHES  
 SSN Verified : MLA SEARCH NOT PERFORMED DUE TO MISSING REQUIRED DATA

---

**Score Summary**

ScoreCard	Score	Code	Score Factor Description
FICO SCORE 9 AUTO	852	32	lack of recent installment loan information
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FICO AUTO V8	827	10	ratio of balance to limit on bank revolving or other rev accts too high
		32	lack of recent installment loan information
		14	length of time accounts have been established
		10	ratio of balance to limit on bank revolving or other rev accts too high
		98	lack of recent auto loan information
FICO Auto V2	787	32	lack of recent installment loan information
		10	ratio of balance to limit on bank revolving or other rev accts too high
		09	too many accounts recently opened
		98	lack of recent auto loan information

---

**Bureau Summary**

Public Records:	0	Past Due Amt:	\$0	Inquiries:	1	CNT:	00/00/00/00
Install Bal:	\$0	Sch Est Pay:	\$66	Inq / 6 mo:	0	Satis Accts:	33
R Estate Bal:	N/A	R Estate Pay:	N/A	Tradeline:	33	New Del Drg:	0
Tot Rev Bal:	\$3,144	Tot Rev Avail:	92%	Paid Acct:	14	Was Del Drg:	0
						Old Trade:	08-85

---

**700Credit Summary**

Total Trades	Oldest Trade	Current	Negative	History Negative	Public Records	Collections	30	60	90	Inquiries	Inquiries Last 6
33	08-85	0	0	0	0	0	0	0	0	1	0
	Number	High Credit	Credit Limit	Balance	Past Due	Monthly Payment	Available %				
Revolving	31	\$30,210	\$34,544	\$3,144	\$0	\$66	90				
Mortgage	0	\$0	\$0	\$0	\$0	\$0					
Installment	2	\$0	\$0	\$0	\$0	\$0					
<b>TOTALS</b>	<b>33</b>	<b>\$30,210</b>	<b>\$34,544</b>	<b>\$3,144</b>	<b>\$0</b>	<b>\$66</b>					

---

**Trades - Revolving Accounts**

Account Name Id	Opened	Credit Limit	Balance	Month Pay	Terms
Account #	Reported	High Credit	Orig Amt	MOS Rep	30 60 90
Trade Type KOB	Paid	Charge Off	Closed Ind	Date Closed	Payment Pattern
Status: Acct Type	Bal Date	Past Due	Owner		
BANK CREDIT CARD 0206900	09/16	\$2,000	\$0	-	Revolving
-	10/17	\$1,263	-	13	0 0 0
Revolving/ Bank Credit Cards	-	-	CLOSED	-	BCCCCCCCCCCC
CURR ACCT / Credit Card, Terms REV	10/28/17	-	Individual	-	C
CREDIT CARD LOST OR STOLEN					



# Common Format Summaries

## 700Credit Summary

Total Trades	Oldest Trade	Current	Negative	History Negative	Public Records	Collections	30	60	90	Inquiries	Inquiries Last 6	
33	08-85	0	0	0	0	0	0	0	0	1	0	
	Number	High Credit	Credit Limit	Balance	Past Due	Monthly Payment	Available %					
Revolving	31	\$30,210	\$34,544	\$3,144	\$0	\$66	90					
Mortgage	0	\$0	\$0	\$0	\$0	\$0						
Installment	2	\$0	\$0	\$0	\$0	\$0						
<b>TOTALS</b>	33	\$30,210	\$34,544	\$3,144	\$0	\$66						





# Auto Summary



# 700Credit: Auto Summary

- This feature is unique to 700Credit and TransUnion
  - TU's includes APR
- Provides a summary of all open auto tradelines separated from all other trades and pulled up to the top

CREDIT REPORT				
experian				
SAM L BARTON 48 LAUREL ST ATHOL, MA 01331		DOB: 1968	Date: 03/05/18 10:20:50	
PREVIOUS ADDRESSES				
Name	City	State	Zip	Date Reported
561 OLD STAGE RD 1940 SIMSBURRY ST	ASHFIELD PALMDALE	MA CA	01330 93550	11/16 01/16
ALIASES				
Name	Date Of Birth	On File Since		
SAM L BARTON				

700Credit Auto Summary									
Total Balance	Monthly Payment	Total Auto	Open Auto	30	60	90			
\$467	\$20	4	1	10	12	8			
Trades:									
Account Name	Status	Date Open	Current Balance	Status	Monthly Pay	Mos Rep	Payment Pattern		
Account Number	Status	Opn/Clsd	Original Amount	Date	Past Due	30 60 90			
ANDREWS FEDERAL CRED U/1720274 42113330243	CUR WAS60-4+	09/11 Closed	\$0 \$15,722	07/16	-	7 8 0	55	B-C-CCC-C1-- -1-122222221	
ANDREWS FEDERAL CRED U/1720274 42113330248	CURR ACCT	04/09 Closed	\$0 \$7,188	01/12	-	0 0 0	29	B	
ANDREWS FEDERAL CRED U/1720274 4211318024344	PAID	09/11 Closed	\$0 \$15,722	08/17	-	0 0 0	01	B	
NOWCOM/MID SOUTH MOTOR/2220010	DELINQ 180	02/15 Open	\$467 -	11/17	\$20 \$142	3 4 8	33	6666544321CC CCCCCCC221CC	

Trades:									
Account Name	Status	Date Open	Current Balance	Status	Monthly Pay	Mos Rep	Payment Pattern		
Account Number	Status	Opn/Clsd	Original Amount	Date	Past Due	30 60 90			
ANDREWS FEDERAL CRED U/1720274 42113330243	CUR WAS60-4+	09/11 Closed	\$0 \$15,722	07/16	-	7 8 0	55	B-C-CCC-C1-- -1-122222221	
ANDREWS FEDERAL CRED U/1720274 42113330248	CURR ACCT	04/09 Closed	\$0 \$7,188	01/12	-	0 0 0	29	B	
ANDREWS FEDERAL CRED U/1720274 4211318024344	PAID	09/11 Closed	\$0 \$15,722	08/17	-	0 0 0	01	B	
NOWCOM/MID SOUTH MOTOR/2220010	DELINQ 180	02/15 Open	\$467 -	11/17	\$20 \$142	3 4 8	33	6666544321CC CCCCCCC221CC	



# 700Credit: Auto Summary Cont.

## 700Credit Auto Summary

Total Bal	Month Pay	Total Auto	Open Auto	30	60	90
\$9048	\$282	3	1	0	0	0

### Trades:

Account Name Account#	Status	Dat Open Opn/Clsd	Curr Bal Orig AMT Int Rate	Monthly Pay Past Due	Mos Rep 30	60	90	Payment Pattern
<b>TD BANK N.A.</b> 0748M001	Paid or paying as agreed	02/26/2017 Open	\$9048 \$14234 7.02%	\$282 -	00	00	27 00	111111111111 111111111111
<b>CITIZNSBNKNA</b> 07421069	Paid or paying as agreed	03/08/2011 Closed	\$0 \$15952 5.00%	\$301 -	00	00	48 00	111111111111 111111111111
<b>PNC V LEASNG</b> 0789D001	Paid or paying as agreed	08/26/2007 Closed	\$0 \$10205 -	\$0 -	00	00	41 00	1X111111111111 111111111111



# Collections





# 700Credit: Collections

- Details include:
  - Creditor, Member #, States and Narrative
  - Account Number, Industry Code, Account Type
  - Dates: Opened, Verified, Closed
  - Amount, Balance

700Credit Auto Summary			
Total Balance	Monthly Payment	Total Auto	Open Auto
\$467	\$20	4	1
			30 60 90
			10 12 8

Collections			
Creditor Member Number Status	Account Number Industry Code Account Type/EOA	Date Opened Date Verified Date Closed	Amount Balance
<b>Narratives</b> CREDITBURCEN/MEDICAL 06609001 Collection account Placed for collection	444441254 Collection Services Open account/Individual	04/30/2016 09/08/2016 03/13/2016	\$481 \$481
CREDITBURCEN/MEDICAL 06609001 Collection account Placed for collection	444442093 Collection Services Open account/Individual	04/27/2016 09/07/2016 03/12/2016	\$221 \$221
FRANKS ADJ/WISCONSIN ELECTRIC CO WIS 0484M004 Collection account Placed for collection	44444325070199000 Collection Services Open account/Individual	05/12/2012 04/09/2013 06/30/2011	\$111 \$111
FRANKS ADJ/WISCONSIN ELECTRIC CO WIS 0484M004 Collection account Placed for collection	44444316670499000 Collection Services Open account/Individual	09/18/2012 04/08/2013 05/14/2012	\$615 \$615
COLLECTIONS/JOURNAL SENTINEL INC 04750006 Collection account Placed for collection	4444491 Collection Services Open account/Individual	02/06/2012 03/23/2012 02/14/2012	\$134 \$134
CMRE FINANCE/MEDICAL 02746006 Payment after charge off/collection Paid collection	44444VMT018106024 Collection Services Open account/Individual	12/18/2016 03/20/2017 04/19/2016	\$739 \$739

Pay	Mos	Rep	Payment Pattern
30	60	90	B-C-UCC-C1-
7	8	0	-1-122222221
0	0	0	29 B
0	0	0	01 B
3	4	8	6666544321CC CCCCCCCC221CC

CNT:	10/12/23/01
Satis:	7
Accn:	Now
Del/Drg:	4
Was:	2
Del/Drg:	Old
Trade:	04-09

60	90	Inquiries	Inquiries
12	23	9	Last 6
			8

Past Due	Monthly Payment	Available %
\$142	\$20	0
\$0	\$0	
\$301	\$449	
\$443	\$469	

TOTALS	13	\$467	\$467	\$14,271
--------	----	-------	-------	----------

Collections			
Creditor/Original Creditor Member Number Status	Account Number Industry Code	Date Reported Date Verified Date Closed	Amount Balance
<b>Narratives</b> OMNI FINANCIAL CORP 1881983 COLLACCT SPECIAL HANDLING-CONTACT SUBSCRIBER FOR ADDITIONAL INFORMATION	421363302 Savings & Loan	10/15 -	\$1,000 50

Trades - Revolving Accounts						
Account Name/Id Account # Trade Type KOB Status/ Acct Type Comments	Opened Reported Paid Bal Date	Credit Limit High Credit Charge Off Past Due	Balance Orig Amt Closed Ind Owner	Month Pay MOS Rep Date Closed	Terms 30 60 90	Payment Pattern
NOWCOM/MID SOUTH MOTOR/2220010 -	02/15 11/17 09/21/17	\$467 \$467 -	\$467 -	\$20 33 -	Revolving 3 4 8	6666544321CC CCCCCCCC221CC
Revolving / Automobile Dealers, Used DELINQ 180 / Revolving Charge Account	02/02/18	\$142	OPEN Individual	-		
MILITARY STAR 3902439	04/12 01/18	- -	\$0 -	- 66	Revolving 0. 0. 0.	



# TransUnion: Collections

```

1 001 duncan,elizabeth*2 9932,woodbine,chicago,il,60069*3 555,e,jackson,st,cleveland,oh,44123*5 002-02-2222**
14 <FOR> <SUB NAME> TRANSUNION CREDIT REPORT <DATE> <TIME>
(I) D248 ABC DEPT STORE <MKT SUB> <INFILE> 5/20/05 09:36CT
06 CH 4/76
2 <SUBJECT> <SSN> <BIRTH DATE>
DUNCAN, ELIZABETH 111-11-1111 2/52
<ALSO KNOWN AS> <TELEPHONE>
COOK, ELIZABETH (555) 555-5555
<CURRENT ADDRESS> <DATE RPTD>
9932 WOODBINE, #9B, CHICAGO, IL. 60693 1/03
<FORMER ADDRESS>
10 N. CAMINO, OAKLAND, CA. 94583 4/99
8500 N. WESTERN AV. CHICAGO, IL 60645
<CURRENT EMPLOYER AND ADDRESS> <POSITION> <VERF> <RPTD> <HIRE>
ABC HOTELS CONCIERGE 5/05 5/05 3/99
ANYTOWN, IL.
-----
3 SPECIAL MESSAGES
14 ***ID MISMATCH ALERT: PREVIOUS INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)***
15 ***HIGH RISK FRAUD ALERT: INPUT SSN NOT ISSUED BY SOCIAL SECURITY ADMINISTRATION***
***SSN YEAR OF ISSUANCE: FILE SSN ISSUED: 1957-1960; STATE ISSUED: IL;
EST. AGE OBTAINED: 4-8***
16 ***FRAUD MANAGEMENT PLATFORM
FRAUD MODEL SCORE: 650
INPUT ZIP CODE NOT VALID FOR CITY
17 ***OFAC NAME SCREEN: CLEAR***
***CONSUMER STATEMENT: SEE END RPT***
-----
4 MODEL PROFILE *** ALERT ***
***TRANSUNION NEW ACCOUNT MODEL: SCORE +550: 24, 23, 10, 07 ***
***TRANSUNION BANKRUPTCY MODEL: SCORE +533: 24, 07, 15, 08 ***
-----
5 CREDIT SUMMARY *** TOTAL FILE HISTORY
PR=2 COL=1 NEG=1 HSTNEG=2-8 TRD=4 RVL=2 INST=1 MTG=1 OPN=0 INQ=4
HIGH CRED CRED. LIM BALANCE PAST DUE MONTHLY PAY AVAILABLE
REVOLVING: $10.1K $18.2K $5.4K $225 71
INSTALLMENT: $16.9K $12.9K $1128 $282
MORTGAGE $232.5K $173.2K $1470
TOTALS: $259.5 $18.2K $191.5K $1128 $1977
-----
6 PUBLIC RECORDS
SOURCE DATE LIAB ECOA ASSETS PAID DOCKET#
TYPE COURT LOC ATTORNEY
Z 4932059 10/03R C 99B38521
CHAPTER 7 BANKRUPTCY D. WINSLOW
ZP5027011 1/03R $3128 I 6/03 98M987654
PAID CIVIL JUDGMENT WILLIAMS
-----
7 COLLECTIONS
SUBNAME SUBCODE ECOA OPENED CLOSED $PLACED CREDITOR MOP
ACCOUNT# VERIFIED BALANCE REMARKS
ADVANCED COL Y 999C004 I 5/00 5/00F $2500 ABC BANK 09P
12345 4/05A $1000
    
```



# Experian: Collections

```
A> PAGE 1 DATE 9-11-2000 TIME 18:52:48 PaTTY V701 BAZI
ROBERT BRYAN MUSTARD SS: 878-99-4588 E: AUTO CENTRAL
4589 SW BONNIE ST 858-22-5885* SAN FRANCISCO
OAKLAND CA 97455-1588 DOB: 03/08/31 RPTD: 3-00 TO 6-00 I
RPTD: 11-97 TO 8-00 U 6X
LAST SUB: 658777731X48
9906 BOUNTIFUL AVE
ATTAWANDA WA 98555
RPTD: 9-96 TO 3-98
ROBERT BRYAN KETCHUP
B> ----- FACS+ SUMMARY -----
INPUT SSN ISSUED 1972 -1974 INQ: MAIL RECEIVING SERVICE:
FROM 6-01-00 INQ COUNT FOR SSN=5 MAIL BOX ACCESS INC
FROM 6-01-00 INQ COUNT FOR ADDRESS=0 4589 SW BONNIE ST
OAKLAND CA 97455
510.555.1212
C> ----- PROFILE SUMMARY -----
PUBLIC RECORDS----1 PAST DUE AMT-----$21 INQUIRIES---6 Satis ACCTS---8 CNT 01/00/00/01
INSTALL BAL-$19,217 SCH/EST PAY-----$677+ INQS/6 MO---4 NOW DEL/DRG---3
R ESTATE BAL----N/A R ESTATE PAY----N/A TRADELINE--10 WAS DEL/DRG---2
TOT REV BAL $8,520 TOT REV AVAIL----10% PAID ACCT---2 OLD TRADE--8-77
D> ----- SCORE SUMMARY -----
NEW NATIONAL RISK SCORE = 852 SCORE FACTORS: 10, 20, 31, 12
E> ----- PUBLIC RECORDS -----
PERRIS MUNICIPAL COUR 1-12-99 5-7-99 39978542 $28,040 CIV CL JUDG
D#: PEC41114 2 PLAINTIFF: JUNKY AUTO REPAIR
F> ----- TRADES -----
SUBSCRIBER OPEN AMT-TYP1 AMT-TYP2 ACCTCOND PYMT STATUS
SUB# KOB TYP TRM ECOA BALDATE BALANCE PYMT LEVEL MOS REV PMT HISTORY
ACCOUNT # LAST PD MONTH PAY PAST DUE MAXIMUM BY MONTH
SHACK REALTY CORP 6-97 $10,750-0 COLLACCT DELINQ 90
123456 RZ ISC 84 2 12-21-98 $10,309 11-98 (15) GG3-1CCC-CC
APPLE TWO CREDIT 6-96 $125-0 COLLACCT
894222 YC COL 10 1 7-31-96 54 7-96 (12) GG-----G
195568566498
ORIGINAL CREDITOR: DO IT YOURSELF SURGERY CEN
COUNTY OF ISHKABIBBLE 4-99 UNK OPEN DELINQ 180
3905854 VC C/S 1 1 6-30-00 $13,750 7-99 (22) 666666666664
19054BZOK0576 6-00 $290 $12,786 2C66666-6
G> ----- INQUIRIES -----
CHEATUM INSURANCE 7-20-00 69065888 IG INS
STILL RUNNIN HONDA 5-16-99 79645558 AN UNK AUT
HORIZON WIRELESS 1-12-99 39978542 UW UTI
-----END XPN REPORT-----
If you reject your applicant based on this XPN report, direct him/her to
Experian Consumer Asst. PO Box 2002, Allen, TX 75013-0036 (888)397-3742
```





# Equifax: Collections

VANTAGESCORE SCORE: 501  
 REASON CODES: BF/ TS/ RT/ TQ/Y  
 NARRATIVES:  
 TOO MANY BANKCARD ACCOUNTS WITH HIGH UTILIZATION  
 TIME SINCE OLDEST ACCOUNT OPENED IS TOO RECENT  
 OPEN REVOLVING ACCOUNT BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH  
 OPEN ACCOUNT BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH  
 NUMBER OF INQUIRIES WAS A FACTOR, BUT EFFECT WAS NOT SIGNIFICANT

\*\*\*\*\*  
 SAFESCAN WARNING:  
 IS SOCIAL SECURITY NUMBER A TYPO ERROR? IF NOT, SOCIAL SECURITY NUMBER HAS NEVER BEEN ISSUED BY THE SOCIAL SECURITY ADMINISTRATION.  
 \*\*\*\*\*

\* EXTENDED FRAUD VICTIM \*  
 \* ACTIVE MILITARY \*  
 \* ADDRESS DISCREPANCY-NO SUBSTANTIAL DIFFERENCE OCCURRED \*

\*\*\*\*\*  
 SSN ISSUED- 79 STATE ISSUED- MI  
 \*001 EQUIFAX INFORMATION SERVICES  
 P O BOX 740241 ATLANTA GA 30374-0241 6 0/685-1111 7 8  
 \*CONSUMER, JOHN, Q, JR SINCE 03/10/82 FAD 09/06/01 FN-238  
 9412 MAIN ST ATLANTA GA 30302 TAPE RPTD 07/00

\*\*\*\*\* PUBLIC RECORDS OR OTHER INFORMATION \*\*\*\*\*  
 09 07/98 BKRPT 111VF116, 98453657-DSP-09/98, LIAB\$25600, ASSET\$10500, EXEMPT\$100,  
 INDIVID, PERSONAL, DISMSD CH-7  
 10 05/98 COLL 03/98 111YC363 ACB COLLECTIONS  
 AMT:\$532 BAL:\$300 UNPAID DLA:11/97, I, 202012  
 11 05/98 ST JD, 111VC51, \$500, DEF-SUBJECT, 88776, ANY BANK USA, VER 09/98, SATISFIED, 08/98

\*\*\*\*\*  
 PAGER, ( ) 770-444-5555  
 DB ALERT CONTACT\*-MILITARY, RPTD-10/26/2006, EFFECT:10/26/2006  
 ADDRESS-56 CIRCLE RD, ANYTOWN, AL, 351240000  
 DAYTIME, ( ) 770-999-1212, EXT-00333  
 EVENING, ( ) 770-888-0000,  
 PAGER, ( ) 770-444-5555,  
 GEN INFO: CALL THE PAGER FIRST

\*\*\*\*\* PUBLIC RECORDS OR OTHER INFORMATION \*\*\*\*\*  
 09 07/98 BKRPT 111VF116, 98453657-DSP-09/98, LIAB\$25600, ASSET\$10500, EXEMPT\$100,  
 INDIVID, PERSONAL, DISMSD CH-7  
 10 05/98 COLL 03/98 111YC363 ACB COLLECTIONS  
 AMT:\$532 BAL:\$300 UNPAID DLA:11/97, I, 202012  
 11 05/98 ST JD, 111VC51, \$500, DEF-SUBJECT, 88776, ANY BANK USA, VER 09/98, SATISFIED, 08/98

\*\*\*\*\*  
 \*INQS-SUBJECT SHOWS 3 INQUIRIES SINCE 06/01  
 FASHIONCO 1110C304 09/06/01 JEWELMAN S 111JA105 08/31/01  
 ABC BANK 111BB6875 07/12/01 FK 111FM6875 PRGCOLL 10/01/00  
 ANYCO 1110C304 10/11/99

\* FIRM/ID CODE RPTD OPND H/C TRM BAL R/D CS MR ECOA ACCOUNT NUMBER  
 ABC BANK\*111BB6875 09/01 07/01 2500 20 650 15 R1 02 J 86934  
 GLOBEXP\*1110N250 09/01 01/95 450 123 123 01 08 J 75250  
 BANKFIRM111BB771 08/01 07/82 5000 1354500 R1 99 I 27043  
 ANYCO \*1110C29 08/01 10/99 1478 30 903 155 R5 22 J 81750  
 30(03)60(01)90+(01) 07/01-R4, 06/01-R3, 05/01-R2 DLA 03/01  
 ACCOUNT CLOSED BY CREDIT GRANTOR  
 MOTORCO\*111FA2982 03/98 02/93 12500 275 0 11 60 I 02F16  
 AUTO LOAN DLA 03/98  
 CITYMU\*111FM1117 08/01 05/96 160K1350156K 1350 12 63 J 85632  
 30(02)60(01)90+(00) 07/01-12, 10/00-13 DLA 07/01  
 HOME LOAN  
 BANKFIRM111BB771 04/97 07/82 LOST OR STOLEN CARD 24567  
 CONSUMER STATEMENT RPTD 09/99 PURGE 09/05  
 MY WALLET AND ID WERE STOLEN &  
 END OF REPORT EQUIFAX AND AFFILIATES - 09/30/01 18 SAFESCANED





# 700Credit: Collections

Collections			
Creditor Member Number Status Narratives	Account Number Industry Code Account Type/EOA	Date Opened Date Verified Date Closed	Amount Balance
CREDITBURCEN/MEDICAL 06609001 Collection account Placed for collection	444441254 Collection Services Open account/Individual	04/30/2016 09/08/2016 03/13/2016	\$481 \$481
CREDITBURCEN/MEDICAL 06609001 Collection account Placed for collection	444442093 Collection Services Open account/Individual	04/27/2016 09/07/2016 03/12/2016	\$221 \$221
FRANKS ADJ/WISCONSIN ELECTRIC CO WIS 0484M004 Collection account Placed for collection	44444325070199000 Collection Services Open account/Individual	05/12/2012 04/09/2013 06/30/2011	\$111 \$111
FRANKS ADJ/WISCONSIN ELECTRIC CO WIS 0484M004 Collection account Placed for collection	44444316670499000 Collection Services Open account/Individual	09/18/2012 04/08/2013 05/14/2012	\$615 \$615
COLLECTIONS/JOURNAL SENTINEL INC 04750006 Collection account Placed for collection	4444491 Collection Services Open account/Individual	02/06/2012 03/23/2012 02/14/2012	\$134 \$134
CMRE FINANCE/MEDICAL 02746006 Payment after charge off/collection Paid collection	44444VMT018106024 Collection Services Open account/Individual	12/18/2016 03/20/2017 04/19/2016	\$739 \$739




# Public Records



# 700Credit: Public Records

- Details include:
  - Public record type, member code and owner
  - Plaintiff Attorney Docket #
  - Dates for: filed, verified and paid
  - Balance due

**CREDIT REPORT**



SHERYL L MACARTHUR  
272 LEE ROAD 2  
SMITHS, AL 36877

Date: 03/02/18 16:10:00

Public Records				
Public Record Type	Plaintiff	Date Filed	Date Verified	Amount
Member Code	Attorney	Date Filed	Date Verified	Balance
Owner	Docket #	Date Paid		
Civil judgement	JOHN ENGEBOS	08/31/2011		\$601
04885081				\$0
Individual	4444050430			
Civil judgement	GEROLD J CIEMINSKI	09/19/2011		\$1136
04885083				\$0
Individual	44445210			
Paid civil judgement	RACINE COUNTY	03/26/2012		\$114
04820004		12/23/2014		\$0
Individual	444400043			
Paid civil judgement	LANIER WORLDWIDE INC	04/20/2012		\$1014
04885083		11/13/2012		\$0
Individual	44442550			
Paid civil judgement	JOSTA G LIEB	05/10/2012		\$2140
04885081		01/10/2013		\$0
Individual	4444004838			
Paid civil judgement	HILLER AND FRANK S C	07/31/2012		\$10991
04885081		11/15/2012		\$0
Individual	4444001354			
Paid civil judgement	ANDREW J NUSSLEIN	08/31/2012		\$2627
04885081		11/14/2012		\$0
Joint	4444006531			
Civil judgement	LANIER WORLDWIDE INC	08/31/2012		\$1014
04885083				\$0
Individual	4444042952			
Paid civil judgement	BIECK MANAGEMENT	03/25/2013		\$900
04885081		04/17/2014		\$0
Individual	4444014538			
Civil judgement	HUNT MANAGEMENT INC	10/13/2013		\$1982
04885081				\$0
Joint	4444002825			
Civil judgement	HERBERT JOHN WRASS	06/27/2014		\$12850
04885081				\$0
Joint	4444005915			
Foreclosure	MUTUAL SAVINGS BANK	10/12/2015		\$64664
04885081				\$0
Individual	4444009084			

Trades - Revolving Accounts						
Account Name Id	Opened	Credit Limit	Balance	Month Pay	Terms	
Account #	Reported	High Credit	Orig Amt	MOS Rep	30 60 90	
Trade Type KOB	Paid	Charge Off	Closed Ind	Date Closed	Payment Pattern	
Status/ Acct Type	Bal Date	Past Due	Owner			
<b>BANK CREDIT CARD</b> 0206900	09/16	\$2,000	\$0	-	Revolving	
-	10/17	\$1,263	-	13	0 0 0	
Revolving/ Bank Credit Cards	-	-	CLOSED	-	BCCCCCCCCCCC	
CURR ACCT / Credit Card, Terms REV	10/28/17	-	Individual	-	C	
CREDIT CARD LOST OR STOLEN						





# TransUnion: Public Records

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1 001 duncan,elizabeth*2 9932,woodbine,chicago,il,60069*3 555,e,jackson,st,cleveland,oh,44123*5 002-02-2222**

1A <FOR> <SUB NAME> TRANSUNION CREDIT REPORT
(I) D248 ABC DEPT STORE <MKT SUB> <INFILE> <DATE> <TIME>
06 CH 4/76 5/20/05 09:36CT

2 <SUBJECT> <SSN> <BIRTH DATE>
DUNCAN, ELIZABETH 111-11-1111 2/52
<ALSO KNOWN AS> <TELEPHONE>
COOK, ELIZABETH (555) 555-5555

<CURRENT ADDRESS> <DATE RPTD>
9932 WOODBINE, #9B, CHICAGO, IL. 60693 1/03
<FORMER ADDRESS>
10 N. CAMINO, OAKLAND, CA. 94583 4/99
8500 N. WESTERN AV. CHICAGO, IL 60645

<CURRENT EMPLOYER AND ADDRESS> <POSITION> <VERF> <RPTD> <HIRE>
ABC HOTELS CONCIERGE 5/05 5/05 3/99
ANYTOWN, IL.

SPECIAL MESSAGES
1A ***ID MISMATCH ALERT: PREVIOUS INPUT ADDRESS DOES NOT MATCH FILE ADDRESS(ES)***
1C ***HIGH RISK FRAUD ALERT: INPUT SSN NOT ISSUED BY SOCIAL SECURITY ADMINISTRATION***
***SSN YEAR OF ISSUANCE: FILE SSN ISSUED: 1957-1960; STATE ISSUED: IL;
EST. AGE OBTAINED: 4-8***
1C ***FRAUD MANAGEMENT PLATFORM
FRAUD MODEL SCORE: 650
INPUT ZIP CODE NOT VALID FOR CITY
1A ***OFAC NAME SCREEN: CLEAR***
***CONSUMER STATEMENT: SEE END RPT***

MODEL PROFILE ***ALERT***
***TRANSUNION NEW ACCOUNT MODEL: SCORE +550: 24, 23, 10, 07 ***
***TRANSUNION BANKRUPTCY MODEL: SCORE +533: 24, 07, 15, 08 ***

CREDIT SUMMARY ***TOTAL FILE HISTORY
PR=2 COL=1 NEG=1 HSTNEG=2-8 TRD=4 RVL=2 INST=1 MTG=1 OPN=0 INQ=4
HIGH CRED CRED. LIM BALANCE PAST DUE MONTHLY PAY AVAILABLE
REVOLVING: $10.1K $18.2K $5.4K $225 71%
INSTALLMENT: $16.9K $12.9K $1128 $282
MORTGAGE $232.5K $173.2K $1470
TOTALS: $259.5 $18.2K $191.5K $1128 $1977

PUBLIC RECORDS
SOURCE DATE LIAB ECOA ASSETS PAID DOCKET#
TYPE COURT LOC ATTORNEY
Z 4932059 10/03R C 99B38521
CHAPTER 7 BANKRUPTCY D. WINSLOW
ZP5027011 1/03R $3128 I 6/03 98M987654
PAID CIVIL JUDGMENT WILLIAMS

COLLECTIONS
SUBNAME SUBCODE ECOA OPENED CLOSED $PLACED CREDITOR MOP
ACCOUNT# VERIFIED BALANCE REMARKS
ADVANCED COL Y 999C004 I 5/00 $2500 ABC BANK 09P
12345 4/05A $1000
    
```



# Experian: Public Records

```
A> PAGE 1 DATE 9-11-2000 TIME 18:52:48 PaTTY V701 BAZI
ROBERT BRYAN MUSTARD SS: 878-99-4588 E: AUTO CENTRAL
4589 SW BONNIE ST 858-22-5885* SAN FRANCISCO
OAKLAND CA 97455-1588 DOB: 03/08/31 RPTD: 3-00 TO 6-00 I
RPTD: 11-97 TO 8-00 U 6X
LAST SUB: 658777731X48
9906 BOUNTIFUL AVE
ATTAWANDA WA 98555
RPTD: 9-96 TO 3-98
ROBERT BRYAN KETCHUP
B> ----- FACS+ SUMMARY -----
INPUT SSN ISSUED 1972 -1974 INQ: MAIL RECEIVING SERVICE:
FROM 6-01-00 INQ COUNT FOR SSN=5 MAIL BOX ACCESS INC
FROM 6-01-00 INQ COUNT FOR ADDRESS=0 4589 SW BONNIE ST
OAKLAND CA 97455
510.555.1212
C> ----- PROFILE SUMMARY -----
PUBLIC RECORDS----1 PAST DUE AMT-----$21 INQUIRIES---6 CNT 01/00/00/01
INSTALL BAL-$19,217 SCH/EST PAY-----$677+ INQS/6 MO---4 NOW DEL/DRG---3
R ESTATE BAL---N/A R ESTATE PAY---N/A TRADELINE--10 WAS DEL/DRG---2
TOT REV BAL $8,520 TOT REV AVAIL---10% PAID ACCT---2 OLD TRADE--8-77
D> ----- SCORE SUMMARY -----
NEW NATIONAL RISK SCORE = 852 SCORE FACTORS: 10, 20, 31, 12
E> ----- PUBLIC RECORDS -----
PERRIS MUNICIPAL COUR 1-12-99 5-7-99 39978542 $28,040 CIV CL JUDG
D#: PEC41114 2 PLAINTIFF: JUNKY AUTO REPAIR
F> ----- TRADES -----
SUBSCRIBER OPEN AMT-TYP1 AMT-TYP2 ACCTCOND PYMT STATUS
SUB# KOB TYP TRM ECOA BALDATE BALANCE PYMT LEVEL MOS REV PMT HISTORY
ACCOUNT # LAST PD MONTH PAY PAST DUE MAXIMUM BY MONTH
SHACK REALTY CORP 6-97 $10,750-0 COLLACCT DELINQ 90
123456 RZ ISC 84 2 12-21-98 $10,309 11-98 (15) GG3-1CCC-CC
135884 6-98 C2
APPLE TWO CREDIT 6-96 $125-0 COLLACCT
894222 YC COL 10 1 7-31-96 54 7-96 (12) GG-----G
195568566498
ORIGINAL CREDITOR: DO IT YOURSELF SURGERY CEN
COUNTY OF ISHKABIBBLE 4-99 UNK OPEN DELINQ 180
3905854 VC C/S 1 1 6-30-00 $13,750 7-99 (22) 66666666664
19054BZOK0576 6-00 $290 $12,786 2C666666-6
G> ----- INQUIRIES -----
CHEATUM INSURANCE 7-20-00 69065888 IG INS
STILL RUNNIN HONDA 5-16-99 79645558 AN UNK AUT
HORIZON WIRELESS 1-12-99 39978542 UW UTI
----- END XPN REPORT -----
If you reject your applicant based on this XPN report, direct him/her to
Experian Consumer Asst. PO Box 2002, Allen, TX 75013-0036 (888)397-3742
```





# Equifax: Public Records

VANTAGESCORE SCORE: 501  
 REASON CODES: BF/ TS/ RT/ TQ/Y  
 NARRATIVES:  
 TOO MANY BANKCARD ACCOUNTS WITH HIGH UTILIZATION  
 TIME SINCE OLDEST ACCOUNT OPENED IS TOO RECENT  
 OPEN REVOLVING ACCOUNT BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH  
 OPEN ACCOUNT BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH  
 NUMBER OF INQUIRIES WAS A FACTOR, BUT EFFECT WAS NOT SIGNIFICANT  
 \*\*\*\*\*  
 SAFESCAN WARNING:  
 IS SOCIAL SECURITY NUMBER A TYPO ERROR? IF NOT, SOCIAL SECURITY NUMBER HAS  
 NEVER BEEN ISSUED BY THE SOCIAL SECURITY ADMINISTRATION.  
 \*\*\*\*\*  
 \* EXTENDED FRAUD VICTIM \*  
 \* ACTIVE MILITARY \*  
 \* ADDRESS DISCREPANCY-NO SUBSTANTIAL DIFFERENCE OCCURRED \*  
 \*\*\*\*\*  
 SSN ISSUED- 79 STATE ISSUED- MI  
 \*001 EQUIFAX INFORMATION SERVICES  
 P O BOX 740241 ATLANTA GA 30374-0241 63/685-1111 7 8  
 \*CONSUMER JOHN B JR SINCE 03/10/82 63/685-1111 7 8  
 \*09/06/01 7 8

\*\*\*\*\* PUBLIC RECORDS OR OTHER INFORMATION \*\*\*\*\*  
 09 07/98 BKRPT 111VF116, 98453657-DSP-09/98, LIAB\$25600, ASSET\$10500, EXEMPT\$100,  
 INDIVID, PERSONAL, DISMSD CH-7  
 10 05/98 COLL 03/98 111YC363 ACB COLLECTIONS  
 AMT:\$532 BAL:\$300 UNPAID DLA:11/97, I, 202012  
 11 05/98 ST JD, 111VC51, \$500, DEF-SUBJECT, 88776, ANY BANK USA, VER 09/98, SATISFIED, 08/98  
 \*\*\*\*\*

08 ALERT CONTACT\*-MILITARY, RPTD-10/26/2006, EFFECT:10/26/2006  
 ADDRESS-56 CIRCLE RD, ANYTOWN, AL, 351240000  
 DAYTIME, ( ) 770-999-1212, EXT-00533  
 EVENING, ( ) 770-888-0000,  
 PAGER, ( ) 770-444-5555  
 GEN INFO: CALL THE PAGES FIRST

\*\*\*\*\* PUBLIC RECORDS OR OTHER INFORMATION \*\*\*\*\*  
 09 07/98 BKRPT 111VF116, 98453657-DSP-09/98, LIAB\$25600, ASSET\$10500, EXEMPTS100,  
 INDIVID, PERSONAL, DISMSD CH-7  
 10 05/98 COLL 03/98 111YC363 ACB COLLECTIONS  
 AMT:\$532 BAL:\$300 UNPAID DLA:11/97, I, 202012  
 11 05/98 ST JD, 111VC51, \$500, DEF-SUBJECT, 88776, ANY BANK USA, VER 09/98, SATISFIED, 08/98  
 \*\*\*\*\*

\*\*\*\*\*  
 \* FIRM/ID CODE RPTD OPND H/C TRM BAL R/D CS MR ECOA ACCOUNT NUMBER  
 ABC BANK\*111BB6875 09/01 07/01 2500 20 650 15 R1 02 J 86934  
 DLA 09/01  
 GLOBEXP\*1110N250 09/01 01/95 450 123 123 01 08 J 75250  
 DLA 09/01  
 BANKFIRM111BB771 08/01 07/82 5000 135 4500 R1 99 I 27043  
 DLA 07/01  
 ANYCO \*1110C29 08/01 10/99 1478 30 903 155 R5 22 J 81750  
 DLA 03/01  
 30(03)60(01)90+(01) 07/01-R4, 06/01-R3, 05/01-R2  
 ACCOUNT CLOSED BY CREDIT GRANTOR  
 MOTORCO\*111FA2982 03/98 02/93 12500 275 0 11 60 I 02F16  
 DLA 03/98  
 AUTO LOAN  
 CITYMU\*111FM1117 08/01 05/96 160K1350156K 1350 12 63 J 85632  
 DLA 07/01  
 30(02)60(01)90+(00) 07/01-I2, 10/00-I3  
 HOME LOAN  
 BANKFIRM111BB771 04/97 07/82 LOST OR STOLEN CARD 24567  
 CONSUMER STATEMENT RPTD 09/99 PURGE 09/05  
 MY WALLET AND ID WERE STOLEN &  
 END OF REPORT EQUIFAX AND AFFILIATES - 09/30/01 19 SAFESCANDED





# 700Credit: Public Records

Public Records			
Public Record Type Member Code Owner	Plaintiff Attorney Docket #	Date Filed Date Verified Date Paid	Amount Balance
Civil judgement 04885081 Individual	JOHN ENGEBOS 4444050430	08/31/2011	\$601 \$0
Civil judgement 04885083 Individual	GEROLD J CIEMINSKI 44445210	09/19/2011	\$1136 \$0
Paid civil judgement 04820004 Individual	RACINE COUNTY 444400043	03/26/2012 12/23/2014	\$114 \$0
Paid civil judgement 04885083 Individual	LANIER WORLDWIDE INC 44442550	04/20/2012 11/13/2012	\$1014 \$0
Paid civil judgement 04885081 Individual	JOSTA G LIEB 4444004838	05/10/2012 01/10/2013	\$2140 \$0
Paid civil judgement 04885081 Individual	HILLER AND FRANK S C 4444001354	07/31/2012 11/15/2012	\$10991 \$0
Paid civil judgement 04885081 Joint	ANDREW J NUSSLIN 4444006531	08/31/2012 11/14/2012	\$2627 \$0
Civil judgement 04885083 Individual	LANIER WORLDWIDE INC 4444042952	08/31/2012	\$1014 \$0
Paid civil judgement 04885081 Individual	BIECK MANAGEMENT 4444014538	03/25/2013 04/17/2014	\$900 \$0
Civil judgement 04885081 Joint	HUNT MANAGEMENT INC 4444002825	10/13/2013	\$1982 \$0
Civil judgement 04885081 Joint	HERBERT JOHN WRASS 4444005915	06/27/2014	\$12850 \$0
Foreclosure 04885081 Individual	MUTUAL SAVINGS BANK 4444009084	10/12/2015	\$64664 \$0



# Trades



# 700Credit: Trades

- Details of all trades including vendor name, high credit limit, current balance, terms
- Trades broken out into 3 sections:
  - Revolving
  - Installment
  - Open

### Bureau Summary

Public Records:	0	Past Due Amt:	\$0	Inquiries:	1	CNT:	00/00/00/00
Install Bal:	\$0	Sch/Est Pay:	\$66	Inqs / 6 mo:	0	Satis Accts:	33
R Estate Bal:	N/A	R Estate Pay:	N/A	Tradeline:	33	Now Del/Drg:	0
Tot Rev Bal:	\$3,144	Tot Rev Avail:	92%	Paid Acct:	14	Was Del/Drg:	0
						Old Trade:	08-85

### 700Credit Summary

Total Trades	Oldest Trade	Current	Negative	History Negative	Public Records	Collections	30	60	90	Inquiries	Inquiries Last 6
33	08-85	0	0	0	0	0	0	0	0	1	0

	Number	High Credit	Credit Limit	Balance	Past Due	Monthly Payment	Available %
Revolving	31	\$30,210	\$34,544	\$3,144	\$0	\$66	90
Mortgage	0	\$0	\$0	\$0	\$0	\$0	
Installment	2	\$0	\$0	\$0	\$0	\$0	
<b>TOTALS</b>	<b>33</b>	<b>\$30,210</b>	<b>\$34,544</b>	<b>\$3,144</b>	<b>\$0</b>	<b>\$66</b>	

### Trades - Revolving Accounts

Account Name/Id	Opened	Credit Limit	Balance	Month Pay	Terms
Account #	Reported	High Credit	Orig Amt	MOS Rep	30 60 90
Trade Type/KOB	Paid	Charge Off	Closed Ind	Date Closed	Payment Pattern
Status/Acct Type	Bal Date	Past Due	Owner		
<b>Comments</b>					
BANK CREDIT CARD 0206900	09/16	\$2,000	\$0	-	Revolving
-	10/17	\$1,263	-	13	0 0 0
Revolving/ Bank Credit Cards	-	-	CLOSED	-	BCCCCCCCCC
CURR ACCT / Credit Card, Terms REV	10/28/17	-	Individual	-	C
CREDIT CARD LOST OR STOLEN					
DISCOVER FIN SVCS LLC 3276502	05/15	-	\$0	-	Revolving
-	02/16	\$404	-	06	0 0 0
Revolving/ Bank Credit Cards	-	-	CLOSED	-	B
CRCDLOST / Credit Card, Terms REV	02/12/16	-	Individual	-	
CREDIT CARD LOST OR STOLEN					
BANK CREDIT CARD 1290138	10/16	\$3,000	\$0	-	Revolving
-	11/17	\$2,755	-	10	0 0 0
Revolving/ Bank Credit Cards	-	-	CLOSED	-	BCCCCCCCC
CURR ACCT / Credit Card, Terms REV	11/28/17	-	Individual	-	
ACCOUNT CLOSED AT CONSUMER'S REQUEST					
HSBC/HBSB NA 1230305	02/14	\$5,000	\$0	-	Revolving
-	10/17	-	-	42	0 0 0
Revolving/ Bank Credit Cards	-	-	CLOSED	-	B00000000000
CURR ACCT / Credit Card, Terms REV	10/28/17	-	Individual	-	000000000000
ACCOUNT CLOSED AT CONSUMER'S REQUEST					
BANK CREDIT CARD 1260958	02/16	\$5,000	\$0	-	Revolving
-	10/17	-	-	17	0 0 0
Revolving/ Bank Credit Cards	-	-	CLOSED	-	B0C0-0--0000
CURR ACCT / Credit Card, Terms REV	10/28/17	-	Individual	-	





# TransUnion: Trades

TRADES									
SUBNAME	SUBCODE	OPENED	HIGHCRED	TERMS	MAXDELQ	PAYPAT	1-12	MOP	
ACCOUNT#		VERIFIED	CREDLIM	PASTDUE	AMT-MOP	PAYPAT	13-24		
ECOA	COLLATRL/LOANTYPE	CLSD/PD	BALANCE	REMARKS	MO		30/60/90		
ABC BK	B	6781001	8/03	\$16.9K	60M282	1/05	445543211111	I05	
9876543210			5/05A		\$1128	\$1410 05	11111111		
I	AUTOMOBILE			\$12.9K	*CONTACT	SUBSCRIBER	20	1/ 1/ 5	
ABC RETAILER	D	1234567	12/02	\$9.6K	MIN200	2/03	111111111111	R01	
1234567890			5/05A	\$16.7K		\$2300 02	111111111111		
I	/CREDITCARD			\$5.2K			29	1/ 0/ 0	
ABC MORTGAGE	Q	1111111	11/99	\$282.5K	360M1470		111111111111	M01	
1112223333			5/05A				111111111111		
C	/PROPERTY			\$173.2K			48	0/ 0/ 0	
ABC DEPARTMENT	D	7654321	12/04	\$500	MIN25		11111	R01	
123123123123			5/05A	\$1500					
I	/CREDITCARD			\$150			5	0/ 0/ 0	

INQUIRIES					
DATE	SUBCODE	SUBNAME	DATE	SUBCODE	SUBNAME
5/15/05	DCH248	ABC DEPT STORE	3/07/05	BPH9999(EAS)	TEST BANK
2/20/05	ASD1234(CAL)	MAIN ST AUTO	1/01/05	DNV777(EAS)	123 RETAILER

CONSUMER STATEMENT  
 #HK# THIS CONSUMER HAS BEEN A VICTIM OF FRAUD. CALL CONSUMER DIRECTLY AT 555-555-5555 BEFORE ISSUING CREDIT.

INQUIRY ANALYSIS  
 DATE SUBCODE SUBNAME  
 02/07/05 B 9999 TEST BANK  
 DUNCAN, ELIZABETH (773) 123-4567  
 9932 WOODBINE, CHICAGO, IL 60693  
 02/20/05 A 1234 MAIN ST AUTO  
 DUNCAN, ELIZABETH (773) 555-1234  
 9932 WOODBINE, CHICAGO, IL 60693  
 10 N. CAMINO, OAKLAND, CA 94583  
 EMPLOYER: GRAND HOTEL

CREDIT REPORT SERVICED BY:  
 TRANSUNION 800-888-4213  
 P.O. BOX 1000, CHESTER, PA 19022  
 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
 HTTP://WWW.TRANSUNION.COM/DIRECT



# Experian: Trades

```

A> PAGE 1   DATE 9-11-2000   TIME 18:52:48   PATTY V701 BAZI
ROBERT BRYAN MUSTARD   SS: 878-99-4588   E: AUTO CENTRAL
4589 SW BONNIE ST     858-22-5885*    SAN FRANCISCO
OAKLAND CA 97455-1588   DOB: 03/08/31   RPTD: 3-00 TO 6-00 I
RPTD: 11-97 TO 8-00 U 6X
LAST SUB: 658777731X48
9906 BOUNTIFUL AVE
ATTAWANDA WA 98555
RPTD: 9-96 TO 3-98
ROBERT BRYAN KETCHUP
B> ----- FACS+ SUMMARY -----
INPUT SSN ISSUED 1972 -1974           INQ: MAIL RECEIVING SERVICE:
FROM 6-01-00 INQ COUNT FOR SSN=5     MAIL BOX ACCESS INC
FROM 6-01-00 INQ COUNT FOR ADDRESS=0  4589 SW BONNIE ST
                                         OAKLAND CA 97455
                                         510.555.1212
C> ----- PROFILE SUMMARY -----
PUBLIC RECORDS----1 PAST DUE AMT-----$21 INQUIRIES---6 CNT 01/00/00/01
INSTALL BAL-$19,217 SCH/EST PAY-----$677+ INQS/6 MO---4 NOW DEL/DRG---3
R ESTATE BAL----N/A R ESTATE PAY-----N/A TRADELINE--10 WAS DEL/DRG---2
TOT REV BAL $8,520 TOT REV AVAIL----10% PAID ACCT---2 OLD TRADE--8-77
D> ----- SCORE SUMMARY -----
NEW NATIONAL RISK SCORE = 852 SCORE FACTORS: 10, 20, 31, 12
E> ----- PUBLIC RECORDS -----
PERRIS MUNICIPAL COUR 1-12-99 5-7-99 39978542 $28,040 CIV CL JUDG
D#: REC41114 2 PLAINTIFF: JUNKY AUTO REPAIR
F> ----- TRADES -----
SUBSCRIBER OPEN AMT-TYP1 AMT-TYP2 ACCTCOND PYMT STATUS
SUB# KOB TYP TRM ECOA BALDATE BALANCE PYMT LEVEL MOS REV PMT HISTORY
ACCOUNT # LAST PD MONTH PAY PAST DUE MAXIMUM BY MONTH
SHACK REALTY CORP 6-97 $10,750-0 COLLACCT DELINQ 90
123456 RZ ISC 84 2 12-21-98 $10,309 11-98 (15) GG3-1CCC-CC
135884 6-98 C2
APPLE TWO CREDIT 6-96 $125-0 COLLACCT
894222 YC COL 10 1 7-31-96 54 7-96 (12) GG-----G
195568566498
ORIGINAL CREDITOR: DO IT YOURSELF SURGERY CEN
COUNTY OF ISHKABIBBLE 4-99 UNK OPEN DELINQ 180
3905854 VC C/S 1 1 6-30-00 $13,750 7-99 (22) 66666666664
19054BZOK0576 6-00 $290 $12,786 2C66666-6
G> ----- INQUIRIES -----
CHEATUM INSURANCE 7-20-00 69065888 IG INS
STILL RUNNIN HONDA 5-16-99 79645558 AN UNK AUT
HORIZON WIRELESS 1-12-99 39978542 UW UTI
----- END XPN REPORT -----
If you reject your applicant based on this XPN report, direct him/her to
Experian Consumer Asst. PO Box 2002, Allen, TX 75013-0036 (888)397-3742

```



# Equifax: Trades

VANTAGESCORE SCORE: 501  
 REASON CODES: BF/ TS/ RT/ TQ/Y  
 NARRATIVES:  
 TOO MANY BANKCARD ACCOUNTS WITH HIGH UTILIZATION  
 TIME SINCE OLDEST ACCOUNT OPENED IS TOO RECENT  
 OPEN REVOLVING ACCOUNT BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH  
 OPEN ACCOUNT BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH  
 NUMBER OF INQUIRIES WAS A FACTOR, BUT EFFECT WAS NOT SIGNIFICANT

\*\*\*\*\*  
 SAFESCAN WARNING:  
 IS SOCIAL SECURITY NUMBER A TYPO ERROR? IF NOT, SOCIAL SECURITY NUMBER HAS  
 NEVER BEEN ISSUED BY THE SOCIAL SECURITY ADMINISTRATION.  
 \*\*\*\*\*

* FIRM/ID CODE	RPTD	OPND	H/C	TRM	BAL	P/D	CS	MR	EOA	ACCOUNT NUMBER	
ABC BANK*111BB6875	09/01	07/01	2500	20	650	15	R1	02	J	86934	
										DLA 09/01	
GLOBEXP*1110N250	09/01	01/95	450	123	123		01	08	J	75250	
										DLA 09/01	
BANKFIRM111BB771	08/01	07/82	5000	135	4500		R1	99	I	27043	
										DLA 07/01	
ANYCO *111DC29	08/01	10/99	1478	30	903	155	R5	22	J	81750	
30(03)60(01)90+(01) 07/01-R4,06/01-R3,05/01-R2										DLA 03/01	
ACCOUNT CLOSED BY CREDIT GRANTOR											
MOTORCO*111FA2982	03/98	02/93	12500	275	0		I1	60	I	02F16	
AUTO LOAN										DLA 03/98	
CITYMU *111FM1117	08/01	05/96	160K1350	156K	1350		I2	63	J	85632	
30(02)60(01)90+(00) 07/01-12, 10/00-13										DLA 07/01	
HOME LOAN											
BANKFIRM111BB771	04/97	07/82	LOST OR STOLEN CARD								24567
CONSUMER STATEMENT RPTD 09/99 PURGE 09/05											
MY WALLET AND ID WERE STOLEN &											
END OF REPORT EQUIFAX AND AFFILIATES - 09/30/01 19 SAFESCANNED											

10 05/98 COLL 03/98 111YC363 ACB COLLECTIONS  
 AMT:\$532 BAL:\$300 UNPAID DLA:11/97, I, 202012  
 11 05/98 ST JD,111VC51, \$500,DEF-SUBJECT,88776,ANY BANK USA,VER 09/98,SATISFIED,08/98  
 \*\*\*\*\*  
 \*INQS-SUBJECT SHOWS 3 INQUIRIES SINCE 06/01  
 FASHIONCO 1110C304 09/06/01 JEWELMAN S 111JA105 08/31/01  
 ABC BANK 111BB6875 07/12/01 FK 111FM6875 PRGCOLL 10/01/00  
 \*\*\*\*\*





# 700Credit: Trades

## Trades - Revolving Accounts

Account Name/Id Account # Trade Type/KOB Status/Acct Type Comments	Opened Reported Paid Bal Date	Credit Limit High Credit Charge Off Past Due	Balance Orig Amt Closed Ind Owner	Month Pay MOS Rep Date Closed	Terms 30 60 90 Payment Pattern
BANK CREDIT CARD/0206900 - Revolving/ Bank Credit Cards	09/16 10/17 -	\$2,000 \$1,263 -	\$0 - CLOSED	- 13 -	Revolving 0 0 0 BCCCCCCCCCCC
CURR ACCT / Credit Card, Terms REV CREDIT CARD LOST OR STOLEN	10/28/17	-	Individual	-	C
DISCOVER FIN SVCS LLC/3276502 - Revolving/ Bank Credit Cards	05/15 02/16 -	- \$404 -	\$0 - CLOSED	- 06 -	Revolving 0 0 0 B
CRCDLST / Credit Card, Terms REV CREDIT CARD LOST OR STOLEN	02/12/16	-	Individual	-	
BANK CREDIT CARD/1290138 - Revolving/ Bank Credit Cards	10/16 11/17 -	\$3,000 \$2,755 -	\$0 - CLOSED	- 10 -	Revolving 0 0 0 BCCCCCCCCC
CURR ACCT / Credit Card, Terms REV ACCOUNT CLOSED AT CONSUMER'S REQUEST	11/28/17	-	Individual	-	
HSBC/HBSB NA/1230305 - Revolving/ Bank Credit Cards	02/14 10/17 -	\$5,000 - -	\$0 - CLOSED	- 42 -	Revolving 0 0 0 B00000000000
CURR ACCT / Credit Card, Terms REV ACCOUNT CLOSED AT CONSUMER'S REQUEST	10/28/17	-	Individual	-	000000000000
BANK CREDIT CARD/1260958 - Revolving/ Bank Credit Cards	02/16 10/17 -	\$5,000 - -	\$0 - CLOSED	- 17 -	Revolving 0 0 0 B000-0-0000
CURR ACCT / Credit Card, Terms REV	10/28/17	-	Individual	-	00000




# Inquiries



# 700Credit: Inquiries

- Details include:
  - Date of Inquiry
  - Subscriber Name
  - Subscriber Number
  - Type

CREDIT REPORT



SHERYL L MACARTHUR  
272 LEE ROAD 2  
SMITHS, AL 36877
Date: 03/02/18 16:10:00

**Special Messages**  
 SSN Verified : SSN MATCHES

### Inquiries

Date	Subscriber Name	Subscriber Number	Type
02/19/2018	700 CREDIT	01679494	Individual
01/10/2018	HSBC	02382255	Individual

### Bureau Summary

Public Records:	0	Past Due Amt:	\$0	Inquiries:	1	CNT:	00/00/00/00
Install Bal:	\$0	Sch Est Pay:	\$66	Inq / \$ mo:	0	Satis Acct:	33
R Estate Bal:	N/A	R Estate Pay:	N/A	Tradeline:	33	Now Del/Drg:	0
Tot Rev Bal:	\$3,144	Tot Rev Avail:	92%	Paid Acct:	14	Was Del/Drg:	0
						Old Trade:	08-85

### 700Credit Summary

Total Trades	Oldest Trade	Current Negative	Negative History	Public Records	Collections	30	60	90	Inquiries	Inquiries Last 6
33	08-85	0	0	0	0	0	0	0	1	0

	Number	High Credit	Credit Limit	Balance	Past Due	Monthly Payment	Available %
Revolving	31	\$30,210	\$34,544	\$3,144	\$0	\$66	90
Mortgage	0	\$0	\$0	\$0	\$0	\$0	
Installment	2	\$0	\$0	\$0	\$0	\$0	
<b>TOTALS</b>	<b>33</b>	<b>\$30,210</b>	<b>\$34,544</b>	<b>\$3,144</b>	<b>\$0</b>	<b>\$66</b>	

### Trades - Revolving Accounts

Account Name/Id	Opened	Credit Limit	Balance	Month Pay	Terms
Account #	Reported	High Credit	Orig Amt	MOS Rep	30 60 90
Trade Type/KOB	Paid	Charge Off	Closed Ind	Date Closed	Payment Pattern
Status/Acct Type	Bal Date	Past Due	Owner		
<b>Comments</b>					
BANK CREDIT CARD 0206900	09/16	\$2,000	\$0	-	Revolving
-	10/17	\$1,263	-	13	0 0 0
Revolving / Bank Credit Cards	-	-	CLOSED	-	BCCCCCCCCCCC
CURR ACCT / Credit Card, Terms REV	10/28/17	-	Individual	-	C
CREDIT CARD LOST OR STOLEN					





# TransUnion: Inquiries

T R A D E S									
SUBNAME	SUBCODE	OPENED	HIGHCRED	TERMS	MAXDELQ	PAYPAT	1-12	MOP	
ACCOUNT#		VERIFIED	CREDLIM	PASTDUE	AMT-MOP	PAYPAT	13-24		
ECOA	COLLATRL/LOANTYPE	CLSD/PD	BALANCE	REMARKS	MO		30/60/90		
ABC BK	B 6781001	8/03	\$16.9K	60M282	1/05	445543211111			I05
9876543210		5/05A		\$1128	\$1410 05	11111111			
I	AUTOMOBILE		\$12.9K	*CONTACT	SUBSCRIBER	20	1/ 1/	5	
ABC RETAILER	D 1234567	12/02	\$9.6K	MIN200	2/03	111111111111			R01
1234567890		5/05A	\$16.7K		\$2300 02	111111111111			
I	/CREDITCARD		\$5.2K			29	1/ 0/ 0		
ABC MORTGAGE	Q 1111111	11/99	\$232.5K	360M1470		111111111111			M01
1112223333		5/05A				111111111111			
C	/PROPERTY		\$173.2K			48	0/ 0/ 0		
ABC DEPARTMENT	D 7654321	12/04	\$500	MIN25		11111			R01
123123123123		5/05A	\$1500						
I	/CREDITCARD		\$150			5	0/ 0/ 0		

I N Q U I R I E S					
DATE	SUBCODE	SUBNAME	DATE	SUBCODE	SUBNAME
5/15/05	DCH248	ABC DEPT STORE	3/07/05	BPH9999 (EAS)	TEST BANK
2/20/05	ASD1234 (CAL)	MAIN ST AUTO	1/01/05	DNY777 (EAS)	123 <u>RETAILER</u>

**C O N S U M E R   S T A T E M E N T**  
 #HK# THIS CONSUMER HAS BEEN A VICTIM OF FRAUD. CALL CONSUMER DIRECTLY AT 555-555-5555 BEFORE ISSUING CREDIT.

---

**I N Q U I R Y   A N A L Y S I S**  
 DATE      SUBCODE      SUBNAME  
 03/07/05   B 9999      TEST BANK  
 DUNCAN, ELIZABETH      (773) 123-4567  
 9932 WOODRINE, CHICAGO, IL 60693  
 02/20/05   A 1234      MAIN ST AUTO  
 DUNCAN, ELIZABETH      (773) 555-1234  
 9932 WOODRINE, CHICAGO, IL 60693  
 10 N. CAMINO, OAKLAND, CA 94583  
 EMPLOYER: GRAND HOTEL

---

**C R E D I T   R E P O R T   S E R V I C E D   B Y :**  
 TRANSUNION      800-888-4213  
 P.O. BOX 1000, CHESTER, PA 19022  
 CONSUMER DISCLOSURES CAN BE OBTAINED ONLINE THROUGH TRANSUNION AT:  
[HTTP://WWW.TRANSUNION.COM/DIRECT](http://www.transunion.com/direct)



# Experian: Inquiries

```

A> PAGE 1   DATE 9-11-2000   TIME 18:52:48   PaTTY  V701  BAZI
ROBERT BRYAN MUSTARD           SS: 878-99-4588           E: AUTO CENTRAL
4589 SW BONNIE ST              858-22-5885*            SAN FRANCISCO
OAKLAND CA 97455-1588         DOB: 03/08/31           RPTD: 3-00 TO 6-00 I
RPTD: 11-97 TO 8-00 U 6X
LAST SUB: 658777731X48
9906 BOUNTIFUL AVE
ATTAWANDA WA 98555
RPTD: 9-96 TO 3-98
ROBERT BRYAN KETCHUP
B> ----- FACs+ SUMMARY -----
INPUT SSN ISSUED 1972 -1974           INQ: MAIL RECEIVING SERVICE:
FROM 6-01-00 INQ COUNT FOR SSN=5     MAIL BOX ACCESS INC
FROM 6-01-00 INQ COUNT FOR ADDRESS=0  4589 SW BONNIE ST
                                         OAKLAND CA 97455
                                         510.555.1212
C> ----- PROFILE SUMMARY -----
PUBLIC RECORDS----1  PAST DUE AMT----$21  INQUIRIES---6  CNT 01/00/00/01
INSTALL BAL-$19,217  SCH/EST PAY----$677+  INQS/6 MO---4  Satis ACCTS---8
R ESTATE BAL----N/A  R ESTATE PAY----N/A  TRADELINE--10  NOW DEL/DRG---3
TOT REV BAL $8,520  TOT REV AVAIL----10%  PAID ACCT---2  WAS DEL/DRG---2
D> ----- SCORE SUMMARY -----
NEW NATIONAL RISK SCORE = 852  SCORE FACTORS: 10, 20, 31, 12
E> ----- PUBLIC RECORDS -----
PERRIS MUNICIPAL COUR  1-12-99  5-7-99  39978542  $28,040  CIV CL JUDG
D#: PEC41114           2  PLAINTIFF:  JUNKY AUTO REPAIR
F> ----- TRADES -----
SUBSCRIBER            OPEN    AMT-TYP1  AMT-TYP2  ACCTCOND  PYMT STATUS
SUB#  KOB TYP TRM ECOA  BALDATE  BALANCE  PYMT LEVEL  MOS REV  PMT HISTORY
ACCOUNT #             LAST PD  MONTH PAY  PAST DUE  MAXIMUM   BY MONTH
SHACK REALTY CORP    6-97    $10,750-0          COLLACCT  DELINQ 90
123456 RZ ISC 84 2 12-21-98 $10,309    11-98    (15) GG3-1CCC-CC
135884                6-98
APPLE TWO CREDIT     6-96    $125-0          COLLACCT
894222 YC COL 10 1 7-31-96    54       7-96    (12) GG-----G
195568566498
ORIGINAL CREDITOR: DO IT YOURSELF SURGERY CEN
COUNTY OF ISHKABIBBLE 4-99  UNK          OPEN  DELINQ 180
3905854 VC C/S 1 1 6-30-00 $13,750    7-99    (22) 66666666664
G> ----- INQUIRIES -----
CHEATUM INSURANCE    7-20-00  69065888 IG    INS
STILL RUNNIN HONDA  5-16-99  79645558 AN    UNK AUT
HORIZON WIRELESS    1-12-99  39978542 UW    UTI

```

**END XPN REPORT**

If you reject your applicant based on this XPN report, direct him/her to  
Experian Consumer Asst. PO Box 2002, Allen, TX 75013-0036 (888)397-3742





# Equifax: Inquiries

VANTAGESCORE SCORE: 501  
 REASON CODES: BF/ TS/ RT/ TQ/Y  
 NARRATIVES:  
 TOO MANY BANKCARD ACCOUNTS WITH HIGH UTILIZATION  
 TIME SINCE OLDEST ACCOUNT OPENED IS TOO RECENT  
 OPEN REVOLVING ACCOUNT BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH  
 OPEN ACCOUNT BALANCE/CREDIT AMOUNT RATIO IS TOO HIGH  
 NUMBER OF INQUIRIES WAS A FACTOR, BUT EFFECT WAS NOT SIGNIFICANT

\*\*\*\*\*  
 SAFESCAN WARNING:  
 IS SOCIAL SECURITY NUMBER A TYPO ERROR? IF NOT, SOCIAL SECURITY NUMBER HAS NEVER BEEN ISSUED BY THE SOCIAL SECURITY ADMINISTRATION.  
 \*\*\*\*\*

\* EXTENDED FRAUD VICTIM \*  
 \* ACTIVE MILITARY \*  
 \* ADDRESS DISCREPANCY-NO SUBSTANTIAL DIFFERENCE OCCURRED \*

\*\*\*\*\*  
 SSN ISSUED- 79 STATE ISSUED- MI  
 \*001 EQUIFAX INFORMATION SERVICES  
 P O BOX 740241 ATLANTA GA 30374-0241 68/685-1111 7 8

\*CONSUMER, JOHN, Q, JR SINCE 03/10/82 FAD 09/06/01 FN-238  
 9412 MAIN ST, ATLANTA, GA, 30302, TAPE RPTD 07/00  
 TELEPHONE NUMBER (404)555-1212 TAPE RPTD 07/00  
 410, ORANGE GROVE, DR, SAN JOSE, CA, 95119, CRT RPTD 06/99  
 46, KENNEDY, DR, DETROIT, MI, 48201 TAPE RPTD 03/96  
 FH- CONSUMER, QUINCY  
 B0S-03/03/1961, SSS-555-55-5555 SSN CFM - N, SSN MAT-  
 01 ES-ENGINEER, CENTRAL POWER, ATLANTA, GA, 06/00  
 02 EF-ENGINEER, ACME MFG, SAN JOSE, CA

\*\*\*\*\*  
 \*INQS-SUBJECT SHOWS 3 INQUIRIES SINCE 06/01  
 FASHIONCO 111DC304 09/06/01 JEWELMAN S 111JA105 08/31/01  
 ABC BANK 111BB6875 07/12/01 FK 111FM6875 PRGCOLL 10/01/00  
 ANYCO 111DC304 10/11/99

\*\*\*\*\*  
 ADDRESS-56 CIRCLE RD, ANYTOWN, AL, 351240000  
 DAYTIME, ( ) 770-999-1212, EXT-00533  
 EVENING, ( ) 770-888-0000,  
 PAGER ( ) 770-444-5555  
 GEN INFO: CALL THE PAGER FIRST

\*\*\*\*\* PUBLIC RECORDS OR OTHER INFORMATION \*\*\*\*\*  
 09 07/98 BKRPT 111VF116, 98453657-DSP-09/98, LIAB\$25600, ASSETS10500, EXEMPTS100,  
 INDIVID, PERSONAL, DISMSD CH-7  
 10 05/98 COLL 03/98 111YC363 ACB COLLECTIONS  
 AMT:\$532 BAL:\$500 UNPAID DLA:11/97, 1, 202012  
 11 05/98 ST JD, 111VC51, \$500, DEF-SUBJECT, 88776, ANY BANK USA, VER 09/98, SATISFIED, 08/98

\*\*\*\*\*  
 \*INQS-SUBJECT SHOWS 3 INQUIRIES SINCE 06/01  
 FASHIONCO 111DC304 09/06/01 JEWELMAN S 111JA105 08/31/01  
 ABC BANK 111BB6875 07/12/01 FK 111FM6875 PRGCOLL 10/01/00  
 ANYCO 111DC304 10/11/99

\* FIRM/ID CODE RPTD OPND H7C TRM BAL H7D CS MR ELDA ACCOUNT NUMBER  
 ABC BANK\*111BB6875 09/01 07/01 2500 20 650 15 R1 02 J 86934  
 DLA 09/01  
 GLOBEXP\*1110N250 09/01 01/95 450 123 123 01 08 J 75250  
 DLA 09/01  
 BANKFIRM111BB771 08/01 07/82 5000 135 4500 R1 99 I 27043  
 DLA 07/01  
 ANYCO \*1110C29 08/01 10/99 1478 30 903 155 R5 22 J 81750  
 DLA 03/01  
 30(03)60(01)90+(01) 07/01-R4, 06/01-R3, 05/01-R2  
 ACCOUNT CLOSED BY CREDIT GRANTOR  
 MOTORCO\*111FA2982 03/98 02/93 12500 275 0 11 60 I 02F16  
 AUTO LOAN DLA 03/98  
 CITYMU\*111FM1117 08/01 05/96 160K1350156K 1350 12 63 J 85632  
 30(02)60(01)90+(00) 07/01-12, 10/00-13 DLA 07/01  
 HOME LOAN  
 BANKFIRM111BB771 04/97 07/82 LOST OR STOLEN CARD 24567  
 CONSUMER STATEMENT RPTD 09/99 PURGE 09/05  
 MY WALLET AND ID WERE STOLEN &  
 END OF REPORT EQUIFAX AND AFFILIATES - 09/30/01 18 19 SAFESCANDED






# 700Credit: Inquiries

- Details include:
  - Date of Inquiry
  - Subscriber Name
  - Subscriber Number
  - Type

CREDIT REPORT



SHERYL L MACARTHUR  
 272 LEE ROAD 2  
 SMITHS, AL 36877

Date: 03/02/18 16:10:00

**Special Messages**

SSN Verified : SSN MATCHES

**Inquiries**

Date	Subscriber Name	Subscriber Number	Type
02/19/2018	700 CREDIT	01679494	Individual
01/10/2018	HSBC	02382255	Individual

98 lack of recent auto loan information

**Bureau Summary**

Public Records:	0	Past Due Amt:	50	Inquiries:	1	CNT:	00/00/00/00
Install Bal:	50	Sch Est Pay:	566	Inq / 6 mo:	0	Satis Acct:	33
R Estate Bal:	N/A	R Estate Pay:	N/A	Tradeline:	33	Now Del/Drg:	0
Tot Rev Bal:	53,144	Tot Rev Avail:	92%	Paid Acct:	14	Was Del/Drg:	0
						Old Trade:	08-85

**700Credit Summary**

Total Trades	Oldest Trade	Current Negative	Negative History	Public Records	Collections	30	60	90	Inquiries	Inquiries Last 6
33	08-85	0	0	0	0	0	0	0	1	0

	Number	High Credit	Credit Limit	Balance	Past Due	Monthly Payment	Available %
Revolving	31	\$30,210	\$34,544	\$3,144	50	\$66	90
Mortgage	0	50	50	50	50	50	
Installment	2	50	50	50	50	50	
<b>TOTALS</b>	<b>33</b>	<b>\$30,210</b>	<b>\$34,544</b>	<b>\$3,144</b>	<b>50</b>	<b>\$66</b>	

**Trades - Revolving Accounts**

Account Name/Id	Opened	Credit Limit	Balance	Month Pay	Terms
Account #	Reported	High Credit	Orig Amt	MOS Rep	30 60 90
Trade Type/KOB	Paid	Charge Off	Closed Ind	Date Closed	Payment Pattern
Status/Acct Type	Bal Date	Past Due	Owner		
<b>Comments</b>					
BANK CREDIT CARD 0206900	09/16	\$2,000	50	-	Revolving
-	10/17	\$1,263	-	13	0 0 0
Revolving / Bank Credit Cards	-	-	CLOSED	-	BCCCCCCCCCCC
CURR ACCT / Credit Card, Terms REV	10/28/17	-	Individual	-	C
CREDIT CARD LOST OR STOLEN					



# Report Add-Ons



# Report Add-Ons: Equifax

- Fraud Protection and Verification
  - Equifax Fraud Advisor with Equifax ID Advisor Plus — fraud prevention and verification products that identify, rank order, and translate risk potential while verifying consumer ID information at the point of application.
- Online Directory
- ID Scan





## Report Add-Ons: TransUnion

- ID Manager
- Creditor Contact Information



## Report Add-Ons: Experian

- Fraud Shield
- Direct Check
- Precise ID








# Experian: User Guide

## 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™ 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 on 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 is your key to profitable decision making**  
**Complete** — File One is the most comprehensive nationwide consumer credit information available.

**Accurate** — High-integrity, current information is provided.

**Easy to read** — Our format groups similar data elements together for faster analysis.

**Flexible** — Optional display formats are 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.



TCAL RIS 1234567\*\*\* CONSUMER, JONATHAN QUINCY 999999990; CA-10655 NORTH BIRCH STREET/BURBANK CA 91502

PAGE 1 DATE 3-28-2006 TIME 11:19:56 V001 TCAL (1)

JONATHAN QUINCY CONSUMER (2) SS: 999-9  
 10655 N BIRCH ST 666-5  
 BURBANK CA 91502-1234 666-4  
 RPTD: 4-01 TO 1-04 U 3X DOB:  
 LAST SUB: 2390446 (3)

\*1314 SOPHIA LN APT 3  
 SANTA ANA CA 92708-5678 (4)  
 RPTD: 1-99 U 1X  
 LAST SUB: 1199999

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

\*JACK CONSUMER, JOHN SMITH, JONATHAN SMIT

*CENTRAL BANK	9-05	\$21,424-0	OPEN	DELINQ 30
1132912 BI AUT 59	12-28-06	\$19,814	( 6)	10CCCC
23802654388		\$400	\$400	
*MOUNTAIN BANK (26)	10-02	\$43,337-0 (37)	OPEN (43)	\$0 4+ TIMES
1119999 BI SEC 60 1 (27)	4-06-06	\$4,346-38 (38)	(42)	21-1C1C111CC2
3562A019732534 (28)	2-06	\$827 \$1654	11-03/1 (45)	2211CC211111
*BAY COMPANY	6-95	\$1,730-L \$2,437-H	BK7FEI (46)	CHARGOFF
2390446 DC CHG REV 1	7-07-00	\$0	7-00	9LL665432121C
525556601	10-99			CC-CCCCCCCC
EMPLOYEES CREDIT UNION	6-02	\$12,500-L \$10,659-H (48)	OPEN (46)	CURR ACCT
1220855 BC CRC REV 2	3-24-06	\$0	3-06	0CCCCCCCCCCC
5396258022578	10-05			CCCCCCCCCCCC
HOME FINANCIAL	7-02	\$275,000-0	OPEN	CURR ACCT
5935250 FM R/E 30Y 2	1-31-06	\$263,551	1-06	(38) C-CC-CCCCCCC
24000098500012	1-06	\$1887		CCCCCCCCCCCC
MIN: 123456789012345678				

**Consumer identifying information**

- A code that identifies the Experian or credit reporting agency office nearest to the consumer's current address. Used for consumer referrals.
- 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  
 P = PDS — Experian's proprietary data source
- Last subscriber rep the consumer at his current address.
- Consumer's previous with source, in order of source.
- An asterisk precedes indicates the address inquiry address.
- Consumer's Social Security number and other Security numbers in consumer's file, in descending order of number reported; asterisk denotes non-matching inquiry

**Mortgage Identification Number (MIN)** for mortgage tradelines

**An asterisk** preceding public record information or a tradeline indicates that information may need further review.

**Reporting subscriber's name.**

**Reporting subscriber's number.**

**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.

**Type of account.**

**Terms of account.**

**Code describing consumer's association** to the account per the Equal Credit Opportunity Act.

**Consumer's account number.**

**Date** the account was opened.

**Balance date** is the date of the subscriber's reported update on account.

**Date of consumer's last payment** on the account.

**Amount of the loan or credit** established.

**Indicates if the amount is an original loan (O), credit limit (L), high balance (H), initial charge-off (C) or unknown (blank).**

**Current balance** on the account.

**Payment amount** the consumer is scheduled to pay on the account.

**Payment level date** is the current status date.

**The amount past due** for the account.

**The account condition** indicates the current condition of account.

**Months reviewed** indicates the total number of months history has been maintained for the account.

**Maximum delinquency and payment** code represent the worst delinquency that occurred outside of the payment grid.

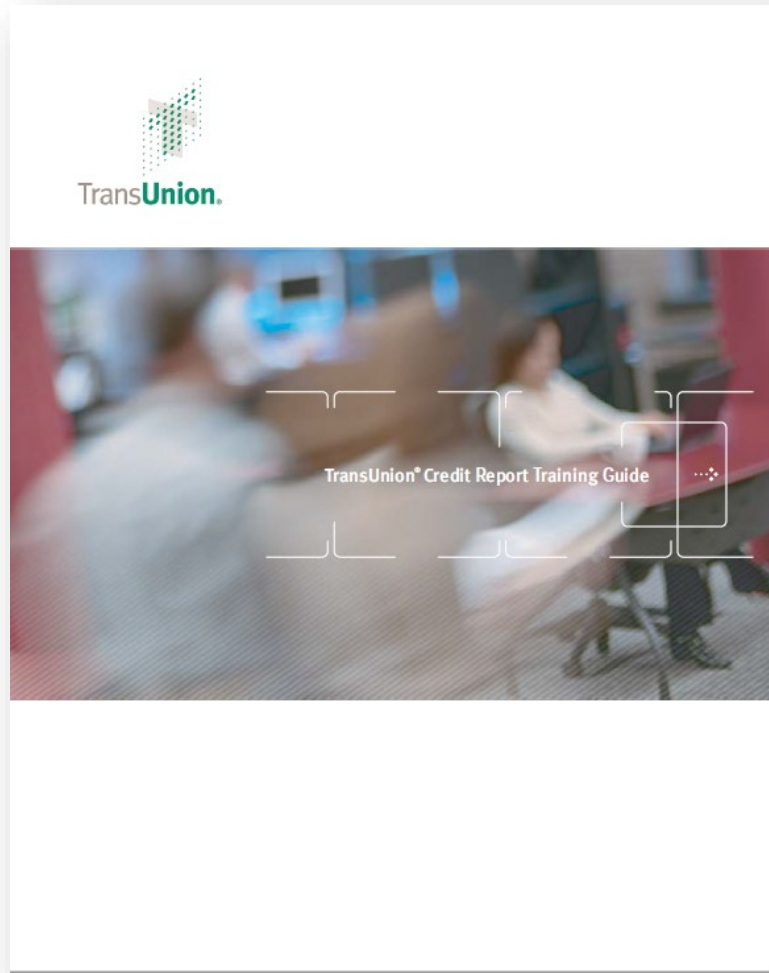
**Payment status** comments reflect the payment history of the account as of the balance date.

**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



# TransUnion: User Guide



### TransUnion Credit Report Codes

**ECOA (Equal Credit Opportunity Act) Inquiry and Account Designators**

- A Authorized user of shared account
- C Joint contractual liability
- I Individual account for sole use of customer
- M Account for which subject is liable but cosigner has liability if the maker defaults
- P Participant in shared account which cannot be distinguished as C or A
- S Account for which subject is cosigner and becomes liable if maker defaults
- T Relationship with account terminated
- U Undesignated
- X Deceased

**Date Indicators**

- A Automated
- C Closed
- D Declined
- F Repossessed/Written Off/Collection
- I Indirect
- M Manually Frozen
- N No Record
- P Paid Out
- R Reported
- S Slow Answering
- T Temporarily Frozen
- V Verified
- X No Reply

**MOP Current Manner**

- 00 Not rated, too new but not used
- 01 Pays as agreed
- 02 30-59 days past th
- 03 60-89 days past th
- 04 90-119 days past t
- 05 120 days or more t
- 07 Paying or paid un or similar arrange
- 08 Repossession
- SA Voluntary reposse
- SD Legal repossession
- SP Paying or paid acc
- SR Repossession; re
- 09 Charged off to ba
- 9B Collection accoun
- 9P Paying or paid acc
- UC Unclassified
- UR Unrated

**Type of Account**

- O Open Account (3)
- R Revolving or Opti
- I Installment
- M Mortgage
- C Check credit (line

### TransUnion Credit Report Fields

**1 Inquiry information**  
Subscriber inquiry information is displayed at the top of the report.

**1A** On every TransUnion Credit Report the inquiring subscriber's TransUnion assigned code, name, market area where the file resides within the TransUnion system, date the file was created, and inquiry date and time (Central Standard Time) are displayed.

**2 Demographic information**  
Helps verify consumer identification by providing:

- Consumer's name, plus any known aliases
- Current address and date reported
- Up to two previous addresses and the date reported on first previous address
- If available, telephone number and most current and one previous employer (including position and date employment was verified, reported and/or hired)

**2A** Social Security number (SSN) if available

**2B** Date of birth if available

**2C** Phone Append (optional)

**Special messages**  
Highlights specific credit file conditions that may include:

- Presence of consumer statement
- No subject found

Some optional add-on products may also appear.

**3 An ID MISMATCH ALERT\* message (optional)** appears when: the input address, SSN or surname does not match what is on file; when a minimum of four inquiries have been made against the file within the last 60 days; or when an invalid ZIP code is entered.

**3A HIGH RISK FRAUD ALERT\* messages (optional)** appear if address, SSN or phone number have been used in suspected fraudulent activity; if the information on an application is inappropriate, such as a commercial or institutional address or if the SSN has not been issued by the Social Security Administration or is that of a deceased person as reported by the Social Security Administration.

**3B The FRAUD MANAGEMENT PLATFORM\* (optional)** combines the sophisticated fraud-prevention capabilities of both TransUnion and Actionline into one process. The solution accesses multiple reference databases from both companies, resulting in a solution that can provide a fraud score, messages, and authentication.  
Note that the messages returned with the High Risk Fraud Alert option are also incorporated into the Fraud Management Platform.

**3C OFAC NAME SCREEN\* (optional)** is designed to screen an applicant's name against an enhanced U.S. Treasury Department's Office of Foreign Assets Control (OFAC) database of specially designated nationals, drug traffickers and money launderers.

**4 Model profile (optional)**  
Displays empirically derived scores to help predict a consumer's future credit performance. Other available scores estimate income, project recovery dollar and predict insurance risk.  
Risk score factors are displayed numerically or in text, and are displayed in order based on their relative impact on the final score.  
**\*\*\*ALERT\*\*\*** appears after Model Profile heading when Manner of Payment (MOP) is 7 or greater, or when a negative public record or a collection is present on the file.

**5 Credit summary (optional)**  
Provides a "snapshot" of activity on the consumer's credit report.

- Available as an option covering either total file history or 12-month file history.
- **\*\*Total File History\*\*** or **\*\*12-Month History\*\*** is in the upper right hand corner of the credit summary depending on the option chosen.

**From left to right, headers in the first row read as follows:**

**PR:** Total number of public records

**CDL:** Total number of collection accounts transferred to a third-party collection agency. These accounts are identified with a Kind of Business (KOB) code of "Y".

**NEG:** Total number of negative accounts ( derogatory) with a current Manner of Payment (MOP) of 2 or greater.

**HSTNEG:** There are two separate pieces of information in this field. Both relate to historical negative information on a tradeline. Historical negative information is defined as any Manner of Payment (MOP) of 2 or greater, occurring in any month (excluding current month). The first half of this field describes the number of tradelines which have historical negative information and the second half describes the number of occurrences.

**TRD:** Total number of trades. TRD value is the sum of RV1, INST, MTG and OPN values.

**RV1:** Total number of revolving and/or check credit accounts (account type "R" and "C")

**INST:** Total number of installment accounts (account type "I")

**MTG:** Total number of mortgage accounts (account type "M")

**OPN:** Total number of open accounts (account type "O")

**INQ:** Total number of inquiries

**From left to right, headers on the second row read as follows:**

**HIGH CRED:** Highest amount ever owed on an account

**CRED LIM:** Maximum credit amount approved by credit grantor

**BALANCE:** Balance owed as of the date verified or closed

**PAST DUE:** Amount past due as of the date verified or closed

**MONTHLY PAY:** Subscriber-reported monthly payment from the "TERMS" field on the account

**AVAILABLE:** Percent of credit available for revolving, check credit and open accounts. Field is calculated by subtracting balance from credit limit divided by credit limit.

**TOTALS:** Totals for second row headers are included for Revolving, Installment and Mortgage Accounts (Open Accounts and Accounts Closed with a Balance are not shown on sample report)

