

# Sample Report

Identify, rank order and translate risk potential while verifying consumer ID.

## EQUIFAX FRAUD Report

EQUIFAX

P O BOX 740241

ATLANTA GA 303740241

8006851111

Date Reported: 5/19/2003

### Personal Information

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<b>Name:</b>	PAULA CCERASTOSTIGMA	<b>Date of Birth:</b>	5/2/1974
<b>SSN:</b>	574-46-2864	<b>Phone:</b>	
<b>On File Since:</b>	5/2/1993		
<b>Address:</b>	45231 MOESIA RD BOLIVIA NC		
<b>Reported On:</b>	2/1/1999		
<b>Address:</b>	701 MXKKT RKCOY XJ YK BOLIVIA NC 28422		
<b>Reported On:</b>	4/1/1998		
<b>Address:</b>	HUD 72G XZ 7 WINNABOW NC 28479		
<b>Reported On:</b>	11/1/1997		

### Employment Information

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<b>Company Name:</b>	PFDQGHUVRO LQF	<b>Occupation:</b>	
<b>Date Hired:</b>		<b>Separation Date:</b>	
<b>Income:</b>			
<b>Company Name:</b>	EUXQVZLFN FRXQW	<b>Occupation:</b>	
<b>Date Hired:</b>		<b>Separation Date:</b>	
<b>Income:</b>			
<b>Company Name:</b>	XV DUPB	<b>Occupation:</b>	
<b>Date Hired:</b>		<b>Separation Date:</b>	
<b>Income:</b>			

### Report Summary

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<b>Total # of Trades:</b>	6	<b>30 Days:</b>	0	<b>Accounts Balance:</b>	\$1,185
<b>Current Trades:</b>	3	<b>60 Days:</b>	0	<b>Mnthly Payment:</b>	\$238
<b>Unrated Trades:</b>	0	<b>90+ Days:</b>	0	<b>Credit Limit:</b>	\$8,868
<b>Curr Neg Trades:</b>	3	<b>Inquiries:</b>	11	<b>High Credit:</b>	\$8,868
<b>Hist Neg Trades:</b>	3	<b>Inq. last 6 mnths:</b>	6	<b>Total Real Est. Bal.:</b>	\$0
<b>No. of Accts Paid:</b>	1	<b>Public Records:</b>	0	<b>Total Rev. Bal.:</b>	\$0
<b>Curr Past Due:</b>	0	<b>Collections:</b>	0	<b>Tot. Installment Bal.:</b>	\$1,185
<b>Amount Past Due:</b>	\$0	<b>Oldest Trade:</b>	10/1/1994	<b>Available %:</b>	100

## Scorecards

**Scorecard:** EDAS

**Score:** 605

**Reasons:** NUMBER OF ACCOUNTS SHOWING PAYMENT LATE BY 90 DAYS OR MORE/ PUBLIC RECORD ITEMS  
 NUMBER OF MONTHS SINCE MOST RECENT LATE PAYMENT  
 NUMBER OF RETAIL FINANCE ACCOUNTS REPORTED - LAST 6 MONTHS  
 NUMBER OF PERSONAL LOAN FINANCE INQUIRIES - LAST 24 MONTHS

**Scorecard:** BEACON

**Score:** 622

**Reasons:** Account not paid as agreed, public record, or collection agency filing  
 Time since delinquency is too recent or unknown  
 Number of accounts with delinquency  
 Amount past due on accounts

## Trade Lines

<u>Firm Name/ID</u>	<u>Opened</u>	<u>Credit Limit</u>	<u>Balance</u>	<u>MoPmnt</u>	<u>30</u>	<u>60</u>	<u>90</u>
<u>Account Number</u>	<u>Reported</u>	<u>High Credit</u>	<u>Past Due</u>	<u>MoRep</u>	<u>Pattern</u>		
<u>Acct. Type</u>	<u>KOB</u>	<u>Chargeoff</u>	<u>Orig. Amt.</u>	<u>Date Closed</u>	<u>Terms</u>		
<u>Status</u>				<u>Closed Ind</u>	<u>Owner</u>		
<u>Narratives</u>							
<b>COSI RECV/484BB01563</b>	5/1/1995	\$1,658	\$935	\$150	-	-	-
90909000012	4/1/2003	\$1,658	\$0	-	-	-	-
Installment (fixed number of payments)		0	0	-	-	-	-
(1)Pays account as agreed				-	Individual		
<b>CAP 1 FSB/484BB01456</b>	5/1/1995	\$6,873	\$250	\$50	-	-	-
90909012455	4/1/2003	\$6,873	\$0	-	-	-	-
Installment (fixed number of payments)		0	0	-	-	-	-
(1)Pays account as agreed				-	Individual		
<b>LECHMERE/404DV00011</b>	2/1/1995	\$789	\$789	\$22	-	-	-
	1/1/2003	\$789	\$789	-	-	-	-
Revolving or Option (open-end account)		0	0	-	-	-	-
(9)Bad debt; placed for collection; skip				-	Individual		

CHARGED OFF ACCOUNT

ACCOUNT INVOLVED IN CHAPTER 13 DEBT ADJ

<b>TOWNCFT CC/444ZR00216</b>	12/1/1996	\$1,143	\$0	\$57		0 2 9
	1/1/2003	\$1,143	\$0	-	-	
Revolving or Option (open-end account)		0	0	-	-	
(9)Bad debt; placed for collection; skip				-		Maker
PAID ACCOUNT / ZERO BALANCE						
CHARGE						
<b>BB&amp;T/422BB00537</b>	5/1/1995	\$6,873	\$0	\$192		- - -
909090124550000	5/1/1998	\$6,873	\$0	36	-	
Installment (fixed number of payments)		0	0	-	-	
(1)Pays account as agreed				-		Individual
<b>PARRISH-CA/422AT00215</b>	10/1/1994	\$337	\$0	\$38		- - -
	11/1/1996	\$337	\$0	-	-	
Revolving or Option (open-end account)		0	0	-	-	
(9)Bad debt; placed for collection; skip				-		Individual

**Inquiries**

<u>Date</u>	<u>Subscriber Name</u>	<u>Subscriber #</u>	<u>Amount</u>
4/21/2003	ADS	999ZS00472	
4/19/2003	ADS	999ZS00472	
4/19/2003	GE CAP VFS	404FF03589	
2/1/2003	FRIEDMAN'S	456JA00950	
1/4/2003	ASSOC/CITI	458ON05282	
11/2/2002	HB/H CARE	458ON05076	
10/25/2002	MOBILECONS	594FZ10967	
10/25/2002	CONSECOFIN	613FP20245	
4/9/2002	FST CREDIT	146FF00056	
4/2/2002	BWKR ASSOC	815HA51879	
12/4/2001	SWISS CLNY	668DM04150	

**Account Detail**

<u>Number</u>	<u>Name</u>	<u>Phone</u>	<u>Address</u>
484BB01563	COSI RECEIVABLES MAN		PO BOX 26030 RICHMOND, VA23260-6030
484BB01456	CAPITAL ONE,FSB		P.O.BOX 26030 RICHMOND, VA23260-6030
404DV00011	LECHMERE/MBGA		P.O. BOX 29116 CG5V SHAWNEE MISSION, KS66201

444ZR00216	TOWNECRAFT,INC	2014459700	ONE DE BOER DRIVE GLEN ROCK, NJ07452-3301
422BB00537	BB & T	9106421188	S MADISON ST WHITEVILLE, NC28472-0000
422AT00215	PARRISH-CAINE INC	9107992770	4207 OLEANDER DR WILMINGTON, NC28401
404FF03589	GE CAPITAL VFS	2037496071	10 RIVERVIEW DRIVE PURCHASE ORDER 570001302 DANBURY, CT06810
456JA00950	FRIEDMAN'S #5398	9107900085	3500 OLEANDER DR F-22 WILMINGTON, NC28403
458ON05282	ASSOC/CITIBANK SD		110 LAKE DRIVE NEWARK, DE19702
458ON05076	HHL D BANK/HEALTHCARE		1405 FOULK ROAD WILMINGTON, DE19803
613FP20245	CONSECO FINANCE CORP	6053557000	1400 TURBINE DRIVE RAPID CITY, SD57703 PO BOX 2060
594FZ10967	MOBILE CONSULTANTS	8003626545	22752 HARRISBURG-WESTVILLE RD. ALLIANCE, OH44601-2060 PO BOX 9300
146FF00056	FIRST CREDIT CORP	3034999500	5300 MANHATTAN CIRCLE BOULDER, CO80301-9300
815HA51879	BOWKER & ASSOCIATES	3368529330	7-A DUNDAS CIRCLE GREENSBORO, NC27407
668DM04150	SWISS COLONY, INC		1112 7TH AVE MONROE, WI53566-1364

## Warning Messages

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SAFESCANNED: Your inquiry has gone through our SAFESCAN data base.

Former Name: QOSHKXRE N RGCY

INQR Subject's SSN is 574-46-2864; year issued: 1972; state: AK

(OFAC)OFAC 20030519 131739 Nothing to report NO MATCH FOUND IN CDC'S OFAC DATABASE.

## Fraud Advisor

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Fraud Advisor Index	5 - low fraud risk
Warning Code 1 for Fraud Advisor Index	000
Warning Code 2 for Fraud Advisor Index	000
Warning Code 3 for Fraud Advisor Index	000
Warning Code 4 for Fraud Advisor Index	000

Reject Code