

Custom Format 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.

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



A 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 address(es)** 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

B 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.

C Fraud Shield summary

Fraud Shield summary contains messages related to the fraud prevention services.

D Profile summary

Profile summary contains 17 significant calculations from the Credit Profile report.

E 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 number**
- 15 **Amount** of public record
- 16 **Type** of public record

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TCA1 RTS 3122250 CONSUMER,JONATHAN QUINCY 999999990; CONSUMER,NANCY CHRISTINE
PAGE 1 DATE 5-15-00 TIME 10:37:16 PHP26 V306 TCA1 1
A JONATHAN QUINCY CONSUMER 2 SS: 999-99-9990 6 E: AJAX HARDWARE 8
10655 N BIRCH ST 234-56-7891* 2035 BROADWAY
BURBANK CA 91502-1234 RPTD: 6-95 TO 1-98 U 3X 123-45-6789* 7 SUITE 300
LAST SUB: 1220855 3 DOB: 1/10/1951 7 LOS ANGELES CA 90019-1234
1314 SOPHIA LN APT 3 RPTD: 12-98 I 8
SANTA ANA CA 92708-5678 4 E: BELL AUTOMOTIVE 9
RPTD: 2-95 U 1X 111 MAIN STREET
2600 BOWSER ST #312 2 LOS ANGELES CA 90017-9876 RPTD: 5-91 TO 9-91 I 9
RPTD: 9-93 I
JACK CONSUMER, JOHN SMITH, JONATHAN SMITH JONES JR 10
----- 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
----- 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
----- 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 TRADELINE --- 10 NOW DEL/DRG ----- 3
REVOLVNG BAL ----- $14,657 REVOLVNG AVAIL ----- 27% PAID ACCT --- 2 WAS DEL/DRG ----- 0
OLD TRADE ----- 1-68
----- PUBLIC RECORDS -----
* SO CALIF DISTRICT COURT 11 6-20-94 12 7-01-95 13 3011111 14 $12,450 15 CO LIEN REL 16
C#: 45078321 17 18 1 BP: B476P2109 19
* COUNTY SPR CT SANTA ANA 9-19-93 3019999 $1,200 CIV CL JUDG
D#: 7505853 1 PLAINTIFF: ALLIED COMPANY 20
BP: B1234P50987
* U S BANKRUPTCY COURT 2-10-93 3009999 $100,000-L 21 BK 13-PETIT 22
D#: 35054539906234561 2 $8,500 -A VOLUN
+++++ MORE

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- 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

F 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

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-----TRADES-----

| SUBSCRIBER SUB# | KOB | TYP | TRM | ECO | 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 |
|--|-------|--------|-------|------|----------------------------|----------------------------------|------------------------------------|--------------------------------|---|
| STATE BANK 1299987 | BC | CRC | REV | 1 | 1-90 6-15-96 | \$10,000 -L \$8,628 | \$9,612 -H 1-90 | OPEN (85) | CURR ACCT CCCCCCCCCCCC CCCC000CCCC |
| 4271008232 | | | | | 5-96 | \$255 -E | | | |
| PURCHASED PORTFOLIO FROM: SOUTHWEST BANK | | | | | | | | | |
| HOME FINANCIAL 5935250 | FM | R/E | 30Y | 2 | 5-90 1-12-98 | \$400,000 -O \$234,000 | 5-90 | OPEN (92) | CURR ACCT CCCCCCCCCCCC CCCC000CCCC |
| 24000098500012 | | | | | 12-97 | \$3,128 | | | |
| MIN: 123456789012345678 | | | | | | | | | |
| EMPLOYEES CREDIT UNION 1220855 | BC | CRC | REV | 2 | 2-85 1-15-98 | \$10,000 -L \$6,029 | \$7,108 -H 2-85 | OPEN (99) | CURR ACCT CCCCCCCCCCCC 0000000CCCC |
| 5396258022578 | | | | | 1-98 | \$180 -A | | | |
| *BAY COMPANY 2390446 | DC | CHG | REV | 2 | 1-68 5-31-96 | \$1,400 -L | | BK13PET (99) | DELINQ 180 7654321CCCC00 CCCCCCCCCCCC |
| 525556601 | | | | | | | | | |
| 26 MOUNTAIN BK 1119999 | 27 BI | 30 SEC | 31 60 | 32 2 | 3-93 12-17-96 | \$43,225 \$19,330 | \$38 \$39 | OPEN (39) | 30 3 TIMES 1CCCCC1CCCC CCCCCCCCCCCC |
| 28 3562A0197325346R12345> | 29 | 30 | 31 | 32 | 11-96 | \$956 | \$40 | 41 9-94/1 | 42 45 |
| >3562A019732534 | | | | | | | | | 43 47 |
| ++++ MORE | | | | | | | | | |

- 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
- 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

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| SUBSCRIBER SUB# | KOB | TYP | TRM | ECOA | 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 |
|---|-----|-----|-------|------|----------------------------|----------------------------------|------------------------------------|--------------------------------|--|
| CENTRAL BANK 1132912 23802654388 | BI | AUT | 48 | 1 | 12-93 6-15-96 5-96 | \$22,350-O \$11,050 \$465 | 6-96 \$465 | OPEN (31) | DELINQ 30 1CCCCCCCCCCCC CCCCCCCCCCCC |
| HEMLOCKS 2313849 8285103111261 | DV | ISC | 024-D | 3 | 2-95 6-01-96 | \$1,000-O \$1,000 | 2-95 | OPEN (17) | CURR ACCT NNNNNNNNNNNN NNNN |
| DEFERRED PAYMENT START DATE: 07-30-1999 | | | | | | | | | |
| * ISLAND SAVINGS 1211248 40585254820 | BC | CRC | REV | 2 | 5-96 10-1-97 | \$7,000 -L \$0 | \$5,700 -H 10-97 | CLOSED (18) | CURR ACCT B0CCCCCCCC CCCC |
| **ACCOUNT CLOSED AT CONSUMER'S REQUEST ** | | | | | | | | | |
| * CREDIT AND COLLECTION 3980999 98E543182136 | YC | UNK | UNK | 2 | 9-94 4-05-96 | \$500-O \$250 | 9-94 \$250 | (20) | COLLACCT GGGGGGGGGGGG GGGGGGG |
| ORIGINAL CREDITOR: DR. JOHN KILDARE/MEDICAL-HEALTH CARE | | | | | | | | | |
| **ACCOUNT INFORMATION DISPUTED BY CONSUMER** 24 | | | | | | | | | |
| **DEBT BEING PAID THROUGH INSURANCE** 23 | | | | | | | | | |

----- 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

G 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.

H 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 the credit bureau nearest to the consumer's current address. Use for consumer referrals. Display is elective; contact your Experian sales representative.

Notes:

A sheet of cream-colored lined paper with blue horizontal lines and a red vertical margin line on the left side. The paper is tilted slightly to the right and is set against a background of orange and yellow gradients.

To find out more about the
Credit Profile Report, contact your
customer support center or call
800 333 4930 opt.2

www.experian.com