

## Credit Profile report

Unsurpassed data precision and file coverage

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

Credit Profile report gives you the accurate, current and complete information you need to:

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



# File One is your key to profitable decision-making

## Complete

The most comprehensive nationwide consumer credit information available

## Accurate

High integrity, current information is provided

## Easy-to-read

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

## Flexible

Optional display formats available

## Current and relevant credit information

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

## Saves you time and money by

- Eliminating multiple inquiries
- Replacing manual searches for information

For your reference, a sample Credit Profile report is seen on the following pages.



# The Credit Profile report from Experian

Files on nearly 200 million credit-active consumers nationwide are maintained in the Experian database. Your inquiry initiates a search of this database which produces an applicant's credit history—the Credit Profile report. An illustration and description of a sample Credit Profile report follow.

## Inquiry sample

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

## A Inquiry

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

## Credit Profile report

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

## B Consumer identifying information

- 1 A code which identifies the **Experian or Credit Bureau office** nearest to the consumer's current address. Use for consumer referrals.
- 2 Consumer's **name and address** including time frame reported and source. Number of subscribers reporting the address via update tape.  
U= Update tape, I= Inquiry, M= Manual data and P= PDS-Experian Proprietary Data Source
- 3 **Last subscriber** reporting the consumer at his/her current address
- 4 Consumer's **previous addresses** with source, in order by reliability of source. Up to two may display.
- 5 An **asterisk** preceding any address indicates the address was not entered on inquiry
- 6 Consumer's **Social Security number and other Social Security numbers** reported on the consumer's file in descending order based on number of occurrences reported; asterisk denotes any SSN not matching on inquiry
- 7 Consumer's **year of birth or date of birth**
- 8 **Employer's name and address** including time frame reported and source.  
U= Update tape  
I= Inquiry
- 9 **Previous employer's name and address** with time frame reported and source
- 10 **Alternate names** such as aliases, maiden, previous surnames or nicknames associated with the consumer's file

## C Demographics

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

## D Fraud Shield summary

Fraud Shield summary contains messages related to the Fraud Shield fraud prevention services. *Optional with CHECK keyword on inquiry or contact your Experian sales representative.*

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**B** JONATHAN QUINCY CONSUMER 2  
10655 N BIRCH ST  
BURBANK CA 91502-1234  
RPTD: 6-95 TO 1-98 U 3X  
LAST SUB: 1220855 3

1314 SOPHIA LN APT 3  
SANTA ANA CA 92708-5678 4  
RPTD: 2-95 U 1X

\* 2600 BOWSER ST #312  
LOS ANGELES CA 90017-9876  
RPTD: 9-93 I

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

SS: 999-99-9990 6  
234-56-7891\*  
123-45-6789\* 7

DOB: 1/10/1951

E: AJAX HARDWARE 8  
2035 BROADWAY  
SUITE 300  
LOS ANGELES CA 90019-1234  
RPTD: 12-98 I

E: BELL AUTOMOTIVE 9  
111 MAIN STREET  
BURBANK CA 91503  
RPTD: 5-91 TO 9-91 I

**C** ----- DEMOGRAPHICS -----

PH: 818.555.1111 UR PH: 706.432.9876 IB PH: 213.876.1234 UB  
DL: CA N2345678901234567890 HM: OWNER  
GEO: 35 123 456789 0 1234

**D** ----- FRAUD SHIELD SUMMARY -----

INPUT SSN RECORDED AS DECEASED INQ: PHONE ANSWERING SERVICE:  
DOB: 1-10-1951 DOD: 3-30-1996 ABC ANSWER-ALL  
INPUT SSN ISSUED 1965-1966 10655 N BIRCH ST  
TELEPHONE NUMBER INCONSISTENT W/ADDRESS BURBANK CA 91502  
DRIVER'S LICENSE INCONSISTENT W/ONFILE 818.555.1212

FROM 10-01-97 INQ COUNT FOR SSN=8  
FROM 10-01-97 INQ COUNT FOR ADDRESS=15

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

**E** ----- PROFILE SUMMARY -----

PUBLIC RECORDS ----- 3	PAST DUE AMT --- \$1,421	INQUIRIES --- 3	CNT 0 5 / 0 1 / 0 4 / 2 1
INSTALL BAL ----- \$45,037	SCH/EST PAY ---- \$1,865	INQS/6 MO --- 0	SATIS ACCTS ----- 6
R ESTATE BAL ---- \$234,000	R ESTATE PAY---- \$3,128	TRADELIN --- 10	NOW DEL/DRG----- 3
REVOLVNG BAL --- \$14,657	REVOLVNG AVAIL --- 27%	PAID ACCT --- 2	WAS DEL/DRG----- 0
			OLD TRADE----- 1-68

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## E Profile Summary

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

## F Credit Trends summary

Credit Trends summary provides up to 24 months of historical balance and credit utilization information on a consumer's revolving, installment and mortgage accounts. *Optional with HBIS keyword on inquiry or contact your Experian sales representative.*

## G Score summary

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

## H Public records

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

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### CREDIT TRENDS SUMMARY

#### TOTAL REVOLVING ACCOUNTS

MTH	TLBALANCE	TAVGBALNC	%UTL	#BN	#RE	#TB
3M	\$19122	\$4778	75%	3	1	4
6M	\$16508	\$3302	71%	3	2	5
9M	\$11550	\$2310	52%	3	2	5
12M	\$6350	\$1270	31%	3	2	2
15M	\$9700	\$1617	35%	4	2	3
* 18M	\$6150	\$1538	24%	4	1	2
21M	\$5625	\$1125	22%	4	1	3
24M	\$4553	\$1138	24%	3	1	3

#### TOTAL BANK AND T&E CARDS

MTH	TLBALANCE	TAVGBALNC	%UTL	#TD	#TB
3M	\$18712	\$6237	78%	3	3
6M	\$15308	\$5103	73%	3	3
9M	\$10050	\$3350	50%	3	3
12M	\$6350	\$2117	34%	3	2
15M	\$9400	\$2350	37%	4	2
* 18M	\$5700	\$1900	23%	4	1
21M	\$5500	\$1375	22%	4	2
24M	\$4453	\$1484	25%	3	2

#### TOTAL RETAIL CARDS

MTH	TLBALANCE	TAVGBALNC	%UTL	#TD	#TB
3M	N/A	N/A	N/A	N/A	N/A
6M	\$1200	\$600	52%	2	2
9M	\$1500	\$750	65%	2	2
12M	\$0	\$0	0%	2	0
15M	\$300	\$150	16%	2	1
- 18M	N/A	N/A	N/A	N/A	N/A

#### TOTAL INSTALLMENT ACCOUNTS

MTH	TLBALANCE	%BTL	#TD	#TB
3M	\$21242	49%	1	1
6M	\$37625	57%	2	2
9M	\$41888	64%	2	2
12M	\$46151	70%	2	2
15M	\$50414	77%	2	2
18M	\$54677	83%	2	2
21M	\$58940	90%	2	2
24M	\$63023	96%	2	2

#### TOTAL MORTGAGE ACCOUNTS

MTH	TLBALANCE	%BTL	#TD	#TB
3M	\$238000	60%	1	1
6M	\$244000	61%	1	1
9M	\$250000	63%	1	1
12M	\$256000	64%	1	1
15M	\$262000	66%	1	1
18M	\$268000	67%	1	1
21M	\$274000	69%	1	1
24M	\$280000	70%	1	1

### SCORE SUMMARY

NEW NATIONAL RISK SCORE	= 502	SCORE FACTORS:	19, 35, 1, 8
EXPERIAN/FAIR ISAAC SCORE	= 561	SCORE FACTORS:	22, 13, 18, 10
BANKRUPTCY MODEL	= 925	SCORE FACTORS:	K, C, H, B

### PUBLIC RECORDS

* SO CALIF DISTRICT COURT C#: 45078321	6-20-94 1	7-01-95 BP: B476P2109	3011111	\$12,450	CO LIEN REL
* COUNTY SPR CT SANTA ANA D#: 7505853 BP: B1234P50987	9-19-93 1	PLAINTIFF: ALLIED COMPANY	3019999	\$1,200	CIV CL JUDG
* U S BANKRUPTCY COURT D#: 35054539906234561	2-10-93 2		3009999	\$100,000-L \$8,500-A	BK 13-PETIT VOLUN

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

#### Reminder:

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

# Tradelines

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

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

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

- 34 Date the account was opened
- 35 Balance date is the date of the subscriber's accounts receivable tape for open accounts; the date of the last reporter update tape for accounts with a zero balance that were not provided by a reporter on each update tape; and the date paid for paid accounts.
- 36 Date of consumer's last payment on the account
- 37 Amount of the loan or credit established
- 38 Indicates if the amount is an original loan (O), credit limit (L), high balance (H), initial charge-off (C) or unknown (blank)
- 39 Current balance on the account
- 40 Payment amount the consumer is scheduled to pay on the account
- 41 Payment level date is the date the account first reached the present status level
- 42 The amount past due for the account
- 43 The account condition indicates the state of account
- 44 Months reviewed indicates the total number of months history has been maintained for the account
- 45 Maximum delinquency and payment code are the most recent date and code of the worst status beyond the 25-month payment history

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----- TRADES -----

SUBSCRIBER SUB# KOB TYP TRM ECOA ACCOUNT #	OPEN BALDATE LAST PD	AMT-TYP1 BALANCE MONTH PAY	AMT-TYP2 PYMT LEVEL PAST DUE	ACCTCOND MOS REV MAXIMUM	PYMT STATUS PYMT HISTORY BY MONTH
* CREDIT AND COLLECTION 3980999 YC UNK UNK 2 98E543182136	9-94 4-05-96	\$500-O \$250	9-94 \$250	(20)	COLLACCT GGGGGGGGGGGG GGGGGGG
a. ORIGINAL CREDITOR: DR. JOHN KILDARE/MEDICAL-HEALTH CARE **ACCOUNT INFORMATION DISPUTED BY CONSUMER** **DEBT BEING PAID THROUGH INSURANCE**					
* ISLAND SAVINGS 1211248 BC CRC REV 2 405855254820	5-96 10-1-97	\$7,000-L \$0	\$5,700-H 10-97	CLOSED (18)	CURR ACCT B0CCCCCCCCC CCCC
**ACCOUNT CLOSED AT CONSUMER'S REQUEST **					
HEMLOCKS 2313849 DV ISC 024-D 3 8285103111261	2-95 6-01-96	\$1,000-O \$1,000	2-95	OPEN (17)	CURR ACCT NNNNNNNNNNNN NNNN
b. DEFERRED PAYMENT START DATE: 07-30-1999					
CENTRAL BANK 1132912 BI AUT 48 1 23802654388	12-93 6-15-96 5-96	\$22,350-O \$11,050 \$465	6-96 \$465	OPEN (31)	DELINQ 30 1CCCCCCCCCCC CCCCCCCCCCC
* MOUNTAIN BK 1119999 BI SEC 60 2	3-93 12-17-96	\$43,225-O \$19,330	3-93 \$956	OPEN (39)	30 3 TIMES 1CCCCC1CCCCC
3562A0197325346R12345> >3562A019732534	11-96	\$956	\$956	9-94/1	CCCCCCCCCCC

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

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

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

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

**48** Two amounts may display. Indicates the account has a \$10,000 (L)imit and the (H)ighest balance was \$7,108.

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

**Scheduled monthly payment** is indicated if there is no "-A" or "-E"

**Estimated monthly payment** is indicated by the "-E" directly after the monthly payment amount, calculated by Experian based on reporters formula

## J Inquiries

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

## K Messages

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

**50** Name, address and telephone number of **Experian Consumer Assistance office or Credit Bureau** nearest to the consumer's current address. Use for consumer referrals. Display is elective; contact your Experian sales representative.

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SUBSCRIBER	OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS
SUB#	BALDATE	BALANCE	PYMT LEVEL	MOS REV	PYMT HISTORY
ACCOUNT #	LAST PD	MONTH PAY	PAST DUE	MAXIMUM	BY MONTH
*BAY COMPANY	1-68	\$1,400 -L		BK13PET	DELINQ 180
2390446	5-31-96		5-96	(99)	7654321CCCC00
525556601					CCCCCCCCCCC
EMPLOYEES CREDIT UNION	2-85	\$10,000 -L	\$7,108 -H <b>48</b>	OPEN	CURR ACCT
1220855	1-15-98	\$6,029	2-85	(99)	CCCCCCCCCCCC
5396258022578	1-98	\$180 -A <b>49</b>			00000000CCCC
HOME FINANCIAL	5-90	\$400,000 -O		OPEN	CURR ACCT
5935250	1-12-98	\$234,000	5-90	(92)	CCCCCCCCCCCC
24000098500012	12-97	\$3,128			CCCC0000CCCC
c. MIN: 123456789012345678					
STATE BANK	1-90	\$10,000 -L	\$9,612 -H	OPEN	CURR ACCT
1299987	6-15-96	\$8,628	1-90	(85)	CCCCCCCCCCCC
4271008232	5-96	\$255 -E			CCCC0000CCCC
d. PURCHASED PORTFOLIO FROM: SOUTHWEST BANK					
TRAVEL CHARGE USA	3-95	\$4,000 -H	\$3,612 -H	PAID	CURR ACCT
3488520	12-20-97	\$0	12-97	(34)	BCCCCCCCCCCCC
4271008232					CCCC0000CCCC

### INQUIRIES

HEMLOCKS	12-05-98	2313849 DC	
BAY COMPANY	12-03-98	2390446 DC	\$1,500 CHG REV
HILLSIDE BANK	10-21-97	2240679 BC	

### MESSAGES

CONSUMER ASSISTANCE CONTACT: EXPERIAN **50**  
PO BOX 9595, ALLEN, TX 75013-0036 888 397 3742