

# 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.

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 on 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** — File One is the most comprehensive nationwide consumer credit information available.

**Accurate** — High-integrity, current information is provided.

**Easy to read** — Our format groups similar data elements together for faster analysis.

**Flexible** — Optional display formats are 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.

**A**

## Inquiry sample



TCA1

RTS 1234567ABC 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

## Credit Profile Report



TCA1

RTS 1234567ABC **(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)**

### Experian's Credit Profile Report

Files on more than 220 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.

**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.

**A**

### Inquiry

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

TCA1 RTS 1234567\*\*\* CONSUMER, JONATHAN QUINCY 999999990; CA-10655 NORTH BIRCH STREET/BURBANK CA 91502

**B** PAGE 1 DATE 3-28-2006 TIME 11:19:56 V001 TCA1 **1**

JONATHAN QUINCY CONSUMER **2** SS: 999-99-9990 **6** E: AJAX HARDWARE **8**  
 10655 N BIRCH ST 666-56-7891\* 2035 BROADWAY SUITE 300  
 BURBANK CA 91502-1234 666-45-6789\* LOS ANGELES CA 90019  
 RPTD: 4-01 TO 1-04 U 3X DOB: 1/10/1951 **7** RPTD: 6-04 I  
 LAST SUB: 2390446 **3**

\*1314 SOPHIA LN APT 3 E: BELL AUTOMOTIVE **9**  
 SANTA ANA CA 92708-5678 **4** 111 MAIN STREET  
 RPTD: 1-99 U 1X BURBANK CA 91503  
 LAST SUB: 1199999 RPTD: 5-97 TO 11-02 I

**5** \*2600 BOWSER ST #312  
 LOS ANGELES CA 90017-9876  
 RPTD: 9-97 I

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

**B** Consumer identifying information

- 1** A code that identifies the **Experian or credit reporting agency office** nearest to the consumer's current address. Used for consumer referrals.
- 2** Consumer's **name and address**, including time frame reported, source and number of subscribers reporting the address.  
 U = Update tape  
 I = Inquiry  
 M = Manual data  
 P = PDS — Experian's proprietary data source
- 3** **Last subscriber** reporting the consumer at his or her current address.
- 4** Consumer's **previous addresses** with source, in order by reliability of source.
- 5** An **asterisk** preceding any address indicates the address did not match inquiry address.
- 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 social not matching inquiry input social.
- 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 different, previous surnames or nicknames associated with the consumer's file.

**C**

## ----- DEMOGRAPHICS -----

PH: 818.555.1111 UR                      PH: 706.432.9876 IB                      PH: 213.876.1234 UB  
 GEO: 35 123 456789 0 1234

**D**

## ----- FRAUD SHIELD SUMMARY -----

INPUT SSN RECORDED AS DECEASED                      INQ:    PHONE ANSWERING SERVICE:  
 DOB: 1-10-1951 DOD: 3-30-2004                      ABC ANSWER-ALL  
 INPUT SSN ISSUED 1965-1966                      10655 N BIRCH ST  
 TELEPHONE NUMBER INCONSISTENT W/ADDRESS                      BURBANK CA 91502  
 FROM 12-01-05 INQ COUNT FOR SSN=5                      818.555.1212  
 FROM 12-01-05 INQ COUNT FOR ADDRESS=15  
  
 FILE: COMMERCIAL BUSINESS ADDRESS:  
 J&J INVESTMENTS  
 2600 BOWSER STREET #312  
 LOS ANGELES CA 90017  
 213.111.2222

**E**

## ----- PROFILE SUMMARY -----

CNT 05/03/05/23

PUBLIC RECORDS-----3	PAST DUE AMT--\$3,644	INQUIRIES--3	SATIS ACCTS---6
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	TRADELIN-10	WAS DEL/DRG---2
REVOLVNG BAL--\$2,123	REVOLVNG AVAIL---77%	PAID ACCT--1	OLD TRADE-12-89

**F**

## ----- 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

**C****Demographics**

Demographics contains the consumer's telephone number (including source and phone type):

R = Residential

C = Cellular

P = Pager

Also includes GEO code of the current address. *Optional by contacting your Experian sales representative.*

**D****Fraud Shield<sup>SM</sup> Summary**

Fraud Shield<sup>SM</sup> Summary contains messages related to the Fraud Shield fraud prevention services. *Optional with SHIELD keyword on inquiry or contact your Experian sales representative.*

**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 RECORD									
*SO CALIF DISTRICT COURT	6-21-03	7-01-04	3011111	\$12,450	CO LIEN REL				
C#: 45078321	1	BP: B476P2109							
*COUNTY SPR CT SANTA ANA	9-19-03		3019999	\$1,200	CIV CL JUDG				
D#: 7505853	1	BP: B1234P50987			PLAINTIFF: ALLIED COMPANY				
*U S BANKRUPTCY COURT	6-12-00	1-11-01	3009999	\$129,803-L	BK 7-PETIT				
D#: 350545399062345612				\$85,500-A	VOLUN				
H 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	12-25-06	\$1,590	11-03	(28)	GGGG-GGGGG-GG				
98E543182136			\$1,590	11-03/G	GGGGGGGG-G--				
a ORIGINAL CREDITOR: MEDICAL PAYMENT DATA									
ACCOUNT INFORMATION DISPUTED BY CONSUMER**									
**DEBT BEING PAID THROUGH INSURANCE**									
*ISLAND SAVINGS	3-03	\$500-L	\$775-H	PAID	CUR WAS 30				
1211248 BC CRC REV 2	4-20-05		4-05	(26)	BCCCCCCCCCCCC				
405855254820	4-05				CCC1CCCCCCCC				
**ACCOUNT CLOSED AT CONSUMER'S REQUEST**									
HEMLOCKS	2-05	\$2,000-L		OPEN	CURR ACCT				
2313849 DV ISC 024-D 3	6-10-06	\$2,000	2-05	(17)	NNNNNNNNNNNNNN				
8285103111261					NNNN				
b DEFERRED PAYMENT START DATE: 03/01/2007									

- 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.
- 23** **Compliance condition code** reported by a subscriber to distinguish accounts that are "Closed by Consumer" and/or "Disputed Accounts."
- 24** **Special comments** reported by a subscriber to distinguish accounts that may require special handling.
- 25** **"D"** indicates the terms of the loan have been deferred to a future date.
- H Trades**
- 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

*CENTRAL BANK	9-05	\$21,424-O		OPEN	DELINQ 30
1132912 BI AUT 59	12-28-06	\$19,814	2-06	( 6)	1CCCC
23802654388		\$400	\$400		
*MOUNTAIN BANK	10-02	\$43,337-O		OPEN	60 4+ TIMES
1119999 BI SEC 60 1	4-06-06	\$4,346	4-06	(42)	21-1C1C111CC2
3562A019732534	2-06	\$827	\$1654	11-03/1	2211CC211111
*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
525556601	10-99				CC-CCCCCCCC
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)	0CCCCCCCCCCCC
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
MIN: 123456789012345678					

c. Mortgage Identification Number (MIN) for mortgage tradelines

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 represent the worst delinquency that occurred outside of the payment grid.

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

```

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 (49)  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.

MSG 335: Q Q0NUMBER OF INQUIRIES WAS ALSO A FACTOR, BUT EFFECT WAS
NOT SIGNIFICANT

CONSUMER ASSISTANCE CONTACT: EXPERIAN (50)
701 EXPERIAN PARKWAY, PO BOX 2002, ALLEN, TX 75013 888.397.3742
END -- EXPERIAN

```



- 4 120 days past the due date - (dash) No history reported for that month
- 5 150 days past the due date
- 6 180 days past the due date Blank No history maintained; see payment status comment
- 7 Chapter 13 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded) **48** Two amounts may display. Indicates the account has a \$12,500 (L)imit and the (H)ighest balance was \$10,659.
- 8 Foreclosure proceeding, deed in lieu **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.
- 9 Chapter 7, 11 or 12 Bankruptcy (Petitioned, Discharged, Reaffirmation of debt rescinded)
- G Collection **Scheduled monthly payment** is implied if there is no "-A". This amount represents the scheduled monthly payment amount as reported by the lender for that reporting period.
- H Foreclosure
- J Voluntary surrender
- K Repossession
- L Charge-off
- B Account condition change, payment code not applicable **d.** Portfolio "Sold To:" or "Purchased From:" name

**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.

**Messages**

The **Messages** section may include general consumer statements and 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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