



U.S. Credit Profile Report

11/28/2008 – 11:41:56 AM

Consumer, John 999999990; Consumer/ Jane 123456789; CA-10650 Holman Ave APT 212/90024; CA-1314 Sophia Lane/92708; DL-CA B1231234; E-Ajax; PH-8185551111R; A-56; Y-01011973; T-04048060; K-PH; PSUM; RM-Q; RM-NP; VERIFY-RM; JOINT;

Personal Information

| | | |
|---|---|--|
| Best Name Jonathan Quincy Consumer | Other Name(s) *Jack Consumer; John Smith; Jonathan Smith Jones, Jr. *Does not match inquiry | |
| Best Social Security number 999-99-9990 | Other Social Security number(s) *234-56-7891; *123-45-6789 *Does not match inquiry | Date of Birth 01/10/1951 |
| Best Address 10655 N Birch Street Burbank, CA 91502-1234 Reported 04/2001 to 01/2008; 3 times; Last subscriber 2390446 by Update | Other Address(es) 1314 Sophia Lane, Apt 3 Santa Ana, CA 92708-5678 Reported 01/1999; 1 times; Last subscriber 1199999 by Update *Does not match inquiry | *2600 Bowser Street #312 Los Angeles, CA 90017-9876 Reported 09/1997 by Inquiry *Does not match inquiry |
| Best Employer AJAX Hardware 2035 Broadway, Suite 300 Los Angeles, CA 90019 Reported 06/2008 by Inquiry | Other Employer Bell Automotive 111 Main Street Burbank, CA 91503 Reported 05/1997 to 11/2002 by Inquiry | |

Messages

| Date | Type | Statement |
|------------|-----------------------|--|
| 01/20/2006 | 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 applicant information at Day (555) 555-5555 or Evening (555) 555-5555. This victim alert will be maintained for seven years beginning 01/20/2006. |

Demographics

Telephone

| | | |
|--|--|--|
| Best Telephone (818) 555-1111 – Residential Reported by Update | Other Telephone(s) (706) 432-9876 – Cellular Reported by Inquiry | (213) 876-1234 – Business Reported by Inquiry |
|--|--|--|

Geo Code

| State | County | Census Tract | Block Group | Metro Area |
|------------|-------------|--------------|-------------|------------|
| California | Los Angeles | 456789 | 0 | 1234 |

Fraud Shield Summary

| Indicator(s) | Inquiry Address | On-file Address |
|---|--|--|
| Input SSN recorded as deceased DOB: 01/10/1951; DOD: 03/30/2004 Input SSN issued 1965 – 1966 Telephone number inconsistent with address From 12/01/2005 Inquiry Count for SSN=8 From 12/01/2005 Inquiry Count for Address=15 | Type: Phone Answering Service ABC Answer-All 10655 N Birth Street Burbank, CA 91502 (818) 555-1212 | Type: Commercial Business J&J Investments 2600 Bowser Street #312 Los Angeles, CA 90017 (213) 111-2222 |

Profile Summary

| | | | | | | |
|--------------------|-----------|--|----------|---------------------|------------|-------------|
| Disputed Accounts: | 1 | Delinquency Counter: (Past 7 years) | 30 16 | 60 8 | 90+ 7 | Derog 56 |
| Public Records: | 3 | Total Inquiries: | 4 | Satisfactory Accts: | 2 | |
| Installment Bal: | \$7,936 | Inquiries (last 6 mo): | 3 | Now Delinq/Derog: | 2 | |
| Real Estate Bal: | \$263,551 | Total Tradelines: | 6 | Was Delinq/Derog: | 2 | |
| Revolving Bal: | \$1,297 | Paid Accounts: | 0 | Oldest Tradeline: | 06/01/1995 | |

*Not all trades are included in this calculation

Score Summary

| Risk Model | Score | Code | Score Factor Description |
|--|-------|----------------------|---|
| VantageScore (Score range: 501 – 990) | 702 | ME RT MF TS | Average credit amount on open real estate accounts is too low Open revolving account balance/credit amount ratio is too high Amount paid down on open real estate accounts is too low Time since oldest account opened is too recent |

| Risk Model | Score | Code | Score Factor Description |
|--------------------------|-------|------|--|
| Scorex PLUS v2 | 761 | 39 | Too many recently reported open revolving accounts with high ratio of balance to credit limits |
| (Score range: 300 – 900) | | 82 | Too many recent bankcard inquiries |
| | | 47 | Ratio of total balance to total credit line on recently reported open retail revolving accounts too high |
| | | 72 | Average time revolving accounts have been open is too short |

Public Records

Liens

*Southern California District Court / 3011111

| | | | |
|----------------|----------------------------|-----------------|------------|
| Type / Status: | County tax lien / Released | Responsibility: | Individual |
| Filing Date: | 06/21/2003 | Amount: | \$12,450 |
| Status Date: | 07/01/2004 | Certificate ID: | 45078321 |
| | | Book Page: | B476 P2109 |

** Information disputed by consumer**

Civil Actions

*County Superior Court Santa Ana / 3019999

| | | | |
|----------------|-----------------------|-----------------|----------------|
| Type / Status: | Civil claim judgement | Responsibility: | Individual |
| Filing Date: | 09/19/2003 | Amount: | \$1,200 |
| Status Date: | | Plaintiff: | Allied Company |
| | | Docket #: | 7505853 |
| | | Book Page: | B1234 P50987 |

Bankruptcies

*U.S. Bankruptcy Court / 3009999

| | | | |
|----------------|---|-----------------|-----------------------------|
| Type / Status: | Chapter 13 Bankruptcy / Dismissed – Voluntarily | Responsibility: | Joint account – contractual |
| Filing Date: | 06/12/2001 | Liability: | \$129,803 |
| Status Date: | 01/11/2002 | Assets: | \$85,500 |
| | | Docket #: | 35054539906234561 |
| | | Repay / Adjust: | 30% / 5% |

Trades

Mortgage Accounts

Home Financial / 5935250 / FM – Mortgage companies

| Open Date | Original Amount | High Balance | Status Date | Past Due | Last Paid Date | Scheduled Payment | Actual Payment | Balance Date | Current Balance | | | | | | | | |
|--------------------|------------------------------------|--------------|-------------|----------|----------------|-------------------|-----------------|-----------------------------|-----------------|-----|-----|-----|----------------------|----|----|-----|-------|
| 07/01/2002 | \$275,000 | | 01/01/2006 | | 01/01/2006 | \$1,887 | | 01/31/2006 | \$263,551 | | | | | | | | |
| Account Condition: | Open | | | | | | Account #: | 24000098500012 | | | | | | | | | |
| Payment Status: | Current | | | | | | Responsibility: | Joint account – contractual | | | | | | | | | |
| Account Type: | Real estate, specific type unknown | | | | | | Account Terms: | 30 years – Balloon | | | | | | | | | |
| Payment History: | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Delinquency Counter: | 30 | 60 | 90+ | Derog |
| (Up to 25 months) | 2006 | C | | | | | | | | | | | (Past 7 years) | 0 | 0 | 0 | 0 |
| | 2005 | C | C | C | C | C | C | C | - | C | C | - | Worst Delinquency: | | | | |
| | 2004 | C | C | C | C | C | C | C | C | C | C | C | Worst Delinq Date: | | | | |
| | | | | | | | | | | | | | Months Reviewed: | 38 | | | |

Mortgage Identification Number: 123456789012345678; Balloon payment information: 07/2012 – \$75,000

Installment Accounts

*Credit and Collection / 3980999 / YC – Other collection agencies

| Open Date | Original Amount | High Balance | Status Date | Past Due | Last Paid Date | Scheduled Payment | Actual Payment | Balance Date | Current Balance | | | | | | | | |
|--------------------|---|--------------|-------------|----------|----------------|-------------------|-----------------|--------------|-----------------|-----|-----|-----|----------------------|-------------|----|-----|-------|
| 10/01/2003 | \$1,590 | | 11/01/2003 | \$1,590 | | | | 02/25/2006 | \$1,590 | | | | | | | | |
| Account Condition: | Collection account | | | | | | Account #: | 98E543182136 | | | | | | | | | |
| Payment Status: | | | | | | | Responsibility: | Individual | | | | | | | | | |
| Account Type: | Collection department / agency / attorney | | | | | | Account Terms: | Zero | | | | | | | | | |
| Payment History: | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Delinquency Counter: | 30 | 60 | 90+ | Derog |
| (Up to 25 months) | 2006 | G | G | | | | | | | | | | (Past 7 years) | 0 | 0 | 0 | 28 |
| | 2005 | G | G | G | - | G | G | G | G | - | G | G | Worst Delinquency: | Collections | | | |
| | 2004 | | - | - | G | - | G | G | G | G | G | G | Worst Delinq Date: | 11/01/2003 | | | |
| | | | | | | | | | | | | | Months Reviewed: | 28 | | | |

Original creditor: Medical Payment Data

Account information disputed by consumer**

** Debt being paid through insurance **

Hemlocks / 2313849 / DV – Variety Stores

| Open Date | Original Amount | High Balance | Status Date | Past Due | Last Paid Date | Scheduled Payment | Actual Payment | Balance Date | Current Balance | | | | | | | | |
|--------------------|----------------------------|--------------|-------------|----------|----------------|-------------------|-----------------|-----------------|-----------------|-----|-----|-----|----------------------|----|----|-----|-------|
| 02/01/2005 | \$2,000 | | 02/01/2005 | | | \$85 | | 06/10/2006 | \$2,000 | | | | | | | | |
| Account Condition: | Open | | | | | | Account #: | 828510311126 | | | | | | | | | |
| Payment Status: | Current | | | | | | Responsibility: | Authorized user | | | | | | | | | |
| Account Type: | Installment sales contract | | | | | | Account Terms: | 24 months | | | | | | | | | |
| Payment History: | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Delinquency Counter: | 30 | 60 | 90+ | Derog |
| (Up to 25 months) | 2006 | N | N | N | N | N | N | N | N | N | N | N | (Past 7 years) | 0 | 0 | 0 | 0 |
| | 2005 | | N | N | N | N | N | N | N | N | N | N | Worst Delinquency: | | | | |
| | | | | | | | | | | | | | Worst Delinq Date: | | | | |
| | | | | | | | | | | | | | Months Reviewed: | 17 | | | |

Deferred payment start date: 03/01/2007

*Mountain Bank / 1119999 / BI – Bank – installment loans

| Open Date | Original Amount | High Balance | Status Date | Past Due | Last Paid Date | Scheduled Payment | Actual Payment | Balance Date | Current Balance | | | | | | | | | |
|--|-----------------|--------------|-------------|----------|----------------|-------------------|----------------|----------------|-----------------|-----|-----|-----|-----|-------------------------------------|--|----|-----|-------|
| 10/01/2002 | \$43,337 | | 04/01/2006 | \$1,654 | 02/01/2006 | \$827 | | 04/06/2006 | \$4,346 | | | | | | | | | |
| Account Condition: Open | | | | | | Account #: | | 3562A019732534 | | | | | | | | | | |
| Payment Status: 60 days past due 4 or more times | | | | | | Responsibility: | | Individual | | | | | | | | | | |
| Account Type: Secured loan | | | | | | Account Terms: | | 60 months | | | | | | | | | | |
| Payment History: (Up to 25 months) | | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Delinquency Counter: (Past 7 years) | 30 | 60 | 90+ | Derog |
| | | 2006 | 1 | - | 1 | 2 | | | | | | | | 13 | 5 | 0 | 0 | |
| | | 2005 | 1 | 1 | 1 | 2 | C | C | 1 | 1 | 1 | C | 1 | C | Worst Delinquency: 60 days past due date | | | |
| | | 2004 | | | | | | | | | | 1 | C | Worst Delinq Date: 11/01/2003 | | | | |
| | | | | | | | | | | | | | | | Months Reviewed: 42 | | | |

Revolving Accounts

*Bay Company / 2390446 / DC – Complete Department stores

| Open Date | Credit Limit | Charge-off Amount | Status Date | Past Due | Last Paid Date | Scheduled Payment | Actual Payment | Balance Date | Current Balance | | | | | | | | | |
|--|--------------|-------------------|-------------|----------|----------------|-------------------|----------------|--------------|-----------------|-----|-----|-----|-----|-------------------------------------|-------------------------------|----|-----|-------|
| 06/01/1995 | \$1,730 | \$2,437 | 07/01/2000 | | 10/01/1999 | | | 07/07/2000 | \$0 | | | | | | | | | |
| Account Condition: Chapter 7 Bankruptcy – Petitioned | | | | | | Account #: | | 525556601 | | | | | | | | | | |
| Payment Status: Charge off – reported as a loss | | | | | | Responsibility: | | Individual | | | | | | | | | | |
| Account Type: Revolving charge account | | | | | | Account Terms: | | Revolving | | | | | | | | | | |
| Payment History: (Up to 25 months) | | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Delinquency Counter: (Past 7 years) | 30 | 60 | 90+ | Derog |
| | | 2000 | 4 | 5 | 6 | 6 | L | L | 9 | | | | | 2 | 2 | 3 | 2 | |
| | | 1999 | | | | | | C | 1 | 2 | 1 | 2 | 3 | Worst Delinquency: 62 | | | | |
| | | | | | | | | | | | | | | | Worst Delinq Date: 11/01/2003 | | | |
| | | | | | | | | | | | | | | | Months Reviewed: 62 | | | |

** Account closed at consumer's request **

CAP ONE / 1270246 / BC – Bank Credit Cards

| Open Date | Credit Limit | High Balance | Charge-off Amount | Status Date | Past Due | Last Paid Date | Scheduled Payment | Actual Payment | Balance Date | Current Balance | | | | | | | | |
|--|--------------|--------------|-------------------|-------------|----------|-----------------|-------------------|------------------|--------------|-----------------|-----|-----|-----|-------------------------------------|---------------------|----|-----|-------|
| 10/16/2003 | UNK | \$1,297 | \$812 | 03/01/2005 | \$1,297 | 02/27/2004 | | | 02/24/2008 | \$1,297 | | | | | | | | |
| Account Condition: Unpaid balance reported as a loss | | | | | | Account #: | | 5291152032598340 | | | | | | | | | | |
| Payment Status: 180 days past due | | | | | | Responsibility: | | Individual | | | | | | | | | | |
| Account Type: Credit Card | | | | | | Account Terms: | | Revolving | | | | | | | | | | |
| Payment History: (Up to 25 months) | | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Delinquency Counter: (Past 7 years) | 30 | 60 | 90+ | Derog |
| | | 2008 | L | L | | | | | | | | | | 1 | 1 | 4 | 26 | |
| | | 2007 | L | L | L | - | - | - | L | L | L | L | L | Worst Delinquency: Charge Off | | | | |
| | | 2006 | | L | L | L | L | L | L | L | L | L | L | Worst Delinq Date: 01/01/2006 | | | | |
| | | | | | | | | | | | | | | | Months Reviewed: 53 | | | |

ACCOUNT CLOSED AT GRANTOR'S REQUEST

Inquiries

| Date | Subscriber | Amount | Type | Terms |
|------------|--|----------|-------------|---------------------|
| 01/05/2006 | Hemlocks / 2313849 / Complete Department Stores | | | Single Payment Loan |
| 12/03/2005 | Bay Company / 2390446 / Complete Department Stores | \$1,500 | Charge Card | Revolving |
| 10/21/2004 | Hillside Bank / 2240679 / Bank Credit Cards | \$825 | | |
| 01/01/2003 | Gervais Equipement Inc / 2240679 / Auto Reseller | \$25,000 | Auto Loan | 60 Months |

END -- Experian

Direct Check

| Subscriber | Subcode | Telephone | Address | City | State | Zip |
|-------------------|---------|----------------|----------------------|-------------|-------|------------|
| ATT Wireless | 2945048 | By Mail Only | 7900 Xerxes Ave S St | Bloomington | MN | 39289-0327 |
| BLOOM/FDSB | 1349030 | (800) 950-0339 | 9111 Duke Drive | Mason | OH | 45040 |
| DISCOVER FIN SVCS | 3276502 | By Mail Only | P.O. Box 15316 | Wilmington | DE | 19850 |
| HSBC/HBSB NA | 1230305 | By Mail Only | 251 Main St | Buffalo | NY | 14203 |
| NATIONAL CITY BAN | 9102854 | (612) 340-3000 | P.O. Box 1919 | Minneapolis | MN | 55480 |
| PROVIDIAN BANCORP | 3273611 | By Mail Only | P.O. Box 9180 | Pleasanton | CA | 94566 |
| PRVDIAN BC | 3267400 | By Mail Only | P.O. Box 9180 | Pleasanton | CA | 94566 |
| U S BANK | 2127760 | By Mail Only | 112 W 7th St | Augusta | KS | 67010 |
| WELLS FARGO BANK | 3120008 | (800) 231-9244 | 100 W Washington Ave | Phoenix | AZ | 85003 |

END -- Experian Direct Check

Consumer Assistance

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