

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 OneSM system.

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

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



File OneSM is your key to profitable decision making

Complete

The most comprehensive nationwide consumer credit information available

Accurate

High-integrity, current information is provided

Easy to read

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

Flexible

Optional display formats available

Current and relevant credit information

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

Saves you time and money

- Eliminates multiple inquiries
- Replaces manual searches for information

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



The Credit Profile Report from Experian









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

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

Inquiry

-  Subscriber number and password
-  Consumer's name
-  Social Security number (SSN)
-  Spouse's name and SSN
-  Current address
-  Telephone number
-  Driver's license number
-  Previous address
-  Year of birth
-  Type of terms and amount
-  Employment

Credit Profile Report



TCA1
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E-AJAX HARDWARE/2035 BROADWAY SUITE 300/LOS ANGELES CA 90019 

E Profile Summary

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

F Score summary

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

G Public records

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

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

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PROFILE SUMMARY

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

SCORE SUMMARY

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

PUBLIC RECORDS

*SO CALIF DISTRICT COURT	6-21-03	7-01-04	3011111	\$12,450	CO LIEN REL	16
C#: 45078321	17	18-1	BP: B476P2109	19		
*COUNTY SPR CT SANTA ANA	9-19-03		3019999	\$1,200	CIV CL JUDG	
D#: 7505853	1	PLAINTIFF:	ALLIED COMPANY	20		
BP: B1234P50987						
*U S BANKRUPTCY COURT	6-12-00	1-11-01	3009999	\$129,803-L	BK 7-PETIT	22
D#: 35054539906234561	2			\$85,500-A	VOLUN	21

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.

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H Tradelines

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

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

23 Special comments reported by a subscriber or consumer to distinguish accounts that may require special handling.

24 Compliance condition code reported by a subscriber to distinguish accounts that are "Closed by Consumer" and/or "Disputed Accounts."

25 "D" indicates the terms of the loan have been deferred to a future date.

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

27 Reporting subscriber's name.

28 Reporting subscriber's number.

29 KOB (Kind of Business) Code describes a subscriber's business. The first letter designates an industry. The second character more narrowly defines a subscriber's business.

30 Type of account.

31 Terms of account.

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

33 Consumer's account number.

34 Date the account was opened.

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

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

37 Amount of the loan or credit established.

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

39 Current balance on the account.

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


41 Payment level date is the current status date.

42 The amount past due for the account.

43 The account condition indicates the current condition of account.

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

45 Maximum delinquency and payment code is the most recent date and code of the worst status.



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----- TRADES -----									
SUBSCRIBER	OPEN	AMT-TYP1	AMT-TYP2	ACCTCOND	PYMT STATUS				
SUB# KOB TYP TRM ECOA BALDATE	BALANCE	PYMT LEVEL	MOS REV	PYMT HISTORY					
ACCOUNT # LAST PD MONTH PAY PAST DUE MAXIMUM BY MONTH									
*CREDIT AND COLLECTION	10-03	\$1,590-O			COLLACCT				
3980999 YC COL 1 1 2-25-06	\$1,590	11-03	(28)	GGGG-GGGG-GG					
98E543182136		\$1,590	11-03/G	GGGGGGGG-G--					
ORIGINAL CREDITOR: MEDICAL PAYMENT DATA									
ACCOUNT INFORMATION DISPUTED BY CONSUMER** 24									
DEBT BEING PAID THROUGH INSURANCE 23									
*ISLAND SAVINGS	3-03	\$500-L	\$775-H	PAID	CUR WAS 30				
1211248 BC CRC REV 2 4-20-05			4-05	(26)	BCCCCCCCCCCC				
405855254820	4-05				CCC1CCCCCCC				
ACCOUNT CLOSED AT CONSUMER'S REQUEST									
HEMLOCKS 25	2-05	\$2,000-L		OPEN	CURR ACCT				
2313849 DV ISC 024-D 3 6-10-06	\$2,000	2-05	(17)	NNNNNNNNNNNN	NNNN				
8285103111261									
DEFERRED PAYMENT START DATE: 03/01/2007									
*CENTRAL BANK	9-05	\$21,424-O		OPEN	DELINQ 30				
1132912 BI AUT 59 1 2-28-06	\$19,814	2-06	(6)	LCCCC					
23802654388	\$400	\$400							
*MOUNTAIN BANK 27	10-02	\$43,337-O 34		OPEN 43	60 4+ TIMES				
1119999 BI SEC 60 1 4-06-06 35	\$4,346 39	4-06 38	(42) 41	21-1C1C111CC2 44					
3562A019732534 33	2-06 36	\$827 40	\$1654 42	11-03/1 45	2211CC211111 46				
*BAY COMPANY	6-95	\$1,730-L	\$2,437-H	BK7PET	CHARGOFF				
2390446 DC CHG REV 1 7-07-00	\$0	7-00	(62)	9LL665432121C	CC-CCCCCCCC				
525556601	10-99								

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

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

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

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

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

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

Scheduled monthly payment is implied if there is no “-A” or “-E.”

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


I Inquiries

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

J Messages

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

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



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EMPLOYEES CREDIT UNION	6-02	\$12,500-L	\$10,659-H	OPEN	CURR ACCT
1220855 BC CRC REV 2	3-24-06	\$0	3-06	(46)	0CCCCCCCCCCC
5396258022578	10-05				CCCCCCCCCCCC
HOME FINANCIAL	7-02	\$275,000-O		OPEN	CURR ACCT
5935250 FM R/E 30Y 2	1-31-06	\$263,551	1-06	(38)	C-CC-CCCCCCCC
24000098500012	1-06	\$1887			CCCCCCCCCCCC
c. MIN: 123456789012345678					
STATE BANK	12-89	\$15,000-L	\$8,479-H	OPEN	CURR ACCT
1299987 BC CRC REV 1	2-27-06	\$2,123	2-06	(50)	CCCCCCCCCCCC
4271008232	2-06	\$100-A			CCCCCCCCCCCC
d. PURCHASED PORTFOLIO FROM: SOUTHWEST BANK					
ABC UTILITY COMPANY	6-00	UNK		OPEN	CURR ACCT
3591234 UT UTI 1	1 2-28-06		2-06	(1) C	
268A3B86C8	1-06				
----- INQUIRIES -----					
HEMLOCKS	01-05-06	2313849	DC		
BAY COMPANY	12-03-05	2390446	DC	\$1,500	CHG REV
HILLSIDE BANK	10-21-05	2240679	BC		
----- MESSAGES -----					
CONSUMER STATEMENT 06& 01-20-06					
ID FRAUD VICTIM ALERT: FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND VERIFYING ALL APPLICATION INFORMATION AT DAY 555-555-5555 OR EVENING 555-555-5555. THIS VICTIM ALERT WILL BE MAINTAINED FOR SEVEN YEARS BEGINNING 01-20-06.					
CONSUMER ASSISTANCE CONTACT: EXPERIAN 50					
701 EXPERIAN PARKWAY, PO BOX 2002, ALLEN, TX 75013 888.397.3742					
END -- EXPERIAN					

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

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