

Profile Summary

For quick credit history analysis

Profile Summary from Experian makes it easy to analyze the most significant factors in a consumer's credit history. This effective decision support tool contains 17 key calculations from the Credit Profile report, giving you a true picture of a consumer's debt, monthly obligations and payment history.

Profile Summary streamlines the analysis process by:

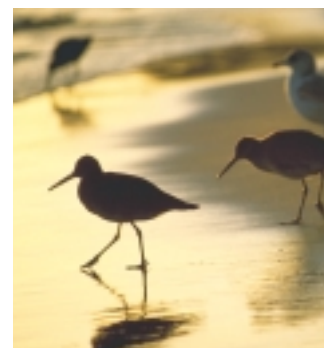
- Eliminating the need to spend time reviewing the entire Credit Profile report
- Performing the calculations for you

Profile Summary helps you reduce future losses by indicating potential exposure to risk. Information contained in the Profile Summary includes:

- Percent of revolving credit available
- Date open of oldest trade

Your inquiry activates a search of Experian's vast database, containing files on nearly 200 million credit-active consumers nationwide. See the inside of this brochure for a sample of a Credit Profile report from Experian using Profile Summary.

To activate Profile Summary on a Credit Profile report, enter the "PSUM" keyword at the end of your inquiry. You also have the option to request that Profile Summary be automatically activated on all inquiries without the use of the "PSUM" keyword.



Profile Summary

Experian's Profile Summary contains 17 significant calculations from the Credit Profile report.

- 1 Total number of public record items
- 2 Total installment loan account balance owed by the consumer
- 3 Total real estate loan account balance owed by the consumer
- 4 Total revolving charge account balance owed by the consumer
- 5 Total dollar amount of past due payments owed by the consumer
- 6 Combined total of scheduled and estimated monthly payments owed by the consumer
- 7 Total dollar amount of real estate payments owed by the consumer
(Note: A plus sign following a Profile Summary total indicates not all tradelines had an amount which could be included in the total)
- 8 Total percentage of revolving credit still available to the consumer
- 9 Total number of inquiries
- 10 Total of inquiries made within six months preceding the date of the Credit Profile report
- 11 Total number of tradelines on the Credit Profile report
- 12 Total of accounts which have been paid satisfactorily or paid after having been previously delinquent
- 13 Total of all delinquency counters
(Summarizes payment history for the past seven years into 30, 60, 90-180 day delinquency and derog buckets)
- 14 Total of accounts which are now current or paid satisfactorily
- 15 Total of accounts which are now delinquent or derogatory
- 16 Total of accounts which were delinquent or derogatory and either have been paid in full or brought current
- 17 Date the oldest tradeline on the report was opened

Sample of Credit Profile report using Profile Summary

Credit Profile



PAGE 1		DATE 5-15-99	TIME 10:37:16	PHP26	V306	TCA1
<p>TCA1 Inquiry Information RTS 3122250X1J CONSUMER, JONATHAN QUINCY 999999990; CONSUMER, NANCY CHRISTINE 123456789; CA-10655 NORTH BIRCH STREET/BURBANK CA 91502, PH-714.555.1111, DL-CA 9876543; 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</p>						
JONATHAN QUINCY CONSUMER 10655 N BIRCH ST BURBANK CA 91502-1234 RPTD: 11-93 TO 3-96 U 3X LAST SUB: 2390446		SS: 999-99-9990 234-56-7891* 123-45-6789* DOB:		E: AJAX HARDWARE 2035 BROADWAY SUITE 300 LOS ANGELES CA 90019 1/10/1951 RPTD: 4-91 I E: BELL AUTOMOTIVE 111 MAIN STREET BURBANK CA 91503 RPTD: 10-89 TO 2-90 I		
1314 SOPHIA LN APT 3 SANTA ANA CA 92708-5678 RPTD: 7-93 U 1X		* 2600 BOWSER ST #312 LOS ANGELES CA 90017-9876 RPTD: 2-91 I		* JACK CONSUMER, JOHN SMITH, JONATHAN SMITH JONES JR		
----- DEMOGRAPHICS -----						
PH: 818.555.1111 UR DL: CA N2345678901234567890 GEO: 35 123 456789 0 1234		PH: 706.432.9876 IB HM: OWNER		PH: 213.876.1234 UB		
----- FRAUD SHIELD SUMMARY -----						
INPUT SSN RECORDED AS DECEASED DOB: 1-10-1951 DOD: 3-30-1996 INPUT SSN ISSUED 1965-1966 TELEPHONE NUMBER INCONSISTENT W/ADDRESS DRIVER'S LICENSE INCONSISTENT W/ONFILE FROM 3-01-96 INQ COUNT FOR SSN=8 FROM 3-01-96 INQ COUNT FOR ADDRESS=15		INQ: PHONE ANSWERING SERVICE: ABC ANSWER-ALL 10655 N BIRCH ST BURBANK CA 91502 818.555.1212 FILE: COMMERCIAL BUSINESS ADDRESS: J&J INVESTMENTS 2600 BOWSER ST #312 LOS ANGELES CA 90017 213.111.2222				
----- PROFILE SUMMARY -----						
PUBLIC RECORDS-----3		1 PAST DUE AMT-----\$956		5 INQUIRIES---3		9 SATIS ACCTS---2
INSTALL BAL-----\$30,630		2 SCH/EST PAY-----\$1,431		6 INQS/6 MO---2		10 NOW DEL/DRG---2
R ESTATE BAL-----N/A		3 R ESTATE PAY-----N/A		7 TRADELINE---5		11 WAS DEL/DRG---1
REVOLVNG BAL------\$50		4 REVOLVNG AVAIL-----96%		8 PAID ACCT---1		12 OLD TRADE--1-68
CNT 04/01/01/20						
* SO CALIF DISTRICT COURT 11-20-92 12-01-93 3011111 C#: 45078321 1 BP: B476P2109		PUBLIC RECORDS		\$12,450 CO LIEN REL		
+++++ MORE						
* COUNTY SPR CT SANTA ANA 2-19-90		3019999		\$1,200 CIV CL JUDG		

Confidential

To find out more about Profile Summary,
contact your local Experian sales
representative or call 800 333 4390.

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