

# Sample Report

Is the most common and standard type of report accessed. Contains information from credit grantors, courts, and collection agencies regarding the historical loans by the consumer.

## TRANS UNION Credit Profile Report

TRANS UNION  
555 W. ADAMS  
CHICAGO, IL 60604  
800-888-4213  
Date Reported: 4/6/2004

### Personal Information

<b>Name:</b>	ALFONSO B AEACOMMON	<b>Date of Birth:</b>	8/1/1963
<b>SSN:</b>	133-40-5381	<b>Phone:</b>	456-7890
<b>On File Since:</b>	5/1/2002		
<b>Address:</b>	5 E COMPLIANT FANTASY ISLAND IL 60750		
<b>Reported On:</b>	7/1/2002		
<b>Address:</b>	7 E 5S Avenue 5S LARCHMONT NY 10538		
<b>Reported On:</b>	5/1/2002		

### Employment Information

<b>Company Name:</b>	UNKNOWN	<b>Date Hired:</b>	<b>Occupation:</b>
		<b>Date Reported:</b>	<b>Income:</b>
			<b>Separation Date:</b>
<b>Company Name:</b>	ABC PIPE CO	<b>Date Hired:</b>	<b>Occupation:</b>
		<b>Date Reported:</b>	<b>Income:</b>
			<b>Separation Date:</b>

### Geo Code

<b>GEO Status:</b>	Insufficient Current Address		
<b>Address Indicator:</b>	Current Address	<b>ZIP Code:</b>	60750
<b>Block Code:</b>		<b>Block Group Status:</b>	
<b>GEO Status:</b>	No Future Address Entered		
<b>Address Indicator:</b>	Future Address	<b>ZIP Code:</b>	
<b>Block Code:</b>		<b>Block Group Status:</b>	

### Report Summary

<b>Total # of Trades:</b>	3	<b>30 Days:</b>	0	<b>Accounts Balance:</b>	\$3,790
<b>Current Trades:</b>	1	<b>60 Days:</b>	0	<b>Mnthly Payment:</b>	\$20
<b>Unrated Trades:</b>	0	<b>90+ Days:</b>	0	<b>Credit Limit:</b>	\$1,600
<b>Curr Neg Trades:</b>	2	<b>Inquiries:</b>	8	<b>High Credit:</b>	\$2,746
<b>Hist Neg Trades:</b>	0	<b>Inq. last 6 mnths:</b>	4	<b>Total Real Est. Bal.:</b>	N/A
<b>No. of Accts Paid:</b>	0	<b>Public Records:</b>	2	<b>Total Rev. Bal.:</b>	\$1,044
<b>Curr Past Due:</b>	2	<b>Collections:</b>	2	<b>Tot. Installment Bal.:</b>	\$2,596
<b>Amount Past Due:</b>	\$2,746	<b>Oldest Trade:</b>	12/1/1996	<b>Available %:</b>	35

## Scorecards

<b>Scorecard:</b>	EMPIRICA
<b>Score:</b>	502
<b>Reasons:</b>	(038) Serious delinquency, and public record or collection filed
	(013) Time since delinquency is too recent or unknown
	(020) Length of time since derogatory public record or collection is too short
	(018) Number of accounts with delinquency

## Collections

<u>Member Number</u>	<u>Industry Code</u>	<u>Date Reported</u>	<u>Amount</u>
<u>Creditor</u>	<u>Account Number</u>	<u>Date Verified</u>	<u>Balance</u>
<u>Status</u>		<u>Date Closed</u>	
<u>Narratives</u>			
0596D001/CAPITAL CRDT	Collection services	4/1/2002	\$5,845
TEST	55784	12/1/2003	\$5,845
(9B)Collection account		-	
Placed for collection			
0596D001/CAPITAL CRDT	Collection services	12/1/2002	\$245
TEST	976461	7/1/2003	\$245
(9B)Collection account		-	
Placed for collection			

## Public Records

<u>Court Name/Number</u>	<u>Date Reported</u>	<u>Member Number</u>	<u>Amount</u>
<u>Record Type</u>	<u>Date Paid</u>	<u>Plaintiff</u>	<u>Assets</u>
<u>Court Type</u>	<u>ACC Designator</u>	<u>Attorney</u>	<u>Liability</u>
<u>Public Record Disposition</u>	<u>Docket</u>	<u>Industry</u>	
	12/1/2002	05027021	\$1,500
Civil judgement	-	-	-
	Individual account	-	-
	986146	Miscellaneous and public record	

	12/1/2002	05027021	\$789
Civil judgement	-	-	-
	Individual account	-	-
	98643314	Miscellaneous and public record	

## 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>KOB</u>	<u>Acct. Type</u>	<u>Chargeoff</u>	<u>Orig. Amt.</u>	<u>Date Closed</u>			
<u>Status</u>		<u>Lst. Paymnt.</u>	<u>Closed Ind</u>	<u>Owner</u>	<u>Terms</u>		
<b>AL GAS/U 075GY001</b>	12/1/2002	-	\$2,596	-	-	-	-
976415	4/1/2004	\$2,596	\$2,596	-	-		
Utilities	Installment	-	-	-			
(9B)Collection account		-		Individual account	-		
Placed for collection							
<b>BOSS FINANCI/F 034GJ001</b>	12/1/1996	-	\$150	-	-	-	-
97641	3/1/2004	\$150	\$150	-	-		
Finance,	Open	-	-	-			
(9B)Collection account		-		Individual account	-		
Placed for collection							
<b>CITI/B 064DB002</b>	5/1/2002	\$1,600	\$1,044	\$20	0	0	0
54241801	3/1/2004	\$0	\$0	23	11111111111111		
Banks	Revolving	-	-	-	1111111111		
(01)Paid or paying as agreed		3/1/2004		Individual account	MIN		

## Inquiries

<u>Date</u>	<u>Subscriber Name</u>	<u>Subscriber #</u>	<u>Amount</u>	<u>Market</u>	<u>Submarket</u>	<u>KOB</u>
12/4/2003		I00001243		17	NY	Insurance
12/4/2003		I00001240		17	NY	Insurance
11/20/2003	VOLVO	N01212622		15	DF	Credit card and travel/entertainment companies
11/14/2003	CITIMORTGAGE	F00023746		07	SL	Finance, personal
4/5/2003	TEST CODE	K00000004		06	TR	Contractors
2/10/2003	EQUIFAX MTG	Z00008281		06	CH	Miscellaneous and public record
4/20/2002	CITI	N00012831		06	CH	Credit card and travel/entertainment companies
7/7/2001	CITI	N00012896		06	CH	Credit card and travel/entertainment companies

## Warning Messages

Phone Append - 4-Default product delivered / P03

HAWK - 1-Requested product delivered /

EMPIRICA - 4-Default product delivered /

07011 - 1-Requested product delivered / G07

07011 - 1-Requested product delivered / G04

06800 - 4-Default product delivered / OFAC Advisor Clear

Input; year issued: 1965-1967; state: NY; (est. Age obtained: 0 to )

File; year issued: 1965-1967; state: NY; (est. Age obtained: 1 to 4)

Credit data not suppressed