

Sample Report

Provides demographic and financial information that can be used by employers to aid in the hiring process.

EQUIFAX PERSONA Rep
EQUI
P O BOX 740
ATLANTA GA 303740
8006851
Date Reported: 5/20/2

Personal Information

| | | | |
|-----------------------|--|-----------------------|--|
| Name: | BEVERLY W DONALD | Date of Birth: | |
| SSN: | | Phone: | |
| On File Since: | 11/24/1987 | | |
| Address: | 436 BECKWITH ST ATLANTA GA 30309 | | |
| Reported On: | 3/1/2002 | | |
| Address: | 1018 HUNTER DR ATLANTA GA 30309 | | |
| Reported On: | 6/1/2002 | | |
| Address: | FCGOOD BECKWITH ST ATLANTA GA 30309 | | |
| Reported On: | 7/1/2001 | | |

Employment Information

| | | | |
|----------------------|------------------|-------------------------|--------------------|
| Company Name: | ALL TRADES CONST | Occupation: | BLUE COLLAR WORKER |
| Date Hired: | | Separation Date: | |
| Income: | | | |
| Company Name: | FREDS SPORT SHOP | Occupation: | |
| Date Hired: | | Separation Date: | |
| Income: | | | |
| Company Name: | ALSKDFJ | Occupation: | |
| Date Hired: | | Separation Date: | |
| Income: | | | |

Report Summary

| | |
|--------------------|----------|
| Total # of Trades: | 14 |
| Current Trades: | 5 |
| Unrated Trades: | 0 |
| Curr Neg Trades: | 9 |
| Hist Neg Trades: | 9 |
| No. of Accts Paid: | 3 |
| Curr Past Due: | 5 |
| Amount Past Due: | \$31,930 |

| | |
|--------------------|----------|
| 30 Days: | 2 |
| 60 Days: | 3 |
| 90+ Days: | 2 |
| Inquiries: | 16 |
| Inq. last 6 mnths: | 15 |
| Public Records: | 0 |
| Collections: | 0 |
| Oldest Trade: | 4/1/1990 |

| | |
|------------------------|---------|
| Accounts Balance: | \$129,2 |
| Mnthly Payment: | \$8,1 |
| Credit Limit: | \$141,1 |
| High Credit: | \$141,1 |
| Total Real Est. Bal.: | |
| Total Rev. Bal.: | \$129,2 |
| Tot. Installment Bal.: | |
| Available %: | -1 |

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>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> | | | | | | | |
| WELLSFARGO/171BB00974 | 8/1/1996 | \$13,000 | \$11,000 | \$1,234 | | 0 | 10 |
| | 4/1/2003 | \$13,000 | \$3,692 | - | *33***3**3*/***** | | |
| Revolving or Option (open-end account) | | 0 | 0 | - | - | | |
| (3)not more than three payments past due | | | | - | Individual | | |
| BANKRUPTCY VOLUNTARILY WITHDRAWN | | | | | | | |
| UNVL/CITI/217ON00291 | 5/1/2001 | \$6,500 | \$5,800 | \$150 | | - | - |
| | 4/1/2003 | \$6,500 | \$0 | - | - | | |
| Revolving or Option (open-end account) | | 0 | 0 | - | - | | |
| (9)Bad debt; placed for collection; skip | | | | - | Individual | | |
| CONSUMER VOLUNTARILY WITHDREW FROM BANKRUPTCY | | | | | | | |
| UNVL/CITI/217ON00267 | 5/1/2001 | \$6,500 | \$5,800 | \$150 | | - | - |
| | 4/1/2003 | \$6,500 | \$0 | - | - | | |
| Revolving or Option (open-end account) | | 0 | 0 | - | - | | |
| (9)Bad debt; placed for collection; skip | | | | - | Individual | | |
| UNVL/CITI/217ON00267 | 5/1/1999 | \$4,400 | \$1,100 | \$75 | | - | - |
| | 4/1/2003 | \$4,400 | \$0 | - | - | | |
| Revolving or Option (open-end account) | | 0 | 0 | - | - | | |
| (2)Not more than two payments past due | | | | - | Individual | | |
| CITI/404ON00390 | 5/1/1999 | \$4,400 | \$2,200 | \$90 | | - | - |
| | 4/1/2003 | \$4,400 | \$0 | - | - | | |

| | | | | | | | |
|---|----------|----------|----------|---------|--------------------|--------------|-----|
| Revolving or Option (open-end account) | | 0 | 0 | - | - | | |
| (1) Pays account as agreed | | | | - | | Individual | |
| CITI/404ON00234 | | | | | | | |
| | 5/1/1997 | \$5,000 | \$3,000 | \$100 | | | - - |
| | 4/1/2003 | \$5,000 | \$0 | - | - | | |
| Revolving or Option (open-end account) | | 0 | 0 | - | - | | |
| (1) Pays account as agreed | | | | - | | Individual | |
| RICH/FDSB/401DC00024 | | | | | | | |
| | 4/1/1990 | \$12,000 | \$12,000 | \$1,234 | | | 9 0 |
| | 2/1/2003 | \$12,000 | \$12,000 | 24 | 2****2**2***/***** | | |
| Revolving or Option (open-end account) | | 0 | 0 | - | - | | |
| (2) Not more than two payments past due | | | | - | | Individual | |
| ASSOC NATL/458ON04012 | | | | | | | |
| | 1/1/1996 | \$67,000 | \$67,000 | \$2,787 | | | 1 2 |
| | 2/1/2003 | \$67,000 | \$8,123 | 6 | 4****4**4***/***** | | |
| Revolving or Option (open-end account) | | 0 | 0 | - | - | | |
| (4) not more than four payments past due | | | | - | | Joint | |
| /905CS00114 | | | | | | | |
| | 2/1/2003 | - | \$0 | - | - | | - - |
| Revolving or Option (open-end account) | | 0 | 0 | - | - | | |
| (1) Pays account as agreed | | | | - | | | |
| JCP-MCCBG/906DC00185 | | | | | | | |
| | 6/1/1996 | \$4,500 | \$3,453 | \$34 | | | 0 5 |
| | 2/1/2003 | \$4,500 | \$0 | - | 3*****3***/***** | | |
| Revolving or Option (open-end account) | | 0 | 0 | - | - | | |
| (3) not more than three payments past due | | | | - | | Undesignated | |
| RICH/FDSB/401DC00024 | | | | | | | |
| | 8/1/1996 | \$12,000 | \$12,000 | \$1,234 | | | 0 9 |
| | 1/1/2003 | \$12,000 | \$3,692 | - | *****3***/***** | | |
| Revolving or Option (open-end account) | | 0 | 0 | - | - | | |
| (3) not more than three payments past due | | | | - | | Individual | |
| CONSUMER SAYS WARRANTY DISPUTE | | | | | | | |
| BANKAMERIC/805BB86934 | | | | | | | |
| | 3/1/1997 | \$5,887 | \$5,887 | \$1,111 | | | 1 1 |
| | 3/1/2002 | \$5,887 | \$4,423 | - | *****5***** | | |
| Revolving or Option (open-end account) | | 0 | 0 | - | - | | |
| (5) At least 120 days or more than four payments past due | | | | - | | Individual | |

| | | | | | | | |
|--|----------|---|-----|---|---|------------|---|
| SUNTRUST/401BB00128 | | | | | | | |
| | 5/1/1999 | - | - | - | | - | - |
| | 3/1/2002 | - | \$0 | - | - | - | - |
| Revolving or Option (open-end account) | | 0 | 0 | - | - | - | - |
| (1) Pays account as agreed | | | | - | | Individual | |
| SUNTRUST/855BB00032 | | | | | | | |
| | 5/1/1999 | - | \$0 | - | - | - | - |
| Revolving or Option (open-end account) | | 0 | 0 | - | - | - | - |
| (1) Pays account as agreed | | | | - | | | |

Inquiries

| <u>Date</u> | <u>Subscriber Name</u> | <u>Subscriber #</u> | <u>Amount</u> |
|-------------|------------------------|---------------------|---------------|
| 4/22/2003 | UNVL/CITI | 217ON00267 | |
| 4/22/2003 | CITI | 404ON00390 | |
| 4/22/2003 | CITI | 404ON00234 | |
| 4/22/2003 | GFSTEWART | 999ZZ49356 | |
| 4/22/2003 | UNVL/CITI | 217ON00630 | |
| 4/22/2003 | UNVL/CITI | 217ON00291 | |
| 4/11/2003 | CITI | 404ON00234 | |
| 4/8/2003 | UNVL/CITI | 217ON00267 | |
| 4/5/2003 | CITI | 404ON00390 | |
| 3/11/2003 | UNVL/CITI | 217ON00291 | |
| 12/22/2002 | UNVL/CITI | 217ON00630 | |
| 12/22/2002 | GFSTEWART | 999ZZ49356 | |
| 12/22/2002 | UNVL/CITI | 217ON00291 | |
| 12/22/2002 | CITI | 404ON00234 | |
| 12/22/2002 | CITI | 404ON00390 | |
| 9/5/2002 | TOTAL SYS | 999DV00256 | |

Account Detail

| <u>Number</u> | <u>Name</u> | <u>Phone</u> | <u>Address</u> |
|---------------|----------------------|--------------|---|
| 171BB00974 | WELLS FARGO BANK AUT | 5109060162 | 1220 JOHN GLENN DR, 6TH FLOOR MAC #0314-888 AU #1639 CONCORD, CA94520 |
| 217ON00291 | UNIVERSAL CARD/CBSDN | 9049548788 | 8787 BAYPINES JACKSONVILLE, FL32201 |
| 217ON00267 | UNIVERSAL CARD/CBSDN | 9049547500 | 8787 BAYPINE ROAD JACKSONVILLE, FL32256 |
| 404ON00390 | CITI CARDS CBSDNA | 6053317580 | PO BOX 6241 |

| | | | |
|------------|----------------------|------------|--|
| | | | SIOUX FALLS, SD57117 |
| 404ON00234 | CITI CARDS CBSDNA | | PO BOX 6241 SIOUX FALLS, SD57117 |
| 401DC00024 | RICH'S/FDSB | | 13141 34TH ST NORTH CLEARWATER, FL34622 |
| 458ON04012 | ASSOCIATES NATIONAL | 9722818000 | 110 LAKE DRIVE NEWARK, DE19702 |
| 906DC00185 | JCPENNEY-MONOGRAM CC | | CONTACT EQUIFAX @ 800-801-2055 ATLANTA, GA30306 |
| 805BB86934 | BANK OF AMERICA | 9103703967 | PO DRAWER 968 FAYETTEVILLE, NC28302-0968 |
| 401BB00128 | SUNTRUST BANK , ATLA | 4048276308 | HUMAN RESOURCES 25 PARK PLACE ATLANTA, GA30303 |
| 855BB00032 | SUNTRUST | 7062914421 | P O BOX 1314 ROME, GA30161 |
| 217ON00630 | UNIVERSAL CARD/CBSDN | 9049547500 | 8787 BAYPINE ROAD JACKSONVILLE, FL32256 |

Warning Messages

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

Subject AKA: BEV DONALD

Consumer Statement: 5/1/2003-EMPLOYER: BEFORE TAKING ADVERSE ACTION IN AN EMPLOYMENT DECISION BASED ON A PERSONA REPORT, THE FCRA REQUIRES YOU TO PROVIDE THE CONSUMER WITH A COPY OF THE CONSUMER REPORT, ALONG WITH A WRITTEN DESCRIPTION OF THE CONSUMER'S RIGHTS UNDER THE FCRA EQ UIFAX HAS PROVIDED YOUR COMPANY WITH COPIES OF THE CONSUMER'S RIGHTS STATEMENTS FOR THIS PURPOSE.