



# 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
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### 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

Public Records: 3	Disputed Accounts: 1	Delinquency Counter: (Past 7 years)	30	60	90+	Derog
Installment Bal: \$7,936	Past Due Amount: \$4,541		16	8	7	56
Real Estate Bal: \$263,551	Monthly Pay: \$912*	Total Inquiries:	4	Satisfactory Accts:	2	
Revolving Bal: \$1,297	Real Estate Pay: \$1,887	Inquiries (last 6 mo):	3	Now Delinq/Derog:	2	
	Revolving Avail: 77%	Total Tradelines:	6	Was Delinq/Derog:	2	
		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	1	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	L	Worst Delinquency: Charge Off				
2006			L	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**

Experian  
 701 Experian Parkway  
 P.O. Box 2002  
 Allen, TX 75013-0036  
 (888) 397-3742  
[www.experian.com/reportaccess](http://www.experian.com/reportaccess)